



BANK OF CANADA
BANQUE DU CANADA



Canada's new polymer notes

Secure • Durable • Innovative

EMPLOYEE HANDBOOK

A GUIDE TO VERIFYING CANADIAN BANK NOTES

www.bankofcanada.ca/banknotes

3-EH/ME (05-11)

Contact the Bank of Canada for free training tools:

www.bankofcanada.ca/banknotes

1 888 513-8212

education@bankofcanada.ca

Feel, Look and Flip

Feel, Look and Flip is a phrase that reminds you how to check key security features on your new notes.

- **Feel** the smooth, unique texture of the note. It's made from a single piece of polymer with some transparent areas.
- **Look** for transparency through the large window and the outline of the frosted maple leaf window.
- **Look** at the details in the metallic portrait and building in the large window.
- **Flip** the note to see the metallic portrait and building repeated in the same colours and detail on the other side of the large window.

Contents

This is your guide to Canada's first polymer bank notes.

By the time you finish reading this booklet, you'll know how to check your cash and handle suspicious notes. A quiz is included to help test your knowledge.

02	A The Polymer Series
03	B Handling Polymer Bank Notes
04	C Security Features at a Glance
06	D Checking Polymer Notes
08	E Checking Notes from the Previous Series
09	F Dealing with Polymer and Paper Bank Notes
10	G It Pays to Check Your Cash
11	H Dealing with Suspicious Money
13	I Quiz

A The Polymer Series

The look and feel of Canadian money have changed. The Bank of Canada now prints bank notes on **polymer**—a smooth, durable film.



Issued in November 2011



Issued in March 2012



Polymer notes are:

- Secure:** Their leading-edge security features are easy to verify and hard to counterfeit.
- Durable:** They last at least 2.5 times longer than paper notes, reducing processing and replacement costs and environmental impact.
- Innovative:** The detailed metallic imagery carried in a transparent area of the notes makes for one-of-a-kind currency.
- Easy to handle:** The new notes feel different from paper notes but are just as simple to use.

The \$20, \$10 and \$5 polymer bank notes will be issued by the end of 2013.

B Handling Polymer Bank Notes

Do

- Carefully unpack wrapped notes with a pelican cutter or a letter opener. While polymer notes are stronger than paper notes, small nicks and tears can grow quickly once started.
- Separate new notes by fanning or shuffling them (just like paper notes).



Don't

- Don't use scissors, box cutters, pen knives or exacto knives to unpack bank notes.
- Don't crease, crumple or staple your notes as it could damage them.



C Security Features at a Glance

The new \$100 and \$50 polymer notes are hard to counterfeit and easy to check in seconds. Both denominations have the same innovative security features that can be seen on both sides of the notes in transparent areas.



Metallic portrait

Large window

Transparent text

Small numbers

Maple leaf border

Metallic building

Frosted maple leaf window

Hidden numbers

Raised ink

Same security features
on the \$50 note



Flip the note

Flip the note to see the features in the large window repeated in the same colours and detail on the other side.



D Checking Polymer Notes

Feel, Look and Flip is a phrase that reminds you how to check security features on your new notes.

Feel

Polymer note

Feel the smooth, unique texture of the note. It's made from a single piece of polymer with some transparent areas.

Raised ink

Feel the raised ink on the shoulders of the large portrait, the large number and the words "Bank of Canada" and "Banque du Canada."

Look

Large window

Look for transparency through the large window containing a metallic portrait and building.

Metallic building

Look at the details in the metallic building in the large window. Tilt the note to see sharp colour changes in the building.

Metallic portrait

Look at the details in the metallic portrait in the large window. It matches the large portrait.

Small numbers

Look at the numbers in and around the large window that match the value of the note. Some of the numbers appear in reverse.

Transparent text

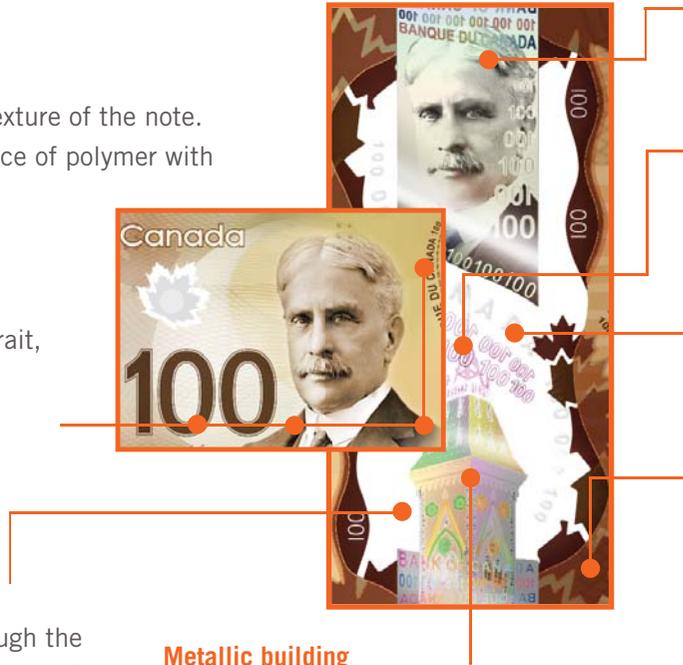
Look at the word "Canada." It is transparent and feels slightly raised.

Maple leaf border

Look at the maple leaves that border the large window. Some of the leaves cross into the window.

Flip

Flip the note to see the features in the large window repeated in the same colours and detail on the other side.



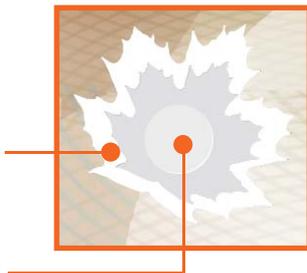
Look

Frosted maple leaf window

Look at the frosted maple leaf window to see that it has a transparent outline.

Hidden numbers

The hidden numbers are a security feature that you can use to further verify a note.



Step 1

Place the frosted maple leaf window close to your eye.



Step 2

Look through the frosted maple leaf window at a single-point light source.



Step 3

See a circle of numbers matching the note's value appear through the frosted maple leaf window.

To see the hidden numbers, you need a single-point light source.

This feature allows you to verify a bank note using many commonly available single-point light sources, such as pot lights and household (incandescent) light bulbs.

No light source should be pointed directly at the eye at close range, and dangerous sources of light, such as the sun, laser lights and many LEDs, should never be used to view the feature.

E Checking Notes from the Previous Series

Paper notes from the older series (with the metallic stripe) will be around for a while. Remember that all notes in this series share the same security features. Here's a reminder of what to look for.

Metallic stripe

Tilt the note back and forth. The numbers and maple leaves change colour.

Ghost image

Hold the note up to the light and look through it. A small, ghost-like image of the portrait appears.

Raised ink

Feel the raised ink on the large number, the shoulder and the words "Bank of Canada • Banque du Canada."



Dashes

Hold the note up to the light and look through it. The dashes form a solid line.

Puzzle number

Hold the note up to the light and look through it. Irregular marks on the front and back of the note form a complete number.

F Dealing with Polymer and Paper Bank Notes

Polymer notes are the most secure notes available to you. Once a denomination has been issued on polymer, the Bank of Canada will work closely with financial institutions to withdraw from circulation all paper notes of that denomination.



To facilitate the removal of paper notes from circulation, you are encouraged to:

- Keep polymer and paper notes separate in your till (e.g., polymer notes on top and paper notes below in the same compartment).
- Bundle polymer and paper notes separately in your bank deposit.

G It Pays to Check Your Cash

Bank notes are secure only if you check them. Checking your cash protects you and your customers from fraud.



Quick tips

- Check all notes as you receive them because counterfeits come in all denominations.
- Always compare a suspicious note with a genuine one.
- If you don't know how to check an older-style note, ask for a more recent note.

Did you know?

The Bank of Canada won't reimburse you for counterfeit money, so don't let it get into your till.

H Dealing with Suspicious Money

You should get to know your organization's procedure, if one exists, for handling suspected counterfeit money. The Bank of Canada also has some recommendations for retailers.

If you are suspicious about money that you're handed **DURING** a transaction, assess the situation to ensure that you are not at risk. Then you can take the following steps if you are able to. Remember that your customer could be an innocent victim and not realize that the note is suspicious, so be courteous.

Steps to follow

1. Politely refuse the money and explain that you suspect that it's counterfeit.
2. Ask the customer for another note (and check it too).
3. Advise the customer to check the suspicious note with local police.
4. Inform your local police of a possible attempt to pass counterfeit money.

If you are suspicious about money in your till **AFTER** a transaction, give it to your local police for examination. You'll get your money back *if* it's real.



Warning

It is a criminal offence to knowingly pass counterfeit cash on to someone else.

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I Quiz

TOTAL SCORE: /20

Great! You've made it through this guide and know how to check your bank notes. Put your knowledge to the test with this quiz.

1) Look at the bank note below.



Circle and name three security features on this bank note. (6 points)

a. _____

b. _____

c. _____

2) What is the first action in the phrase that reminds you how to check security features? (2 points)

- a. Tilt
- b. Look
- c. Flip
- d. Feel

3) What happens when you tilt a real polymer note? (2 points)

- a. There are sharp colour changes in the metallic building.
- b. Colour appears in the frosted maple leaf window.
- c. Colour appears on the large number.
- d. There are sharp colour changes in the maple leaf border.

4) The metallic portrait and building can be seen from both sides of a polymer note. (2 points)

- a. True
- b. False

5) Circle and name two security features on the bank note below. (4 points)



a. _____

b. _____

6) What do you do if a customer hands you a suspicious bank note? (2 points)

- a. Accept it and check it later.
- b. Refuse the note and ask for another bill, directing your customer to check the suspicious note with local police.
- c. Accept it and don't tell anyone else about it.

7) What do you do if you discover suspicious money in your till? (2 points)

- a. Pass it on in a customer's change.
- b. Take it to local police for verification.
- c. Tear it up and throw it away.

I Answer Key

Question 1

- a. large window
- b. frosted maple leaf window
- c. metallic portrait
- d. metallic building
- e. small numbers
- f. maple leaf border
- g. raised ink
- h. hidden numbers
- i. transparent text

Question 2

- d.

Question 3

- a.

Question 4

- a.

Question 5

- a. metallic stripe
- b. raised ink
- c. dashes
- d. ghost image
- e. puzzle number

Question 6

- b.

Question 7

- b.

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Additional copies of the quiz and the answer key are available online.