How to Detect Counterfeit Money

Is it real? Know your notes.

The best way to determine whether a note is genuine is to check its security features. If you think you've received a counterfeit note, notify your nearest <u>U.S. Secret Service Field Office</u>.



STEP 1: FEEL THE PAPER

Paper Material & Texture:

- Move your finger across the note.
- US currency paper is a blend of 75% cotton and 25% linen.
- It should feel slightly rough to the touch because of the printing process and the unique composition of the paper.



STEP 2: TILT THE NOTE

Color-shifting Ink:

- Tilt the note to see the ink in the numbers on the lower right corner change color from copper to green on denominations of \$10 and higher.
- The Bell in the Inkwell on the \$100 note also changes from copper to green.

Security Ribbon:

- The \$100 note features a blue 3-D Security Ribbon with images of bells and 100s. When you tilt the note back and forth, the bells and 100s in the ribbon move from side to side. When you tilt the note from 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.



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STEP 3: CHECK WITH LIGHT

Security Thread:

- Hold the note to light to see a security thread embedded vertically on denominations \$5 and higher.
- The thread is embedded in a different position for each denomination and glows a different color when held to ultraviolet (UV) light.
- The security thread is visible from both sides of the note.
- On \$5, \$10, and \$50 bills, the thread is located to the right of the portrait; on \$20 and \$100 bills it is located to the left of the portrait.

Watermark:

- Hold the note to light to see a faint image to the right of the portrait on denominations \$5 and higher.
- Watermarks are visible from both sides of the note.
- When evaluating the most recent \$5 bill design, hold the note up to the light to see three numeral 5s to the left of the portrait and on the right edge; in the previous design, the watermark depicts Lincoln's portrait.
- On new \$10, \$20, \$50, and \$100 notes, the watermark is a replica of the portrait and is located to the right of the printed image.



STEP 4: MAGNIFY

Microprinting:

- Microprinting are the small printed words, which may require magnification to see, and should be clear.
- Microprinting corresponds to the denomination or contains phrases such as "THE UNITED STATES OF AMERICA," "USA," or "E PLURIBUS UNUM."

Red & Blue Fibers:

• The paper in authentic banknotes has small red and blue security fibers embedded throughout.

Related:

<u>Cashier's Toolkit: A Guide to Identifying Genuine Currency</u> <u>An Interactive Look at the US Denominations:</u> Learn about their design and security features.

Become familiar with your business' counterfeit-reporting procedures and follow those procedures if you are uncertain whether the banknote you are handling is genuine US currency.

Visit **<u>uscurrency.gov</u>** for more information and training resources on authenticating US currencies.

