

Understanding “NGC Details Grading”



A comprehensive guide to the coins certified by NGC using non-numeric grades and surface condition descriptions.

A Rare Commitment to Numismatics.



Numismatic Guaranty Corporation

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INTRODUCTION

Of the many thousands of collectible coins in the hands of dealers and numismatists, there will be some that do not meet the rigid standards for NGC's numeric grading, which uses the Sheldon Scale of one to 70. These are coins whose surface conditions preclude NGC's graders from arriving at a recognized numeric grade. The problems may have occurred naturally, such as planchet flaws and minor mint errors. More often than not, however, they are the result of mishandling over the years, which may have been deliberate or inadvertent.

When evaluating a coin, NGC does not have exact or complete information about its history. NGC graders therefore rely on the sum of their extensive experience examining coins and studying their preservation history. In some cases, a coin has received treatments that were once commonly performed in an attempt to improve appearances but are no longer acceptable to today's collectors. In other cases, storage conditions have exposed a coin to extreme conditions that altered its surface irreversibly. These are just a couple of the countless scenarios that result in surface conditions that preclude a coin from numeric grading at NGC. The surface conditions themselves are noted with descriptive terms, including Improperly Cleaned, Artificial Color, Environmental Damage and Tooled. There are many others, and these will each be addressed in the following pages.

If a coin does not qualify for numeric grading, its specific surface condition must be disclosed when describing its grade. Coins are not eligible for numeric grading at NGC when the particular feature being described cannot be accounted for by a point deduction or simple net grading. Any attempt to do so would be too subjective, as not everyone can agree on the relative significance of various surface conditions. For these coins, we use NGC Details Grading. Each coin receives a grade that relates the amount of wear present due to metal loss during circulation, such as VG DETAILS or XF DETAILS. Coins that have no wear but still display a problem surface condition will be labeled as UNC DETAILS or, in the case of

Proof coins, simply PROOF. Following the Details Grade will be a description of the noteworthy surface condition. In rare instances, there may be more than one surface condition listed.

Coins submitted to NGC will be graded either numerically (if they have acceptable surfaces) or with Details Grading, at the discretion of NGC's grading team. It is not necessary for the submitter to declare which service is desired, as this will be determined automatically by NGC. While the submission form does permit submitters to opt out of Details Grading in favor of simply having the coin returned unholdered, NGC believes that its Details Grading certifications will find broad acceptance in the coin market. This opt-out feature is available on a submission-by-submission basis by checking the appropriate box on the submission form, or an account holder may arrange to make this opt-out feature automatic with all submissions on his account. Please contact NGC Customer Service for information on the latter option.

In the past, coins with problematic surface conditions were given Details Grades and were encapsulated by NGC's affiliated conservation company, Numismatic Conservation Services (NCS). NCS no longer performs grading and encapsulation, and all coins not eligible for numeric grading will now be graded and encapsulated by NGC under its Details Grading service. Coins already encapsulated by NCS may be resubmitted to NGC for Details Grading at just the nominal Reholder fee. Submitters will not have to pay a Regrade fee for NCS-holdered coins to be encapsulated under NGC's Details Grading service.

In the pages that follow, examples of the various surface conditions requiring Details Grading are listed and described in words and photos. This tutorial is both educational and entertaining, and it will help you understand why your coin received a Details Grade, or non-numeric grade from NGC. There are just a few situations in which a coin will not be graded and encapsulated at all by NGC, and these conditions are found at the end of the listing.



Details Grades

NGC Details Grade coins each receive a Details Grade that accords with the amount of detail remaining on the coin. Coins lose detail as the result of wear, which is metal loss that occurs during circulation. For that reason, Details Grades are sometimes referred to as “wear grades.”

The value of a Details Grade coin is never determined by its grade alone. The severity and location of the detrimental surface condition is often just as important as the Details Grade when determining value. A Details Grade can give a strong indication of what a coin may look like and is a fundamental component of the equation when determining both condition and value. The following describes the Details Grades that are assigned by NGC.

UNC DETAILS (Uncirculated)

A coin that shows no wear or evidence of circulation.

AU DETAILS (About Uncirculated)

Traces of light wear are evident on the high points of the coin’s design.

XF DETAILS (Extremely Fine)

Design features are well defined, although light wear is evident throughout.

VF DETAILS (Very Fine)

Major details of the coin are clear although wear is evident; the high points show moderate wear.

F DETAILS (Fine)

Moderate wear on many elements with heavy wear on high points. The major design elements remain visible.

VG DETAILS (Very Good)

Heavy wear flattens design elements, although major features are clearly outlined.

G DETAILS (Good)

Design details are flat and visible in outline. Some portions of the design may be faint.

AG DETAILS (About Good)

Design details are flat and appear in outline. Portions of the rim are lost to wear.

FA DETAILS (Fair)

Coin is identifiable, design is flat and visible in outline, and rim is essentially indistinguishable from coin fields.

PR DETAILS (Poor)

Heavily worn; only basal detail remains.

Index of NGC Details Grading Nomenclature

TERM	PAGE	TERM	PAGE
Added Mintmark	17	Mount Removed	14
Altered Date	17	Mounted	13
Altered Surface	12	Mutilated	13
Artificial Color	10	Not Genuine	17
Artificial Toning	12	Planchet Flaw	16
Bent	13	Plugged	14
Bronze Disease	8	Polished	10
Brushed	10	PVC	17
Burnished	10	PVC Damage	8
Chopmarked	13	Questionable Authenticity	17
Chopmark Repair	14	Re-engraved	14
Clipped Planchet	16	Removed from Jewelry	14
Corrosion	8	Removed Mintmark	17
Countermarked	13	Residue	9
Damaged	13	Rim Filing	14
Dip Residue	10	Rim Repair	14
Environmental Damage	8	Scratches	13
Glue Residue	8	Soldered	13
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Illegible Date	17	Spot Removals	10
Illegible Mintmark	17	Stained	9
Impaired	13	Surface Hairlines	10
Improperly Cleaned	10	Tooled	15
Ineligible Type	17	Wheel Marks	13
Insufficient Detail to ID	17	Whizzed	11
Lacquered	8	Wiped	11

Environmental Effects

Conditions detrimental to coins are those involving unsuitable storage containers, extremes of heat and humidity, as well as atmospheric pollutants and saltwater. Sea-salvaged and treasure coins are often victims of environmental contamination that leave their surfaces in a state that makes them ineligible for numeric grading. This is true also of coins stored in highly reactive paper or plastic storage media.

BRONZE DISEASE is a term describing a form of corrosion unique to copper or bronze coins that typically affects ancient coins.

CORROSION is a problem for most metals, though gold and platinum are nearly immune to its effects. A natural chemical reaction, it causes the surfaces of a coin to form new molecular compounds. When corrosion is severe or unattractive, it results in coins certifiable only under Details Grading. NGC's graders may narrow down the problem area by using the terms **OBV CORROSION**, **REV CORROSION** and **EDGE CORROSION**.

ENVIRONMENTAL DAMAGE is the result of a hostile storage environment, where the exact cause of the surface damage is indeterminable.

GLUE RESIDUE is self-explanatory, and may be treatable with proper conservation. NGC's graders may narrow this down to read **OBV GLUE** or **REV GLUE**. Such coins should be submitted to NCS for removal of this material.

LACQUERED coins have had a coat of clear lacquer applied in an attempt to prevent tarnishing, a common practice in past decades. The terms **OBV LACQUER** and **REV LACQUER** provide greater specificity. Proper conservation by NCS may be able to remove this contaminant.

PVC DAMAGE indicates that a coin has been irreparably harmed by environmental reaction to the chemical plasticizer in plastic coin holders. Polyvinyl chloride (PVC) is a widely used thermoplastic that has many applications. In the numismatic field it is found in the manufacture of "flips," the transparent, dual-pocket envelopes used by dealers, collectors and grading services for displaying and handling coins. This plastic is safe enough for short-term use, but long-term storage brings with it a serious hazard. To make PVC flexible, it is impregnated with a chemical plasticizer that, over time, separates from the PVC base and may form a green film on the surface of a coin. If left untreated, the plasticizer combines with moisture in the air to create hydrochloric acid that etches the coin's surfaces. When caught in time, the PVC contaminant may be removable through NCS conservation.

RESIDUE describes some surface contaminant that cannot be identified more specifically by NGC's graders. **OBV RESIDUE** and **REV RESIDUE** provide a guide to the contaminant's location when it appears on just one side. With proper conservation, such residue may be removable before it results in environmental damage.

STAINED coins display discoloration but not corrosion. More often than not such staining is irremovable. When isolated to one side, it is described as **OBV STAINED** or **REV STAINED**.



This Peace dollar has a layer of PVC residue that is easily observed. Note the "off" color of light green haze on the coin's surface.



Corrosion, as shown on this Morgan dollar, will result in a "Details Grade" designation.

Improper Cleaning

Among the most common reasons for a coin to receive Details Grading is unskilled and improper cleaning. The temptation to “improve” a coin’s appearance by chemically or mechanically cleaning it seems acceptable, until the possible detrimental effects are later explained to the collector. Light, non-destructive cleaning, particularly when found on older coins, may still permit numeric grading. Harsher cleaning that is destructive to a coin’s aesthetic appeal, however, will result in Details Grading only, and such cleaning is not correctable with conservation.

ARTIFICIAL COLOR refers to bronze, copper and copper-nickel coins that have been chemically dipped or cleaned. Under natural conditions, most copper coins will darken over time, but examples that retain their original “red” color are highly valued. That’s why “Red Brown” (RB) or “Brown” (BN) copper coins are sometimes treated to remove this toning. The resulting color usually has an unnatural and artificial look.

BRUSHED describes a coin that has been wiped with an abrasive brush. The affected areas may be narrowed down to **OBV BRUSHED** or **REV BRUSHED**.

BURNISHED is the term used when the cleaning is more aggressive and gives the coin a very brilliant but unnatural sheen. Sometimes this action is performed with some abrasive media such as ball bearings, or it may result from treatment within a rock tumbler.

DIP RESIDUE describes a coloration that results from a coin being chemically cleaned (dipped) to remove toning and not properly rinsed off afterward. This makes the coin have a cloudy or brown unnatural look.

IMPROPERLY CLEANED is a generic term to describe unskilled cleaning when the exact nature of the action is uncertain.

POLISHED is similar to Burnished, though it’s typically applied when the abrasive action is less severe.

SPOT REMOVALS describes the unskilled, mechanical removal of “fleyspecks,” small black spots of intense toning or corrosion. It also refers to similar removal of reddish “copper spots” often seen on gold coins.

SURFACE HAIRLINES are faint, abrasive lines that disturb a coin’s appearance, even though some original surface may remain underneath. They typically result from gentle rubbing with a cloth, and their severity may be described more fully through addition of the terms **LIGHT**, **MODERATE** or **EXCESSIVE**.

WHIZZED coins have been cleaned with a fast, rotary wire brush in order to simulate the effect of mint luster on a circulated coin. These are easily spotted by experts, as their lettering and other design details typically are distorted a bit by this action.

WIPED describes a coin that displays surface hairlines in one or more isolated areas. This is usually the result of accidental mishandling rather than intentional cleaning, but it still requires Details Grading. NGC’s graders may specify **OBV WIPED** or **REV WIPED** to more accurately describe the condition.



Improper spot removal can result in damage to a coin, such as the scratch marks seen in the close-up, above, of this 1799 dollar.

Surface Alterations

A coin that has been treated in some way that changes its general appearance cannot be graded numerically and is eligible for Details Grading only. Most such surface alterations are performed through the application of chemicals, fillers or heat.

ALTERED SURFACE is a general term used to describe a coin whose surfaces are clearly not natural but whose exact treatment is uncertain. Among the deceptive processes that fall into this category is the application of pastes to either hide contact marks or to simulate Cameo frosting or Prooflike brilliance.

ARTIFICIAL TONING refers to the process whereby patina is imparted to a coin in an accelerated reaction process using chemicals and/or heat. Artificial toning may be removable with proper conservation by NCS but, since it often hides improper cleaning or other surface issues, the coin may yet require Details Grading.



Artificial toning can be extremely difficult to detect, and even harder to explain once discovered. Perhaps the best explanation is that it just does not appear natural.



After they leave the mint, coins can be inadvertently damaged in a number of ways. This is an example of a scratched coin.

Mechanical Damage

Contact between coins and various surfaces or objects, including other coins, can push metal out of place and leave a permanent disfigurement on the subject coin. This may happen routinely in the normal course of circulation, or it may be the deliberate result of abuse with an instrument of some kind. The following terms describe the various forms of mechanical damage to which coins are subject:

BENT coins are simply that — they show a non-mint-made curvature when viewed on end.

CHOPMARKED coins have had Asian characters punched into them as assurances of their value by the merchants who handled them many years ago. This was a common practice with silver coins, particularly trade dollars, circulating in Southeast Asia.

COUNTERMARKED coins have had a figure or character punched into them by some non-official agent, such as a merchant or jeweler. Lacking any official sanction, these punchings are considered just damage.

DAMAGED is a catchall term used when the coin displays any form of destructive contact that may not be defined more precisely. This may be narrowed down a bit by specifying **OBV DAMAGE**, **REV DAMAGE**, **RIM DAMAGE** or **EDGE DAMAGE**.

GRAFFITI describes a coin into which initials or some other writing has been scratched or carved. This may be narrowed down to read **OBV GRAFFITI** or **REV GRAFFITI**.

IMPAIRED is used to describe Proof coins that have received light circulation or mishandling, but whose Proof surfaces remain detectable, even if marred or worn.

MOUNTED refers to some sort of jewelry attachment still present with the coin.

MUTILATED coins display an extreme form of damage, whether intentional or accidental.

SCRATCHES of a very minor nature may permit a coin to be certified, but use of this term in Details Grading indicates that the damage is more severe.

SOLDERED describes a coin that has been used as an item of jewelry and still displays evidence of this traditional bonding agent. Solder may or may not be removable with NCS conservation.

WHEEL MARKS occur when a coin-counting machine has left a concentrated series of hairlines or a highly polished spot. This may be narrowed down to specify **OBV WHEELMARK** or **REV WHEELMARK**.

Mechanical Repairs

A coin improperly restored through mechanical means is described as having some form of repair. Many older coins, particularly Bust type silver dollars and gold dollars, were worn as jewelry generations ago. This often caused them to be holed for suspension on a chain or soldered to mountings. Other coins simply became damaged through the normal mishaps of general circulation. Years later, having achieved numismatic value, these coins were repaired through various means. Though this work is often skillfully performed, most experts will spot the repair, and such coins cannot be graded numerically.

CHOPMARK REPAIR reveals that a chopmark (see MECHANICAL DAMAGE) has been fully or partially effaced through tooling or filling.

MOUNT REMOVED indicates that the coin was formerly mounted to a ring or bezel and that this attachment has left evidence of its one-time presence. Most modern bezels are designed to secure a coin without doing any harm, but some older ones resulted in a crimping effect.

PLUGGED coins are ones that were previously holed, typically for suspension as jewelry, and have had their holes filled in to conceal the damage. As the affected area usually includes design features, these will show evidence of re-engraving.

RE-ENGRAVED describes a coin that has had worn or damaged details replaced through the use of engraving or chasing. This may be narrowed down by stating **OBV RE-ENGRAVED** or **REV RE-ENGRAVED**. A related repair is **ETCHED STARS**, these peripheral features being among the first to wear down on older coins.

REMOVED FROM JEWELRY is more or less self-explanatory but is used when the more specific damage descriptors are not enough to fully describe the effect.

RIM FILING is done to coins to remove irregular metal or to even out their rims. It may be used to obscure normal circulation damage or signs of jewelry use. **OBV RIM FILED** and **REV RIM FILED** are used to identify the specific area affected.

RIM REPAIR describes work performed to obscure either naturally occurring or intentionally inflicted damage. A common cause of such damage was the attachment of coins to pins or rings, as well as encasement of a coin within a bezel or "lucky coin" frame.

SMOOTHING is akin to Tooled (see below), but it is used when the exact means of achieving the described effect is unknown.

TOOLED refers to either the smoothing of a coin's fields to remove scratches, corrosion and other forms of damage or to the restoration of lost details through use of a graver or knife. When a single side of the coin is affected, the terms **OBV TOOLED** and **REV TOOLED** are used.



This Bust type silver half dollar from 1810 has been plugged.

Mint-Made Irregularities

Coins are sometimes flawed as made. NGC, as a general rule, will not assign numeric grades to coins having minor flaws such as rim clips or laminations. Major mint errors such as off-centered coins and wrong planchets are graded under NGC's regular tiers as "Mint Error" coins.

PLANCHET FLAW describes a void or lamination (separation) in a coin's planchet as made. **OBV PLANCHET FLAW** and **REV PLANCHET FLAW** provide a guide to the problem's location.

CLIPPED PLANCHET refers to a portion missing from the edge of a coin's planchet. A large missing area is gradeable as a Mint Error, while very small clips will result in Details Grading only.



As a general rule, NGC will not certify coins with minor flaws such as rim clips or, in this case, lamination.



This struck counterfeit 1916-S \$5 gold piece is identified as not genuine by its "S" mintmark, seen below, which is the wrong shape and in the wrong position.

Coins NGC Will Not Grade at All

NGC lists within its Service Guide the categories of coins, tokens and medals that it will certify. These include nearly all coins of the United States, a wide range of world and ancient issues, and a few specific categories of tokens and medals. Certain types and periods, however, are excluded. To be certain that your coins, tokens and medals are eligible for grading, first check the NGC Web site at www.NGCcoin.com

INELIGIBLE TYPE describes a class of coin, medal or token that NGC does not certify, regardless of its condition.

Other coins NGC will not grade include those that are not fully identifiable or have been altered in some manner so as to simulate pieces of some other date and mint.

ADDED MINTMARK indicates that the coin's mintmark has been applied fraudulently to enhance its value.

ALTERED DATE describes a coin which has had its date changed by any means in an attempt to increase its value.

ILLEGIBLE DATE is self-explanatory. If the exact date cannot be determined for any reason, then the coin is not eligible for grading.

ILLEGIBLE MINTMARK may be due to wear, damage or extreme die erosion and will not be graded.

INSUFFICIENT DETAIL TO ID applies mostly to ancient coins, but this restriction is in effect for all coins, medals and tokens that are of indeterminate identity.

NOT GENUINE means that the piece is either a souvenir replica or a counterfeit. Circulating counterfeits are contemporary with the coins they imitate and are intended to pass as money at their face value. Numismatic counterfeits are intended to deceive collectors and typically are made years after the originals.

PVC film on a coin's surfaces will preclude encapsulation by NGC, as this continues to be an active contaminant and may cause further damage. Such coins should be sent to NCS for removal of PVC through proper conservation.

QUESTIONABLE AUTHENTICITY indicates that there is reason to doubt the genuineness of a submitted coin, though it may be impossible to ascertain definitively.

REMOVED MINTMARK, like its counterpart Added Mintmark, is a fraudulent attempt to misrepresent the value of the coin.

Questions about NGC Details Grading?



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