



FINAL REPORT

Security Features and Messages Testing

Bank Note Focus Groups

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Project Background

The Bank of Canada is preparing to introduce a new \$20 bank note in 2027, marking the evolution of Canada's most widely used denomination. The new note will feature a portrait of His Majesty King Charles III on the front and the Canadian National Vimy Memorial on the back. This will continue the tradition of featuring the monarch and the Vimy monument on the \$20 bank note, symbols that have appeared on this denomination since 2012. In addition to the new design, the upcoming note will incorporate advanced security features to ensure that Canadian bank notes remain secure against counterfeiting and easy to verify.

Following an initial round of focus groups conducted in 2025 that explored reactions to the design elements of the new note, the second phase of qualitative research focused on security features and public-facing messaging. Findings from this second series of focus groups will help refine the communication and education materials that will accompany the launch of the new \$20 bank note, ensuring that the Bank's messaging is informative, understood and engaging for Canadians.

Methodology

Léger conducted a second phase of qualitative research on behalf of the Bank of Canada to explore Canadians' perceptions of the new security features and to test public-facing messages that will accompany the launch of the new \$20 bank note in 2027.

This phase consisted of a series of in-person focus groups held across three Canadian cities (Montréal, Toronto, and Winnipeg) in professional research facilities to ensure a controlled and engaging discussion environment. Each session lasted approximately 90 minutes, allowing sufficient time to explore participants' perceptions, understanding, and preferred language when describing the new features.

The research included two key audiences:

- General population cash users, who regularly use cash in everyday transactions; and
- Cash handlers, who manage or verify cash as part of their professional duties (e.g., retail, hospitality, financial services).
 - Allophones were intentionally included in the cash handler groups to reflect the diversity of the retail workforce, acknowledge common language barriers, and ensure that the Bank's messages are communicated in clear and simple terms.

Each focus group followed a structured discussion designed in collaboration with the Bank of Canada, covering the following objectives:

- Explore participants' perceptions and understanding of the new security features;
- Identify the language, terminology, and visual cues that Canadians naturally use to describe these security features;
- Assess the clarity, accessibility, and resonance of draft explanatory messages developed by the Bank of Canada to help Canadians verify the authenticity of the new note; and
- Test initial messages describing key design elements (King Charles III, Indigenous plants, and the Canadian National Vimy Memorial) to ensure they are clear and understandable.

Participants were first invited to observe samples of the new security features and describe each one individually using their own words to capture first impressions and natural associations. Group discussions then followed to provide feedback on the wording of the Bank's draft explanatory messages describing the security features. Finally, participants reviewed a full mock-up of the new \$20 bank note (front and back) and evaluated a series of draft messages describing the key design elements.

Table 1. Focus Group and Participant Audiences

City	Date	Participant Segment	Language	Number of Participant
Montreal	October 6 th 2025	General Public	French	9
Montreal	October 6 th 2025	Cash Handlers	French	10
Toronto	October 7 th 2025	General Public	English	11
Toronto	October 7 th 2025	Cash Handlers	English	9
Winnipeg	October 9 th 2025	General Public	English	7
Winnipeg	October 9 th 2025	Cash Handlers	English	10
Total	3 days	2 audiences	2 languages	56

Results

1. Overall Impressions of the Security Features

1.1 The Initial Reactions

When first exposed to the new \$20 security feature samples, participants reacted positively and with curiosity. Participants immediately recognized the increase in security and found the features interactive and easy to check. Across all locations and audiences, they described the new elements as impressive, futuristic, high-tech, unique, captivating and hard to counterfeit. Many participants were surprised by the level of detail and the visual effects, saying it looked sophisticated and interactive.

There was a WOW factor when participants started engaging with the material; tilting the samples, raising them under the light, and even using magnifying glasses to explore finer details. This exploratory behaviour highlighted the interactive appeal of the features. Although some felt there was a lot to take in, they generally accepted this as positive if it contributed to stronger security.

A minority noted that the purple hue of the security stripe seemed unusual for a \$20 bank note, but once they saw the full note design, it was understood that this colour choice was intentional to draw attention to the new security features.

1.2 The Purple Security Stripe

The purple security stripe drew attention as the most visually complex and technically sophisticated element on the sample. Participants examined it closely, noting the interplay of shape and movement.

They referred to it using terms such as security strip or stripe, holographic strip or stripe, or simply the band/bande de sécurité in French. While a few described it as a bit busy, most agreed that it looked modern, secure, and difficult to counterfeit. The constant motion within the stripe's elements was described as unique, cinematic, captivating and satisfying to look at.

Overall, participants perceived the stripe as a credible and functional indicator of authenticity. Many mentioned that the stripe makes the bill look high-tech.

The stripe contains several components and participants reviewed and discussed each in turn.

1.2.1 Background Pattern that Switches from 20s to Maple Leaves

Within the stripe, the element of repeating 20s that switch into maple leaves captured most participants' attention. Once prompted to focus on this element, they described it as cascading, dissolving, and transforming. Many found the transition smooth and satisfying.

Participants saw this transformation as a clever visual link between function (the \$20 denomination) and national symbolism (the maple leaf). This interplay between motion and meaning gave the feature added distinctiveness and helped reinforce the perception that the note is secure and Canadian.

Although few could describe the technology behind it, calling it lenticular, holographic or kaleidoscopic, all participants were able to see the visual effect.

1.2.2 The Bubble

The bubble was the element of the security stripe that participants discussed the most, frequently describing the effect as 3D and/or noting the magnified 20s inside. The terms ball, bubble, crystal ball and snow globe were mentioned occasionally, but sphere was the most common descriptor in both English and French.

Although the feature is meant to represent a water droplet on a leaf, only a few participants identified it as such and about half noticed the presence of the leaf underneath, cradling or holding the droplet. Still, the sphere's visual impact was strong. All participants noted the 3D effect, even without needing to tilt or move the sample. Several commented that it appeared as though they could touch or pop it, or that it seemed to float when viewed straight on.

Participants found the effect impressive, interpreting it as a sign of advanced technology and strong counterfeit protection.

1.2.3 The Maple Leaf

The maple leaf on the stripe was noticed for its radiating and expanding effect. Participants used verbs such as radiate, cascade, grow, and travel to describe how the leaf and its shading appear to move. Overall, this feature was seen to reinforce Canadian symbolism by representing nature, growth and the changing seasons.

1.2.4 The Poppy

When first examining the security features in isolation, about half the participants recognized the poppy, while others identified it as a different type of flower or viewed it as a decorative element. At this stage, several participants were unsure of its relevance within the design. Visually, its effect was described as turning, spinning, shimmering, or circling.

Once participants viewed the full note design featuring the Canadian National Vimy Memorial on the back, the poppy's meaning became clear for most. They understood its connection to Canada's military history, and it was viewed as a meaningful addition that reinforced the symbolic coherence of the overall design.

This evolution in understanding suggests that the poppy's significance depends on context, and that communications accompanying the launch should clearly highlight its commemorative role.

1.3 The Canadian Flag on the Front

The window featuring the Canadian flag drew the attention of the participants for its colour-changing and see-through qualities. Participants described it as iridescent, silver and white when you hold it up, or gold to green. When discussing the feature, participants could not come to a consensus on what colours were visible on the flag.

1.4 Colour-shifting Maple Leaves on the Back

The cluster of maple leaves on the back of the note was described as glowing, shimmering, reflective, golden, and a mosaic. It was seen as aesthetically pleasing, balanced and complementary to the security stripe. Many participants noted the effect of the smaller leaves within the larger leaves as growing or moving, and counted the leaves, believing there could be a symbolic meaning behind the number.

This feature was perceived as visually satisfying, reinforcing Canada's natural beauty.

1.5 Cash Handlers' Authentication Practices

Cash handlers are confident in the bank notes they handle in transactions. They described a consistent and instinctive process for verifying bank notes. They reported that authentication begins with touch. They first assess the feel and texture of the note to confirm its authenticity. Only when something feels unusual do they proceed to visual verification by checking specific features.

They have no concerns with the introduction of the new security features on the \$20 note, and do not expect it to change their handling of cash. Cash handlers indicated they will continue to rely on the tactile approach first, then naturally look to the 3D aspects in the security stripe and the transparent Canadian flag as their main visual reference points. These features were seen as easy to integrate into their existing practices, supporting a smooth transition when the new note enters circulation.

2. Testing Bank of Canada Messages for the Security Features

2.1 The Initial Reactions

Overall, participants found the messages clear, straightforward, and effective in conveying how to check the new security features. The "Look. Tilt. Flip." mnemonic device was particularly well received across audiences and cities. It was seen as simple, memorable, and action-oriented. It was deemed an easy reminder of how to examine the note. Participants emphasized that such a slogan would be most effective if supported by visuals or short instructional videos.

Cash handlers appreciated the clarity of the messages but suggested adding more detailed instructions, such as the direction of the tilt (tilt up and down or tilt side to side). Some cash handlers also requested adding tactile prompts to Feel the bill as another common way to authenticate bank notes.

2.2 Language and Tone

Participants across both language groups and audiences preferred plain, action-oriented verbs such as tilt, shift, change colour, appear, disappear, or move. The French-speaking groups considered "palpiter" as an inaccurate description of the action of the maple leaves on the back. Participants also advised avoiding specific colour references (e.g., gold to green), as the perceived colours varied by lighting conditions and among individuals with colour-vision differences.

2.3 Feedback for Communication Materials

The discussion confirmed that the explanatory content is useful, clear and credible but would benefit from visual reinforcement and guidance. Participants recommended that the Bank's communication:

- Pair the "Look. Tilt. Flip." mnemonic device with simple icons or short motion visuals;
- Use clear directional instructions and emphasize movement effects;
- Avoid detailed colour terminology and use language that considers accessibility; and
- Provide complementary materials for cash handlers, emphasizing quick tips for checking notes.

Overall, participants viewed the explanatory approach as credible and practical.

3. Testing of Messages for Design Elements

3.1 The Initial Reactions

Once participants finished their assessment of the security features and related messaging, they were shown the full mock-up of the \$20 bank note (front and back).

Most recognized it as a Canadian \$20 note – the green colour, maple leaves, Canadian flag, and word 'Canada.' For some, the vertical orientation, change in monarch, and addition of a purple security stripe made the note seem somewhat unfamiliar. Those participants noted it would just take time to adjust.

3.2 King Charles III

Reactions to the messages about King Charles III were generally neutral. Most participants accept Canada's tradition of having the monarch on the \$20 bank note. However, interest in the accompanying explanatory text was limited.

Participants appreciated that the messages highlighted the King's personal engagement with environment issues, noting that this theme aligns well with the natural imagery in the note. They felt this connection was meaningful and relevant.

At the same time, participants viewed the references to the Governor General's role in Canada and to the King's delivery of the Speech from the Throne as less relevant to them. These details were seen as beyond the scope of the key messages the general public needs to know about the note. Participants suggested that such information could appear in supplementary materials or a Q&A section, while the main message should remain brief and factual.

3.3 Indigenous Plants

Messages about the Indigenous plants were received very positively across cities and audiences. Participants appreciated the inclusion of these symbols and felt they added relevance to the note. Once explained that the plants were chosen in consultation with Indigenous advisors, the feature was described as authentic, educational, and

respectful. The plants were viewed as an opportunity to communicate a message of reconciliation and inclusion that resonated strongly with all audiences.

Participants wanted to see the names of the plants mentioned explicitly, with short, accessible descriptions of their significance, but cautioned against overly long text. Many suggested providing an option to learn more.

3.4 Canadian National Vimy Memorial

The Canadian National Vimy Memorial on the back of the note was appreciated, even if not immediately recognized by many participants. Once identified, it was regarded as a powerful and dignified national symbol of military history and sacrifice. Participants felt that a brief, clear message linking the memorial to the theme of Remembrance would be sufficient.

4. Conclusions

This second round of focus groups confirmed that participants reacted positively and with curiosity to the new security features, describing them as impressive, advanced, and hard to counterfeit. The security stripe and its 3D sphere stood out as the most engaging and credible indicators of authenticity, prompting actions like tilting, holding to the light, and close inspection.

The “Look. Tilt. Flip.” mnemonic device was well received for its simplicity and memorability, though participants stressed the need for visual demonstrations and clear directional cues to accompany it. They preferred plain, action-oriented language and recommended avoiding technical or colour-specific terms to ensure accessibility for all users.

Messages about the design elements were generally positive and viewed as clear and easy to understand. This was especially the case for the Indigenous plants and Vimy Memorial, which conveyed meaning and pride. References to King Charles III were best received when focused on his environmental commitment, which participants felt linked well with the note’s natural elements.

Overall, communications should remain clear, concise, and visually supported. Select messages, if updated following this exercise, could be retested during the third and final phase of research.