



The New Color of Money: Safer, Smarter, More Secure

Series 2004 \$20 Note Features for The New Color of Money

Confidence. Trust. Value. That’s what the American dollar stands for, around the world. This is made possible through continuous improvements in currency design and aggressive law enforcement that protect the integrity of U.S. currency by guarding it against counterfeiting.

To stay ahead of counterfeiters, the government introduced the Series 2004 currency, beginning with the \$20 note, which was issued in 2003. The new bills remain the same size and use the same, but enhanced, portraits and historical images. Above all, the world continues to recognize the new money as quintessentially American.

Security Features

The new \$20 notes are safer, smarter and more secure: safer because they’re harder to fake and easier to check; smarter to stay ahead of tech-savvy counterfeiters; more secure to protect the integrity of U.S. currency. Because these features are difficult for counterfeiters to reproduce well, they often do not try, hoping that cash-handlers and the public will not check their money.

The redesigned \$20 note retains three of the most important security features that were first introduced in the 1990s and are easy to check: color-shifting ink, watermark and security thread.

Color-Shifting Ink: Look at the number “20” in the lower right corner on the face of the bill. When you tilt the note up and down, the color-shifting ink changes from copper to green. The color shift is more dramatic in the new \$20 note making it even easier for people to check their money.

Watermark: Hold the bill up to the light and look for the watermark, or faint image, similar to the large portrait. The watermark is part of the paper itself and it can be seen from both sides of the note.

Design Features

To stay ahead of currency counterfeiters, the U.S. will introduce new currency designs every seven to ten years. Not only will many of these design updates add complexity to the note and make counterfeiting more difficult, other features will help the public, particularly those who are visually impaired, to tell denominations apart.



Color: The most noticeable difference in the newly designed \$20 note is the addition of subtle background colors of green, peach and blue to both sides of the note. This marks the first time in modern American history that U.S. cash will include colors other than black and green. The words “TWENTY USA” have been printed in blue in the background to the right of the portrait and small yellow numeral 20s printed in the background on the back of the bill. Different background colors will be used for the different denominations. This will help everyone to tell denominations apart.

Symbols of Freedom: Appearing on the front of the note are two new American eagle “symbols of freedom.” The large blue eagle in the background to the left of President Andrew Jackson’s portrait is representative of those drawn and sculpted during his time period. The smaller green metallic eagle to the lower right of the portrait is a more contemporary illustration, using the same “raised ink” intaglio process as the portrait, numerals and engravings. The symbols of freedom will differ for each denomination.

Updated Portrait and Vignette: The oval borders and fine lines surrounding the portrait on the front and the White House vignette on the back of the note have been removed. The portrait has been moved up and shoulders have been extended into the border. Additional engraving details have been added to the vignette background.

Other Features

Microprinting: Because they are so small, microprinted words are hard to replicate. The redesigned currency features microprinting on the face of the note in two new areas. Bordering the first three letters of the “TWENTY USA” ribbon to the right of the portrait, the inscription “USA20” is microprinted in blue. The words “THE UNITED STATES OF AMERICA 20 USA 20” are microprinted in black on the border below the Treasurer’s signature.

Low-Vision Feature: The large numeral “20” in the lower right corner on the back of the bill is easy to read.

Federal Reserve Indicators: A universal seal to the left of the portrait represents the entire Federal Reserve System. A letter and number beneath the left serial number identifies the issuing Federal Reserve Bank.

Serial Numbers: The unique combination of eleven numbers and letters appears twice on the front of the note.

A Smooth Transition

Since the beginning of *The New Color of Money* education program in 2003, more than 377,000 contacts have been made with cash-handlers, machine manufacturers, associations, corporations and the general public to help them to prepare for the new currency. This ongoing outreach includes manufacturers of vending and ticketing machines, ATMs and self-service checkout counters, which are becoming increasingly prevalent at retail locations.

You won't have to exchange your old notes for new ones. Your old money will always be good. Every U.S. currency note issued since 1861 is still redeemable today at full face value. Both the new notes and the older-design notes will continue to be legal currency at full face value – there will be no recall or devaluation of any U.S. notes. The United States has never devalued its currency and will not do so now.