Use-centered design of banknotes

Modern banknotes face a usage threat instead of a new counterfeit threat. People would rather use digital payment instruments, as they offer better services. Banknote designs can be made more user friendly.

A shift should occur from:
Technology-driven design → Use-centered design

The advocated approach is to introduce the Upid-Model, which divides the user functions of payment instruments into user interface functions and user experience functions.

In designing banknotes, central banks tend to focus on the experience functions, like the main image, and less on the interface functions, which are the most relevant functions for daily payments: value recognition, handling and authenticity verification.

Upid-Model - User Payment Instrument Design

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<th>User Interface Functions (UIFs)</th>
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10 Golden tips for banknote design

The following ten tips will assist central banks to shift their banknote design policy from a technology-driven to a user-centered one.

1. Be careful to replace existing banknotes
   People have a well-and-see attitude towards new banknote designs. They have the view that new banknotes are mainly issued to prevent counterfeiters from mimicking banknotes.

2. Design user-friendly banknotes
   Technology should serve the banknote design and should not dominate matters. Before designing any new banknotes, make an analysis of the existing banknotes following the laid-down model.

3. Opt for new instead of an upgrade
   A new design should receive attention and should not be confused with the previous one. A completely new banknote design will supersede people’s memory of older versions.

4. Provide an appealing identity
   A new banknote design will be in place for the next few years. Traditional symbolism can be seen as steering and may even be experienced as paternalism. Opting for forward-looking (future-oriented) symbolism is a better approach.

5. Offer one main theme
   To reduce memorability, a series of banknotes should cover a single main theme, and each denomination should tell one story. According to linguistic determinism, people can only remember something when they can give a name to it.

6. Focus on value recognition
   What people need most from a banknote is instant value recognition. Colour is the main design parameter in this, both in movement and in a static position a banknote is recognised first by its colour.

7. Optimise the colour scheme
   Make sure that the colours of any new banknote fit with the overall colour scheme of the series. Changes to a banknote’s colour should first be checked by the colour blind and the visually impaired.

8. Optimise handling
   Ensure banknotes fit properly into a wallet. Assign the front to the public and the reverse to usage by retailers and banknote automation. Banknotes should have a single note height, serving banknote automation and the automated processing of banknotes.

9. Enhance confidence
   People want to trust their banknotes. Design features should support confidence.

10. Offer authenticity verification
    People should be able to verify a banknote’s authenticity for themselves. Three public features are sufficient for this. Features should be based on both feel and visual examination. Any such feature should be recognised within three seconds.