



Copper Piece



Silver Piece



Gold Piece



Platinum Piece



Coins & Credit

By Matthew Carrol, J Gray, Lucus Palosaari, and Jeffrey Swank



LETTERS FROM THE FLAMING CRAB

COINS AND CREDIT

Developer J Gray

Layout J Gray

Writers Matthew Carrol, J Gray, Lucas Palosaari, Jeffrey Swank

Editors/Playtesters Alex Abel, Troy Daniels, J Gray, J.E.M., Lucas Palosaari, Michael Ritter

Art Allen Morris, Vladimir Makovsky, Quentin Mastys, mc599

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Aaron "Itchy" Tranes, Adam Matherly, Adventureaweek.com, AinvarG, Alex Coley, Alexander Canfield, amberkat, Andy Kwong, Anthony Guillote, C.J. Withers, Chad "Doomedpaladin" Middleton, Dagmar Wyrmlin, Eric W Murray, FST, Harvey Howell, Hugo "Butterfrog" Solis, Imban, Iris Gehrmann, Jacqueline Vanni Shanks, Jason Leisemann, Jeremy Hunt, Jerry Britt, Jim Austerman, Joshua Hennington, Joshua Root, Kenny "Cash Flock" Richardson, Lauren M, Lewis Crown, Lindsey Shanks-Abel, Lukas Buergi, Margherita "Bardess" Tramontano, Massimo Gandola, Mathew Irizarry, Matt Roth, Melodie Provencher, Michael Dorn, Michael G Townsend, Murray K Dahm, Nate Swalve, Nick Pater, Oliver von Spreckelsen, Peter Francis Osborne, Rhel ná DecVandé, Robert H. Nichols, Russell Ventimeglia, Sasha Hall, Scott Maynard, Stephen-jon Thompson, Stereofm, TaLeah Wiseman, Tanya, Tobias Schmitt, Tom Johnson, Troy Daniels, Tyler Brenman, Veronica Ellis, Wright S. Johnson, Yuri Clovershid

Letters from the Flaming Crab is a monthly series of Pathfinder-compatible supplements. Each Letter focuses on exploring a different topic to give gamemasters and players new, exciting options that can be dropped into any campaign.

Coming in May: Taking a Bath

Coming in June: County Faire



FROM: Lieutenant Michelle Crosby, Chief of Security, UCS Flaming Crab.
TO: Lieutenant Commander Molly Shell, Captain, UCS Flaming Crab.
SUBJECT: Radcore Theft

**THE UCS
FLAMING CRAB**

Here's the progress report you asked for on my investigation into the theft of the Flaming Crab's radium elevation core (radcore for short). As you know, the radcore went missing yesterday at approximately 19:00 hours when most of the crew was ashore attending a banquet thrown by the local muckety-mucks in our honor.

After questioning each member of the skeleton crew that remained aboard ship, I've determined that Ensign Ronald Benedict was paid a hefty bribe to sneak a small crew of thieves onto the Crab. The thieves made their way down to the engine room where they used some kind of alchemical concoction to knock out Ensigns Montgomery and Jenkins. Montgomery was assigned to guard the engine room. Jenkins was cleaning the place on PT duty as punishment for insubordination. The thieves dislodged the radcore and got the hell out of Dodge.

Captain, Benedict is one of my men and I'm ashamed as hell to admit it. It didn't take too long to break him during questioning. His motive was greed, pure and simple. He doesn't think we'll make it home so he wanted to jump ship and set himself up with the gold he got paid to help with this heist. I've got him locked in the brig pending your decision on his fate.

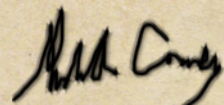
Using intelligence I got from Benedict's questioning, I headed ashore and made some inquiries. I won't bore you with the details but it turns out the thieves were hired by the court wizard of the local baron, one Dame Audley. You'll recall Audley was around when you gave the baron and his entourage a tour of the ship. The engine room staff say she asked a lot of questions about how we got the Flaming Crab up in the air.

According to what I've learned, Dame Audley isn't the trusting sort. Worried the thieves she hired would try to steal the radcore back and sell it to someone else, she's locked it up in the vault of the First National Bank of People With More Money than Sense.

Look, Captain. I know we can't make another radcore here and, without it, we can't launch. No radcore, no flying. No flying, no jaunting. No jaunting, we're stuck in this plane and we'll never make it home. I just want you to know, I'll get it back. I asked you once, why you would bring aboard a convicted thief and make her your head of security.

Now I know. So, you'll excuse me, captain, while I go and plan a bank heist.

it



MICHELLE CROSBY
Chief of Security, UCS Flaming Crab

Hello again! Welcome back to **Letters from the Flaming Crab**, where we take documents accidentally sent to me by a dimension-lost flying magic ship (no, really!) and turn them into interesting crunch and fluff for you to insert into your campaign.

I found Chief Crosby's memo to Captain Shell stuck toward the bottom of a sheath of reports from the Flaming Crab. I think maybe Captain Shell didn't want her superiors back home to read it but she wasn't going to buck regulations and not send it along. At first, the memo made me think of heists but then it made me think of banks. And coins. And credit. And how none of that is really touched on in many campaigns. I mean, sure, an adventuring party might discover a chest full of ancient gold coins in a dungeon but how much do they weigh? How many can they fit into their *bag of holding*? What are they going to do with all those coins when they get back to town? Walking around with that much cash doesn't seem like a good option. And how do you spend gold coins from the ancient kingdom of evil lich lord anyway? So, I turned to three amazing writers and asked them to imagine how coins, banks, and credit could fit into a traditional **Pathfinder the Roleplaying Game** campaign. What they turned in ended up being our biggest (and in my opinion best) **Letter from the Flaming Crab** yet.

Enjoy!
J Gray

COINS

Coins are the glue that bind civilization together. Because their worth fluctuates slowly compared to material goods, coins allow people to easily trust their value, leading to safe trade.

The pivotal role coinage plays in society can best be seen via a small-scale economy. Coins in such a society might be simple, such as wooden or bone discs 'minted' by local entities as a marker of debt. The village brewer, for example, might hand out tokens to local farmers in exchange for a portion of their harvest. These tokens could later be exchanged for a percentage of the finished beer. Without these coins, the brewer would need old stock to trade for the grain. The brewer could always verbally promise the farmers a future exchange for the harvest, but that requires trust on both sides and makes cheating easy. Worse, misunderstandings or faulty memories might lead to friendships dissolving, threats of violence, or even murder. Coins, however, are lasting proof of a commitment between the involved parties. They can be easily counted and used to divide the beer at the end of the year and they can be bartered in the meantime if the farmer needs to trade for something but no longer has surplus grain. It is this last part, trading, that leads to the governmental regulation of coins, consolidating local markers into a single currency minted and managed by law to maintain fair and equitable trading. This consolidation transforms coinage from just another form of credit into a stable, universal system that can be traded freely, with few limitations, within an area of circulation.

To maintain trust in their currency, governments employ multiple organizations, both overt and clandestine, to thwart criminals seeking to make an illegal profit and enemy agents seeking to undermine an economy. Smaller communities have little to worry about when it comes to forgeries; not only is it harder to keep a secret in small societies, but the act of forgery is often as laborious as simply performing the act earn legitimate coin. Because forgery is a minor concern coins in small cultures are often made of readily available materials such as wood or bone. These coins are usually simple in design. They might simply be stamped with a community marker or have a basic symbol carved into their face. Any truly ornate designs will be added more for artistic pleasure rather than the need to deter counterfeiters.

As communities grow, or join and trade with larger communities more wealth is available, and so the worth of coins grows in relation to their difficulty to forge. Similarly it becomes easier to hide one's actions, and so anti-counterfeiting measures become more important. The base materials of the coins must be harder to acquire so that the average craftsman cannot practice on them. Rare stones like jade, rare metals like silver and gold, or magical materials spawned of different planes or magics thus become ideal. The design of the coins must also grow in sophistication so that only truly skilled craftsmen can make them. Thus either powerful magics must be used to craft coins or very skilled craftsmen must be employed.

Complicating matters for any technology level is the level of daily abuse coins receive. Coins are constantly being dropped, jangled, rubbed, rolled, and kicked around. Because of this, the base coin material must be hard but malleable enough to form into recognizable shapes, with high corrosion resistance, and difficult enough to procure to discourage easy counterfeiting. For pre-Bronze age cultures, coins might be minted from bone or certain stones while more metallurgically advanced cultures will almost always make use of metals, including copper, silver, and gold. Cultures in which magic is particularly advanced and prevalent might have coins crafted from crystal, gemstones, or even solidified elemental energy.

Bimetallic and Mixed Metal Coins

Some of the earliest known coins were not crafted from gold or silver but from electrum, a naturally occurring mixture of the two. Later minters often used mixtures of metals to craft their coins. Mixed metal coins had several advantages over pure metal coins. Such coins were often cost less to make, as the metals mixed in with the gold, silver, or copper were cheaper to purchase. They were also more difficult to counterfeit as a skilled metallurgist or appraiser could determine if a coin was made from the proper mixture of metals. Coins in the **Pathfinder Roleplaying Game** are assumed to be made from pure metals. For example, it takes 1 gp worth of gold to mint a single gold coin. Gamemasters might consider lowering the difficulty to detect counterfeit coins if they are made from an improper mixture of metals, especially if the appraiser has access to an alchemical laboratory or workshop.

Crafting Currency

Hard currency such as coins can be created a number of ways. Some materials, such as wood, bone, and gemstones are too delicate to be crafted into currency using mechanical means and must be created by hand. Metals such as copper, silver, and gold, on the other hand, can be subjected to intense physical pressures, allowing for minting by machine.

Please note, crafting currency follows the normal rules for using the Craft skill with one notable exception. In most cases, the material needed to create a coin costs the same as the worth of the coin. The amount of gold needed to create one gold coin, for example, costs 1 gp.

Hand Crafting

Making currency by hand requires a Craft (minting) check, though gamemasters can substitute other Craft skills such as carving, sculpting, metalworking, or jewelry on a case by case basis. The difficulty depends on the complexity of the currency. Carving a piece of wood or bone into a disk and then decorating it with an ink stamp or branding iron, for example, is a simple process while carving an image into the face of a gemstone is a complex one. Hand crafting a duplicate comparable to a pressed metal coin is extremely difficult due to the near impossibility of

creating an embossed style without a die and pressure. Use the following table to determine the DC for hand crafting currency.

Craft DC	Currency
5	Simple design on simple material (bone or wood)
10	Complicated design on simple material (bone or wood)
10	Simple design on common metal (copper, silver, gold)
15	Complicated design on common metal (copper, silver, gold, platinum)
20	Simple design on exotic material (gemstone, mithral, adamantine, enchanted materials)
25	Complicated design on exotic material (gemstone, mithral, adamantine, enchanted materials)
30	Perfect duplicate of a pressed coin made using exact materials*
35	Perfect duplicate of pressed coin made using inferior materials*

* For more information, see counterfeiting below.



Pressed Currency

The most common form of currency in fantasy societies, metal coins, are created through a process known as pressing in which images are embossed on blank metal disks using specially carved dies and a great deal of physical pressure. This speeds up production time, allowing more coins to be created in a shorter period of time and has the advan-

tage of requiring less skilled labor. Only one master craftsman is needed to carve the dies and supervise the process to assure quality control. Unskilled workers or apprentices can be trained quickly to actually create the coins.

While the currency made by the pressing process is relatively simple to make the dies used in the process are not. Each die must be hand crafted by a master minter with designs chosen both for practical reasons (complex designs discourage counterfeiting) and ceremonial ones (to honor a ruler or a historical event, for example). To determine the DC of creating or duplicating a die using Craft (minting) consult the following table.

Craft DC	Die Type
30	Simple die, suitable for low value currency (copper coins)
35	Complex die, suitable for valued currency (silver and gold coins)
40	Ornate die, suitable for high valued currency (enchanted materials, platinum, mithral, adamantine coins)
15	Complicated design on common metal (copper, silver, gold, platinum)

The DC for creating a coin using a set of dies and an appropriate device, such as a coin stamp or a screw press, is 10.

Stamp

The first pressed coins were using heavy metal stamps, a two part device with the front and back dies for the coin carved into it. One side of the stamp is placed on a solid surface, such as an anvil. A metal disk, known as a coin blank is placed on top of that and, finally, the other side of the stamp rests on the coin blank. The minter then hits the top of the stamp with a solid hammer blow, forcing the stamp to emboss the images on the dies onto the coin blank. Some coins required several blows before the image was imprinted and coin blanks were often heated first to make the process easier.

Stamps are a quick, easy way to create coins, allowing for one coin to be produced every three seconds. However, because of the process relies on a minter hitting the stamp squarely and with consistent force on each swing of the hammer, this method of producing coins often resulted in waste (unusable coins) and created a great deal of variation (off-center coins or coins with varying degrees of embossing depth), making them easier to counterfeit. People used to a lack of consistency in their currency are less likely to notice a fake coin hidden among the real ones.

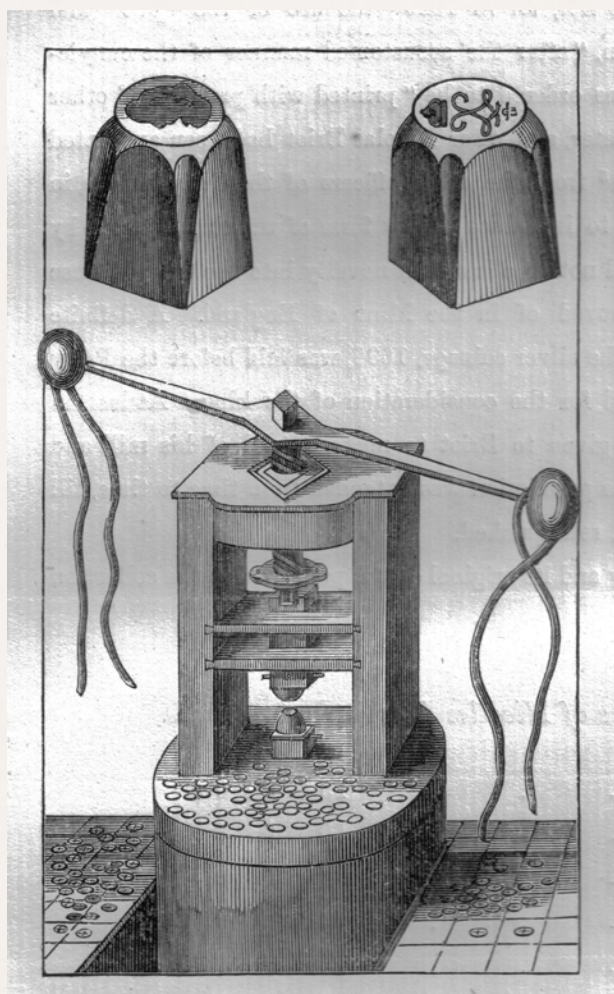
Screw Press

By the mid-1500s, minters in Europe switched from stamping coins to using mechanical presses. One of the

more common was the screw press. A coin blank was placed between two dies (the front and back of the coin). Several men, often as many as four, would turn large levers to close the press. The resulting pressure embossed the image on the dies onto the coin blank. Occasionally horses or even water wheels were used in place of human muscle. Because the process is more complex, minting coins via screw press is slower than minting coins via stamp. A good team can produce up to twelve coins per minute. However, the screw press applies pressure to the coin blank more evenly and consistently, resulting in a more uniform currency that is harder to counterfeit.

Magical Crafting

In a fantasy society, some governments may choose to use magic instead of physical labor to create currency. For example, a master craftsman using a *minter's rod* can transform a one foot by one foot by one foot block of gold into sixty thousand fully finished gold pieces in six seconds. This method, while faster by far than mundane coin minting, is not nearly as cost efficient. It costs less than twenty gp to hire five skilled laborers to operate a screw press for eleven days and produce sixty thousand gold pieces. Even counting the cost of crafting the coin dies and the screw press itself, the mundane process ends up being cheaper than the thousands of gold pieces needed to create or buy the *minter's rod*. On the other hand, some governments might find being able to produce an entire year's supply of currency in only a few days convenient and worth the cost.



New Items

COIN BLANK

Price see below

Weight see below

Also known as a planchet or flan, a coin blank is a round metal disk ready to be struck as a coin. One coin blank costs and weighs as much as the coin it is intended to turn into. A gold coin blank, for example, costs 1 gp and weighs .32 ounces.

COIN DIE

Price see below

Weight -

Coin dies are metallic pieces used in the process of minting a coin. A die contains an inverse version of the image to be embossed onto the surface of the coin. Coin dies come in sets of two, one for the front of a coin and one for the back. Because the process of minting coins puts intense stress on the coin die, they wear out after extended use and must be regularly replaced. The cost of a coin die and how quickly they wear out can be determined by the material the die is carved from as detailed in the table below.

Material	Cost	Uses (cp, sp, gp, pp)	Uses (mp)	Uses (ap)
Iron	50 gp	20,000	N/A	N/A
Steel	70 gp	30,000	N/A	N/A
Mithral	500 gp	1,000,000	50	N/A
Adamantine	1,000 gp	50,000,000	2,500	50

Dies can be enchanted using the Craft Wondrous Item feat and the *fabricate* and *make whole* spells, adding a cost equal to twice the base price of the die. For example, an *enchanted iron die* costs 150 gp while an *enchanted mithral die* costs 1,500 gp. Enchanting a die doubles the number of times it can be used before the die wears out.

COIN STAMP

Price 5 gp

Weight 1 to 5 lbs.

These heavy metal devices are used to create coins through a stamping process. A coin blank is placed between the two pieces of the stamp, which is then struck with a hammer to emboss an image onto each side of the blank. In many bronze and early Iron Age cultures the coin dies are carved directly into the surface of the coin stamps, necessitating the replacement of the entire device when the dies wear out. For this type of coin stamp, add the price of the coin die to its cost to determine its total value. In more technologically developed cultures, the coin stamp has recesses where dies can be inserted, allowing them to be switched out when too worn to be of further use. The weight of a coin stamp depends on the metallurgical prowess of the society that produces it. Coin stamps created with primitive iron weighs 5 lbs. while more advanced steel coin stamps weigh just a pound.

SCREW PRESS

Price 500 gp

Weight 300 lbs.

A large device that requires a team of up to five laborers to operate. A coin blank is first placed between two dies. Laborers then turn the large screw, forcing the dies closed on the coin blank and embossing it with images. A trained team can produce up to twelve coins per minute using a screw press.

MINTER'S ROD

Aura moderate transmutation; **CL** 9th

Slot none; **Price** 50,000 gp; **Weight** 5 lbs.

DESCRIPTION

This iron rod seems ugly and mundane until one looks at either end where the mirror image of the face and tail of a coin has been crafted by a master's hands. As a standard action, when a *minter's rod* is touched to a block of an appropriate material and the command word is spoken, the material is transformed into a pile of coins. The number of coins is of a weight equal to the weight of the block of material. A ten pound block produces ten pounds of coins. The block of material can be no bigger than one foot cubed.

Each *minter's rod* has been crafted to produce a single type of coin. A *minter's rod* crafted to create a 1208 guilder gold piece, for example, cannot create any other type of coin, even a guilder gold piece with the updated 1209 design. The rod must be touched to a block of material the coins would normally be minted from. A *minter's rod* designed to make gold coins cannot transform silver or even electrum (a silver/gold blend).

The wielder of a *minter's rod* must make a successful Craft (minting) check to guide the transformation. The DC of the check is equal to what the DC would be to craft the dies for the coins being created. Success produces perfect coins. Failure produces misshapen coins unfit for circulation.

CONSTRUCTION

Requirements Craft Rod, *fabricate*; **Cost** 25,000 gp

Counterfeiting

Counterfeiting is, simply put, the art of making a fake. Creating fake currency is a serious crime in most countries as it can ruin public faith in the coin of the realm and destabilize an economy.

Mundane counterfeiting involves using crafting skills to manufacture currency. The base DC to create counterfeit coins using Craft (minting) is the same as the base DC for creating a real coin and noted on the tables in that section. Criminals looking to create large numbers of counterfeit coins will need to either create or acquire a set of dies as well as either a coin stamp or a screw press. Note, successfully counterfeiting a fake coin out of the material its government backed counterpart is composed of usually a losing proposition. The amount of gold needed to craft one gold coin costs 1 gp. Successful counterfeiters need to use a material or a blend of materials that look like the real thing, weigh as much as the real thing, but cost less than

the real thing. Because of its weight and density, a core of lead surrounded by appropriate plating is common in coin counterfeiting.

Magic users can use a variety of illusion spells to trick others that their counterfeit coins are, in fact, the real thing. *Silent image* can be used to make a counterfeit coin look more like a real one. For example, it might make a lead coin crafted in the shape of a kingdom's adamantine piece look as if it were made from actual adamantine. Because *silent image* only functions while the caster concentrates, this type of mystic counterfeiting is short lived. Worse, *silent image* can't duplicate the tactile, auditory or olfactory components of a coin. It might make a wooden disk look like a gold piece, but the disk will still feel and smell like a piece of wood and it won't plink against other coins. For the more accomplished spellcaster, *major image* will accomplish much the same thing, but with distinct advantages. Counterfeit coins created by *major image* will feel, smell, and sound like the real thing. Unfortunately, these fakes require proximity to and concentration by the spellcaster and so are unsuitable for most prolonged scams. The highest quality fakes made by illusionists use *permanent image* to fool marks.

A Note on *Permanent Image*

Illusions made by the *permanent image* spell are static and cannot move without concentration on the part of the caster. It is unclear if the spell can be cast on an item, such as a coin. If it is, does the illusion move with the coin? Or does it stay behind while the coin moves? In the face of this ambiguity we leave it up to the GM to make the call. This book has been written assuming *permanent image* spells can be anchored to items.

Spells such as *major creation* or *fabricate* can be used to create counterfeit currency but each has their own problem. Items created by *major creation* are temporary, only lasting a matter of hours at most while *fabricate* can only create a single coin at a time. Both spells would require the spellcaster to make an appropriate Craft check.

Detecting counterfeits is an important part of the job for coin-brokers, bankers, and government agencies. Many fakes (those where the craftsman has failed to make their DC) can be spotted with a DC 10 Knowledge check. The type of Knowledge depends on the type of coin. Fakes of coins currently in circulation require Knowledge (local). Older coins would be spotted using Knowledge (history) while exotic coins and high value coins would rely on Knowledge (nobility).

Spotting a good forgery (one where the craftsman succeeded at their Craft DC) is considerably more difficult and require an Appraise, appropriate Knowledge (typically history, local, or nobility), or relevant Profession check (such as merchant) check. The DC of a check to spot a forgery is equal to the DC needed to craft the counterfeit. Characters who know what to look for with a specific counterfeit (a scratch along the coin's face, for example) or who have

an example of another coin from the same forged batch should receive a circumstance bonus of +10. Those using properly calibrated scales or a jeweler's lens to aid in the check should receive an additional +5 bonus.

Counterfeits created by illusion can be seen through much like any other illusion. Characters get a Will save when handling the magical fake and spells such as true seeing see right through the illusion. Any coin created by magic risks detection under the scrutiny of *detect magic*.

System of Measurement

The units used in this book to determine the shape and size of coins are based off the avoirdupois system of measurement and not the troy system of measurement used in English speaking countries for the last 500+ years to weigh currency, or older systems like the tower pound.

The Anatomy of a Coin

Coins, even those made from the same material, vary widely in design from region to region. In some cultures they might reflect religion and be decorated with images of prophets or gods or verses from a sacred text. In others coins might venerate nobles, important institutions, or historical events. Coins are often associated with fortune and mystical societies might mark coins with symbols that make them useful in divination. Of course, not all coins are round. They can be square, hexagonal, or even take the form of pebbles, marbles, or sticks. Many early cultures punched holes in the center of their coins so they could be strung like beads on a string for ease of transport. How a society shapes and decorates their currency speaks vol-



umes about their culture so think carefully when creating coins for a campaign.

Dimensions

The default metal coins used in the **Pathfinder Roleplaying Game** weigh 0.32 oz (1/50th lbs) or approximately 1.6 times the weight of an American quarter. The volume and some suggested sizes for these coins are included in the table below

In order from CP to PP, currency for the **Pathfinder Roleplaying Game** should be 1.25, 1.06, 0.580, and 0.522 times the size of an American quarter.

Denomination	Volume (in ^3)	Thickness (in)	Diameter (in)
Copper Piece	.062	.069	1.07
Silver Piece	.053	.069	.987
Gold Piece	.029	.069	.728
Platinum Piece	.026	.069	.690

Since all coins weigh the same, figuring out their weight on a character sheet is simple; add all coins of all denominations together, and multiply by 50 to determine the number of pounds the coins weigh. A quick-reference guide is included below for metal coins in sets of 10, 100, 1,000, and 10,000.

Number of Coins	10	100	1,000	10,000
Weight (lbs.)	.20	2.0	20	200

Transporting Coins

Metal coins are weighty, but not large, meaning that carrying coins in bulk can be quite tiresome, but not necessarily evident to passersby. A small number of coins will fit snugly in one's shoes and codpiece, or the bottom of scabbards. This provides ample funds to purchase basic items without revealing one's wealth to would-be robbers and thugs.

Larger purchases, such as those of magical weapons, high-level spells, property and livestock on the other hand will require some other form of transport. Common methods of transport, as well as the maximum number of gold coins they can carry, are noted in the table below.

Container Type	Max Coins	Weight
Belt Pouch	500	10 lbs.
Leather Bag	3,000	60 lbs.
Backpack	56,000	1,120 lbs.
Chest (30 x 16 x 12 in.)	116,112	2,322 lbs.



While it is possible to fill a backpack with a great number of coins, lifting it may not be possible. Canny adventurers looking to transport large numbers of coins will look to magical transport such as a *handy haversack* (roughly 1,000 coins per side pouch, and 4,000 in the main pouch maximum) or *bags of holding* (see the table below).

Bag of Holding Type	Max Coins by Weight
I	12,500
II	25,000
III	50,000
IV	75,000

Additional Currencies

Adamantine pieces (AP), worth 10 mithral pieces (MP), and mithral pieces, worth 10 platinum pieces, serve the travelling adventurer well, allowing them to covertly carry higher-denomination coins without the hassle of going through gem brokers (although only high-income shops, or banks will be able to make change). Adamantine pieces are approximately 0.26 times the size of an American quarter (smaller than a dime), and mithral pieces are approximately 2.8 times the same size (slightly larger than a half dollar); sample dimensions are included below.

Denomination	Volume (in ^3)	Thickness (in)	Diameter (in)
Mithral Piece	.138	.084	1.597
Adamantine Piece	.013	.046	.607

Foreign and Ancient Coins

Countries that share trade are likely to have similar currency but that doesn't mean merchants from one country will accept coin from another. Adventurers crossing international borders might need to stop at a professional money changer or bank in order to convert their coins from one currency to another. This is especially true if local laws prohibit using foreign coins to buy goods and services. Because the value of currency in the **Pathfinder Roleplaying Game** is determined primarily by the value of the material the coin is comprised of, the most typical exchange rate is 1:1, with the institution charging a small processing fee of one silver for every gold coin exchanged. This exchange rate can change depending upon the relationship between the two countries in question. For example, if country A is trying to encourage tourism, investment, or trade from country B, country A may set the exchange rate at 1:2. For every one of country B's gold pieces exchanged the customer will receive two of country A's gold pieces in return. On the other hand, if country A and country B have poor relations, the exchange rate may be set at 2:1, only giving one of country A's gold pieces for every two of country B's gold pieces exchanged. A country at war might make the exchange, or even the possession, of an enemy currency illegal.

Likewise, ancient coins of the sort one might find in a dragon's hoard might be similar to modern currency but most likely can't be directly spent at market. Gamemasters looking to create a process for turning ancient currency into modern cash have three options.

First, some ancient coins have value as collector's items and can be sold to a museum or collector for more than their face value. The GM should determine how much each coin is worth as if it were an ancient statue, painting, or other similar piece of artwork.

Second, the coins can be sold to a dealer in scrap who will melt them down and cast them into ingots. Scrap dealers usually buy such coins at forty to sixty percent of their material value.

Lastly, a city that deals with adventurers regularly or an organization or guild dedicated to adventurers might exchange the ancient coins for new ones on a 1:1 basis, taking one silver per gold piece exchanged as a processing fee.

Remote communities are likely to make their coins out of whatever material is available, meaning that in the course of their adventures a group of people might come across coins made from or incorporating materials like turquoise, quartz, amber, varying qualities of jade, pearl, and even diamond. These are likely to supplant the normal metal coins used elsewhere, and might vary widely in value if the adventurers return home. A baseline to determining the exchange rate of rare-material coins is to treat them as jewelry or artwork, following the rules for bargaining to let the players try to determine their worth.

One City, Three Currencies

A single city might be home to several currencies. Consider, for example, the following example.

In the city of Freedonia, most trade is done with the coins of the realm. The poor trade with copper pieces known as pennies while most transactions are completed using florins, a silver piece. Wealthier citizens make use of a gold piece known as a guilder or even platinum pieces known as princesses for the image stamped on their face. However, these aren't the only currencies used in Freedonia.

Down in the beer district, brewers raise the funds they need to make their next batch by preselling to local pub owners. Interested parties receive one wooden coin, also known as a beer pog, for every six gold pieces they prepay. Each pog has a specific brewer's mark burned into the surface. When the brewing is finished, each pog can be traded for one full barrel of ale, beer, stout, or mead. Pub owners are known to trade their beer pogs to each other in exchange for favors or other goods before it comes time to redeem them.

Meanwhile, local guilds have learned to take advantage of a loophole in the tax law that exempts the sale of gemstones from taxation. Jewelers cut guild sigils into rubies of a certain size, quality, and cut. These rubies, each worth 500 gold pieces, are used by the guilds to trade with one another off the books and away from the prying eyes of tax collectors.

Banks

Banks developed out of the need for a place merchants could exchange funds they had acquired elsewhere for local currency. This led to the creation of moneychangers, the first spark of the banking system. These moneychangers were private citizens, not large banking firms, and anyone with capital could choose to take up the profession. Like any merchant, moneychangers chose to set up shop in well trafficked, central areas. Town squares, local markets, and industrial centers in cities were favored spots for a moneychanger to frequent. Many could be found sitting in these areas on benches, which the Italians called 'banca'. This term would eventually evolve to give us the word 'bank'.

Not only did moneychangers exchange currencies, but they also weighed coins to assess their true value and would typically need to carry a large amount of coin on hand. These practices, in time, developed into a business of lending funds, carrying strongboxes, hiring guards, and keeping detailed records of customer accounts. Merchants would stop at a moneychanger as soon as they arrived at a new town, even before acquiring lodging, as it was safer to have the moneychanger hold funds rather than to keep it in a bag under a bed at the local inn.

Over time it became apparent that permanent locations were more appropriate for the business of moneychanging, loans, and currency safeguarding. These structures became centers for the business of negotiations of interest rates, loans, and the location of the strongbox. In time, these buildings became known as banks and became the backbone of first local and then national economies.

The Sin of Usury

A full history of moneylending and credit becomes complicated at the intersection of morality and practicality. From ancient times to the medieval era, the charging of interest on loans, known as 'usury', was regarded as sinful in many cultures. The rationale for this is the assumption that there was no real 'product' or 'thing' being created other than more money for the lender. By the Renaissance era in the West, social morals and religious edicts had 'adjusted' enough that at least some forms of interest-making banking could occur safely in regards to your soul. Despite this, even into the modern era in some parts of the world like the Middle East, interest is still disallowed, with forms of profit and loss sharing being more commonly used by moneylenders. Moneylending in cultures where 'usury' is considered immoral will most often be done either illegally in the form of loansharking or by outsiders who are not subject to a culture's mores.

Bank Types

There are three common types of banks: private, government, and religious based. Each of these gives certain advantages and disadvantages to the account owner.

Private Banks

These banks are typically funded and owned by wealthy individuals, businesses, or small consortiums. Because private banks do not have the backing of a government treasury they are prone to financial instability. Such banks can lose customer money in bad investments or to theft and the death of a single individual can greatly change the business practices and, therefore, the competence of the employees. In smaller towns, the banks are typically privately owned and operated, especially in so-called "company towns" where everyone works for a single entity. Even with these disadvantages, privately owned banks do provide better security than most homes. Many provide small loans to local businesses, allowing them to grow and expand the economy. Loans given by private banks usually have higher interest rates than those provided by other legitimate institutions, ranging between 5 and 10 percent.

Government Banks

These banks are run by the government. While some such banks are run by local governments, most do business in the name of a national entity. Government banks are normally backed by the national treasury and therefore are better able to withstand a robbery or poor investment. Government banks usually have more funds available to loan for projects, though their standard for giving out such loans might be more stringent. Loans given by government banks have lower rates than those given by private banks, usually hovering between 2 and 5 percent. Government banks tend towards higher levels of security with better built buildings and vaults as well as the cooperation and protection of local security forces. In addition, these banks benefit from the ability to hire enchanters that can construct magical defenses and even extradimensional vaults that are not restricted to physical size.

Religious Banks

Some religious institutions, especially those that serve deities of finance, charity, or business, run banks for the benefit of their parishioners. Such banks often sit on the border between financial institution and house of worship. Religious banks generally provide lower interest rates on loans, between 1 and 3 percent, and charge less for their services but expect their flock to donate to the bank's well-being in the form of tithes. Their security takes the form of both physical protection and one based on reputation. Would-be thieves are less likely to choose a religious bank to rob than they would a government or private bank. In a world where gods intervene daily and in tangible ways, upsetting one might be considered unwise, as would upsetting the spellcasting clerics likely to be on duty at such an institution. In addition, these banks can benefit from the use of otherworldly guardians, and larger banks might use part of their deity's home plane as a storage vault. Religious banks are usually well regarded by the citizenry of their home settlement, especially if the deity the bank serves is popular.

Illegal Banks

Some criminal organizations run illegal banks, a crime

known as usury. Such banks rarely serve as a depository for funds and instead focus on offering loans at high interest rates, often 25 percent or more. The penalties for defaulting on such loans are, predictably, hazardous to the health of the defaulter. Such banks are often not established in a dedicated location but, instead, run out of bars, taphouses, and other such institutions. Criminals who run such illegal banks are often referred to as loansharks.

The term usury may be used in a moral sense, condemning those taking advantage of the misfortune of others, or in a legal sense in locations where interest rates are regulated by law. Historically, some cultures and religions have regarded charging any interest for loans as a sinful practice.

Account Types

There are two different types of accounts generally available to a bank's customers but each bank may differ on how they administer them.

Transactional Account

A transactional account is one in which funds are available to the account owner "on demand" and can be accessed without penalty for frequent and immediate use. Patrons can access their funds in a variety of ways including cash withdrawals, use of promissory notes, or transfers by magical means. Transactional accounts traditionally earn either no interest or very little interest from the bank. Account holders are often charged fees to help defray the bank's expenses. Some banks will honor promissory notes written by their transactional account holders, matching the signature on the promissory note with the signature on file.

Investment Account

An investment account is one dedicated to growth. Customers entrust their funds to the bank and allow it to use those funds as part of loans for others. In exchange, they accrue interest and grow their savings. Typically, the funds in investment accounts cannot be withdrawn quickly or used in a direct manner through promissory notes or magical means. These accounts are designed to allow the owners to set aside a portion of funds to build interest and grow in size. Early withdrawal or the withdrawal of too much of an investment account at once might incur a penalty or large fee.



Cost and Charges

Many banks have different levels of accounts that depend, in part, on how much money a customer has deposited. Lower level accounts charge more in fees while higher level accounts charge less, essentially creating a volume discount. Banks also allow customers to store valuable items in their vaults or other secure locations, charging lower level customers a fee and providing the service gratis to higher level customers.

Loans

For loans, most banks require some sort of collateral be placed upfront. The customer pledges assets, such as the deed to a building or a valuable work of art to guarantee the loan. If the customer defaults on the loan, the bank can legally seize the pledged assets. The value of the assets pledged have to be equal to a certain percentage of the loan, depending on the customer's account level, their history with the bank and their perceived risk of defaulting. Most banks require collateral worth at least 50 percent of the loan's value while risky loans or loans for lower level customers might require collateral worth as much as 75 percent of the loan's value.

All banks charge interest rates on their loans. The interest rate of a loan is usually stated in terms of an annual percentage rate. Each year the customer must pay, in addition to their regular loan payment, a percentage of the total loan's value. Short term loans, such as those that must be repaid in a couple of months or a even a few years, tend to have higher interest rates while long term loans that must be repaid in a matter of several years or even decades tend towards lower interest rates.

What happens when a loan is defaulted on (not paid) depends on the policies of the bank and local laws. Almost always, the bank takes possession of the collateral assets pledged to secure the loan. In addition, some local laws allow the bank to track down and force the defaulter to pay the remaining value of the loan and even additional penalties if the government is particularly friendly to the banks. Particularly harsh local laws make defaulting on a loan a crime with the offender being jailed in a 'debtor's prison'.

Loansharks running illegal banks do not require collateral to secure loans. It is understood that the penalty for defaulting on the loan is physical harm, destruction of personal property, or possibly death.

Maximum Loan Amount

This number is derived directly from the settlement's purchase limit value. So, if a settlement has a purchase limit of 100,000 gp that is also its maximum limit of a loan its largest bank can offer.

Account Tiers

Not every customer is created equal, even in a bank. The more money a customer stores in a bank, the more important their account and the better rates and services they receive. Below are four tiers of accounts that can easily be used in most campaign settings.

Basic Account

Minimum account size of 25 to 100 gp; Monthly fee of 5 to 10 gp per month; Typical storage charge is 10 percent of valuables as appraised by the bank; No loans available; Interest rate for investment accounts is 1 to 2 percent.

Standard Account

Minimum account size of 10,000 gp; Monthly fee of 1 to 5 gp per month; Typical storage charge is 5 percent of valuables; Bank will honor promissory notes of up to 1,000 gp so long as the funds are in the account; Loans available at higher interest rates with at least 75 percent collateral; Interest rate for investment accounts is 2 to 5 percent.

Preferred Account

Minimum account size 60,000 gp; No monthly fee; Free valuable storage; Bank will honor promissory notes of up to 10,000 gp so long as the funds are in the account; possible magical withdrawal options; Loans available at middle interest rates with at least 50 percent collateral; Interest rate for investment accounts is 3 to 7 percent.

Premium Account

Minimum account size 180,000 gp; No monthly fee; Free valuable storage; Bank will honor promissory notes of up to 50,000 gp so long as the funds are in the account; possible magical withdrawal options; Loans available at low interest rates with at least 50 percent collateral; Interest rate for investment accounts is 5 to 10 percent.

Banks in Settlements

Banks are financially destined for larger settlements and are not typically found in settlement blocks smaller than Small Towns. The chances of coming across a bank in any particular settlement is as follows.

Type of Settlement	d%
Thorpe	1%
Hamlet	2%
Village	5%
Small Town	50%
Large Town	75%
Small City	90%
Large City	95%
Metropolis	100%

Illegal Banks

The chances of finding a loan shark running an illegal bank within any settlement, regardless of size, is based off its crime modifier listed in the settlement's stat block. Every settlement has a base chance of 10%. For every point of crime modifier the settlement possesses, add an additional +10% to the chance. For example if a settlement stat block lists the modifier for Crime +5, then it would have a 60% likelihood of having an available loan shark.

Example Banks

Listed below are examples of banks that a GM can easily drop into their campaign as well as information on their basic level account. Feel free to change the names and details of these banks to suit a game setting. GMs can use a random d8 roll to place a particular bank within a city. The final bank is an usury or loan shark, which can be placed in any or all settlements.

1. Maldovia Mining Company Bank

The Maldovia Mining Company Bank is the typical "company store" bank and privately owned by mining magnate Rupert Maldovia (LN male human expert 8/wizard 5). The bank offers high interest loans requiring no collateral to workers and then garnishes their wages when they can't pay, keeping them beholden to the company. Security includes several oversized safes with 1 inch thick steel walls and average quality locks. A single guard (human warrior 3) is on duty at all times.

Basic Transactional Account: 1 gp deposit to open; 5 gp monthly fee unless 5 transactions per month are completed in person; highest account level available is preferred.

2. Fandlemander & Sons

Fandlemander & Sons Bank is a large privately owned bank operated by the famed gnome adventure, Picklebrine Fandlemander (CG male gnome wizard 17). Needing a secured place to hold his horde of treasure he acquired after defeating an ancient dragon, Fandlemander started his own bank. His fame as a powerful wizard soon allowed him to expand his business into neighboring cities. Security includes a vault with 5 inch steel walls and a good quality lock. Five guards (human warrior 5) are on duty during the day and three guards (human warrior 3) are on duty at night.

Basic Transactional Account: 100 gp deposit to open; 7 gp monthly service fee unless a minimal balance of 1,500 gp is kept; accounts of all levels available.

3. Koregrin's Bank of Stonehold

Morah Koregrin (N female dwarf barbarian 8/expert 7) is the matriarch of a wealthy dwarven mining clan. Her clan struck it rich when she led an expedition that uncovered several rich veins of mithral. Afterwards she chose to construct a massive vault, called Stonehold. Years later, the town that sprung up around Stonehold, began to approach Koregrin for loans, and to use her amazingly protected vault. This soon led her to first open other banks in dwarven nations and cities, and then into as many cities as possible. Security includes a vault with 5 inch adamantite walls, a superior quality lock, and complex traps (DC 25 to disarm). Ten guards (dwarf warrior 5) are on duty at all times. A loud alarm bell stationed in the bank can signal and summon up to 1d4 additional guards per round rung.

Basic Transactional Account: 25 gp deposit to open; 10 gp monthly fee unless deposit made of least 50 gp per month; highest account level available is preferred.

4. Merchant Group Bank

Merchant Group Banks were started by a group of merchants tired of spending gold at their banks. They saw the potential of opening their own line of banks, with great customer service and lower service charges in an attempt to capture a large customer base. Security includes a vault with 5 inch steel walls, a superior quality lock, and traps (DC 20 to disarm). Three guards (human warrior 5) are on duty during the day and two guards (human warrior 3) are on duty at night

Basic Transactional Account: 0 gp to open; 10 gp monthly fee unless balance of at least 500 gp is kept; highest account level available is preferred.

5. Noble Bank

Blanner Vandercot (LG human male paladin 13) is of noble birth and started this chain of banks across the countryside with the blessing of his patron, the queen, in an attempt to help hard working merchants and goodly folk in financial area. Security includes several oversized safes with 1 inch thick steel walls and average quality locks. A single guard (human warrior 3) is on duty at all times. There is a 20% chance that Blanner Vandercot will be on the premises at any time.

Basic Transactional Account: 1 gp to open; No monthly fee; highest account level available is standard.

6. IronVault

The IronVault banks are owned and operated by clergy of the metal god. They are known for occasionally donating account owner's gold to charity without direct permission

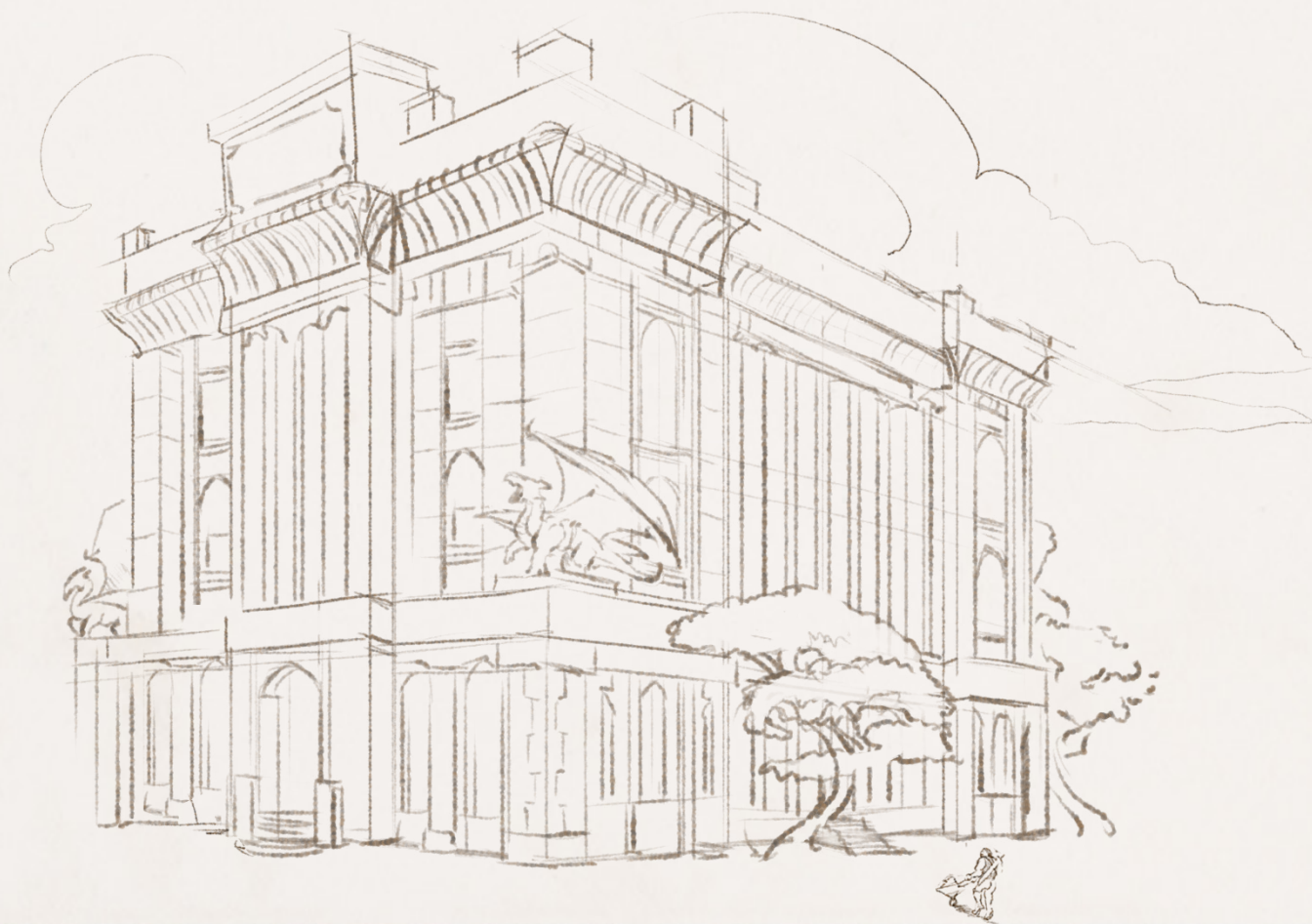
of the owner but their security is second to none. Security includes a vault with 2 inch adamantine walls, a superior quality lock, and complex traps (DC 25 to disarm). A second vault door, also made from 2 inch thick adamantine and with a superior quality lock, and complex traps (DC 25 to disarm) guards a portal to a vault room in the metal god's realm. Five guards (human warrior 5) and at least three clerics (human cleric 3) are on duty at all times. A loud alarm bell stationed in the bank can signal and summon up to 1d4 additional guards and 1d2 additional clerics per round rung. There is a 30% chance that a minor servitor of the metal god will materialize to attack robbers.

Basic Transactional Account: 25 gp to open; no monthly fee; highest account level available is standard.

7. Great Tree Bank

This privately owned bank is operated exclusively by elfven workers. It is thought that the manager, Valadalin is an elf of noble birth but, in truth, is actually a dragon (LE great wurm red dragon) working a long con to acquire vast amounts of wealth and treasure. Security includes a vault with 5 inch adamantine walls, a superior quality lock, and complex traps (DC 25 to disarm). Ten guards (elf warrior 5) are on duty during the day and five guards (elf warrior 3) are on duty during the evening. A trained watch basilisk dwells in the vault.

Basic Transactional Account: 0 gp to open; 2 gp monthly fee with at least one transaction per month or 5 gp monthly fee if no transactions occur; accounts of all levels available.



8. First National Bank

The official bank of the kingdom, the first national bank (LN human male fighter 12/aristocrat 4). It is typical of its kind, serving merchants, guilds, nobles, and the occasional adventurer. Security includes a vault with 10 inch steel walls, a superior quality lock, and complex traps (DC 25 to disarm). Members of the king's council get access to secured, dedicated type iv *bags of holding* kept in the vault. Ten guards (human warrior 5) are on duty at all times. A loud alarm bell stationed in the bank can signal and summon up to 1d4 additional guards per round.

Basic Transactional Account: 50 gp to open; 10 gp monthly fee unless 300 gp minimum daily balance or monthly deposit of at least 250 gp; accounts of all levels available.

9. Praetorian Lenders

This 'bank' is actually Dextor Devlin (NE human male rogue 5/fighter 4), a wealthy individual and crooked moneylender. In addition to the normal leg breaking tactics, Dextor uses complex contracts and legal actions to extort his marks. He uses friends and blackmail victims in the system to put liens on property, seek out loopholes allowing his to legitimately lay claim on businesses, and work the city's laws to his advantage.



New Creature

BANK GREMLIN

This green-skinned creature has oversized eyes that shine like lanterns and ferocious dagger-like teeth with a metallic sheen. Long fingers and feet end in razor sharp claws while its broad head is covered in scraggly white hair.

Bank Gremlin

CR 3

XP 800

CE Tiny fey

Init +6; **Senses** darkvision 120 ft., low-light vision; **Perception** +10

DEFENSE

AC 16, touch 14, flat-footed 14 (+2 Dex, +2 natural, +2 size)
hp 22 (5d6+5)

Fort +2, **Ref** +6, **Will** +6

DR 5/cold iron

OFFENSE

Speed 30 ft., burrow 20 ft., climb 20 ft.

Melee bite +6 (1d6–2 19–20/x3), 2 claws +6 (1d4–2)

Space 2½ ft.; **Reach** 0 ft.

Spell-Like Abilities (CL 5th; concentration +5)

At will—*prestidigitation*

1/hour—*hold portal*, *open/close* (DC 10)

1/day—*bestow curse* (DC 14)

Special Attacks ankle biter, metal gnasher, metal muncher

STATISTICS

Str 6, **Dex** 14, **Con** 12, **Int** 10, **Wis** 14, **Cha** 11

Base Atk +2; **CMB** +2; **CMD** 10

Feats Agile Maneuvers, Improved Initiative, Weapon Finesse

Skills Appraise +5, Climb +16, Disable Device +5, Escape Artist +10, Perception +10, Sleight of Hand +10, Stealth +18

ECOLOGY

Environment any vault; underground or urban

Organization solitary, pair, or mob (3–6)

Treasure standard

SPECIAL ABILITIES

Ankle Biter (Ex) If a bank gremlin scores a critical hit on a target, the target gains *slow* as per spell. The slow effect can be stopped by a DC 15 Heal check or through the application of any spell that cures hit point damage.

Metal Gnasher (Ex) A bank gremlin's bite threatens a critical hit on a roll of 19–20 and deals x3 damage modifier. When a bank gremlin bites an object, its bite treats the object as having a hardness of 5 less than the object's actual hardness rating.

Metal Muncher (Su) A bank gremlin's diet consists of

mostly metal, and even can bite through magically crafted armor. A bank gremlin's bite can, on a critical hit, reduce the armor bonus of metal armor by -1 until it is repaired. Multiple penalties due to the use of this ability stack.

These unwanted creatures are the terror of bankers and accountants everywhere. Bank gremlins are known for tunneling their way in the vaults of the wealthy and affluent. They are gluttons, feasting on gold, silver, and other precious metals. Although they live for the sweet taste of shredding metal in their long fangs, they will dine on flesh if nothing else is available.

Quick-witted, but savage, bank gremlins disdain the use of even the most primitive weapons and tools. They rely on their teeth and claws, all of which are capable of shredding flesh, bone, and metal with equal ease. A typical bank gremlin stands 1-1/2 feet tall and weigh approximately 16 pounds.

New Magic Item

VAULT SATCHEL

Aura strong conjuration; **CL** 12th

Slot none; **Price** 22,000 gp; **Weight** 2 lbs.

DESCRIPTION

This satchel has gold buckles, a strong key lock and a comfortable leather strap that is often worn diagonally across the body, rather than hanging directly down from the shoulder. Instead of holding items, a *vault satchel* opens a portal into a vault or other space, as determined when the satchel is made and allows the owner to withdraw currency. Some banks loan *vault satchels* to preferred and premium patrons and have them enchanted to limit the number and size of withdrawals available per day. Loaned *vault satchels* are linked to a specific strongbox to prevent a user from drawing funds out of an account that is not their own.

CONSTRUCTION

Requirements Craft Wondrous Item, *gate*; **Cost** 11,000 gp



Credit

Credit is a complex subject with thousands of pages about it written by academics the world over. For the purposes of this book, however, credit is defined simply as the ability to pay for goods or services without the immediate exchange of hard currency or other items of value.

While 'credit' may seem like a modern concept in a world of credit cards, payday loans, and 401k packages its roots reach back to the earliest days of human culture. Some of the most ancient writings discovered in places such as Mesopotamia, Sumer, and Egypt are little more than accounting ledgers of how much grain, livestock, or other forms of wealth a person owed the government due to taxes. Even more advanced concepts, such as 'banknotes', were first being issued during the Tang dynasty of China (618 - 907 BCE) as 'flying cash' between tea merchants. By the time of the Crusades, knightly orders like the Hospitallers and Templars worked as banks across Europe and into the Holy Lands, allowing pilgrims safe travel with riches in various forms of letters of credit and demand notes.

Trust is the foundation that all credit is given out on, no matter what form it takes. The rationale for this is no one would lend someone a tool if they didn't trust them to return it in at least the same condition if not better. The same is true of wealth, in whatever form it takes. Lending wealth to a patron or running a tab for a customer is always a risk and good merchants and bankers seek to mitigate that risk by ensuring that the creditor has ample incentive to pay what they owe when the bill comes due.

There are many forms of credit, but in terms of simple types that players and gamemasters might want to introduce to their game, simple tabs, letters of credit, and promissory notes are the three most useful in day to day adventuring.

Simple Tabs

The simple tab is most well known in the form of a 'bar tab', in which someone runs up a bill for drinks and food with the assumption it will be paid at the end of the night. Individuals and businesses may also run a tab with other merchants, such as a general store owner or a lumber yard, with a promise to pay off the balance at the end of the month. Tabs come in one of two forms. First, a secured tab, which holds an object as collateral. Next, an unsecured tab which has no collateral and is based on trust. The overall value and nature of tabs are kept clear and simple with simple accounting. Tabs rarely have interest rates. Some merchants issuing a tab may expect a formal piece of paper be signed and notarized, but most often, tabs are simple agreements between the issuer and the receiver of a tab.

Most establishments maintain some form of ledger in which the accounting information for tabs is stored and some merchants require a customer mark the ledger each time they add to their tab. This avoids arguments of the merchant's word against the customer's word, especially if local law enforcement is brought into the matter.

Tabs are almost always limited to a single business or establishment. A patron can't add supplies bought at the

local forge to their bar tab unless both establishments are owned by the same person. Failure to pay a tab on time might result in a refusal of further service by the merchant or even a complaint to the local magistrate if the debt is large enough.

Secured Tabs

A secured tab is one in which some item of value is used as collateral and held by the merchant issuing the tab. When the tab is paid, the item is returned. If the tab is not repaid in a timely manner, the merchant is free to either keep or sell the item. A character should always be able to run a tab equal to the 60 to 100 percent of the value of any object left as collateral, depending on the merchant's ethics and their disposition toward the character. With a secured tab, the merchant makes an Appraise check to determine the value of the item being put up for collateral. A time limit is then set, usually in terms of days, months, or even years, for the tab to be repaid. If the tab is not repaid on time, the debt is forgiven and the item becomes the full property of the merchant to do with as they wish.

Unsecured Tabs

An unsecured tab is one in which a line of credit is extended to a character without any kind of item held as collateral. Such a tab is based on common social values and trust. Any character should be allowed to run a tab up to the value in gold pieces of their character level, adjusted by a modifier set by the NPC's attitude toward the character. The modifier is based on how much the NPC likes and trusts the character, and is measured using the attitude as detailed by the Diplomacy skill. The amount of time before a tab comes due is also determined by the NPC's attitude.

Other effects or abilities like the *charm person* spell or trying to use skills like Intimidate to adjust an NPC's attitude can work in the short term, but once their effect wears off the NPC is likely to view what was given out as a tab as theft and report the character to the authorities.

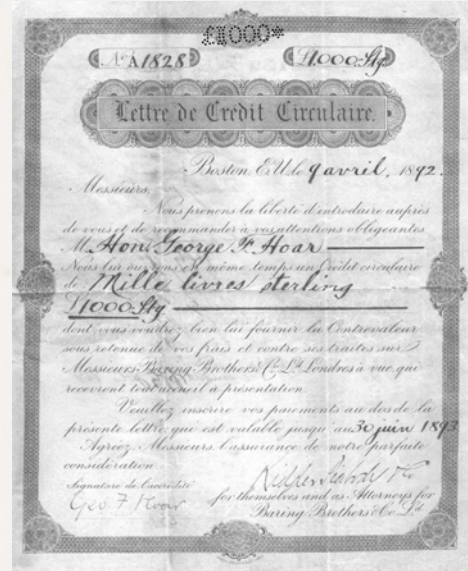
NPC Attitude	Length of Term	GP Multiplier
Hostile	None	x zero
Unfriendly	1 hour	x one
Indifferent	1 day	x five
Friendly	1 week	x ten
Helpful	1 month	x twenty-five

Forging Tabs and Sidequests

Forgery can lead to a fun sidequest or evening of adventure. Adventurers of dubious morals might find work breaking into a business and steal the ledger so that their employer can falsify it before the adventurers return it. Or more vituous adventures might track down a stolen tab ledger for their favorite barkeep. Falsifying a ledger follows the basic rules for creating forgeries using the Linguistics skill.

Partial Payments of Tabs

Partial payments of at least 20 percent of the value of the tab resets the length of time an NPC will allow a character to run an unsecured tab back to the beginning. So long as the character is making good faith payments the merchant will be willing to give them the benefit of a doubt. Once two payments are made in this manner, shift the merchant's attitude up one level, if possible.



Letters of Credit

A letter of credit is a document, typically guaranteed by a bank, government agency, guild, religious institution, or other similar agency that promises a seller that they will receive payment up to the amount of the letter of credit's worth.

Forging Letters of Credit

Letters of credit typically include special marks, complex signatures, and wax seals impressed with unique signants or stamps, making forgery using the Linguistics skill difficult. Treat all letters of credit as if they are longer documents needing a specific person's handwriting style (even if they are issued by an organization, a standard form of script is specifically used) and at least two specific people's signatures. Would-be forgers must also possess at least one similar letter of credit from the same organization to even make the attempt. Possession of each example signature imparts the normal bonus to the check. Major banking institutions commonly keep official copies of the signatures of account holders, important merchants, dignitaries, and government agents on hand to compare to those on letters of credit.

Added types of security are often used, for instance watermarks or special codes like calculated numbers based on the date signed scribbled into the margins. Deciphering that a document includes such protections is a DC 15 use of the Linguistics skill as if detecting for a forgery, which increases by +5 per additional protection used. For each security measure included, there is a +10 chance a knowledgeable individual will detect the fraud unless the forger

succeeded at the check to detect all security measures used. Forging such protections are all figured into the original roll to create a forgery, and can typically not be added after the fact.

While most methods can be faked in some manner, especially secure means might exist like the use of a special and rare form of wax, a unique type of ink that responds to a method of detection, or a specific *arcane mark* placed upon the letter of credit. Detecting such forms extreme forms of protection adds a +10 to the DC 15 Linguistics check to find instead of a +5 and add a +20 to a knowledgeable individual's attempt to detect the forgery. These methods cannot be duplicated using the Linguistics skill and must, instead, be created using other skills. Special wax or ink would require a Craft (alchemy) check while duplicating a magic mark might require both a Spellcraft check and the *arcane mark* spell.

Using Letters of Credit

Letters of credit make an excellent reward for adventurers undertaking a quest. A mayor, for example, might issue a letter of credit with the specific limitation that is only good for use in the city to an adventuring party for a job well done. Not only does this reduce the risk that comes from transferring large numbers of coins from a vault to the adventurers but it ensures that the reward will be spent in the city, boosting the local economy. Such letters need not be fully used at a single location, either. Various forms of signatories or addendums can be made by merchants to a letter of credit before it is turned over to the issuer for reimbursement. Failure to turn over a used letter of credit is considered theft and punishable by fine or imprisonment in most places.

Example: Captain Shell has been issued a 1,000 gp letter of credit for use in the city of Freedonia. She visits the local blacksmith and purchased 500 gp worth of gear. A stable owner is promised 200 gp for the healing and care of animals, the general store 100 gp for goods, and a local inn an additional 100 gp to pay for room, board, and damages from a bar fight. Each merchant adds an addendum to the letter of credit signifying how much they are owed and affixing their signature and stamp to it. Once fully signed away, the letter would be turned over to the issuer who will arrange for the payments to be sent.

Promissory Notes

Promissory notes are effectively contracts between two individuals or an individual and an institution promising payment or some other reward in exchange for goods or services. These notes can take a number of forms, from something as simple as a formal IOU between individuals to a banknote issued by some centralized agency such as a bank or religious institution. A defining aspect of any promissory note, making it more than merely an acknowledgment that an exchange or debt exists, are the legal and financial guidelines for how it can be exchanged for hard currency as well as for the consequences that can be enacted if payment is not made. Even the simplest IOU must be signed by both parties as well as a third-party witness in

order to be considered legally binding. Promissory notes vary in complexity depending on their source. An IOU can be written on a simple piece of parchment or paper while a banknote will usually be created on a printing press on specific paper and with an eye toward thwarting counterfeiters. Refusal or inability to pay off a promissory note is considered defaulting on debt in many societies and can result in fines, prison time, or other legal punishment. Most societies allow for the easy and legal exchange of a promissory note from one owner to another. A man with a promissory note guaranteeing him ownership of a bar, for example, might sign the note over to another man in exchange for forgiveness on a debt.

Forging Promissory Notes

Forging a promissory note between two individuals is easier than forging a letter of credit and follows the rules for falsifying documents as outlined in the Linguistics skill. All promissory notes require a third signature or mark from a third, outside party that acted as a witness. This outside party may be someone specific or a seal from an official source, such as that of a notary from a bank. Forging an institutionally issued promissory note, such as a banknote, is considerably more difficult and follows the rules for counterfeiting currency as outlined in the Coins section, substituting Linguistics for Craft (minting). Forging a banknote by hand has the same DCs as crafting a metal coin by hand. Forging a printing plate for a banknote has the same DCs as crafting a coin die. Printing a banknote with the proper plates, ink, and paper requires a simple DC 10 Linguistics check.

Using Promissory Notes

Promissory notes are typically used by the wealthy among themselves, as a simpler means of exchange. Carrying thousands of metal disks about is impractical at the best of times, but with a signature from each interested party and that of a notary, everyone involved in a transaction can move forward with a modicum of certainty and less back ache. Promissory notes, in these cases, don't even need to be solely for gold or currency, a lord may use one to exchange one hundred heads of cattle delivered by the 1st of March in exchange for the right to build and tax a bridge on their land, or as a deed of an estate and so forth.

Promissory notes are also something the wealthy or elite might offer to players as a reward for some deed or act. While it is all well and good when the hostage declares "I'm a prince and will pay you 10,000 gp if you free me from these brigands" it means much more when the player has a signed and sealed promissory note saying they're owed the money. Likewise, any time some lord hires a party to "Perform <a specific action> on my behalf and you shall be rewarded handsomely," a wise group of adventurers will have a copy of the promissory note on their person before risking life and limb. Not only does this form a legal contract between the two parties but it ensures payment should something happen to the adventuring group's employer before they complete the task.

Characters wishing to ensure promissory notes are com-

pletely legal can make a DC 20 Appraise check or a DC 10 Profession (barrister) checks to verify that all i's are dotted and all t's are crossed.

Banknotes

Banknotes, regularly issued promissory notes from a single agency like a central bank or religious temple, can be considered an early form of paper currency, and are an easy method of exchange between traveling merchants and others. In these cases, banknotes are issued for some standard amounts. For example, one might read 'The bearer is entitled to 100 gp from the First National Bank.' or 'This note represents 100 pounds of grain purchased from the Smith Farm'. Banknotes can be 'cashed in' at the institution that issued them.

For religious institutions, a kind of interesting banknote that can easily be issued would be for use of specific services like resurrection or healing. 'The bearer is entitled to one *raise dead* by the Church of the Guiding Light,' for example. Such notes would be typically issued by a central church, with the assumption that adventuring parties may require that all members pre-purchase one, and they can be redeemed at related churches throughout the land. This allows adventurers to prepay for services and assures clerics and healers at distant temples that the mother church has given them their blessing to perform said rite.

New Magic Items

In a world where there is magic, it is logical to assume that specific items have been developed to assist in the transfer of wealth and the prevention and detection of forgery and counterfeiting.

BONDED LEDGER OF CREDIT

Aura faint divination; **CL** 5th

Slot none; **Price** 10,000 gp; **Weight** 1 lb.

DESCRIPTION

A *bonded ledger of credit* works in conjunction with *bonded letters of credit*. Binding a ledger and a letter of credit requires the same value be placed in the ledger as on a letter, and signatures or official seals from the person or institution guaranteeing payment as well as the person being issued the *bonded letter of credit*. Once the ledger and the letter have all required signatures, the two are bound, and function as the *bonded letter of credit* describes. A single ledger can be bound to up to five hundred *bonded letters of credit* in this manner, allowing them to track multiple transactions in a single book.

CONSTRUCTION

Requirements Craft Wondrous Item, *authenticating gaze*, *clairaudience/clairvoyance*, *prestidigitation*; **Cost** 5,000 gp

BONDED LETTER OF CREDIT

Aura faint divination; **CL** 5th

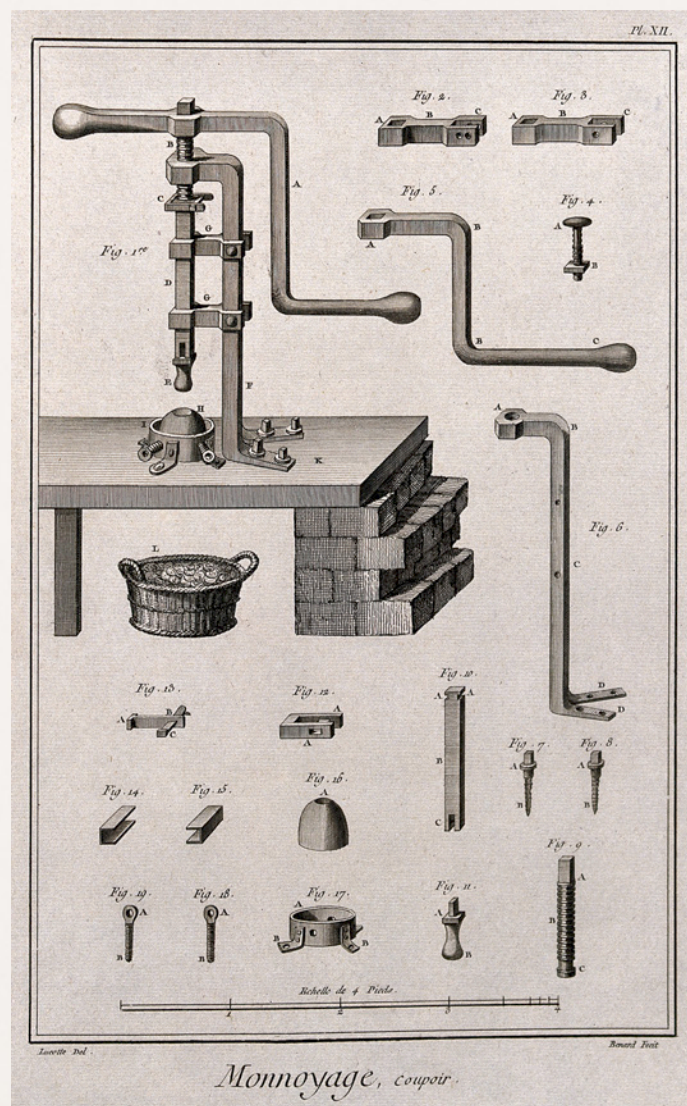
Slot none; **Price** 50 gp; **Weight** —

DESCRIPTION

A *bonded letter of credit* works in conjunction with a *bonded ledger of credit*. Each letter has a clearly listed current value and includes a series of spaces for both the person carrying the letter and a merchant to sign their names next to a space listing how much of the value represented by the letter of credit the carrier is giving to the merchant. Once this value is entered and signed by both parties, the signature of the person the letter was issued to is instantly compared to the one in the *bonded ledger of credit*. If they match, the value of the *bonded letter of credit* adjusts to reflect the new value, and the signatures and value appear in the *bonded ledger of credit*. This works over any distance, but the letter transmits no information if it is on a different plane from the ledger. Tricking the ledger with a forged signature requires a DC 30 Linguistics check.

CONSTRUCTION

Requirements Craft Wondrous Item, *clairaudience/clairvoyance*, *prestidigitation*; **Cost** 25 gp



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