

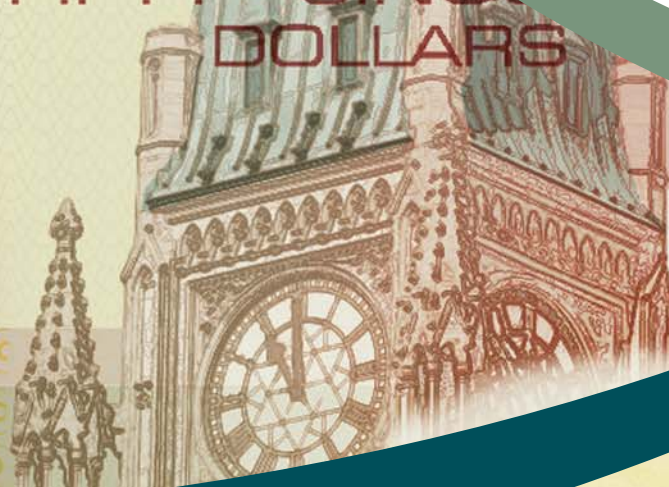


BANK OF CANADA
BANQUE DU CANADA

KNOW YOUR CASH

How to protect your business from losses
due to counterfeiting

CAN
FIFTY • CINQUANT
DOLLARS



LA TOUR DE LA PAIX - THE PEACE TOWER
LA TOUR DE LA PAIX - THE PEACE TOWER
LA TOUR DE LA PAIX - THE PEACE TOWER
LA TOUR DE LA PAIX - THE PEACE TOWER
LA TOUR DE LA PAIX - THE PEACE TOWER

THE CENTRE BLOCK OF PARLIAMENT



Canadians like using cash. It's fast, convenient, and anonymous. Each year, demand for bank notes increases by over 4 per cent. In 2006, there were 1.3 billion notes in circulation, worth more than \$43 billion. That's about 40 bank notes for every person in Canada.

It's true that today's computer technology creates opportunities for counterfeiters who want to take advantage of Canadians' love of cash. But most fake notes can be easily recognized when you check the security features.

Making bank note security part of a loss-prevention strategy

Counterfeiting is a crime that affects a business's bottom line, just like credit and debit card fraud, and theft. But the solution is easy: including bank note security as part of your overall loss-prevention strategy lets you reduce and possibly eliminate counterfeiting losses, while continuing to meet the needs of your customers who prefer to use cash.

Bank note security involves knowing just two simple things: how to check that a bank note is real, and what to do if you suspect that a note is fake. Remember that counterfeiters will try to pass a fake bill only if they think they can get away with it. By making bank note verification a visible part of your business practice, you can deter counterfeiters, protect your bottom line, and reassure your customers that they won't inadvertently be given a counterfeit note in change.

Checking your bank notes: What to look for

Telling the difference between genuine and counterfeit bank notes is as simple as paying attention to what's in your hands. Genuine notes *look* and *feel* different. It takes only a few seconds to distinguish a genuine bill from a fake one. Here are a few quick and easy checks you can use to make sure you have the real thing.



© Bank of Canada/Banque du Canada



© Bank of Canada/Banque du Canada

2001 Canadian Journey series

① Metallic stripe (holographic stripe)

Tilt the note, and brightly coloured numbers (5, 10, 20, 50, or 100) and maple leaves will “move” within the shiny, metallic stripe. Colours will change through the various shades of the rainbow.

② Ghost image (watermark)

Hold the note to the light, and a small, ghost-like image of the portrait appears to the left of the large number (5, 10, 20, 50, or 100). A smaller number is also evident.

③ Dashes (security 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, the thread resembles a series of exposed metallic dashes (windows) that shift from gold to green when the note is tilted.

④ See-through number

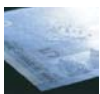
Hold the note to the light and, just like two pieces of a jigsaw puzzle, the irregular marks on the front and back will form a complete and perfectly aligned number 5, 10, 20, 50, or 100.



2001 Canadian Journey series (original \$5, \$10)



Look to make sure that the three maple leaves change from a faint image to a shiny gold colour as you tilt the note.



Check that the hidden number to the left of the portrait becomes visible when you hold the note at eye level and tilt it slightly.



All bank notes



Feel the raised ink on the large number, the portrait (particularly the shoulders), and on other areas of the bank note that are thicker to the touch.

Look for fine-line detail in the face and hair of the portrait, and for concentric circles in the eyes.

What to do if you suspect that a note is counterfeit

- Stop the transaction and request another note. Keep the suspected counterfeit if possible, but don't put yourself at risk.
- Contact your supervisor, security officer, and/or the local police. If there is any threat to your personal safety, call 911.
- Record the details of how you received the note (time, number of notes, denominations, context, description of the individual(s) who gave you the note and any companions, licence plate number, etc.).
- Give the note only to police and request a receipt. If the note is genuine, it will be returned to you.

Free resources on bank note security

The Bank of Canada has free resources to help cash handlers learn about the security features in our money. For example, there are quick-reference stickers and key rings for the cash register, posters for the lunch room, and training videos. Bank of Canada staff can also give you tips on how to implement a staff training program.

For more information or to order materials, visit www.bankofcanada.ca/en/banknotes, or call the Bank of Canada's toll free number at 1 888 513-8212.