



BANK OF CANADA  
BANQUE DU CANADA

## A Little Fraud Awareness Goes a Long Way

**W**hat gives? A retail clerk just refused to take your \$20 bill thinking it's a counterfeit. You feel embarrassed and offended. This is worse than that time you somehow set off a store's alarm system and the security officer had to look through your bag.

But you shouldn't be offended. In a roundabout way, the clerk who refused your \$20 actually did us all a favour. Routinely checking the security features of all bills—large and small—protects everyone. It allows retailers to intercept counterfeit bills to keep them out of the cash flow and out of our change.

March is Fraud Prevention Month, a campaign aimed at raising awareness and preventing Canadians from becoming victims of fraud. The 100-plus participating public and private organizations all work together to put a face on fraud: how to recognize it, stop it, and report it.

The Bank of Canada participates in this effort by helping retailers and consumers protect themselves against counterfeit money. But that's not all. A new series of polymer bank notes is set to launch late this year. These polymer notes will incorporate innovative security features to help keep us ahead of counterfeiting.

### Recognize It

Spotting a counterfeit depends on knowing your genuine bills and their security features. Here's a recap of how to check a bill (the ones with a metallic stripe):

Touch the front of the bill. The ink feels thicker on the large number and the words BANK OF CANADA • BANQUE DU CANADA along the left edge.

Tilt the bill. Check the colour shifts in the metallic stripe on the front and the gold-to-green dashes on the back.

Look through the bill. Hold it up to the light to check the ghost image, puzzle number, and dashes forming a solid line.

(see over)

### Fighting Fraud on the Front Lines

Get fraud prevention advice in video form on:

- Bank note counterfeiting
- Identity theft
- Credit card fraud
- Cheque and money order fraud

Go to:

[www.bankofcanada.ca](http://www.bankofcanada.ca) and click on Bank Notes, or

[www.youtube.com](http://www.youtube.com) and search the official Bank of Canada page at "bankofcanadaofficial".

## Stop It

So whether you are the clerk or the customer, you can help stop counterfeits from entering the cash flow.

During a transaction, if you spot a suspected counterfeit bill, this is what you should do.

- Politely explain that you suspect that it's counterfeit.
- Ask for another note (and check it too).
- Advise the person to check the note with local police.
- Inform your local police of the incident possibly involving counterfeit money.

Be courteous and don't put yourself at risk. Remember that the person in possession of the bill could be an innocent victim and not realize that the note is suspicious.

If you notice a suspicious bill after the fact—say you're cashing out and spot it in your till, or you check how much cash is in your wallet and one of your bills doesn't look quite right—give it to your local police for examination. If it turns out to be real, you'll get it back.

Whatever you do, don't pass it on. It's a criminal offence to knowingly pass counterfeit cash on to someone else.

## Report It

No matter the scenario, the police should be informed of possible counterfeiting activity in your community. Your input is important. Your actions may prevent others from becoming victims of fraud, help stop other criminal activity that is funded by counterfeiting, and contribute to bringing counterfeiters to justice.

For more information and free training tools:  
[www.bankofcanada.ca](http://www.bankofcanada.ca)  
[education@bankofcanada.ca](mailto:education@bankofcanada.ca)  
1 888 513-8212

For story ideas or to get more information on Canadian bank notes, please contact media relations at 613 782-8782 or email [communications@bankofcanada.ca](mailto:communications@bankofcanada.ca)