

Burson-Marsteller / Bureau of Engraving and Printing
In Depth Interview (IDI) Guide – Cash Handlers and Bank Tellers
June 26, 2007
Penn, Schoen & Berland Associates

Job #xx

Sample: 150 interviews with cash handlers and bank tellers across the US

Screeners

OMB Control Number _____
Expiration Date _____

Hello, this is ____ from PSA interviewing. We are working with the U.S. Treasury Department's Bureau of Engraving and Printing to better understand Americans' views about U.S. currency. The information will be used to encourage Americans to learn about new currency designs.

Before we begin, I want to assure you that the U.S. Office of Management and Budget has approved this research under the Paperwork Reduction Act, and the control number and expiration date, as well as additional information about this survey and its approval are available at your request. All of your answers are completely voluntary and your responses will be kept confidential. The survey is expected to take about 40 minutes.

1 *Is handling cash from customers at a cash register or bank one of your primary responsibilities at your job?*

- 1) Yes
- 2) No **TERMINATE**
- 3) Don't know **(VOL)**

2 *Do you work in a bank, savings or credit institution, currency exchange point, or a place where currencies are traded?*

- 1) Yes
- 2) No
- 3) Don't know **(VOL) TERMINATE**

3 **CODE AUDIENCE**

- 1) **BANK TELLER IF Q2=C1**
- 2) **CASH HANDLER IF Q2=C2**

4 **CODE JOB TITLE**

5 **CODE CITY**

6 *Is providing training or information on handling cash part of your job?*

- 1) Yes
- 2) No

Themes

7 *What do you think U.S. currency symbolizes, or represents? **PROBE:** Why do you say that?*

8 *How much confidence do you have in the U.S. currency? Why?*

Change in Currency

9 *Are you aware of any changes that have been made to the U.S. currency in recent years? What are these changes? **PROBE:** How have the \$10, \$20, and \$50 bills changed specifically?*

10 *Do you have any problems with the government introducing redesigned bills from time to time, or do you think it's okay? Why?*

11 *In the past several years the government has redesigned the \$10, \$20, and \$50 bills. Why do you think these bills were changed?*

12 *What do you think of these changes? What do you like about them?*

13 *Did the changes cause you any inconvenience or concern? Did your customers voice concerns?*

14 *How did you learn about these changes? Do you think that these changes were communicated sufficiently? If not, what suggestions might you make for more effective communication of changes to the currency?*

15 *When the new bills were introduced, did you receive training or information from your employer to make you more familiar with the new design features?*

General Awareness of Counterfeiting

16 *What percentage of the business transactions that you handle at work is made with cash instead of another method of payment?*

- 17 *Do you think counterfeiting of currency is a major problem, minor problem, or not a problem in our country?*
- 18 *How serious of a threat do you believe counterfeiting really is? **PROBE:** Why do you say that? How widespread do you think it is?*
- 19 *Do you think counterfeiting is linked to other types of criminal activity? **PROBE:** What activities in particular?*

Authentication Behavior

Now I'd like to talk about your behavior in looking for counterfeit money.

- 20 *Do you regularly check money at work for counterfeits? Why or why not (especially why not)? How do you do this? What feature(s) do you check? Any others? How would you describe that feature?*
- 21 *Have you been told that checking for counterfeits is part of your job?*
- 22 *How often do you come across counterfeit bills? What were the circumstances?*
- 23 *Does anything happen to you if you accept a counterfeit bill from a customer? Is there a policy about employees who take a bad bill? What if they take a few bad bills?*
- 24 *Generally speaking, do you receive any kind of formal or informal training at work about the checking of money for counterfeits? What kind of training? Do you think it is sufficient?*
- 25 *Does your business have a policy about what you are supposed to do when you think a bill might be counterfeit? What are you supposed to do? Are you supposed to report it to anyone? Do you give it back to the person? Confiscate it? Call the police, send it to the police?*
- 26 *What do you think are the easiest ways for a person to determine if their bills are real and not counterfeit? Which method or methods would you personally use, if you were going to use any? **PROBE:** Why do you say that? Any other reasons?*
- 27 *Whose job do you think it should be to make sure that bills are real, not counterfeit? Is it the government's job? The job of banks? Should stores and businesses be checking the bills they get? What about consumers, should people be responsible for checking their own bills to make sure they are real?*

- 28 *Do you think it would help your business or hurt it if your customers knew that you vigorously examined all incoming currency for counterfeits? Why?*
- 29 *How important is it to be subtle when checking bills? **IF IMPORTANT:** In what instances is it appropriate to be subtle? How would you be subtle? What features would you use to be subtle?*

Features on the New \$100 Bill

- 30 *How often do you receive \$100 bills at your job? What are the circumstances? When you get \$100 bills, do you look at them more closely than other denominations?*
- 31 *In 2008, the government will introduce new \$5 and \$100 bills. How would you like to learn about the new bill when it is introduced? What information would be helpful to you? How detailed should the information be?*
- 32 *How often, if ever, do you discuss the new designs of currency with customers? What information would be helpful to you to explain the new changes to consumers? How detailed should the information be?*
- 33 *What would be the most useful ways to have the information provided to you? **IF NECESSARY PROMPT:** e.g., training sessions, online tools, videos/dvds, a card you could look at showing the new features, a tent card that customers could see?*

Now we are going to talk about features that currently exist or may be introduced to upcoming redesigned bills.

ROTATE 34 - 38

- 34 *A watermark in the paper that looks like a smaller picture of the portrait when you hold it up to the light. What is your initial impression of this feature? Do you think this feature would be effective in deterring counterfeiting? Why or why not? How useful would it be if you wanted to check your bills? What about if the watermark were something other than the portrait, such as a symbol or a number?*
35. *A wide colored plastic strip or ribbon woven into the paper, covered with small images such as eagles that appear to move left and right when you tilt the bill.*

What is your initial impression of this feature? Do you think this feature would be effective in deterring counterfeiting? Why or why not? How useful would it be if you wanted to check your bills?

35 *A large, patriotic image such as an eagle on the front of the bill, which seems to disappear and reappear when you tilt the bill up and down. What is your initial impression of this feature? Do you think this feature would be effective in deterring counterfeiting? Why or why not? How useful would it be if you wanted to check your bills?*

36 *Part of an image is printed on the face of the bill while the remainder is printed on the back. When you hold the bill up to the light, the two parts match up to form a recognizable image. What is your initial impression of this feature? Do you think this feature would be effective in deterring counterfeiting? Why or why not? How useful would it be if you wanted to check your bills?*

Messages

37 *What do you think might persuade you to learn about checking for the new features on the redesigned bills? Can you think of any reasons or circumstances that might make you more likely to do that?*

Now we are going to discuss some statements about checking your bills and counterfeits.

ROTATE Q40-46

38 **STUCK:** *Counterfeiting is theft of someone's hard-earned money, not a victimless crime. Counterfeit money is worthless, and if you accept it, you won't get reimbursed for it. When doing cash transactions, always check bills you are given for counterfeits. It only takes a few seconds and could be your only chance to avoid getting stuck with one. Help protect yourself, your business and your community by learning how to check bills for counterfeits.*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not?

39 **TECHNOLOGY A:** *Today's inexpensive advanced computers, scanners, and printers have made it easier for counterfeiters to copy and produce fake bills. The number of counterfeits made with this technology has jumped dramatically in the last few years. Be safe, not sorry; when you receive cash, check your money for fakes.*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not?

40 **TECHNOLOGY B:** *The new high tech security features that are being added to redesigned U.S. bills are the most reliable tools for checking bills to make sure they are genuine. Protect yourself, your employer and your customers by learning a new easy-to-use security feature on each new bill to detect fakes. Learn the features so you don't take a fake.*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not? .

41 **QUANTITY A:** *Although counterfeiting is still a fairly small problem in the U.S., the number of counterfeit bills passed here has doubled in the past decade, to more than \$60 million. Don't make the mistake of accepting a fake; Protect yourself and your company by checking bills you receive.*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not?

42 **QUANTITY B:** *Roughly one in every 10,000 bills in the U.S. is a counterfeit. If you handle enough cash, you are likely to get some of them. It's more important than ever to check your bills. Learn to use a simple security feature.*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not?

43 **QUANTITY C:** *The U.S. \$100 bill is the most common target of counterfeiters in the world. The new \$100 bill contains cool new high-tech features that are hard for counterfeiters to copy, but easy for you to check:*

Do you think this statement would make you more likely to look at and learn about the new security features of bills? Why or why not?

44 *What would you say are the most important pieces of information from all the statements you just heard that would make you most likely to check bills you receive?*

45 *Do you have any other thoughts about what might make you more likely to check your bills for counterfeits?*

Now I want to read you a couple of statements about possible new security features on redesigned notes.

46 *Here are the three easiest things to look for on new \$100 bills to make sure they are genuine.*

- 1) *One is a strip or ribbon woven through the paper from top to bottom to the left of the portrait. Look closely and tilt it back and forth. The strip is*

- covered with small images such as eagles that appear to move left and right inside the paper.*
- 2) The second is a large patriotic image such as an eagle on the face of the bill that seems to appear and disappear when you tilt the bill back and forth.*
 - 3) The third is a group of markings in the same place on the front and back of the bill. These markings only form a picture when you hold the bill up to the light, and the marks match up to form a recognizable image.*

How clear a picture are you getting from this description? How easy is it to remember? How interested does this make you in seeing these new features and learning how to use them?

47 If you want to be subtle about checking \$100 bills to make sure they are real, two new features help you do that without holding the bill up to the light. One is a strip to the left of the portrait that has small images on it. "Tip the strip" and it looks like the images move left and right. To the right of the portrait is a large patriotic symbol that seems to appear and disappear when you tilt the bill. These new features are hard to copy, but easy to check.

How clear a picture are you getting from this description? How easy is it to remember? How interested does this make you in seeing these new features and learning how to use them?

48 Three quick tricks to check a new \$100: tip the strip to make the images move; tilt the bill to hide the eagle; hold it in the air and a number is there.

How clear a picture are you getting from this description? How easy is it to remember? How interested does this make you in seeing these new features and learning how to use them?

49 To check new redesigned \$100 bills to make sure they are authentic, the U.S. Treasury says, "Make it Move." Two new features that are hard for counterfeiters to duplicate are 1) a strip, woven through the bill, covered with small images that seem to move inside the bill when you tilt it back and forth, and 2) a large patriotic symbol that appears when viewed from one angle but disappears when you tilt the bill to a different angle.

How clear a picture are you getting from this description? How easy is it to remember? How interested does this make you in seeing these new features and learning how to use them?

50 Overall, how easy do you think these features will be to check? Which do think you are most likely to check? Would you rather hear about one feature, two features or three features?

Wrap-Up

- 51 *Have your feelings and thoughts about the perceived threat of counterfeiting changed since the beginning of this discussion? How?*
PROBE: *Why do you say that?*
- 52 *Which security features do you think should be emphasized to the public? How many should be emphasized? **PROBE:** Why do you say that? How likely are you to discuss these features with your customers? Why or why not?*
- 53 *What do you think is the most important thing that other cash handlers and bank tellers, people like yourself; need to be told about the new U.S. bills?*
- 54 *What do you think is the most important thing that customers need to be told about these new bills?*
- 55 *What do you think is the most compelling reason for cash handlers and bank tellers to check their bills?*
- 56 *And what, if any, do you see as the biggest one or two obstacles to cash handlers and bank tellers regularly checking bills?*