



What are cashiers looking for . . . and why?

Fighting counterfeit money

Have you noticed cashiers paying extra attention to your money lately? Have they been tilting or holding your bills to the light before placing them in the cash register?

If they have, don't be alarmed. They're just using the security features in Canada's bank notes to protect their business and you, their customer, against counterfeiting losses!



The technology boom of the 1990s brought with it a marked increase in counterfeiting in Canada. By the middle of the decade, counterfeiting was no longer restricted to well-financed organized crime operations that possessed a great deal of technical expertise. The 1990s saw the emergence of a new class of technically advanced amateur counterfeiter, the so-called "casual counterfeiter".

To stay ahead of counterfeiters, the Bank of Canada issued a new series of bank notes between 2001 and 2006. These notes have the latest security features and have significantly reduced casual counterfeiting, but organized crime remains a threat.

The easy-to-check features on bank notes include:

- 1 a metallic stripe (holographic stripe)
- 2 a ghost image (watermark)
- 3 dashes (security thread)
- 4 a puzzle number (see-through number)



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While advanced security features are intended to protect our bank notes, they are effective only if people actually use them to regularly check their bills! If not, even relatively poor-quality counterfeits will pass. To encourage checking, the Bank of Canada has developed a variety of training tools to help cashiers verify bills and stop counterfeits from circulating.

Cashiers check to protect!

Many retailers have already committed to training their staff to check cash because the practice:

- prevents direct losses to the retailer due to counterfeiting
- ensures they do not inadvertently pass a counterfeit bill back to a customer in their change
- creates a safer marketplace by helping the police take counterfeit bills out of circulation, or preventing fake bills from entering the cash supply in the first place
- deters organized crime (a major producer and distributor of counterfeits) from making profits that will fund other illegal activities in our communities
- helps protect the integrity of Canadian paper money



So if you spot a cashier checking your money, think of it as the authorization process for cash transactions, much like verifying a credit card signature or getting an electronic authorization for debit cards payments. It's just normal business practice!

To learn more

For more information on bank note security, go to the Bank of Canada's website at www.bankofcanada.ca, and click on Bank Notes. You can also call the Bank toll-free at 1 888 513-8212.

**The few seconds it takes to check a bill protect Canadians against financial loss
and other criminal activities funded by counterfeiting profits.**