

CANADA  
FIFTY • CINQUANTE  
DOLLARS



## TRICKS OF THE CASH-HANDLING TRADE:

How one wary cash-handler is protecting her employer from bogus money



Bank of Canada

[www.bankofcanada.ca](http://www.bankofcanada.ca)

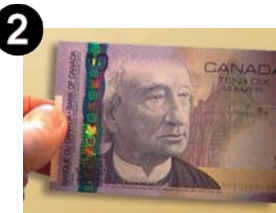
The busy holiday season is fast approaching and retailers are gladly opening their doors to eager shoppers that are lining up at the cash registers. Along with an increased volume of cash transactions comes the risk of inadvertently getting stuck with counterfeit notes.

This begs the question: how can you prevent counterfeiting losses from eating up your hard-earned profits? The answer is simple: ensure that cash-handlers learn how to identify a fake bill. But won't checking bills slow the flow of business at the cash registers? Let's see what a veteran cash-handler has to say...



### It's quick and easy to do!

"A bill can be checked so quickly that most customers don't even know I'm examining it," says Gisèle Riendeau, cashier for a food service company. "I check every bill before putting it in my till, and I can do this in a way that doesn't slow the flow of customers at my cash register."



### Protect yourself and your business

We asked Ms. Riendeau to share some tricks and tips that will allow cash-handlers to protect themselves and the businesses for which they work from becoming victims of counterfeiting. To see how quickly and easily you can check a bill, take one out of your wallet (or your till) and put her advice to the test as you read along.



### Feel it

Ms. Riendeau explains that the texture of the paper is her first checkpoint. "When a customer passes me a bill, I accept it in a way that I can run my thumb over the raised ink on either the large number on the right-hand side of the bill, or the words "BANK OF CANADA/BANQUE DU CANADA" on the left-hand side of the bill.❶ Some bills can be more worn out than others and might require a closer look, but the raised ink is always noticeable."

### Tilt it

Ms. Riendeau also checks at least one or two other security features as she places the money in her till. "With the newer bills, I tilt them back and forth to see if the metallic stripe changes colours (colours should shift through the various shades of the rainbow).❷ This motion also allows me to see if the maple leaves on the stripe change colours (each half of the leaves should be a different colour)." Using this same technique, she is also able to observe the three maple leaves on the \$5 and older \$10 bills—they shift from a faint image to a shiny gold colour when tilted.❸



If you wish to reprint this article, please call 1-888-513-8212, and we can provide images to complement the article.

This is just one of the many services the Bank of Canada can offer you.

## Look through it

As for the see-through number and the watermark portrait found on the newer bills, Ms. Riendeau says: “I can usually see both of these in one shot by tilting the bill towards me and looking through it as I place it in the till.”<sup>4</sup>

## Other helpful tricks

By comparing bills to one another, you increase your chances of spotting a fake. When you place a bill in the cash drawer or on a pile, compare it with one you know is genuine. If you are given several bills, there are quick ways to uncover a suspicious one. Try placing the bills on the counter, side-by-side, or on top of one another, in a way that the security features such as the shiny metallic square on the top left corner on the older bills, or the metallic stripe and the maple leaves on the newer bills, are exposed.<sup>5</sup> Look for any differences in the clarity, colour, and behaviour of these security features. You can also fan the bills to observe the colour-change of these security features.<sup>6</sup> Remember, if in doubt, check it out by taking a closer look at the security features on the bill.

## Checking your cash should be as automatic as authorizing a credit or debit card transaction

There is time involved in authorizing credit and debit card transactions. It’s equally important for cashiers to take the time required to ensure that the money they are given is the real deal. In fact, it takes a trained cash-handler the same, if not less, time to verify cash.

## The Bank of Canada can help you train your staff

The Bank of Canada produces a variety of free training tools and information to help cash-handlers learn how to use the security features in our money. These resources include: quick-reference stickers for the cash register, key rings for cash-handlers, posters for the lunch room, and a training video. Bank of Canada staff can also give you tips on how to implement a staff training program.

## Maximize the bang for your hard earned buck

The Bank knows that most of us work very hard to earn an honest dollar, and it wants to encourage store owners and cash-handlers to help eliminate opportunities for those who won’t abide by the rules. Everyone can play a role in the fight against counterfeiting by encouraging staff, co-workers, and friends to get training on how to spot fake money. The training is fast and easy and, in exchange for a small investment of your staff’s time, you can help protect your profits and ensure that you have a happy and prosperous holiday season.

*For more information on what to do with a suspect note, or to order materials, visit [www.bankofcanada.ca/en/banknotes](http://www.bankofcanada.ca/en/banknotes), or call the Bank of Canada’s toll-free information line at 1-888-513-8212.*





## Canadian Journey Series Bank Notes

### Key Security Features

#### ① Holographic Stripe

**Tilt the note**, and brightly coloured numerals (5, 10, 20, 50, or 100) and maple leaves will “move” within the shiny, metallic stripe on the front of the note. Colours will change through the various shades of the rainbow. There is a colour-split within each maple leaf. If you look carefully, smaller numerals appear in the background of the three-dimensional stripe. The stripe has curved edges.

#### ② Watermark Portrait

**Hold the note to the light**, and a small, ghost-like image of the portrait appears to the left of the large numeral (5, 10, 20, 50, or 100). A smaller numeral is also evident. This watermark is embedded in the paper and can be seen from both sides of the note. The watermark is visible only when the note is backlit.

#### ③ Colour-Shifting Thread

**Hold the note to the light**, and a continuous, solid vertical line can be seen from both sides of the note. From the back of the note, this security thread resembles a series of exposed metallic dashes that shift from gold to green when the note is tilted. Small characters CAN 5 (10, 20, 50, or 100) are printed on this security thread, which is woven into the paper.

#### ④ See-Through Number

**Hold the note to the light**, and just like pieces of a jigsaw puzzle, the irregular marks on the front and back form a complete and perfectly aligned numeral 5, 10, 20, 50, or 100. Look for this feature between the watermark and the large numeral.