



U.S. CURRENCY  
EDUCATION  
PROGRAM

# TELLER TOOLKIT

A GUIDE TO IDENTIFYING GENUINE CURRENCY

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2021



# WHAT IS THE TELLER TOOLKIT?

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## WHO WE ARE

The U.S. Currency Education Program (CEP) is responsible for ensuring that users of U.S. currency around the world have access to education, training, and information about Federal Reserve notes.

Managed by the Federal Reserve Board (Board), the CEP works closely with our government partners at the U.S. Secret Service (USSS) and the U.S. Department of Treasury's Bureau of Engraving and Printing (BEP) to raise awareness about how to use the design and security features of U.S. currency.

## WHAT THIS IS ABOUT

This guide is a training resource for tellers who need to learn how to authenticate Federal Reserve notes. The following information can be used to determine whether currency is genuine. If tellers suspect that they have come across a counterfeit note, they should follow their company's counterfeit-reporting procedures or direct their manager to the counterfeit-reporting instructions on [uscurrency.gov](https://uscurrency.gov).

## WHAT WE DO

- Educate tellers about the security and design features in Federal Reserve notes.
- Providing free resources for training and educating tellers on how to spot counterfeit U.S. currency quickly.
- Download and print our quick reference PDF at the bottom of this page to place by teller's workspaces or keep for future reference.



FEEL. TILT. CHECK.

Print the Quick Reference PDF for at-a-glance guidance on authenticating U.S. currency

[JUMP TO QUICK REFERENCE PDF](#)



# IS THAT AUTHENTIC CURRENCY?

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## DETAILS FOR TELLERS ABOUT SPECIFIC DENOMINATIONS

The U.S. government redesigns currency to enhance the security of banknotes. But it's not necessary to trade in your older-design notes for new ones. All U.S. currency remains legal tender, regardless of when it was issued. No matter how technologically advanced a note's security features are, your help continues to be the best line of defense against counterfeiting.

ALL U.S. CURRENCY REMAINS  
LEGAL TENDER, REGARDLESS OF  
WHEN IT WAS ISSUED.

**THE \$100 NOTE (ISSUED 2013)**



**THE \$50 NOTE (ISSUED 2004)**



**THE \$20 NOTE (ISSUED 2003)**



**THE \$10 NOTE (ISSUED 2006)**



**THE \$5 NOTE (ISSUED 2008)**



# KNOW THE \$100 NOTE

KNOW ITS FEATURES. KNOW IT'S REAL.



The redesigned \$100 note incorporates two distinctive advanced security features — The 3-D Security Ribbon and the color-shifting Bell in the Inkwell. Issued 2013.

Click here to view the security and design features of older-design \$100 notes: [1996-2013](#), [1990-1996](#), and [1914-1990](#).



## **A** 3-D SECURITY RIBBON

**Tilt the note back and forth while focusing on the blue ribbon.** You'll see the bells change to 100s as they move. When you tilt the note back and forth, the bells and 100s move side to side. If you tilt it side to side, they move up and down. The security ribbon is woven into the paper, not printed on it.

## **B** BELL IN THE INKWELL

**Tilt the note to see the color-shifting bell** in the copper inkwell change from copper to green, an effect that makes the bell seem to appear and disappear within the inkwell.

## **C** PORTRAIT WATERMARK

Hold the note to light and look for **a faint image of Benjamin Franklin** in the blank space to the right of the portrait. The image is visible from either side of the note.

## **D** COLOR-SHIFTING 100

Tilt the note to see the numeral 100 in the lower right corner of the front of the note shift from copper to green.

## **E** SECURITY THREAD

Hold the note to light to see an **embedded thread running vertically to the left of the portrait**. The thread is imprinted with the letters USA and the numeral 100 in an alternating pattern and is visible from both sides of the note. The thread glows pink when illuminated by ultraviolet light.

### OTHER SECURITY FEATURES

#### **RAISED PRINTING**

Move your finger up and down Benjamin Franklin's shoulder on the left side of the note. It should feel rough to the touch, a result of the enhanced intaglio printing process used to create the image. **Traditional raised printing can be felt throughout the \$100 note** and gives genuine U.S. currency its distinctive texture.

#### **MICROPRINTING**

**Look carefully (magnification may be necessary) to see the small printed text** THE UNITED STATES OF AMERICA on Benjamin Franklin's jacket collar, USA 100 around the blank space containing the portrait watermark, ONE HUNDRED USA along the golden quill, and small 100s in the note borders.

# KNOW THE \$50 NOTE

KNOW ITS FEATURES. KNOW IT'S REAL.



The \$50 note has three key security features that are easy to check: a security thread, portrait watermark, and color-shifting numeral 50. Issued 2004.

Click here to view the security and design features of older-design \$50 notes: [1997-2004](#), [1990-1997](#), and [1914-1990](#).



**A SECURITY THREAD**

**Hold the note to light** to see an embedded thread running vertically to the right of the portrait. The thread is imprinted with the text USA 50 and a small flag in an alternating pattern visible from both sides of the note. It glows yellow when illuminated by ultraviolet light.

**B PORTRAIT WATERMARK**

**Hold the note to a light and look for a faint image of President Grant** in the blank space to the right of the portrait. It's visible from both sides of the note.

**C COLOR-SHIFTING 50**

Tilt the note to see the numeral 50 in the lower right corner on the front of the note shift from copper to green.

OTHER SECURITY FEATURES

**RAISED PRINTING**

**Move your finger along the note's surface to feel the raised printing**, which gives genuine Federal Reserve notes their distinctive texture.

**MICROPRINTING**

**Look carefully (magnification may be necessary) to see the small printed text** FIFTY, USA, and 50 inside two of the blue stars to the left of the portrait, FIFTY repeated within both side borders of the note, and THE UNITED STATES OF AMERICA in President Grant's collar.

# KNOW THE \$20 NOTE

KNOW ITS FEATURES. KNOW IT'S REAL.



The \$20 note has three key security features that are easy to check: a security thread, portrait watermark, and color-shifting numeral 20. Issued 2003.

Click here to view the security and design features of older-design \$20 notes: [1998-2003](#), [1990-1998](#), and [1914-1990](#).



**A SECURITY THREAD**

**Hold the note to light** to see an embedded thread running vertically to the left of the portrait. The thread is imprinted with the text USA TWENTY and a small flag in an alternating pattern and is visible from both sides of the note. The thread glows green when illuminated by ultraviolet light.

**B PORTRAIT WATERMARK**

**Hold the note to light and look for a faint image of President Jackson** in the blank space to the right of the portrait. The image is visible from both sides of the note.

**C COLOR-SHIFTING 20**

Tilt the note to see the numeral 20 in the lower right corner of the front of the note shift from copper to green.

OTHER SECURITY FEATURES

**RAISED PRINTING**

**Move your finger along the note's surface to feel the raised printing**, which gives genuine Federal Reserve notes their distinctive texture.

**MICROPRINTING**

**Look carefully (magnification may be necessary) to see the small printed text USA20** along the border of the first three letters of the blue TWENTY USA ribbon to the right of the portrait and to see THE UNITED STATES OF AMERICA 20 USA 20 in black in the border below the Treasurer's signature.

# KNOW THE \$10 NOTE

KNOW ITS FEATURES. KNOW IT'S REAL.



The \$10 note has three key security features that are easy to check: a security thread, portrait watermark, and color-shifting numeral 10. Issued 2006.

Click here to view the security and design features of older-design \$10 notes: [2000-2006](#), [1990-2000](#), and [1914-1990](#).



## **A** SECURITY THREAD

**Hold the note to light** to see an embedded thread running vertically to the right of the portrait. The thread is imprinted with the text USA TEN and a small flag in an alternating pattern and is visible from both sides of the note. The thread glows orange when illuminated by ultraviolet light.

## **B** PORTRAIT WATERMARK

**Hold the note to light and look for a faint image of Secretary Hamilton** in the blank space to the right of the portrait. The image is visible from both sides of the note.

## **C** COLOR-SHIFTING 10

Tilt the note to see the numeral 10 in the lower right corner of the front of the note shift from copper to green.

## OTHER SECURITY FEATURES

### **RAISED PRINTING**

**Move your finger along the note's surface to feel the raised printing**, which gives genuine Federal Reserve notes their distinctive texture.

### **MICROPRINTING**

**Look carefully (magnification may be necessary) to see the small printed text** THE UNITED STATES OF AMERICA and TEN DOLLARS USA below the portrait and inside the borders of the note, and USA 10 repeated beneath the torch.

# KNOW THE \$5 NOTE

KNOW ITS FEATURES. KNOW IT'S REAL.



The \$5 note has three key security features that are easy to check: a column of three small numeral 5 watermarks, security thread, and large numeral 5 watermark. Issued 2008.

Click here to view the security and design features of older-design \$5 notes: [2000-2008](#), [1993-2000](#), and [1914-1993](#).



**A WATERMARK**

**Column of three smaller numeral 5s.**

**Hold the note to light** and look for a faint image of three numeral 5s to the left of the portrait. The image is visible from both sides of the note.

**B SECURITY THREAD**

**Hold the note to light** to see an embedded thread running vertically to the right of the portrait. The thread is imprinted with the letters USA and the numeral 5 in an alternating pattern and is visible from both sides of the note. The thread glows blue when illuminated by ultraviolet light.

**C WATERMARK**

**Large numeral 5.**

**Hold the note to light** and look for a faint image of a large numeral 5 in the blank space to the right of the portrait. The image is visible from both sides of the note.

OTHER SECURITY FEATURES

**RAISED PRINTING**

**Move your finger along the note's surface to feel the raised printing**, which gives genuine Federal Reserve notes their distinctive texture.

**MICROPRINTING**

**Look carefully (magnification may be necessary) to see the small printed text** FIVE DOLLARS repeated inside the left and right borders of the note, E PLURIBUS UNUM at the top of the shield within the Great Seal, and USA repeated in between the columns of the shield. On the back of the note the text USA FIVE appears along one edge of the large purple numeral 5.



# TIPS TO SPOT EASY-TO-DETECT COUNTERFEIT NOTES

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Take a quick glance at currency when you receive it.

- If it has **foreign writing** on it, it could be fake.
- If it has **“For Motion Picture Use Only”** or the word “Replica” on it, it could be fake.

The best way to determine whether a note is

genuine is to rely on its security features. If you think you’ve received a counterfeit note, follow your organization’s counterfeit-reporting procedures before notifying your nearest U.S. Secret Service Field Office.

## ADDITIONAL TELLER RESOURCES

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### TRAINING COURSE

Take our online [training course](#) designed to help tellers learn how to spot the security features in U.S. currency. The more they know, the less likely they are to accept counterfeit notes.

### U.S. CURRENCY EDUCATION WEBSITE

Visit [uscurrency.gov](https://uscurrency.gov) for more information and training resources on authenticating current and older styles of U.S. currency.

### REPORTING A COUNTERFEIT

For more information on how to report counterfeit currency, visit us [here](#).

### CASH ASSIST APP

With [Cash Assist’s](#) suite of tools, you can learn to quickly locate and understand the security features of the cash in your hands. Use your phone’s camera, accelerometer, and more to help you make decisions.

## CONTACT US

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If you have more specific questions, contact us here: [www.uscurrency.gov/about-us/contact-us](https://uscurrency.gov/about-us/contact-us)

Stay connected to us on [Facebook](#), [Twitter](#), and [YouTube](#) for the latest news and updates.

# KNOW YOUR CUSTOMER'S MONEY

## QUICK REFERENCE PDF FOR TELLERS



### FEEL THE PAPER

Move your finger across the note. It should feel slightly rough to the touch because of the printing process and the unique composition of the paper.



### CHECK COLOR-SHIFTING INK

The current \$100 note includes two advanced security features you can check by tilting it: A color-shifting Bell in the Inkwell and a 3-D Security Ribbon. The 3-D Security Ribbon contains images of bells and 100s that shift as you tilt the note.



### TILT THE NOTE

Tilt the note to see the ink in the numbers on the lower right corner change color. On the current style of notes, the color should change from copper to green.



### LOOK INTO THE LIGHT

Hold the note to light to check that the watermark and security thread are visible from the front and back of the note.

- Security threads are in a different location on each denomination \$5 and higher.
- Watermarks on the \$10, \$20, \$50, and \$100 notes should match the portrait on the front.
- The \$5 note has numeral 5 watermarks.

Visit [uscurrency.gov](https://uscurrency.gov) for more information and training resources on authenticating current and older styles of U.S. currency.

**Become familiar with your organization's counterfeit-reporting procedures**, and follow those procedures if you are uncertain whether the banknote you are handling is genuine U.S. currency. Procedures may include notifying your manager, notifying your loss-prevention representative, or calling your local law enforcement authority.