



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 (04-12)

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

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 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 first polymer bank notes.

By the time you have 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.

A	The <i>Polymer</i> Series	2
B	Handling Polymer Bank Notes	3
C	Security Features at a Glance	4
D	Checking Polymer Notes	6
E	Checking Notes from the Previous Series	8
F	Dealing with Polymer and Paper Bank Notes	9
G	It Pays to Check Your Cash	10
H	Dealing with Suspicious Money	11
I	Quiz	13

A The *Polymer* Series

Canada's new polymer bank notes look and feel different. Polymer bank notes are printed on a smooth, durable film.



Issued in November 2012



Issued in March 2012



Issued in November 2011

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

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.

B Handling Polymer Bank Notes

Polymer bank notes can be handled just as easily as paper notes. Here are some tips to help you.

Opening wrapped bank notes

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



Separating bank notes

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 cupping 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

The new polymer bank notes have innovative security features that are hard to counterfeit and can easily be checked in seconds. Features in the transparent area of the notes can be seen in the same detail when viewed from the other side.



Frosted maple leaf window

Hidden numbers

Raised ink

Metallic portrait

Large window

Transparent text

Small numbers

Maple leaf border

Metallic building

The \$100 and \$50 notes 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.

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.

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

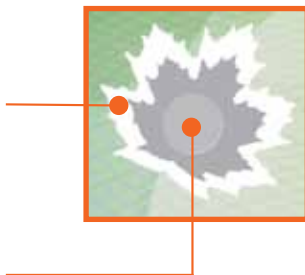
The hidden numbers are an additional security feature that you can use after checking the other features if you're still unsure that a polymer note is genuine.

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 the polymer security features section at www.bankofcanada.ca/banknotes.



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 Notes from the Previous Series

Paper notes from the previous series (with the metallic stripe) will continue to be around for some time. Remember that all the 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 the note 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 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.

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

www.bankofcanada.ca/banknotes

1 888 513-8212

education@bankofcanada.ca

