

Banknote Usability Round 13 Security Features Focus Groups Moderation Guide

Objectives

The Board's Usability Program is proposing a study to assess the use and functionality of potential new security features. The study intends to gather data to assist the project team in down-selecting specific security feature effects to improve engagement with the feature.

1. How do General and Business Cash Users react to potential new security features?
2. What features do segments find most intuitive or easy to use and why?
3. Which features encourage the most engagement with segments?
4. Which features are they most likely to use to authenticate bank notes?
5. How do new security features compare to features already in circulation?
6. Which feature does the public prefer?

Approach

- 32 focus groups, 60 minutes each, across 4 markets
 - Chicago, IL
 - Boston, MA
 - Louisville, KY
 - Boulder, CO
- Each market will include five groups of only General Cash Users and three groups of only Business Cash Users
- Six participants will be recruited for each group, with an expected show rate of at least five participants per group
- PRA information will be displayed on a sheet during each focus group:

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Security Feature Prototypes

The Board will supply prototypes that contain the new security features for this study. The features will be applied to blank paper. There will be four different features to assess. We will ask participants to review each feature individually, and then compare them to each other, ultimately asking them to rank the security features based on functionality and usability.

Genuine U.S. banknotes and tools for authenticating them will also be provided for participants to use while giving feedback.

Moderation Guide

Guide Overview

- Discussion Guidelines and Warm-up (3 minutes)
- Discussion of banknote authentication techniques (5 minutes)
- Feedback on individual security features (30 minutes)
- Security features comparison & ranking (20 minutes)
- Collect stimuli and wrap-up (2 minutes)

Discussion Guidelines and Warm-up (3 minutes)

Hello and welcome. My name is ____ and I will be moderating our focus group. Our session today will last about 60 minutes. Today we'll be talking about cash. I'll ask you to do a few activities as we go along, to prompt discussion. Before we get started, a few things to keep in mind:

- Please be respectful of others during this focus group.
- There may be differences of opinion. That's ok. In fact, that's great because we are interested in hearing from people with a range of experiences and opinions.
- Don't be afraid to speak up, we want to hear from everyone. And allow others space to speak up as well.
- I want to get you out on time, so I may need to interrupt to move us along
- Regardless of whether you agree with someone, let them finish speaking. We want to make sure everyone has a chance to be heard.
- Because I want to make sure that we hear from everyone, I may sometimes call on you specifically.

Keep in mind that, while we will be doing some activities, we are not testing you. There are no right or wrong answers. We're looking for all types of feedback today - positive, negative, neutral. We welcome anything that you think about the topics we're going to discuss.

We will be **recording the video and audio of the session** today. Video, audio, and personally identifiable information will not be shared with the client. Your other data will be held confidential and will not be shared with anyone outside the client or Ipsos. Recording allows me to focus more on talking with you and less on taking notes because I can review the recording afterward if necessary. From time to time, you will see me type on my laptop; please don't think I am ignoring you, I'm just jotting down some notes. I also have a colleague watching who might have questions for me. Recordings will be deleted at the end of the project and are not shared with our research sponsor.

Please be aware that all the information you provide will be shared only with our project team. Your **name will not be associated** with your comments.

In turn, you have signed a **confidentiality agreement** stating that you will not share or discuss what you do here today with anyone else. You can share that you participated in a study, but not share what we talked about today.

Do you have any questions about what we will be doing today?

Ok, let's start by going around and saying first names only. [[Participants will also receive name cards to place in front of them during the session.](#)] Thanks for introducing yourselves.

1. Tell me a little about how you typically use cash. What role does cash play in your life? *Listen for where participants get their cash, what they use it for, and why.*

Discussion of Banknote Authentication Methods (5 minutes)

2. Have you ever checked a bill to see if it's real or fake? Sometimes this is called authenticating a bill.
3. Those that say yes:
 - a. How do you authenticate? *Probe for specific security features and tools (UV light, pen)*
 - b. In what settings are you more/less likely to authenticate? Why?
4. Those that say no:
 - a. Why do you think you haven't authenticated a banknote before?

Feedback Individual Security Features (30 minutes)

Thanks for sharing your experiences with banknote authentication. For the next portion of our discussion, I'm going to have you review a few different prototypes—each contains a potential new banknote security feature.

I'm going to have you review each feature individually. We will get to comparing them towards the end of our discussion, so I ask that you hold off on making any comparisons until then. Try to review and consider each feature individually as we go through them.

Along with these prototypes, I'll pass out a few different tools for use with the features.

Take a minute to review the security feature, then we'll discuss.

Moderator to pass out individual security feature coupons. Ask question set each feature. Once review of each feature is complete, collect the coupons and move onto the next feature until each has been assessed individually. Then move onto the comparison section.

Moderator note: Observe how participants manipulate the features to engage the visual effects.

One variant at a time, counter balance order.

1. What is your first impression of this feature?
 - a. Probe: Talk me through how you're using the feature.
2. What stands out to you about this security feature?
 - a. *Probe for color, texture, etc.*
3. In what ways is this an effective security feature?
 - a. *Probe: easy to use, seems difficult to replicate*
4. Now what, if anything, about this security feature gives you pause?
 - a. *Probe: not intuitive to use, seems easy to replicate*
5. Is this a security feature you can see yourself using in real life? Why or why not?
6. How does this security feature compare to the ones that exist on banknotes you use today?
 - a. *Ex: Security thread, watermark, color changing ink*
7. [FEATURE WITH TWO VERSIONS] How do the two versions of this feature compare to one another?
 - a. Is one easier or more difficult to use? What makes you say that?

Repeat question set for each security feature individually

Security Features Comparison & Down-Selection (20 minutes)

Now that you've reviewed each security feature individually, it's time to compare them. I'm going to pass the features back out to you. Take another look at each of them.

Moderator to hand out all security features and worksheets.

Before we get into our discussion, I'd like you to take a couple of minutes and rank the security features. Pretend you're advising the Federal Reserve on which security feature they should use on their next banknote. On your worksheet, rank the features from 1 → 4, with 1 being your top recommendation and 4 being your lowest recommendation.

Let's start with security feature A. Raise your hand if you put A as your top recommendation. [MODERATOR TO TALLY AND REPEAT QUESTION FOR EACH SECURITY FEATURE].

Once tallied, begin comparison discussion, starting with the security feature that received the MOST #1 votes.

1. Let's start with the feature that most of you recommend. Why do you think the Federal Reserve should use this security feature?
 - a. *Listen for but do not probe immediately: easy to use, feels the most secure*
2. Why did this feature rank above the others you reviewed? How do they compare?
3. Now, does anybody disagree and rank [A] as their lowest recommendation? Tell me why you feel this way.

Moderator to repeat exercise for remaining security features. Additional probes for comparison (as needed):

- What makes some of these security features easier to use or more intuitive?
- Are there any components of these features that you do not think are effective or should be used? What makes you say that?
- After discussing these features and hearing others' perspectives, is anyone's opinion changed on which feature(s) are most effective?

Collect Prototypes and wrap-up (2 minutes)

Thank you for sharing your opinions with me today. We're almost out of time so please pass all of the items down to me. As I put these away, does anybody have any final thoughts about any of these security features?