SECTION 1

Overview

SECTION 2

Security Features

SECTION 3

Quick Ways to Authenticate

SECTION 4

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.

Begin Section

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 $1 Note
Image 1 of 2

Previous Next

Progress

$1 Note

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

Back of $1 Note
Image 2 of 2

Previous Next

$2 Note

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

Front of $2 Note
Image 1 of 2

Previous | Next

Progress

$2 Note

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

Back of $2 Note
Image 2 of 2

Previous

Next

$5 Note

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

Front of 2004 Style $5 Note

Image 1 of 4

$5 Note

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

Back of 2004 Style $5 Note
Image 2 of 4

$5 Note

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

Front of 1996 Style $5 Note

Image 3 of 4

Previous

Next

Progress

$5 Note

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

Back of 1996 Style $5 Note
Image 4 of 4

$10 Note

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

Front of 2004 Style $10 Note

Image 1 of 4

Previous Next

$10 Note

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

Back of 2004 Style $10 Note
Image 2 of 4

Previous Next

$10 Note

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

Front of 1996 Style $10 Note

Image 3 of 4

Previous Next

$10 Note

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

Back of 1996 Style $10 Note

Image 4 of 4

Previous

Next

Progress

$20 Note

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

Front of 2004 Style $20 Note

Image 1 of 4

Previous Next

$20 Note

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

Back of 2004 Style $20 Note

Image 2 of 4

Previous

Next

$20 Note

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

Front of 1996 Style $20 Note

Image 3 of 4

Previous Next

$20 Note

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

Back of 1996 Style $20 Note

Image 4 of 4

Previous

Next

Progress

$50 Note

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

Front of 2004 Style $50 Note

Image 1 of 4

Previous

Next

Progress

$50 Note

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

Back of 2004 Style $50 Note

Image 2 of 4

Previous

Next

$50 Note

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

Front of 1996 Style $50 Note

Image 3 of 4

Previous Next

Progress

$50 Note

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

Back of 1996 Style $50 Note
Image 4 of 4

Previous Next

$100 Note

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

Front of 2004 Style $100 Note

Image 1 of 4

Previous | Next

Progress

$100 Note

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

Back of 2004 Style $100 Note
Image 2 of 4

Previous Next

$100 Note

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

Front of 1996 Style $100 Note

Image 3 of 4

Previous

Next

Progress

$100 Note

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

Back of 1996 Style $100 Note
Image 4 of 4

Previous Next

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.

Previous

Next

Progress

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 current style of notes, the 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

Previous Next

Question:

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

President Washington

President Lincoln

President Jackson

Benjamin Franklin

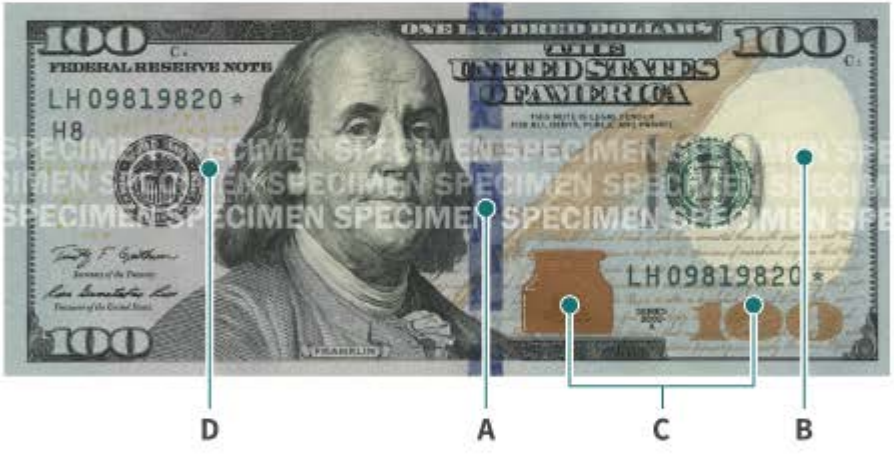
Security Features

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

Begin Section

$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).



Previous

Next

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 *100*s as they move.

Previous

Next

3-D Security Ribbon

When you tilt the note back and forth, the bells and *100*s move side to side. 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.

Previous

Next

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.

Previous

Next

Progress

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.

Previous

Next

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.

Previous

Next

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.

Previous

Next

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.

Previous

Next

Security Thread

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

Previous

Next

Progress

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.

Previous
Next

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

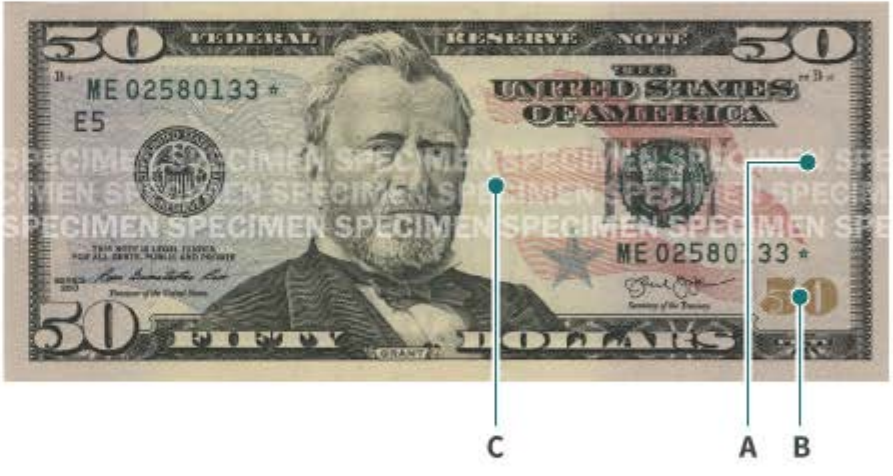
Question:

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

- 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).



Previous

Next

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.

Previous

Next

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.

Previous

Next

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.

Previous

Next

Security Thread

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

Previous

Next

Progress

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.

Previous

Next

Question:

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

$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).

Previous

Next

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.

Previous

Next

Progress

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.

Previous

Next

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.

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.

Previous

Next

Progress

Security Thread

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

Previous

Next

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.

Previous

Next

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

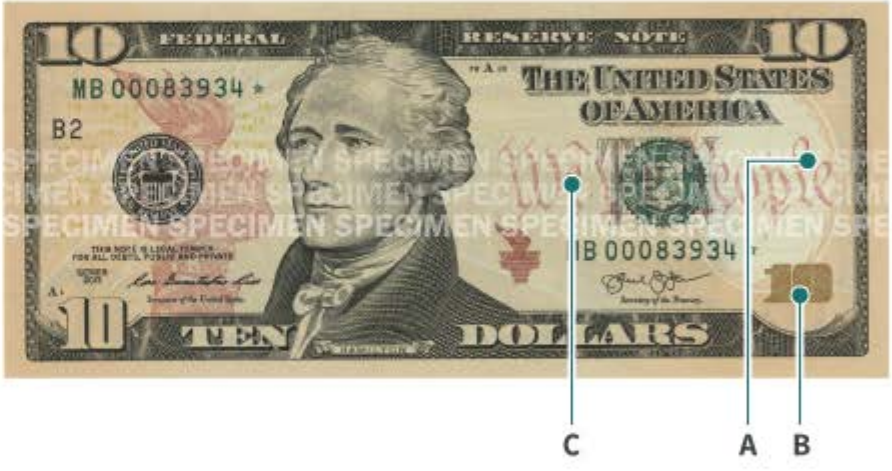
- Red to blue

- Silver to gold

- Black to gold

$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).



Previous
Next

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.

Previous

Next

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.

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.

Previous

Next

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.

Previous

Next

Question:

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

Blue

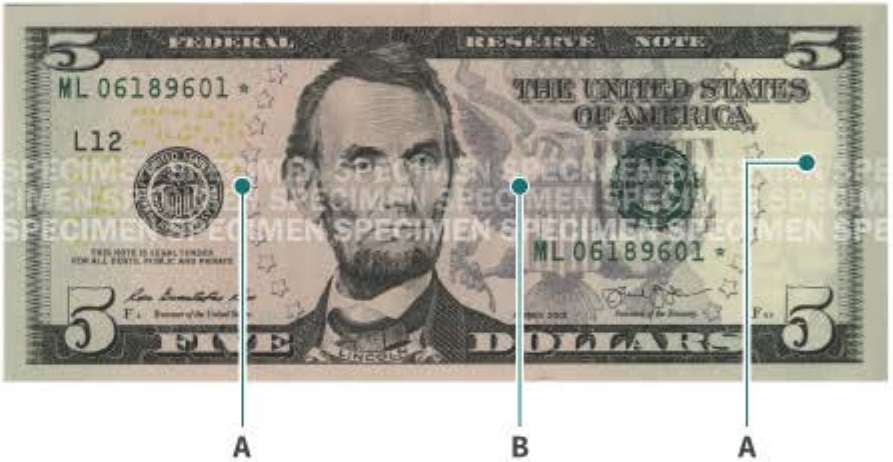
Pink

Yellow

Orange

$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).



Previous

Next

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 *5*s 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.

Previous

Next

Security Thread

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

Previous

Next

Progress

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.

Previous

Next

Question:

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

- 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.

Begin Section

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.

Previous

Next

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.

Previous

Next

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.

Previous

Next

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

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

Previous

Next

Check the Microprinting with a Magnifying Glass

Notes of denomination $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.

Previous

Next

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

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.

Begin Section

SECTION 1

Overview

COMPLETED

SECTION 2

Security Features

COMPLETED

SECTION 3

Quick Ways to Authenticate

COMPLETED

SECTION 4

Final Exam