



U.S. Currency Training Module

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Final Exam

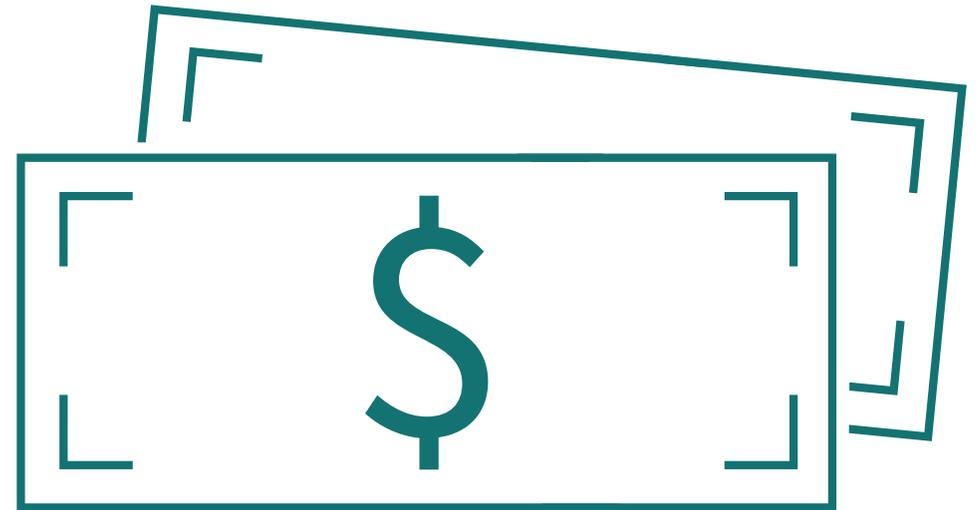


Overview

U.S. currency circulates broadly around the world. U.S. banknotes, or Federal Reserve notes, are printed by the Department of the Treasury's Bureau of Engraving and Printing. They are then issued and distributed by the Federal Reserve.

Denominations of U.S. Currency

The Federal Reserve Board currently issues \$1, \$2, \$5, \$10, \$20, \$50, and \$100 notes. Each denomination features a portrait of a famous American statesman on its face and an image reflective of the nation's history on the back. Let's look at the two most recent styles of notes for each denomination.



\$1 note

- President George Washington on the front.
- * Image of the Great Seal of the United States on the back.



Front of 1996 Style \$1 Note



Back of 1996 Style \$1 Note

\$2 note

- President Thomas Jefferson on the front.
- Image of the signing of the Declaration of Independence on the back.



Front of 1996 Style \$2 Note



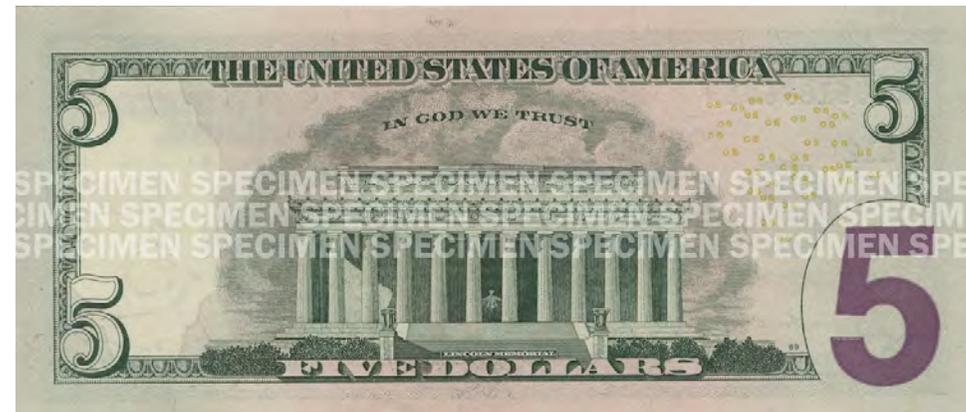
Back of 1996 Style \$2 Note

\$5 note – 2004 Style

- President Abraham Lincoln on the front.
- Image of the Lincoln Memorial on the back.



Front of 2004 Style \$5 Note



Back of 2004 Style \$5 Note

\$5 note – 1996 Style

- President Abraham Lincoln on the front.
- Image of the Lincoln Memorial on the back.



Front of 1996 Style \$5 Note



Back of 1996 Style \$5 Note

\$10 note – 2004 Style

- Treasury Secretary Alexander Hamilton on the front.
- Image of the Treasury building on the back.



Front of 2004 Style \$10 Note



Back of 2004 Style \$10 Note

\$10 note – 1996 Style

- Treasury Secretary Alexander Hamilton on the front.
- Image of the Treasury building on the back.



Front of 1996 Style \$10 Note



Back of 1996 Style \$10 Note

\$20 note – 2004 Style

- President Andrew Jackson on the front.
- Image of the White House on the back.



Front of 2004 Style \$20 Note



Back of 2004 Style \$20 Note

\$20 note – 1996 Style

- President Andrew Jackson on the front.
- Image of the White House on the back.



Front of 1996 Style \$20 Note



Back of 1996 Style \$20 Note

\$50 note – 2004 Style

- President Ulysses Grant on the front.
- Image of the U.S. Capitol Building on the back.



Front of 2004 Style \$50 Note



Back of 2004 Style \$50 Note

\$50 note – 1996 Style

- President Ulysses Grant on the front.
- Image of the U.S. Capitol Building on the back.



Front of 1996 Style \$50 Note



Back of 1996 Style \$50 Note

\$100 note – 2004 Style

- Benjamin Franklin on the front.
- Image of Independence Hall on the back.



Front of 2004 Style \$100 Note



Back of 2004 Style \$100 Note

\$100 note – 1996 Style

- Benjamin Franklin on the front.
- Image of Independence Hall on the back.



Front of 1996 Style \$100 Note



Back of 1996 Style \$100 Note

Redesigning U.S. Currency

The U.S. government periodically redesigns Federal Reserve notes to make them easier to use but more difficult to counterfeit.

Because U.S. currency has been redesigned over the years to stay ahead of counterfeiters, we have different “styles” of notes. This training will focus on the two most recent styles of Federal Reserve notes: the 1996 style and the 2004 style.



Styles of Federal Reserve Notes

Federal Reserve notes underwent their first major design change in 1996. The 1996 style of banknotes has large portraits. This was also the first time advanced security features were added to U.S. currency.



1996



2004

Styles of Federal Reserve Notes

The bills in the current 2004 style contain enhanced security features and are visually distinct from previous designs because they incorporate subtle color into the background of the notes.



1996



2004

Styles of Federal Reserve Notes

Different styles of notes circulate together because older styles of Federal Reserve notes are not recalled. It is U.S. government policy that all designs of U.S. currency remain legal tender, regardless of when they were issued.



1996



2004

Question:

Whose portrait appears on the front of the \$20 note?



President
Washington



President
Lincoln



President
Jackson



Benjamin
Franklin

Answer:

President Jackson's portrait appears on the front of the \$20 note. To review the designs of different denominations, go to [page 4](#).



President Washington



President Lincoln



President Jackson



Benjamin Franklin

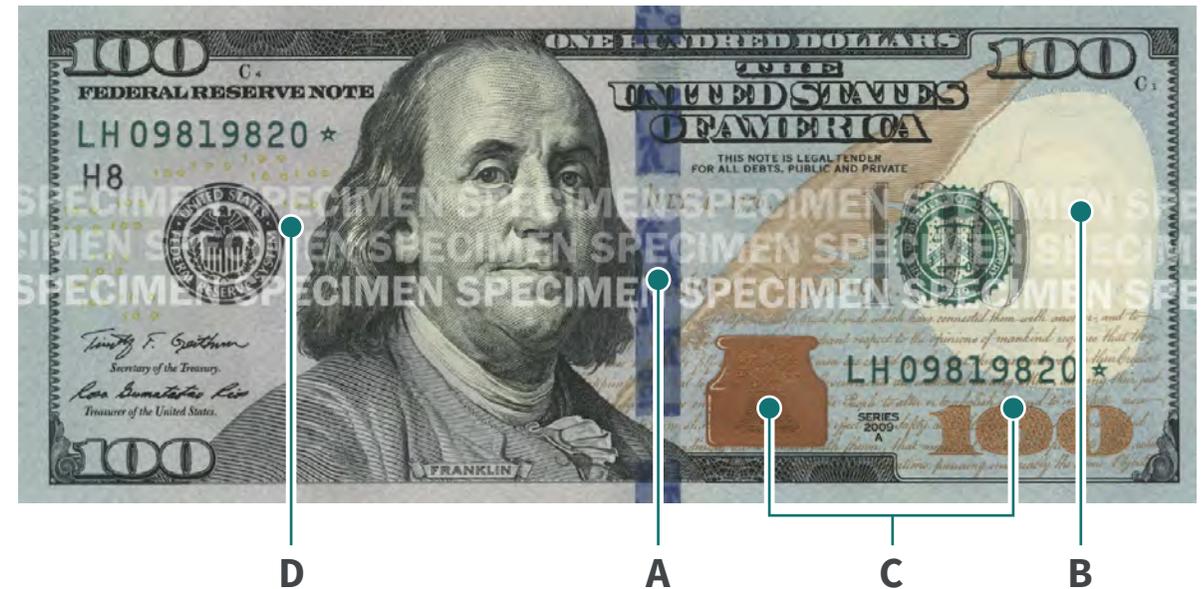


Security Features

In this section, you will learn about the security features found in different denominations of U.S. currency.

\$100 Note

The current style \$100 note has several key security features: a 3-D Security Ribbon (**A**), a portrait watermark of Benjamin Franklin (**B**), color-shifting ink (**C**), and a security thread (**D**).



3-D Security Ribbon

The current design of the \$100 note has a 3-D Security Ribbon, which is located to the right of the portrait of Benjamin Franklin.

Tilt the note back and forth while focusing on the blue ribbon. You will 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.



3-D Security Ribbon

If you tilt it side to side, the bells and 100s move up and down.

The 3-D Security Ribbon is woven into the paper, not printed on it.



Watermark

You'll need to hold the note to light to see the portrait watermark, which is located to the right of the portrait of Benjamin Franklin.

The watermark is visible from the front and back of the note when you hold it to light.



Color-Shifting Ink

If you tilt the note, the 100 in the lower right-hand corner will change color.

- For the 2004 style note, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



2004 Style \$100 Note Color Shift

Color-Shifting Ink

If you tilt the note, the 100 in the lower right-hand corner will change color.

- For the 2004 style note, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



1996 Style \$100 Note Color Shift

Color-Shifting Ink

The current design of the \$100 note also features color-shifting ink in the Bell in the Inkwell. If you tilt the note, the image of the bell shifts color from copper to green—an effect that makes it seem as if the bell is appearing and disappearing in the inkwell.



Security Thread

The security thread on the \$100 note is located to the left of the portrait of Benjamin Franklin.

On both the 1996 style and 2004 style \$100 note, the security thread reads *USA 100* when held to light.

To see the security thread, hold it to light. Like the watermark, the security thread is visible from both the front and back of the note.



Security Thread

When exposed to UV light, the security thread in the \$100 note glows pink.



Microprinting

Both the 2004 and the 1996 style \$100 notes feature microprinting.

For example, *THE UNITED STATES OF AMERICA* is printed on the collar of Benjamin Franklin's jacket on both the 1996 and 2004 style \$100 notes.



Question:

Which of the following is an example of a security feature found in the current design \$100 note?



Watermark



3-D Security Ribbon



Security Thread



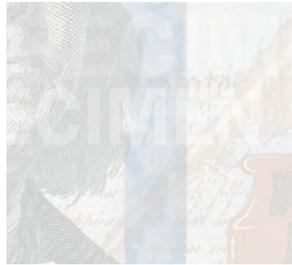
All of the above

Answer:

All of the above. To review the security features found in the current design of the \$100 note, go to [slide 24](#).



Watermark



3-D Security Ribbon



Security Thread



All of the above

Question:

When you tilt the current style \$100 note from side to side, which direction should the bells and *100s* move on the 3-D Security Ribbon?

Side to side

Up and down

The direction
changes every
time

They should
not move

Answer:

They should move up and down. Review the security features in the 3-D Security Ribbon by going to slide 25.

Side to side

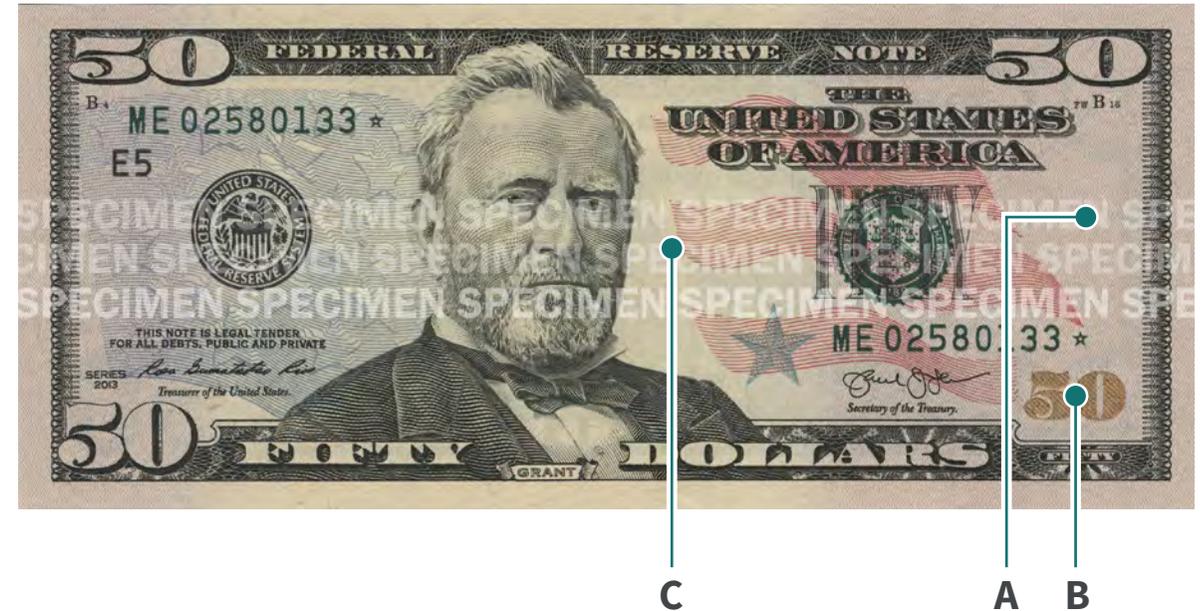
Up and down

The direction
changes every
time

They should
not move

\$50 Note

The \$50 note has several key security features: a portrait watermark of President Ulysses Grant **(A)**, color-shifting ink **(B)**, and a security thread **(C)**.



Watermark

A watermark of President Grant is located to the right of the portrait.

You'll need to hold the note to light to see the portrait watermark, which should be visible from the front and back of the note.



Color-Shifting Ink

If you tilt the note, the 50 in the lower right-hand corner of the note will change color.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



2004 Style \$50 Note Color Shift

Color-Shifting Ink

If you tilt the note, the 50 in the lower right-hand corner of the note will change color.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



1996 Style \$50 Note Color Shift

Security Thread

The security thread on the \$50 note is located to the right of the portrait of President Grant.

On both the 1996 style and 2004 style \$50 note, the security thread reads *USA 50* and includes a small flag.

To see the thread, hold it to light. The thread is visible from both the front and back of the note.



Security Thread

When exposed to UV light, the thread in the \$50 note glows yellow.



Microprinting

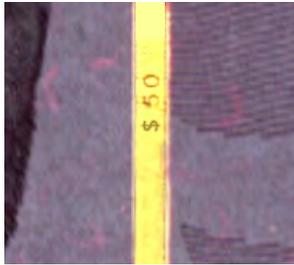
Both the 2004 style and 1996 style \$50 note feature microprinting.

For example, *THE UNITED STATES OF AMERICA* is printed in President Grant's collar in both styles.



Question:

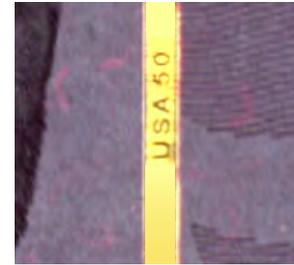
What text is on the security thread found in the \$50 note?



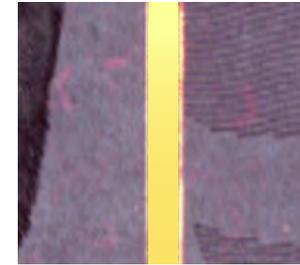
\$50



50 US Dollars



USA 50



It is blank

Answer:

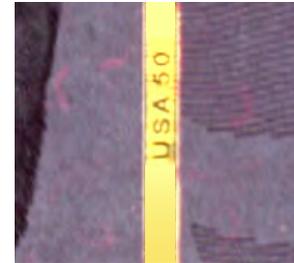
The text on the security thread on the \$50 note is *USA 50*. To review this security feature, go to [slide 43](#).



\$50



50 US Dollars



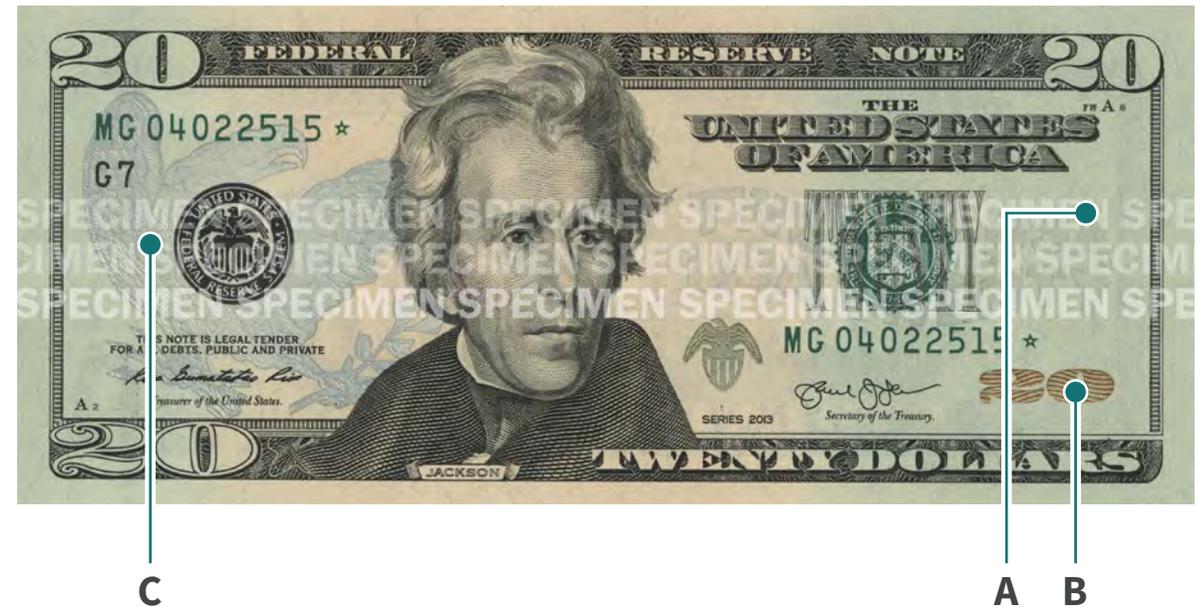
USA 50



It is blank

\$20 Note

The \$20 note has several key security features: a portrait watermark of President Andrew Jackson (**A**), color-shifting ink (**B**), and a security thread (**C**).



Watermark

A watermark of President Jackson is located to the right of the portrait.

You'll need to hold the note to light to see the portrait watermark, which should be visible from the front and back of the note.



Color-Shifting Ink

If you tilt the note, the 20 in the lower right-hand corner of the note will change colors.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



2004 Style \$20 Note Color Shift

Color-Shifting Ink

If you tilt the note, the 20 in the lower right-hand corner of the note will change colors.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



1996 Style \$20 Note Color Shift

Security Thread

The security thread on the \$20 note is located to the left of the portrait of President Jackson.

On both the 1996 and 2004 styles of the \$20 note, the security thread reads *USA TWENTY* and includes a small flag.

To see the security thread, hold it to light. The security thread is visible from both the front and back of the note.



Security Thread

When exposed to UV light, the security thread in the \$20 note glows green.



Microprinting

Both the 2004 style and 1996 style \$20 note feature microprinting.

For example, the 2004 style has *THE UNITED STATES OF AMERICA 20 USA 20* printed in the border below the Treasurer's signature, and the 1996 style has *THE UNITED STATES OF AMERICA* printed along the lower edge borders that frame the portrait.



Question:

When you tilt the current style \$20 note, what colors does the 20 in the lower right-hand corner of the note shift between?



Copper to green



Red to blue



Silver to gold



Black to gold

Answer:

The 20 in the lower right-hand corner of the current style \$20 note shifts from copper to green when you tilt it. To review this security feature, go to [slide 49](#).



Copper to green



Red to blue



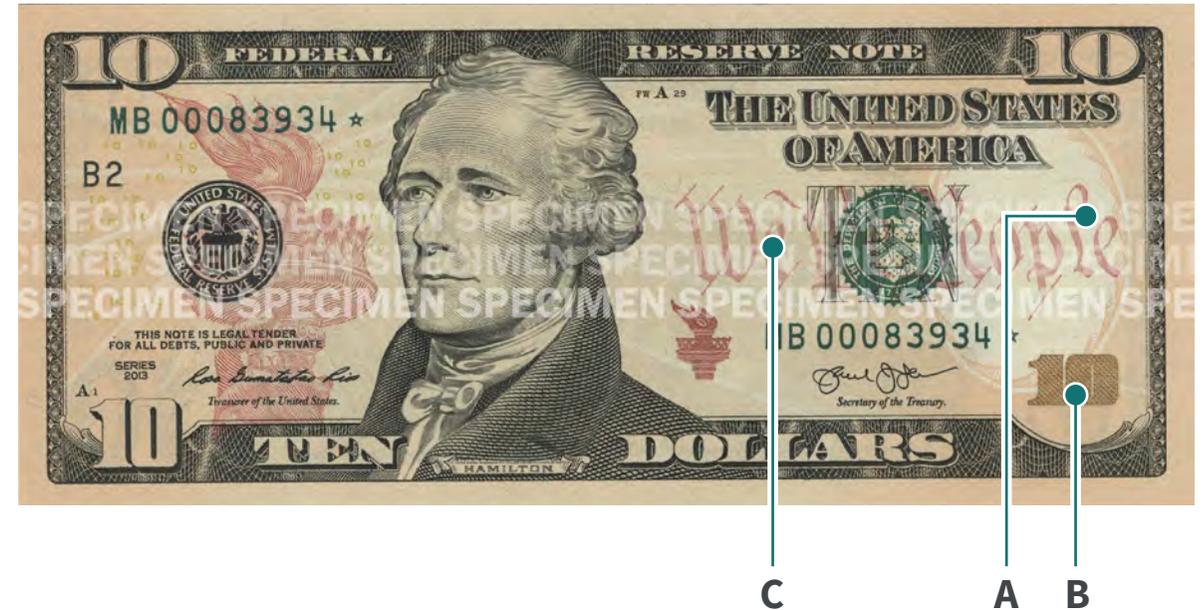
Silver to gold



Black to gold

\$10 Note

The \$10 note has several key security features:
a portrait watermark of Treasury Secretary
Alexander Hamilton **(A)**, color-shifting ink **(B)**,
and a security thread **(C)**.



Watermark

A watermark of Secretary Hamilton is located to the right of the portrait. You'll need to hold the note to light to see the portrait watermark, which should be visible from the front and back of the note.



Color-Shifting Ink

If you tilt the \$10 note, the 10 at the lower right-hand corner of the note will change colors.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.

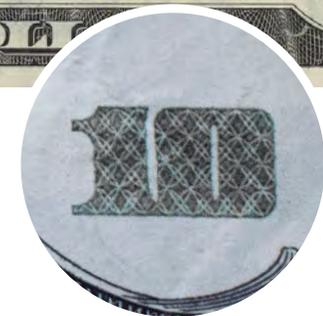


2004 Style \$10 Note Color Shift

Color-Shifting Ink

If you tilt the \$10 note, the 10 at the lower right-hand corner of the note will change colors.

- For the 2004 style, the color will change from copper to green when tilted.
- For the 1996 style, the color will change from green to black.



1996 Style \$10 Note Color Shift

Security Thread

The security thread on the \$10 note is located to the right of the portrait of Secretary Hamilton.

On both styles of the \$10 note, the security thread reads *USA TEN* and includes a small flag.

To see the security thread, hold it to light. The security thread is visible from both the front and back of the note.



Security Thread

When exposed to UV light, the security thread in the \$10 note glows orange.



Microprinting

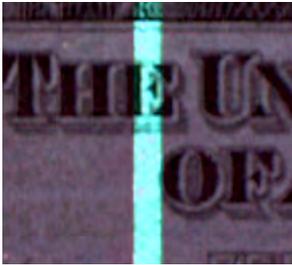
Both the 2004 style and 1996 style \$10 note feature microprinting.

For example, the 2004 style has *THE UNITED STATES OF AMERICA* below the portrait, and the 1996 style has *THE UNITED STATES OF AMERICA* repeated just above Secretary Hamilton's name.

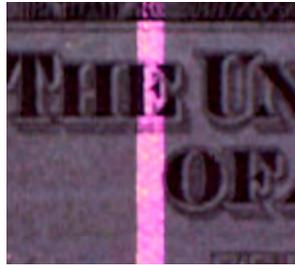


Question:

When exposed to UV light, what color does the security thread in the \$10 note glow?



Blue



Pink



Yellow



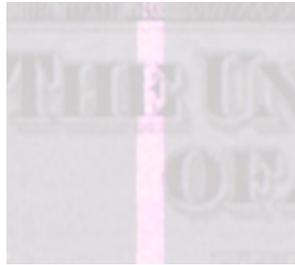
Orange

Answer:

The security thread on \$10 notes glows orange when exposed to UV light. Review this security feature on [slide 60](#).



Blue



Pink



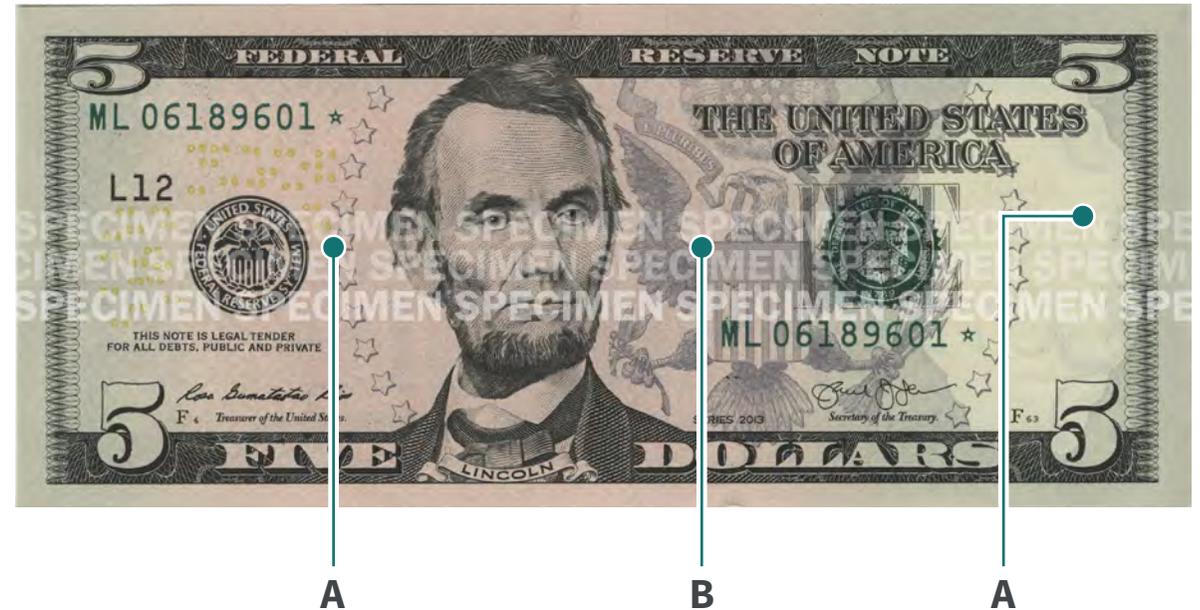
Yellow



Orange

\$5 Note

The 2004 style and 1996 style \$5 note have common security features, though they are incorporated differently. Both include a watermark located to the right of the portrait (**A**) and a security thread (**B**).



Watermark

The 2004 style of the \$5 note includes two watermarks.

To the right of the portrait of President Lincoln, there is a large 5.

To the left of the portrait, there are three smaller 5s repeated in a vertical line.

You'll need to hold the note to light to see the watermarks. You should be able to see the watermarks from the front and back of the note.



Security Thread

The security thread is located to the right of the portrait of President Lincoln.

On the 2004 style note, the security thread should read *USA 5*.

You can see the security thread by holding the note to light. The security thread is visible from both the front and back of the note.



Security Thread

When exposed to UV light, the security thread in both styles of the \$5 note glows blue.



Microprinting

Both the 2004 style and 1996 style \$5 note feature microprinting.

Both the 2004 and 1996 styles include *FIVE DOLLARS* repeated in the left and right borders of the note.



Question:

Which of the following is a watermark on the 2004 style \$5 note?



USA Five



The American flag



5



The Lincoln Memorial

Answer:

The watermark on the 2004 style \$5 note is 5.
To review this security feature, go to [slide 66](#).



USA Five



The American flag



5



The Lincoln Memorial



Quick Ways to Authenticate

Even when pressed for time, you can still take simple steps to authenticate the notes you are handed. All you need to do is feel, tilt, and check.

Feel the Paper

Genuine U.S. currency has a unique feel. When you are handed a note

- Run your fingers over it - the note should feel slightly rough to the touch.
- Ask yourself: Does it feel overly soft or overly stiff? Does the paper feel thicker or thinner than usual? Does the paper feel unusually glossy or smooth?
- If something feels off at first touch, you can quickly check the note's security features.



Tilt the Note

If you're unsure if the note you're holding is genuine, subtly tilt the note back and forth and observe the color-shifting ink, which is found on denominations \$10 and higher. The current-style \$100 note includes two additional security features you can check by tilting the note: a 3-D Security Ribbon and color-shifting Bell in the Inkwell.



2004 Style \$100 Note Bell in the Inkwell

Tilt the Note

If you're unsure if the note you're holding is genuine, subtly tilt the note back and forth and observe the color-shifting ink, which is found on denominations \$10 and higher. The current-style \$100 note includes two additional security features you can check by tilting the note: a 3-D Security Ribbon and color-shifting Bell in the Inkwell.



2004 Style \$100 Note 3-D Security Ribbon

Check with Light

Notes of denomination \$5 and higher have two security features that can be checked by holding the note to light: the watermark and the security thread.

Watermark: If the watermark is nonexistent or not visible from both sides, or if it does not match the note's portrait or denomination, you may be handling counterfeit currency.



Check with Light

Security Thread: If the security thread is nonexistent or not visible from both sides, or if the security thread does not match the note, you may be handling counterfeit currency.



Question:

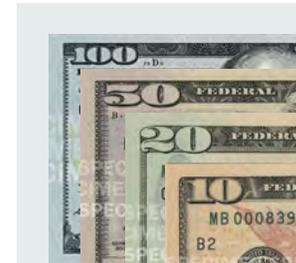
On which notes can you find color-shifting ink?



Denominations of \$50 and higher



Denominations of \$20 and higher



Denominations of \$10 and higher



All denominations

Answer:

Denominations of \$10 and higher have color-shifting ink.
To review this security feature, go to [slide 74](#).



Denominations
of \$50 and
higher



Denominations
of \$20 and
higher



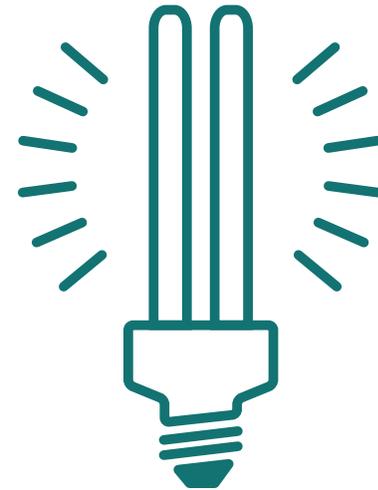
Denominations
of \$10 and
higher



All
denominations

Additional Authentication Methods

It can help to compare the suspect counterfeit note to a note you know to be genuine. With a UV light and a magnifying glass, you'll be able to more clearly see if the note you are handling has the same characteristics as genuine U.S. currency.



Check the Security Thread

Under UV Light

The security thread should glow when exposed to UV light. The different denominations should glow in the following colors:

- \$100 note: pink
- \$50 note: yellow
- \$20 note: green
- \$10 note: orange
- \$5 note: blue



Check the Microprinting with a Magnifying Glass

Notes of denominations \$5 and higher contain microprinting, but the exact words used and locations of the microprinting varies between denominations and style.

Though the print is small, it should look clear and easy to read. If the edges of the print are blurred or if words are misspelled, you may have a counterfeit.



Counterfeit-Reporting Procedures

Become familiar with your organization's counterfeit-reporting procedures, and follow those procedures if you are uncertain if 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.



Question:

Which of the following is NOT a step to help authenticate currency?

Feel the paper

Hold to light and
look for watermark
and security thread

Tilt and look for
color-shifting ink

Smell the note

Answer:

Smelling the note is not a step to help authenticate currency.
Review the steps to authenticate currency by going to slide 73.

Feel the paper

Hold to light and
look for watermark
and security thread

Tilt and look for
color-shifting ink

Smell the note



Final Exam

Now that you know about the security features in U.S. currency and what steps to take to authenticate a note, it's time to test your knowledge. Using the information you've learned, look carefully at the security features in the following notes and see if you can identify which notes may not be genuine.



Security Features

1. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

2. This note may be:

- Genuine U.S. currency
- Counterfeit currency



1996 Style \$20 Note Color Shift



Security Features

3. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

4. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

5. This note may be:

- Genuine U.S. currency
- Counterfeit currency

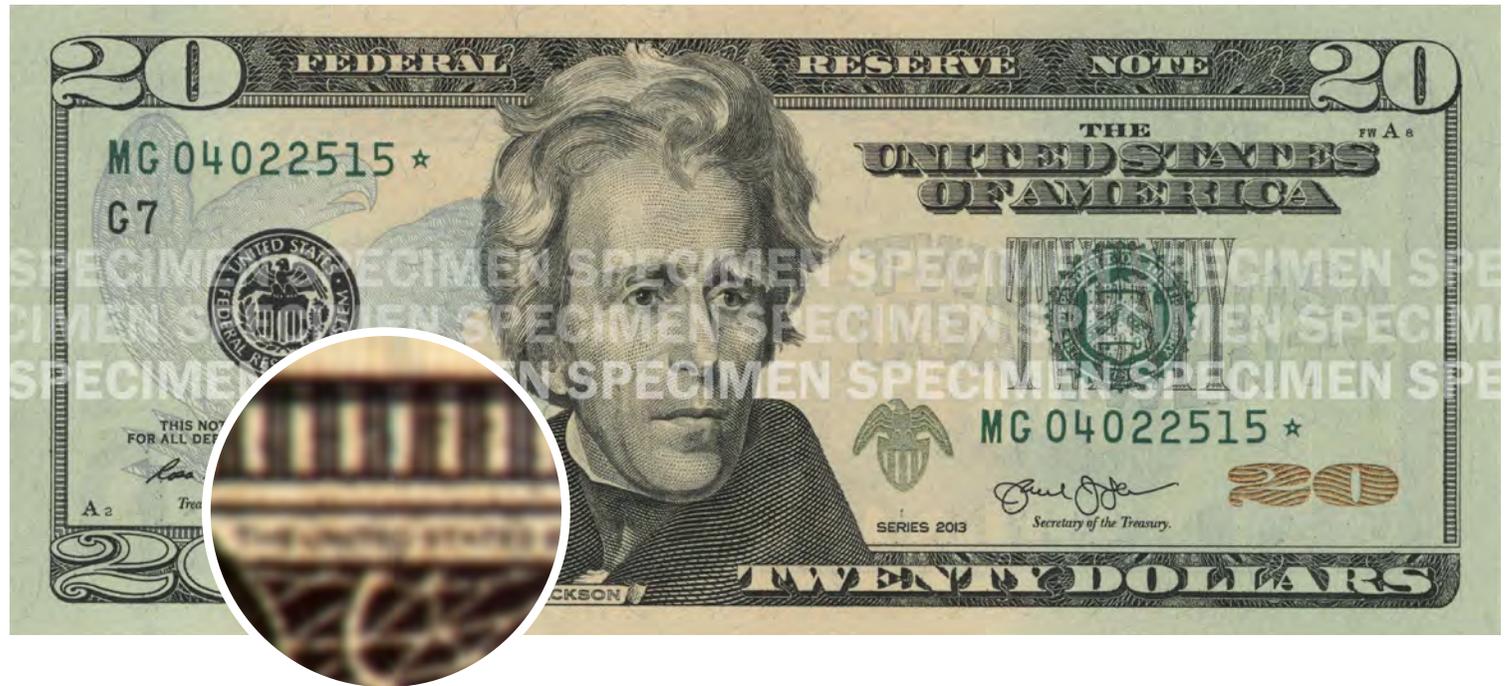




Quick Ways to Authenticate

6. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

7. This note may be:

- Genuine U.S. currency
- Counterfeit currency



Overview

8. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

9. This note may be:

- Genuine U.S. currency
- Counterfeit currency





Security Features

10. This note may be:

- Genuine U.S. currency
- Counterfeit currency



Congratulations

You have completed all sections and the final exam of the U.S. Currency Training Module.

For more information and resources,
go to uscurrency.gov.