



BANK OF CANADA  
BANQUE DU CANADA

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## FOR RETAILERS AND FINANCIAL INSTITUTIONS IN THE GREATER MONTRÉAL AREA

The Bank of Canada is notifying retailers and financial institutions that counterfeit *Canadian Journey* series \$100 bills (the notes with the metallic stripe) are circulating in the Greater Montréal Area.

Cash handlers can play a vital role in keeping these bogus notes out of circulation. Checking the presence of two or more security features and ensuring that the features work as they should will help distinguish a genuine bill from a fake.

The attached reference sheet, which shows a \$100 bill, provides tips on checking the security features that are on all notes in the *Canadian Journey* series.

The Bank of Canada's information kiosk will be in the Greater Montréal Area to provide information on bank note authentication and what to do with a suspect note. Three locations have been confirmed so far, and more will be in the next few days. For more information, please contact us at 1 888 513-8212.

The three confirmed locations are:

Fairview Pointe Claire shopping center  
6801, Trans-Canada Highway, Pointe-Claire  
16 September from 09:00 to 16:30

Eaton Center  
705, rue Sainte-Catherine Ouest, Montréal  
23 September from 09:00 to 16:30

Place Versailles shopping center  
7275, Sherbrooke Est, Montréal  
24 September from 09:00 to 16:30

The Bank also offers free training seminars, as well as educational materials. To obtain these materials or to make arrangements for a seminar:

- Fill out the attached order form
- Visit [www.bankofcanada.ca/en/banknotes](http://www.bankofcanada.ca/en/banknotes)
- Call our toll-free number: 1 888 513-8212
- Email us at [education@bankofcanada.ca](mailto:education@bankofcanada.ca)

### Attached:

- Reference card
- FAQs
- Order form for educational materials

# Check Your **TiLL** to Protect the New \$100 Bill



## **Touch the Bill!**

100% cotton bank note paper has a unique feel. Also check for the raised ink on the words BANK OF CANADA - BANQUE DU CANADA and on the large "100" on the front of the bill.

**Glossy, smooth paper, or a lack of raised ink may indicate the bill is not genuine. Check another feature!**



## **Tilt the Bill!**

Watch for the changing colours of the numbers and the two-toned maple leaves in the metallic stripe (1) on the front left of the bill.

**A dull metallic stripe that lacks the obvious colour change or two-toned maple leaves may indicate that the bill is not genuine. Check another feature!**



## **Look through the Bill!**

Hold the bill to a light. Look for a ghost image (2) & puzzle number (4) near the middle of the bill, and the solid security thread (3) on the right.

**A ghost image that is visible at all times, or a poorly aligned puzzle number or a dashed security thread when held to the light, may indicate the bill is not genuine. Check another feature!**



## **Look at the Bill!**

Verifying the presence of a security feature is not enough. You need to be sure that it appears and works as it should when tilted or held to a light.

**Always check more than one security feature. Compare suspected counterfeit bills to one that you know to be genuine. Focus on differences between the notes, and not on similarities.**

For more information, contact the Bank of Canada at 1 888 513-8212, visit [www.bankofcanada.ca](http://www.bankofcanada.ca), or write to [education@bankofcanada.ca](mailto:education@bankofcanada.ca)

## **FREQUENTLY ASKED QUESTIONS TO BE DISTRIBUTED TO RETAILERS & FINANCIAL INSTITUTIONS IN GREATER MONTRÉAL AREA**

### **1. Given the increase in counterfeiting activities of the new \$100 note, are the notes' security features robust enough to deter counterfeiters?**

- There has been a 75% decline in the volume and value of counterfeit notes detected in circulation since the introduction of the new and more secure bank notes from the *Canadian Journey* series (the notes with the metallic stripe) in 2004. This downward trend was particularly pronounced in the 2006-2007 period, when counterfeiting dropped by half.
- Even the most advanced security features are helpful only if people use them. That is why the Bank encourages cash handlers to always check two or more security features and to ensure that the features are working as they should.

### **2. Are these new counterfeit \$100 notes hard to detect?**

- These fake \$100 notes can be easily detected by checking the security features found on all notes.
- We encourage cash handlers not only to verify for the presence of two or more security features but also to ensure that the features are working as they should. For example:
  - Does the paper feel like money?
  - Is the metallic stripe shifting through the various colours of the rainbow when the note is tilted?
  - Are the maple leaves in the metallic stripe two-toned?
  - Do the numbers in the background of the metallic stripe match the denomination of the bill?
  - Is the ghost image only visible when held to a light source, and does it match the portrait of the person depicted on the front of the note?
  - Is the puzzle number aligned when held to a light source?
  - Is the continuous security thread visible when the note is held to a light source?

### **3. What is the Bank doing to address the increase in counterfeiting activities of the new \$100 note?**

- As a result of this recent increase in counterfeiting activities, we are reminding retailers and financial institutions to remain vigilant and to check two or more security features on all bank notes. Routine verification of bank notes is the best protection against counterfeiting. In addition:
  - We are strongly encouraging all retailers who haven't already trained their staff on counterfeit detection to do so since cash handlers/retailers are the first line of defence against counterfeiting. Training sessions are being organized throughout the Greater Montréal Area. For information on these training sessions call 1 888 513-8212.
  - We are working closely with financial institutions to ensure that counterfeit notes are taken out of circulation quickly, and;
  - We are working in close collaboration with various police agencies to monitor the situation.
- Training materials are available to retailers/store owners free of charge from the Bank's website [www.bankofcanada/en/banknotes](http://www.bankofcanada/en/banknotes) or by calling 1 888 513-8212.

### **4. What can my store/bank do to avoid getting stuck with counterfeit \$100s?**

- The best way to avoid getting stuck with counterfeit bills is to encourage your staff to make a habit of checking two or more security features and to ensure that the features are working as they should.

- We are strongly encouraging all retailers who haven't already trained their staff on counterfeit detection to do so since cash handlers/retailers are the first line of defence against counterfeiting. Training sessions are being organized throughout the Greater Montréal Area. For information on these training sessions call 1 888 513-8212.
- Please also consult the attached one-pager on security features.
- All denominations of the latest bank note series have the same security features. Once you know how to check one, you know how to check them all. It takes only minutes to learn them and seconds to check them. It's quick and easy to do using **TILL**: **T**ouch, **t**ilt, **L**ook at, **L**ook through.
- The Bank has free tools and educational resources available on its website at [www.bankofcanada/en/banknotes](http://www.bankofcanada/en/banknotes) or by calling 1 888 513-8212.

### 5. Is my store/bank at risk of being passed a fake \$100 bill?

- Any risk is greatly reduced if your staff is in the habit of routinely verifying bank note security features on all denominations.
- We encourage cash handlers not only to verify for the presence of two or more security features but also to ensure that the features are working as they should.
  - All denominations of the latest bank note series have the same security features. Once you know how to check one, you know how to check them all. It takes only minutes to learn them and seconds to check them. It's quick and easy to do using **TILL**: **T**ouch, **t**ilt, **L**ook at, **L**ook through.
  - Remember that it is important to verify all denomination of bank notes. In 2007, counterfeit \$5s, \$10s, and \$20s accounted for close to **90%** of all counterfeit notes detected in circulation!

### 6. What happens if I get a suspect bill?

- It is against the law to knowingly use a counterfeit bill or to keep one without a lawful reason. If you are handed a suspicious bill, you should:
  - o **Explain** to the customer that you think the bill may be counterfeit and request another note
  - o **Advise** the customer that the suspected counterfeit note should be given to local police for verification
  - o **Notify** the local police of an attempt to pass a suspected counterfeit note. Reporting counterfeit crimes helps the police and prosecutors bring counterfeiters to justice.
  - o **Avoid** putting yourself at risk.
- Keep in mind that the customer may be unaware that the bill is suspicious and may be an innocent victim.

### 7. Are these fake notes being detected by a counterfeit detection machine?

- The Bank designs notes so that they can be checked easily anywhere and anytime without having to buy a machine. We recommend to always verify two or more security features.