



FINAL REPORT

Vertical 20 Final Check

Bank Note Focus Groups

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Project Background and Objectives

The Bank of Canada is preparing to issue a new \$20 bank note in 2027. Following two earlier phases of qualitative research, one on the initial design concept and a second on the security features and related communication materials, the Bank asked Léger to conduct a final series of in-person focus groups to assess a fully manufactured proof of the new note.

This phase served as a final validation check before the design is finalized. Focus group participants were reminded that key elements of the note had already been established, including the vertical orientation, portrait subject, principal imagery, and security features. The purpose of this final round was therefore to identify any issues that could affect public interpretation, visual clarity, or ease of use.

The research was conducted with two distinct audiences: general population cash users and active cash handlers. This audience mix allowed the Bank to assess reactions both among everyday users of cash and people who regularly handle bank notes at work and may notice design details differently.

More specifically, the objectives of these final checks were to:

- identify any elements that could be seen as unclear, visually ambiguous, misinterpreted, accidental or unintended;
- verify the clarity, legibility and accuracy of text, symbols, and fine design details across both sides of the note; and
- confirm that the revised instructions for checking the new security feature are clear and easy to follow.

Findings from this phase are intended to support final design refinements required before production and to ensure that related communications are understandable for Canadians.

Methodology

Léger conducted 10 in-person focus groups on behalf of the Bank of Canada between March 9 and March 19, 2026, in five cities across Canada: Montreal, Mississauga, Halifax, Saskatoon, and Vancouver. In each city, two groups were held: one with general population cash users and one with active cash handlers. Each session lasted 90 minutes.

Groups were conducted in French in Montreal and in English in the remaining cities.

Screening criteria ensured that general population participants use cash regularly, while cash handler participants actively handle and verify bank notes. Participants were also selected to ensure a mix of demographic and social backgrounds. Recruitment included attention to Indigenous participation in the general population groups where possible, and to newcomer and allophone representation in the cash handler groups.

The report is based on the four main exercises carried out as part of each focus group:

1. a rapid exposure test to capture participants' immediate reactions and recall;
2. a collaborative exercise, for small groups to compare observations and identify unintended visual interpretations that are more likely to emerge through shared review;
3. a structured zone-by-zone exploration, ensuring all areas of the front and back of the note receive consistent attention, and any unclear, visually ambiguous or unintended errors are identified; and
4. a review of communications messages on how to check the note's main security feature.

As with all qualitative research, findings are directional and intended to inform final refinement rather than quantify the prevalence of views.

Table 1. Focus Group and Participant Audiences

City	Date	Audience	Language	Participants
Montreal	March 9, 2026	General population cash users	French	10
Montreal	March 9, 2026	Active cash handlers	French	10
Mississauga	March 10, 2026	General population cash users	English	9
Mississauga	March 10, 2026	Active cash handlers	English	10
Halifax	March 12, 2026	General population cash users	English	10
Halifax	March 12, 2026	Active cash handlers	English	10
Saskatoon	March 17, 2026	General population cash users	English	10
Saskatoon	March 17, 2026	Active cash handlers	English	9
Vancouver	March 19, 2026	General population cash users	English	10
Vancouver	March 19, 2026	Active cash handlers	English	10
Total				98

Results

Exercise 1: Recall Following Brief Exposure

In this first exercise, participants were given 15 seconds to view both sides of the note and were then asked to describe what stood out most and what they remembered from this brief exposure. The purpose was to capture the note's strongest immediate impressions before participants had the opportunity to examine the design in detail.

Across all groups, the element that consistently attracted attention was the note's main security feature – the purple security stripe. Participants frequently identified it as the note's primary visual focal point, often before mentioning any other feature. Its three-dimensional appearance, movement, and overall visual intensity made it especially salient. In many cases, participants said they were drawn by the feature or briefly absorbed by its effects. This suggests that the stripe conveys a strong impression of technological sophistication and appears to be performing its intended role as the note's principal security anchor.

The portrait of King Charles III was the second most prominent element in participants' initial recall. They consistently remarked on the prominence of the portrait, particularly in combination with the vertical orientation of the note. Recognition was not universal. While most participants recognized King Charles, some did not identify him immediately. This suggests that the portrait is highly visible and dominant in the overall composition, but that prominence alone does not guarantee immediate recognition among all viewers.

The Canadian National Vimy Memorial on the back also emerged as a notable element in first impressions, though it was generally identified in broader rather than precise terms. Most participants understood it to be a monument or war memorial with few able to identify it by name after the brief exposure. Many who identified it as the Vimy memorial indicated that the text under the image enabled them to do so. This suggests that the image itself imparts commemorative significance, but that its exact identity is not always immediately clear without the accompanying text.

Some participants noted overall colour balance and perceived a mismatch between the front and back, particularly the shades of green, and the back sometimes seen as darker than the front. For these participants, this impacted the sense of visual unity as a whole.

Other elements that contributed to first impressions included the vertical orientation, the floral and botanical imagery, the richer use of colour, and the metallic/gold security feature. These features reinforced the sense that the note is visually distinct, more layered and contemporary than the current \$20 note. However, these aspects were secondary to the purple security stripe, portrait, and memorial in terms of immediate salience and recall.

Exercise 2: Closer Group-Based Review of the Note

Participants worked in groups of two or three and were given five minutes to begin examining the note more closely. Using magnifying glasses, they started to explore the finer details. The exercise was intentionally open-ended: rather than directing their attention to specific features, participants were invited to inspect the note freely and identify anything they found unclear, unusual, or noteworthy. This made it possible to observe which details attracted scrutiny and what kinds of interpretations emerged through this visual examination.

2.1 Canadian National Vimy Memorial Imagery

The finer sculptural and architectural details within the Canadian National Vimy Memorial frequently prompted alternate interpretations of its statuary. Importantly, these reactions stemmed in large part from participants' limited familiarity with the memorial itself. In other words, the monument was generally coherent as a memorial, but many participants did not know the structure well enough to distinguish its details from forms they interpreted more subjectively.

2.2 King Charles III Portrait

The portrait was a second major focus of attention. Participants were especially attentive to the facial features and shading, which were often described as imbalanced in terms of their detail. Their comments suggest that, in some areas, the interaction between the portrait and surrounding design elements may reduce the clarity of the portrait, making certain contours feel less clearly defined. This contributed to the impression that some parts of the face appeared more pronounced, more detailed, or more marked than others. Participants sometimes interpreted the portrait as conveying an unintended expression.

2.3 Flowers and Indigenous Plants

The provincial and territorial floral emblems also drew close attention. One flower, the lady slipper, stood out as different from the other flowers. It was repeatedly interpreted in figurative rather than botanical terms. More broadly, the floral emblems were not always immediately understood to represent the provinces and territories. Some participants tried to infer meaning from their placement or colour treatment. Similarly, the window featuring plants significant to Indigenous Peoples in Canada prompted questions from some participants about what they were intended to represent.

2.4 Text and Language

Across groups, the alternation in the order of English and French text was frequently noticed and described as inconsistent. Most participants also noted that the very small size of much of the descriptive text limited its usefulness as an interpretive aid. In some cases, the background design elements and linework were said to interfere with readability.

Exercise 3: Detailed Element-by-Element Review

Participants were then led through a systematic, element-by-element examination of the front and back of the note. This exercise comprised of a deliberate visual assessment of individual design components guided by the moderator. As a result, it generated the most detailed feedback and revealed more precisely which aspects of the design are clear under close inspection and which may be vulnerable to unintended interpretation.

3.1 Front of the note

Portrait of King Charles III

Most participants recognized King Charles III, but some suggested that clearer identification of the portrait subject would be helpful. They frequently noted a contrast on either side of the portrait and associated features; one side was often perceived as less detailed, whereas the other appeared heavier and more visually pronounced. Also, shading around his mouth and chin led to unintended interpretations. Participants also observed that when held up to the light, the Vimy memorial shows through the note, behind the king's portrait.

Upper-front legal tender and issue date text

The small text in the upper part of the front of the note was widely thought to be difficult to read and accents on some letters barely visible. Participants' reactions suggest that background texture and linework sometimes interfered with readability. Inconsistencies in the punctuation or separators used between the two languages were also noted.

Transparent Canada flag

Participants often said that the transparent Canadian flag did not read clearly as Canada's flag. It was described as hard to see, and the use of colour and texture impacted its recognizability. It was often only fully understandable when held to the light. This indicates that the feature is visible, but not easily legible as the intended national symbol.

Provincial and territorial floral emblems

The provincial and territorial floral emblems were generally recognized as flowers, but not always immediately understood as representing the provinces and territories. The micro-text citing each province or territory were usually too small to see and read for many participants. Some participants also tried to find meaning in the order and colour in which the flowers appear.

Purple security stripe

The purple security stripe remained one of the note's strongest and most positively received features. It continued to be cited as visually distinctive and effective. Some participants noticed that the stripe edges could be felt when handling the note.

All participants consistently felt that the "water droplet" section of the stripe should be called something different, either a ball, sphere, globe or bubble. The shape was too round and too large to align naturally with the idea of a true water droplet. The other motion effects in the stripe – the 20s that change into maple leaves, the pulsing maple leaf and the poppy with bands than spin inside the petals – were generally appreciated and often seen as effective.

Window with plants significant to Indigenous Peoples

The window featuring significant plants was understood to contain botanical imagery, but not always which plants were represented. The wild strawberry was consistently recognized, but the arctic cotton and western red cedar were sometimes misinterpreted. Many participants indicated that this window section only became clear after explanation, and some suggested labeling the plants.

Lower-front background design

In some groups, participants reported seeing unintended images or forms in the background design in the lower portion of the front of the note.

3.2 Back of the note

Canadian National Vimy Memorial

On the back of the note, the Canadian National Vimy Memorial was not always identified. The label naming the memorial was often considered too small to quickly identify it with confidence.

The sculptural details atop the pillars were a main source of comment with participants unfamiliar with their form and representation. To the right-side of the memorial, a partial depiction of Canada Bereft was repeatedly misinterpreted as an unintentional form, rather than a sculptural element of the memorial.

The micro text below the memorial (the Canadian Corps text), was generally appreciated, but was widely considered too small to serve as a useful aid to interpretation.

Clouds and sky around memorial

The clouds and sky around the memorial produced accidental figurative readings.

Gold security maple leaves on the back

The gold maple leaves security feature on the back of the note was generally well received, but some participants felt that the smaller inner leaf at the bottom left looked off-centre, giving the feature a slightly misaligned appearance.

Poppies

The flowers on the back were recognized as poppies by most participants. This was even the case during the quick exploration of Exercise 1. Some participants found the poppies somewhat abstract or too stylized, leading to readings as generic flowers.

Text language order (English/French first alternation)

Across the note, participants noticed the alternation of English and French text order, which many described as inconsistent. Even when they assumed there might be a rationale, the switching contributed to a perception of visual irregularity.

Exercise 4: Assessment of the Communication Material

Overall, the security feature descriptions and method for checking the vertical \$20 note tested very well across groups. Participants generally understood that note authentication depends on focusing on the purple security stripe and moving the note to observe the motion and visual changes. The general instructions were clear and intuitive, and aligned with participants' natural tendency to focus on the stripe.

Because the security stripe was consistently the most salient feature in spontaneous reactions, participants readily understood that it was the main area to inspect to check the note. This was particularly effective among cash handlers, who understood that the note could be checked quickly by concentrating on the stripe containing several motion effects.

The main criticism of the security feature descriptions concerned the area of the stripe described as a "water droplet on a maple leaf." Across groups, participants did not recognize this element as a droplet. It was more often interpreted as a ball, sphere, globe, or bubble. The issue was not with the effect or noticeability, but with the wording itself.

Aside from that, the communication messages performed strongly. Participants emphasized that visuals would play an important role in supporting the textual instructions on how to check the note.

In this section, some differences emerged between cash users and cash handlers. Cash users were more likely to assess the messages in terms of whether the descriptions felt accurate and intuitive. Cash handlers, by contrast, were more likely to judge them in terms of whether they supported a fast, practical, real-world check. As a result, cash handlers were generally more accepting of wording that was not perfectly literal, provided that the overall process remained quick and easy to apply.

Conclusions

Overall, the proposed note concept performs strongly as a modern, visually distinctive, and security-forward design.

Across groups, participants responded positively to the note's overall appearance and, most importantly, to the security stripe, which consistently emerged as the most salient and effective feature. Its strong visual impact, movement, and three-dimensional quality clearly convey security and ease of authentication.

At the same time, the research shows that detailed inspection exposes some areas of the note that can give rise to misinterpretations or ambiguity. This was the case in parts of the portrait, the transparent Canadian flag, one of the provincial floral emblems, and certain areas of the background design and fine linework on the front of the note. On the back of the note, some of the finer memorial details, and certain cloud effects in the sky also contribute to these alternate readings. Taken together, these findings suggest that the richness and layering of the design remain an important strength, while there are a limited number of areas where visual interpretation becomes less straightforward.

The communications tested to support note authentication also performed very well overall. Participants generally understood the instruction to move the note to observe the motion effects in the security stripe. The description of the water droplet, which did not align with how participants naturally perceived it, should be reconsidered.

In sum, the proof note was well received as a secure and distinctive design, with the strongest asset being the immediate impact and usability of the security stripe. The main opportunity for refinement lies not in the overall direction of the design, but in improving the clarity of a limited number of elements.