



FINAL REPORT

Design Concept Testing

Bank Note Design Focus Groups

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Project Background

The Bank of Canada is preparing to introduce a new \$20 bank note in 2027, marking a significant update to the country's most widely used denomination. Per a Government of Canada announcement, the new \$20 note will feature a portrait of the reigning monarch, His Majesty King Charles III, and it will continue to feature the Canadian National Vimy Memorial on the back. The new design will also integrate enhanced security features.

To assess public perception and evaluate the design concept, the Bank of Canada commissioned Léger to organize a series of focus groups across multiple Canadian cities. The aim of the project was to gather feedback from diverse audiences, including members of the public who regularly use cash, cash handlers, and veterans/Canadian Armed Forces (CAF) members. The focus groups were structured to assess awareness of the Bank's plan to issue a new \$20 bank note, initial reactions to the design, opinions on specific design elements, and overall impressions after discussion.

Methodology

Léger put in place a qualitative research study consisting of a series of in-person focus groups conducted across five Canadian cities. These sessions were held in professional research facilities to ensure a controlled environment for discussion. Each focus group lasted 90 minutes, allowing for a thorough exploration of participants' initial reactions, design preferences, and overall impressions.

The research was structured to capture a diverse range of perspectives from three key audiences: members of the public who use cash, active cash handlers, and veterans/CAF members. Sessions were held in St. John's, Toronto, Quebec City, Calgary and Vancouver.

Each focus group followed a structured discussion guide covering four key areas:

- Awareness of the Bank's plan to issue a new \$20 note.
- Initial impressions of the design.
- Identification and analysis of all elements and their symbolism.
- Final overall thoughts after discussion.

Participants were each given a mock-up of the new bank note and were encouraged to express their reactions before engaging in a more in-depth discussion about the symbolic and aesthetic aspects of the design. By capturing unprompted feedback followed by an informed and guided discussion, the study aimed to evaluate both immediate perceptions and how attitudes evolved once participants gained a deeper understanding of the design's intent.

Table 1. Focus Group and Participant Audiences

City	Date	Participant Segment	Number of Participant
St-John's	January 28 th 2025	General Public	10
St-John's	January 28 th 2025	Cash Handlers	8
Toronto	January 30 th 2025	General Public	9
Toronto	January 30 th 2025	Cash Handlers	9
Toronto	January 30 th 2025	Veterans/CAF Members	7
Quebec City	February 4 th 2025	General Public	10
Quebec City	February 4 th 2025	Cash Handlers	10
Quebec City	February 4 th 2025	Veterans/CAF Members	8
Calgary	February 6 th 2025	General Public	9
Calgary	February 6 th 2025	Cash Handlers	7

City	Date	Participant Segment	Number of Participant
Vancouver	February 7 th 2025	General Public	7
Vancouver	February 7 th 2025	Cash Handlers	10

Results

Initial Impressions

Awareness of the Plan to Introduce a New Bank Note in 2027

Awareness of the plan to issue a new Canadian \$20 bank note was low across all regions and audiences. Few of the participants were aware that a new bill would be introduced in 2027. While some had heard about King Charles III appearing on the new note, they were largely unaware of the broader design changes.

Initial Reactions to the New Design

As a result of this lack of awareness, initial reactions were influenced by the new characteristics of the note:

- The absence of Queen Elizabeth II made the note feel unfamiliar and marked a significant change from previous designs.
- The addition of a coloured security stripe and the greater use of purple were noted as departures from the existing monochromatic \$20 bill.
- The use of a vertical orientation was unfamiliar to many (even though the first vertical bank note was introduced in 2018).

The number of design elements led some participants to consider the note to be “too busy.” Some struggled to identify a central theme and connect the front and the back.

Despite these concerns, many participants became more positive toward the design over the course of the discussion as they learned about the symbolism behind different elements. Some who initially viewed the design as too cluttered came to appreciate its effort to incorporate multiple aspects of Canada’s heritage.

Design Elements on the Front of the Bank Note

The King Charles III Portrait

Almost all participants were able to identify King Charles III on the bank note. His portrait was felt to be prominent and serious in appearance. Suggestions were made to reduce the portrait's scale.

The Canadian Flag and Maple Leaves

Among the various design elements, the most recognizable and widely appreciated symbols were the Canadian flag and the maple leaves. Participants strongly associated these elements with Canada's national identity, and their inclusion was seen as essential. The maple leaves were well-received, reinforcing the bank note's distinctly Canadian character. Some suggested that the maple leaf should be more central to stand out more prominently.

The Provincial and Territorial Floral Emblems

Similarly, the provincial and territorial floral emblems, though not immediately recognized by most participants, elicited a positive response as the flowers represented the diversity and inclusivity of Canada. It was by counting the number of flowers that some participants (in almost each focus group) were able to deduce that this element symbolized the presence of 10 provinces and three territories in the country. Some participants recognized their own provincial flower. The presence of all 13 flowers symbolized national unity, reinforcing the idea that the bank note represented all parts of Canada equally. Some suggested that this element could be more prominent or given more contrast to enhance its impact.

The Security Stripe

The part of the design that will be developed as a new high-contrast security stripe received mixed responses. The purple stripe was appreciated by some for its aesthetic value, but others, particularly cash handlers, expressed concern that it too closely resembled the colour of the \$10 bill, potentially leading to confusion. Some participants also noted that the abundance of repeating "20" numbers made the stripe feel overly busy.

The Water Droplet

The "water droplet" in the security stripe was misinterpreted. Once explained, some appreciated its connection to Canada's water resources, while others still felt the design was inconsistent with other elements.

The Cornus Canadensis

The *Cornus Canadensis* flower in the security stripe was not recognized by the vast majority of participants. While they did not object to its presence, they found it was repetitive as a symbol of unity alongside the provincial and territorial floral emblems. Some questioned why it was in the center of the stripe, suggesting that the maple leaf might be a more fitting symbol for that prominent position.

The Indigenous Healing Plants

Participants expressed a desire to incorporate Indigenous elements into the new note. Many appreciated that the Indigenous healing plants were proposed by the Bank of Canada's Indigenous Advisory Circle, viewing the consultation with Indigenous Peoples as a positive step. However, some participants felt that the plants were not immediately recognizable. They noted that their significance was not widely understood and required further explanation. Others suggested that this design element reflects the theme of reconciliation and inclusion. Some participants emphasized that the plants should be more prominent due to their importance in representing Indigenous Peoples.

The Monarch Butterfly

The monarch butterfly elicited mixed reactions. While some participants associated it with themes of renewal, transformation, and the natural environment, others struggled to understand its relevance within the broader design. A few interpreted the choice of a "monarch" butterfly as being a nod to the monarchy; a gesture that participants generally did not find appropriate for a Canadian bank note. Many found the presence of the butterfly complementary to the floral and nature-inspired elements but felt it needed clearer thematic justification to be part of the design.

Design Elements on the Back of the Bank Note

The Canadian National Vimy Memorial

On the back of the bank note, the Canadian National Vimy Memorial was recognized by some, though many participants only identified it after reading the accompanying label. There was broad support for its inclusion as a tribute to Canada's sacrifices in the First World War and Canada's contributions to subsequent conflicts. The story of Vimy Ridge was particularly well received once explained, and veterans in the focus groups emphasized the importance of using the bank note as an educational tool to convey the significance of the memorial. Some participants, mostly veterans, CAF members and people who have visited the site in France, expressed an emotional connection to the monument, seeing its presence on the bill as a meaningful acknowledgment of Canada's history.

The Canada Bereft Statue

The Canada Bereft statue, a key element of the Vimy Memorial, was one of the most misunderstood elements. Many participants failed to recognize it or misinterpreted its meaning. Veterans were more likely to understand its symbolism as a representation of mourning and sacrifice. Once explained, most felt that its inclusion was repetitive, as the main image of the Vimy Memorial already conveyed the themes of remembrance, mourning and sacrifice.

The Poppies and Bleuet Flowers

The presence of poppies on the bank note was widely appreciated, as they are universally recognized as a Canadian symbol of remembrance. However, the inclusion of the Bleuet de France, a French flower also symbolizing remembrance, was not immediately understood. Some participants felt positively about its presence once its meaning was explained, while others questioned why it was included. Participants would have preferred to see more poppies on the bill. In Newfoundland, participants mistakenly identified the blue flowers as Forget-Me-Nots, a symbol of remembrance in the province, leading some to suggest that they would have been proud to see it on a Canadian bank note.

The Clouds, the Maple Leaves and the Text

The background clouds and maple leaves framing the Vimy Memorial were well received for their aesthetic value, creating an appropriate setting for the monument. Additionally, some participants suggested that the text “Canada” on the back of the note could be larger to ensure its visibility.

Conclusion

Overall, participants had evolving impressions of the new bank note. While many were initially surprised by the number of new elements when compared to the current \$20 note, most became more receptive and curious as they learned about the significance of the various symbols and images. Some saw the design as an opportunity to educate the public about Canadian history, identity and diversity. Cash handlers were more likely to express that the abundance of elements made the note appear complex.

Despite these varied reactions, several elements stood out as overwhelmingly positive, particularly the maple leaf, the Canadian flag, and the Vimy Memorial. Once explained, the Indigenous elements and floral representations were also well received and could benefit from thorough explanation in the Bank’s communications tools.