Training Course

This course is designed to help you learn how to use the security features in U.S. currency. The more you know, the less likely you are to accept counterfeit notes.

- Overview
- Security Features
- Exam

When you leave the site, your progress through the course will not be saved and your personal information will not be collected or stored. For more information, see our Privacy Policy.
This training course takes approximately 20 minutes to complete and covers two content areas:

- Overview
- Security features and authentication

Following the course, you will have the opportunity to test your knowledge with a final exam.

For security purposes, all notes have the word “specimen” printed on them.

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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.

Click on the notes below to learn about each one.
$1 Note

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

1963 - present front view

1963 - present back view
$2 Note

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

1976 - present front view

1976 - present back view
$5 Note

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

2008 - present

2000 - 2008
$5 Note

President Abraham Lincoln on the front
Image of the Lincoln Memorial on the back
$10 Note

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

2006 - present

2000 - 2006
$10 Note

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

2006 - present

2000 - 2006
$20 Note

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

2003 - present

1998 - 2003
$20 Note

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

2003 - present

1998 - 2003
$50 Note

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

2004 - present
1997 - 2004
$50 Note

President Ulysses S. Grant on the front
Image of the U.S. Capitol Building on the back
$100 Note

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

2013 - present

1996 - 2013
$100 Note

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

2013 - present

1996 - 2013
Security Features

In this section, you will learn about the security features found in different denominations of U.S. currency. You will also learn simple steps to authenticate the notes you are handed when pressed for time. All you need to do is feel, tilt, and check.

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Security Features on U.S. Currency

The Federal Reserve Board currently issues $1, $2, $5, $10, $20, $50, and $100 notes. Each denomination has several key security features, such as a 3-D Security Ribbon, a portrait watermark, color-shifting ink, and a security thread.

Click on the notes below to learn about each one.

Quick authentication
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
- Tilt the note
- Check with light
- Check with UV light
$5 Note

The 2004 style and 1996 style $5 note have common security features. Both include a watermark located to the right of the portrait (A) and a security thread (B)

2008 - present
$5 Note

The 2004 style and 1996 style $5 note have common security features. Both include a watermark located to the right of the portrait (A) and a security thread (B).

2008 - present

**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.
$5 Note

The 2004 style and 1996 style $5 note have common security features. Both include a watermark located to the right of the portrait (A) and a security thread (B).

2008 - present

**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.
$5 Note

The 2004 style and 1996 style $5 note have common security features. Both include a watermark located to the right of the portrait (A) and a security thread (B).

2008 - present

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.
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).

2006 - present
$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).

2006 - present

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.
$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).

2006 - present

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.
$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).
$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).

2003 - present
$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).

2003 - present

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.
$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).

2003 - present

**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.
$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).

2003 - present

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.
$50 Note

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

2004 - present
$50 Note

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

2004 - present

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.
$50 Note

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

2004 - present

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

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.
$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).

2013 - present
$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).

2013 - present

3-D Security Ribbon
The current design $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.
$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)

2013 - present

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.
$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).

2013 - present

Color-Shifting Ink

The current design $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.
$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)

2013 - present

Color-Shifting Ink

If you tilt the note, the $100 in the lower right-hand corner of the note will change color. For the 2013 style, the color will change from copper to green when tilted. For the 1996 style, the color will change from green to black.
$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).

Security Thread

The security thread on the $100 note is located to the left of the portrait of Benjamin Franklin. On both the 1990 style and 2013 style $100 note, the security thread reads USA 100. 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.
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.

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Go back  Begin section
Choose a tool from the left to examine the $100 note above for a watermark.
Is this note genuine U.S. currency?

Genuine U.S. currency
Counterfeit currency
Choose a tool from the left to examine the $20 note above for color-shifting ink.

Is this note genuine U.S. currency?

- [ ] Genuine U.S. currency
- [ ] Counterfeit currency
Choose a tool from the left to examine the $50 note above for a security thread.

Is this note genuine U.S. currency?

Genuine U.S. currency  Counterfeit currency

Drag the UV light tool across the bill to reveal the security thread.
Choose a tool from the left to examine the $10 note above for color-shifting ink.

Is this note genuine U.S. currency?

Genuine U.S. currency  Counterfeit currency
Choose a tool from the left to examine the $50 note above for a watermark.

Is this note genuine U.S. currency?

- [ ] Genuine U.S. currency
- [ ] Counterfeit currency
Choose a tool from the left to examine the $20 note above for microprinting.

Is this note genuine U.S. currency?

Genuine U.S. currency  Counterfeit currency
Choose a tool from the left to examine the $100 note above for a security ribbon.

Is this note genuine U.S. currency?

Genuine U.S. currency  Counterfeit currency
Choose a tool from the left to examine the $50 note above for microprinting.

Is this note genuine U.S. currency?

- Genuine U.S. currency
- Counterfeit currency
Choose a tool from the left to examine the $100 note above for a security thread.

Is this note genuine U.S. currency?

- [ ] Genuine U.S. currency
- [ ] Counterfeit currency
Choose a tool from the left to examine the $20 note above for a watermark.

Is this note genuine U.S. currency?

- Genuine U.S. currency
- Counterfeit currency