



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

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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.

New currency will be issued, beginning with the \$20 note in late 2003, and new designs for the \$50 and \$100 notes will follow in 2004 and 2005; decisions on new designs for the \$5 and \$10 notes are still under consideration, but a redesign of the \$2 and \$1 notes is not planned. The new bills will remain the same size and will use the same, but enhanced, portraits and historical images, and above all, the world will continue to recognize the new money as quintessentially American.

Security Features

The new \$20 notes will be 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.

Those who learn the security features will be able to check to make sure their hard-earned money is genuine. To build that awareness, the U.S. government is undertaking a broad public education program. It will help ensure people all over the world know new currency designs are coming, and help them understand the security features.

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.

Security Thread: Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically up one side of the note. If you look closely, the words "USA TWENTY" and a small flag are visible along the thread from both sides of the note. The security thread also glows green under ultraviolet light. **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.

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. 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.

Design Features

To stay ahead of currency counterfeiters, the U.S. will be introducing 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.

A Smooth Transition

Work is already well underway so that cash-handling machine manufacturers can make their equipment compatible with the new currency by the time it enters circulation. It is important to remember that 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 U.S. notes. As the new currency is phased in, the old notes will be retired by the Federal Reserve when they are returned through the banking system. This means that there is no time limit or requirement for exchanging a previous series for a new series.