



BANK OF CANADA
BANQUE DU CANADA



Canada's polymer notes

Secure • Durable • Innovative

EMPLOYEE HANDBOOK

A GUIDE TO VERIFYING CANADIAN BANK NOTES

bankofcanada.ca/banknotes

3-EH/ME (01-16)

Contact the Bank of Canada for free training materials or to book a training session.

bankofcanada.ca/banknotes

1 800 303-1282

info@bankofcanada.ca

Feel, Look and Flip

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

- **Feel** the smooth, unique texture of the note. It's made from a single piece of polymer with some transparent areas.
- **Feel** the raised ink on the large number, the shoulders of the large portrait, and the "Bank of Canada" text.
- **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 polymer bank notes.

By the time you've finished reading this booklet, you'll know how to check your cash and handle suspicious notes. A quiz is included so that you can test your knowledge.

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A The *Polymer Series*



Polymer notes are:

Secure: Their leading-edge security features are easy to verify and hard to counterfeit.

Durable: They last a minimum of 3.5 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.

B Tips on Handling Polymer Notes

Opening wrapped bank notes

Unpack notes with pelican cutters or letter openers to avoid damaging the notes.



Separating bank notes

Brand new notes—like the paper notes that preceded them—may stick together at first, but this tendency will disappear as they circulate.

Tap or shuffle new polymer notes to separate them before counting them by hand or machine.



Counting polymer notes by hand

Recommended technique

Hold a stack of bills in one hand and use your thumb to push the top bill into your other hand.



Caution

Counting with the notes resting on a surface is less effective with polymer notes.



Did you know?

- Creasing, crumpling and stapling notes could damage them. Flatten notes by applying pressure to them or curling them.
- While polymer notes are durable, they can tear quickly if they are nicked. Torn notes can be mended with tape.



C Security Features at a Glance

Polymer bank notes have innovative security features that are hard to counterfeit and can easily be checked in seconds.



Metallic portrait

Large window

Transparent text

Small numbers

Maple leaf border

Metallic building

Frosted maple leaf window

Hidden numbers

Raised ink

All five denominations have the same security features.



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.



Security features video

D Checking Polymer Notes

Feel, Look and Flip is a phrase that reminds you how to check security features on polymer 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 large number, the shoulders of the large portrait, 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 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.

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.

Look

Frosted maple leaf window

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

Hidden numbers

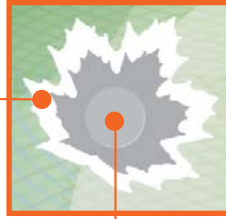
If you have checked the security features and you're still not sure if a polymer note is genuine, you can look at the hidden numbers.

The numbers can only be seen by using a small light like an incandescent bulb or a pot light.

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

This feature functions properly only when viewed from the front of the note.

For a video that shows you how to use this feature, go to bankofcanada.ca/banknotes/bank-note-videos/. The *Polymer* series playlist includes a *Hidden numbers* video.



Step 1

Use a small light that is located about a metre away from you.



Step 2

Bring the note right up to your eye, until it almost touches your nose.



Step 3

Look at the light through the frosted maple leaf window.



Step 4

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

E Checking Commemorative Notes

The commemorative \$20 note (issued in 2015) has all the same security features as the notes in the current *Polymer* series. The difference is that the large window contains new visual elements.



Metallic symbols

Look at the details in the metallic symbols in the large window. Tilt the note to see sharp colour changes in the crown, text and maple leaves.

Metallic portrait

Look at the details in the metallic portrait in the large window. It does not match the large portrait, unlike all other genuine polymer notes. The metallic portrait is of Queen Elizabeth II in 1951.

Small text

Look at the text in the large window. “A HISTORIC REIGN • UN RÈGNE HISTORIQUE” is repeated and sometimes appears in reverse.

Transparent maple leaves

Look at the maple leaves in the centre of the large window. They are transparent and feel slightly raised.

Flip the note to see the metallic images from the front repeated in the same colours and detail on the back.

F Checking Notes from the Previous Series

Paper notes from the previous series can still be found in circulation. Remember that all denominations 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.

Note: If you have doubts about an older note, refuse it and ask for a polymer note instead.

G It Pays to Check Your Cash

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



Quick tips

- Check all notes—paper and polymer—as you receive them because counterfeits come in all denominations.
- Always compare a suspicious note with a genuine one.
- Try to check two or more security features.
- If you don't know how to check a paper note, ask for a polymer 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 Notes

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

If you are suspicious about a note 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 suspicious note and explain that you suspect that it is 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 a note 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 a suspicious note in your till? (2 points)

- a. Pass it on in a customer's change.
- b. Give it to the 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.

For more information:

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