

Anti-Money Laundering Compliance Guide

Travelers Express Money Orders

MoneyGram Money Transfers

- Reports
- Recordkeeping
- Suspicious Transactions
- OFAC



WHY YOU SHOULD READ THIS GUIDE

The law requires compliance. This Guide contains important information about federal laws and regulations that affect you and your employees. You and your employees must understand the requirements of the Bank Secrecy Act ("BSA"), the USA Patriot Act, the Office of Foreign Assets Control ("OFAC") economic sanctions, and other anti-money laundering laws and regulations, and comply with them. If you or your employees fail to comply, you and your employees and your business may be subject to civil fines, criminal penalties, or forfeiture of assets.

MoneyGram and Travelers Express require

compliance. It is our policy that we follow both the letter and the spirit of the law and regulations. We do not want our money transfers, money orders, or other financial transactions to be used in illegal money laundering schemes. We will not do business with anyone who knowingly violates the regulations. We have a comprehensive compliance program within our organization to help ensure compliance. The Guide is designed to help you comply as well.

This Guide is not legal advice. If you need legal advice, you should seek the services of an attorney.



MONEY LAUNDERING

There are strict federal and state laws and regulations designed to help prevent money laundering. The laws and regulations impose both civil and criminal fines and even jail time for violations. U.S. law enforcement officials have seen money transfers, money orders, and other financial transactions used to launder money. This Guide can help reduce your risk of being used by criminals to launder money.

WHAT IS MONEY LAUNDERING?

You need to understand how people launder money so that you can identify money laundering and know how to help prevent it.

Money laundering is the attempt to conceal or disguise the nature, location, source, ownership, or control of illegally obtained money.

This definition covers a wide range of activity. Notice that this definition is not limited to transactions in cash or currency. Money laundering can involve any type of money, including money orders, money transfers, and other financial transactions.

Because cash leaves no trail, criminals generally use cash in the early stages of their money laundering. To help counter the laundering of cash and to obtain documentation that may be used to prosecute money launderers, the government requires businesses like yours to file specific reports and maintain certain records.

All businesses must also comply with the Office of Foreign Assets Control ("OFAC") economic sanctions regulations. The regulations prohibit giving any goods or services to any individual, entity, governmental official or other parties who have been identified by OFAC as subject to one of the sanction laws. MONEY

LAUNDERING

IS ILLEGAL.



	WHO IS COVERED?
	You are subject to the BSA, the USA Patriot Act, OFAC and other anti-money laundering laws and to their reporting and recordkeeping obligations. The BSA provides that any agent doing business in one or more of the capacities listed below must comply with these laws:
MSB =	 A. A money transmitter; B. A seller of money orders, or stored value (other than a person who does not ever sell such checks or money orders or stored value in an amount greater than \$1,000) to any person on
MONEY	any day in one or more transactions; C. A person engaged in the business of a check
BUSINESSE	any person on any day in one or more transac-
	All entities that are covered by the definitions above are known as "MSBs" which stands for Money Services Businesses. You qualify as a MSB, and must comply with all applicable requirements of the BSA and the USA Patriot Act, as well as other applicable laws and regula- tions.
	MSB REGISTRATION
	If you engage in MSB activities on your own behalf – apart from serving as our agent- then you may be required to register. For example, a supermarket that acts as an agent of ours and performs no other MSB services is not required to register; however, registration would be required if the supermarket in addition to acting as an agent, also cashes checks in an amount greater than \$1,000 for any person on any day, in one or more transactions.

The MSB registration must be filed on the form required by the Department of Treasury and sent to the address provided on the form.

The MSB must retain a copy of the registration form and any registration number than may be assigned to the business for five years.

ANTI-MONEY LAUNDERING PROGRAM

The USA Patriot Act requires that all MSBs adopt an anti-money laundering program in order to guard against money laundering. Accordingly, you must establish an anti-money laundering program that includes, at a minimum, the following:

A. Internal policies, procedures and controls;

B. The designation of a compliance officer;

C. An ongoing employee training program; and

D. An independent audit function to test the program

RECORDKEEPING

Money Orders: Whenever a customer purchases money orders, or checks, with cash in the amount of \$3,000 to \$10,000 certain information must be obtained and retained. (Purchases of more than \$10,000 require filing a Currency Transaction Report (CTR) which is explained later in these materials.) The information is to be recorded on a Monetary Instrument Log ("Log"). Only cash purchases are covered by this requirement – purchases by check or credit card are not, regardless of the amount.

If a customer makes multiple cash purchases throughout the same business day that total between \$3000 and \$10,000, you must record the appropriate information on the log. Appendix (I) shows a copy of a blank Log. You may order additional copies of the Log by contacting your Account Specialist at 800-257-8418.







MONEY

ORDER

"LOG"

то

Identification for Log. Before completing a transaction that requires a Log entry, you must verify the name and address of the individual buying the money orders by looking at a valid identification document, such as a driver's license, passport or alien identification card that contains the customer's name and address.

The regulations require you to record:

- 1. Customer's name;
- 2. Customer's address;
- 3. Customer's Social Security number or alien identification number;
- 4. Customer's date of birth:
- 5. Date of purchase of the money order(s);
- 6. The serial number of each money order(s) purchased;
- 7. The dollar amount of each money order(s) purchased;
- 8. The location where the money order(s) was purchased;
- 9. The total amount purchased with cash;
- 10. You are also required to record specific information on the identification used to verify the purchaser's identity (e.g., driver's license number and state of issuance).
- 11. If the money orders being purchased are for \$3,000 a third party (someone other than the purchaser), then the following information also needs to be recorded in the Log: the third party's name, the third party's address and the third party's Social Security number, \$10,000 alien identification number or tax identification number.

You must obtain all of this information before you complete the transaction.

Location and Availability of Logs.

Logs are to be kept at each of your locations that sell money orders. A copy of the Log must be kept for five years after the date of the last transaction in the Log.



(e.g. driver's license, passport, alien identification card or other official document evidencing nationality or residence);

Money Transfer "Receives". You must verify the identity of the receiver the same way that you would verify a sender's identity and record the same information for the receiver.

MoneyGram's Identification Requirements:

1. For any "Send" of \$900 or more, MoneyGram requires you to record the sender's name and address, type of photo identification and identification number that is used to verify the information.

2. MoneyGram requires the same identification procedure for all "Receives", although test questions are permitted for money transfers up to \$900 if the recipient does not have acceptable photo identification.

"Send" and "Receive" Forms. By completing the front and back of the send and receive forms you should have all of the required information. You must retain these forms for five years.

Question: How long must you keep the information on money transfers or money order sales of \$3,000 or more?

You must keep such records for five years.

CURRENCY TRANSACTION REPORTING REQUIREMENTS

A Currency Transaction Report ("CTR") is required for single or multiple transactions in currency performed in any one day by any person (on or behalf of any third party) that totals more than \$10,000. In other words, you must treat multiple cash purchases of money orders or money transfers as a single transaction if you have



IDENTIFICATION

knowledge that they are by (or on behalf of) the same person and total over \$10,000 during any one business day. (This \$10,000 amount includes both the face amount of the transaction and the fees paid by the purchaser.)

You must file the report with the Internal Revenue Service (IRS) on a Currency Transaction Report Form 4789, which can be obtained from your local IRS office or from www.treas.gov/fincen. Appendix (III) shows Form 4789.

Identification for CTRs. Before doing any transaction that requires a CTR, you must verify the name and address of the individual conducting the transaction.

1. If your customer is a resident of the United States, you must see a document that banks normally accept when cashing a check for a non-customer. This includes driver's license, a state-issued identification card or other type of identification card.

2. If your customer is an alien or not a resident of the United States, you must examine a passport, an alien identification card, or other official document. The "other official document" must show their nationality or home address.

The regulations require that you record your customer's name, address and Social Security number (or taxpayer identification number or other identifying number) on the CTR. The CTR form also asks for occupation, date of birth, and other information.

If two or more people are doing the transaction, or if the transaction is on behalf of a third person other than the individual performing the transaction, you must obtain similar information for all parties before you complete the transaction.

You must obtain all this information from your customer *before you complete the transaction*.

			Identification for Elderly or Disabled Persons.					
	CTR		Elderly or disabled persons may not have identifi- cation documents, such as a driver's license or state-issued identification card. In these cases,					
	\$10,00	00	you may accept as appropriate identification a Social Security, Medicare, Medicaid or other					
OR MC		RE	insurance card presented along with another document that contains both the name and address of the individual (e.g., an organization membership or voter registration card, utility or real estate tax bill).					
			You must maintain a written list of the specific types of documents that you or your employees may accept from elderly or disabled people.					
			Filing the CTR. You must prepare and file the CTR within 15 days of the transaction. The CTR form shows the address where it is to be filed.					
			Recordkeeping of CTRs. You must keep copies of each CTR for at least five years from the date of filing.					
			Question: When do you have knowledge of multiple transactions done by or on behalf of the same person?					
			 A. If you or your employee witnesses the multiple transactions; B. If someone tells you or an employee about the multiple transactions; C. If you or an employee know a transaction is part of multiple transactions. If you or an employee know a customer is conducting a transaction for another party, whom you or your employee know has already conducted another transaction. 					
			Question: What is considered currency?					
	10		"Currency" includes cash, and it is not limited to U.S. money. Currency is coin, paper money or banknotes of the United States or any other					

country that is designated as legal tender and customarily accepted as a medium of exchange in the country in which it was issued.

Question: When must you file a CTR?

You must file a CTR when, in the same day, you receive cash from the same person or from different individuals acting on behalf of the same person which together with any consumer fees paid in cash exceeds \$10,000.

Example 1: Jim brings in \$12,000 in cash on one occasion and requests a money transfer or want to purchase money orders. You must file a CTR.

Example 2: Jim brings in cash on several separate occasions during the same day and requests a number of separate money transfers, or purchases money orders which add up to more than \$10,000 (including fees). You must file a CTR.

Example 3: Jim brings in \$11,000 in cash on one occasion, requests an \$8,000 money transfer and purchases money orders totaling \$3,000. You must file a CTR.

Question: What should you do if the customer refuses or is unable to provide all of the information required to complete a CTR?

You must obtain all of the information required by the CTR. If the customer refuses to or is unable to provide the required information, you should not conduct the transaction. Also, you should determine whether you need to file an SAR-MSB on such a transaction. The SAR-MSB is explained later in these materials.

Question: Do you have to verify the information given by the customer?

You must verify the identity of the customer by



viewing an official document that contains the customer's name and preferably a photograph and address. Official documents that may be used to verify the customer's identity include a driver's license, passport, national identification card (i.e., Cedula card) alien identification card or state-issued identification card. Although it is not necessary to verify other information obtained from the customer, if you believe the information provided is false, do not complete the transaction.

Question: Do you have to keep a copy of the CTR and, if so, for how long?

Yes. You must keep a copy of the CTR for five years from the date of filing.

Question: How soon must you file the CTR?

You must complete and file the CTR within 15 days following the date of the transaction.

Question: Where is the CTR filed?

The instructions on the forms provide the addresses where they are to be filed.

STRUCTURING

It is illegal for you or your customer to structure transactions in order to avoid the recordkeeping or reporting requirements. For example, if a customer buys \$2,000 of money orders in the morning and \$2,000 of money orders at the end of the day, they may be structuring their purchases in order to avoid the recordkeeping "Log".

"Structuring" involves breaking up a larger transaction that would have to be recorded or reported into smaller transactions in order to avoid the reporting and recordkeeping requirements. Even it it's done for a legitimate reason, the fact that the transaction is broken up to avoid the reporting and recordkeeping requirements is still considered "structuring." In other words, there is no innocent excuse for "structuring."

A customer purchasing several money orders or money transfers is **not** "structuring" unless they do it to avoid the reporting and recordkeeping requirements. There are many legitimate situations in which someone will purchase multiple money orders or money transfers. It is only if they arrange those purchases in such a manner as to avoid a recordkeeping or reporting requirement that you should become concerned about "structuring." If you suspect "structuring" you will want to report the transaction as suspicious activity.

Question: Are all multiple transactions considered structuring?

No. For example: Jim sends two money transfers to two separate receivers for \$2000 each. Each transfer is less than \$3000 but the total transaction exceeds \$3000. There was nothing suspicious about the transactions, and you learn that Jim is sending money to his children attending two different universities. You should record the appropriate information on the back of both send forms to fulfill the recordkeeping requirement and to show that there was no deliberate attempt to structure the transaction.

SUSPICIOUS ACTIVITY REPORTING

You must file a Suspicious Activity Report by Money Services Business ("SAR-MSB") whenever any activity is attempted or occurs that involves at least \$2,000 in one or more transactions and you suspect or have reason to suspect that:

1. The transaction involves funds derived from illegal activity or is intended to hide funds derived from illegal activity;

2. The transaction is structured to avoid recordkeeping or reporting requirements; or

STRUCTURING TRANSACTIONS TO AVOID RECORDKEEPING AND REPORTING REQUIREMENTS

IS ILLEGAL.

SUSPICIOUShave to be filed;ACTIVITY5. A customer asks an employee how to avoid reporting or recordkeeping requirements;6. An individual attempts to threaten, or bribe an employee;7. Several customers complete money transfers to the same recipient in a single day, and there is not apparent business reason for such transfers;	
 8. The same person buys one or more money orders several times a day, but never buys money orders totaling more than \$3,000 during any single visit; 9. Multiple money orders are purchased by the same person in even hundred dollar denominations or in unusual quantities. Filing the SAR-MSB. You must file an SAR-MSB (which is available at www.treas.gov/fincen, or www.msb.gov or through the IRS) within 30 days of the suspicious event. You must keep a copy of the report and all supporting documentation for at least five years from the time of its filing. Appendix (IV) shows the SAR-MSB form. 	

AT THE PRESENT TIME, THE FEDERAL GOVERNMENT HAS NOT YET FINALIZED THE NEW SAR-MSB FORM. THEREFORE, UNTIL IT IS FINALIZED, YOU SHOULD CONTINUE TO USE THE EXISTING BANK SAR FORM TO REPORT SUSPICIOUS ACTIVITY.

Federal law provides protection from civil liability for all reports of suspicious transactions made to appropriate authorities, including supporting documentation.

Never Tell Your Customer That You Filed an SAR-MSB. It is illegal for you to tell your customer that you are filing a suspicious transaction report.

If we find evidence in our records that your customers may be misusing our money orders or money transfers, we may contact you as part of our investigation. You must not tell your customer that we have made such an inquiry.

Question: Is there a deadline for filing an SAR-MSB?

Yes. You must file an SAR-MSB no later than 30 days after the detection of facts that constitute a basis for filing the report.

Question: Should you file supporting documentation with the SAR-MSB?

No. You should retain a copy of the SAR-MSB and all original supporting documentation or business record equivalent (including copies of instruments, receipts, photographs, surveillance audio or video tapes, etc.) for five years from the date of filing the SAR-MSB. All supporting documentation must be made available to appropriate authorities upon request. An SAR-MSB report must be typed or legibly handwritten.



Question: When must you file an SAR-MSB?

You must file an SAR-MSB if you have reason to believe a transaction is structured to avoid filing a CTR or other recordkeeping requirement, or is otherwise suspicious and the transaction meets the \$2,000 reporting requirement.

Example 1: Jim sends a \$4,400 money transfer. The next day Jim sends \$9,400 to the same person. Jim may be structuring his transactions in order to avoid the CTR reporting requirements. You should consider whether a CTR and/or an SAR-MSB should be filed.

Example 2: Jim purchases money orders just below \$3,000 over the course of several days. Jim may be structuring his purchases and you should consider whether an SAR-MSB needs to be filed.

Example 3: You see Jim hand cash to Bill and Susan outside your store. Bill and Susan each give you cash and purchase money orders that total less than \$10,000 for each of them. This appears to be a structured transaction, and may require the filing of a CTR and/or an SAR-MSB.

Example 4: Jim comes in several times on the same day to pick up money transfers which add up to more than \$10,000. You must file a CTR if you paid out more than \$10,000 in currency to Jim. You should also determine whether an SAR-MSB needs to be filed.

Example 5: Jim and Bill each pick up money transfers. Neither money transfer alone exceeds \$10,000, but together they exceed \$10,000. You give Jim and Bill cash in the amount of their separate money transfers. You then see Jim and Bill give the cash to Susan. This appears to be a structured and suspicious transaction. If you conclude that a structured transaction occurred, you must file an SAR-MSB. If you conclude that

a structured transaction has not occurred, but you determine that Jim and Bill are acting on the behalf of Susan, you must file a CTR. If you are unable to fully complete the CTR, you must complete as much as possible and file the CTR.

Example 6: Jim picks up a money transfer from your location. After Jim has left, you discover that Jim also picked up money transfers at some of your other offices on the same day. Jim may be attempting to avoid the reporting requirements. You should consider whether a structured or suspicious transaction has occurred. If you conclude that a structured or suspicious transaction has occurred, you must file an SAR-MSB if the reporting threshold is met. If the total amount of currency paid to Jim in all such transactions exceeds \$10,000 you must also file a CTR.

Question: Where is an SAR-MSB filed?

The instructions on the form provide the address where it is to be filed.

OFAC AND OTHER REPORTS

The Office of Foreign Assets Control ("OFAC") is a division of the Department of the Treasury that administers and enforces U.S. economic and trade sanctions against targeted foreign countries, terrorists, drug cartels and others. The OFAC regulations require all businesses to identify and freeze the assets of oppressive governments, international terrorists, narcotic traffickers and other specially designated persons. OFAC maintains a list called the Specially Designated Nationals and Blocked Entities List ("SDN List") that identifies most individuals and entities against whom the OFAC restrictions apply. Any type of transaction, involving an SDN is prohibited as a blocked transaction. Some of the countries and groups that are currently targeted by OFAC include: Cuba, Iran, Iraq, Libya, North Korea, Syria, Sudan and the Taliban. The scope of the

OFFICE OF FOREIGN ASSETS CONTROL REGULATIONS AND REPORTING



regulations (and what businesses may and may not do) varies with the specific economic sanctions program. Refer to the OFAC web site (www.ustreas.gov/ofac) for further information.

OTHER REPORTING REQUIREMENTS

There are other reporting obligations that you may be subject to under the BSA, the USA Patriot Act and other anti-money laundering laws. For example, if the President issues an "Executive Order" it may also trigger the filing of additional reports with the government.

Also some states may have specific anti-money laundering regulations that impose additional reporting or recordkeeping requirements on your business.

Question: Will MoneyGram or Travelers Express maintain any of these records on your behalf?

Travelers Express/MoneyGram and our agents each have separate recordkeeping responsibilities. You are responsible for maintaining copies of CTRs, SAR-MSBs, money transfer Send and Receive information, the Logs with information about currency purchases of money orders, and other required records for a period of five years.

CIVIL AND CRIMINAL PENALTIES

The government can impose harsh civil and criminal penalties against anyone who violates the BSA, USA Patriot Act, OFAC or other anti-money laundering laws and regulations. Civil and criminal fines can quickly reach into the hundreds of thousands or even millions of dollars. Criminal violations can result in prison terms. In addition, the government can seize any property involved in criminal violations of these laws. This includes your business, your bank account, or any other assets the government can link to criminal violations.

Under certain circumstances, the government will hold businesses criminally liable for the acts of their employees. It is important that your employees are trained on anti-money laundering compliance. It is equally important that your business have a system that enables you to insure that your employees are strictly complying with the laws and regulations.

The government requires strict compliance with these laws and regulations. If you do not comply, you may be subject to large fines, imprisonment, and possibly the loss of your business or other assets. We may also immediately cancel the contract of any agent who knowingly or negligently fails to comply with the laws and regulations.

In other words, non-compliance just isn't worth the risk.

NOTE: CTRs, SAR-MSBs, AND OTHER RECORDS AND REPORTS ARE ONLY AS GOOD AS THE INFORMATION YOU PROVIDE. THEREFORE, IT IS VERY IMPORTANT THAT THE INFORMATION IS ACCURATE AND COMPLETE. THIS IS YOUR RESPONSIBILITY. THE GOVERNMENT AND LAW ENFORCEMENT AGENCIES DEPEND ON THIS INFORMATION AS THEY FIGHT AGAINST MONEY LAUNDERING.

Question: What are your principal obligations under the Bank Secrecy Act and the USA Patriot Act?

1. To establish an appropriate anti-money laundering program.

2. To file a Currency Transaction Report ("CTR") on IRS Form 4789 with the Internal Revenue Service ("IRS") for cash transactions of more than \$10,000 (including consumer fees).



3. To file an SAR-MSB whenever you know, suspect, or have reason to suspect: (a) that a transaction involves funds derived from illegal activity or is intended to hide or disguise funds derived from illegal activity; (b) that a transaction is designed to evade any anti-money laundering; or (c) the transaction has no business or apparent lawful purpose and you know of no reason able explanation for the transaction after examining the available facts. An SAR-MSB must be filed when the suspicious activity involves at least \$2,000.

4. To keep a copy of any CTR or SAR-MSB (and its supporting documentation) for five years from the date of filing.

5. To identify customers and obtain and record certain information about money transfers of \$3,000 or more, for five years.

6. To collect certain information and maintain records of money order sales of \$3,000-\$10,000 for five years.

7. To comply with the OFAC regulations.

As this Guide has made clear, it is extremely important that you and your employees thoroughly understand the requirements of anti-money laundering regulations. We have provided this Guide to you to help in this important task. Make sure that all of your employees read and understand this Guide.

You may order more copies of the Guide through your Account Specialist at (800) 257-8418.

If you have any questions about the provision of the laws and regulations, consult your attorney, as we cannot give you legal advice. The penalties for non-compliance are severe, and the government will not accept ignorance or confusion about the regulations as an excuse.





APPENDIX I

Money Order Log

Use thi	EY ORDER TRANSACTION LOG is log to record cash money order sales of \$3,000 of d for five years from date of sale, according to the	more to one ind U.S. Treasury D	lividual in one business day. This form must be epartment regulations.
Store 1	lame	Purchas	ser's Name
Street	Address	Street A	Address
City, S	tate, Zip	City, SI	tate, Zip
	order was purchased:		
	For Purchaser's Use	Dat	e of Purchase
	On behalf of another person		<u> </u>
	(List other person's name, address, social security #, or alien 1.D. #, and taxpayers I.D. # on the back of this form)		
	· · · · · · · · · · · · · · · · · · ·	Purchase	r Date of Birth
Purcha	ser's Social Security Number (or Alien I.D. Number)		
Purcha	ser's Driver License Number	St	nte
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	DOLLAR AMOUNT	(9)	SERIAL NUMBER
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(2)	SERIAL NUMBER		SERIAL NUMBER
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	SENAL NUMBER	- ••	
(7)	DOLLAR AMOUNT		DOLLAR AMOUNT

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APPENDIX II

Currency Transaction Report

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Form 47	89 Cu	rrenc	y Transac	tion I	Report	1		
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Part I	Person(s) Involved in Transact	tion(s)						
Section A	-Person(s) on Whose Behalf	Transa	ction(s) is Co	onducte	ed			
2 Individ	ual's last name or Organization's name				3 First name			4 M.I.
5 Doing	business as (DBA)				I	6 SSN or EIN	: :	1
7 Addres	is (number, street, and apt. or suite no.)					8 Date M M	0 D Y	YYY
9 City		0 State	11 ZIP code	12 Coun	try (if not U.S.)	of birth [13 Occupation, profe	ission, or bu	siness
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d 🗔 Mi	utiple Transactions		Conducted 0		alf			17 M.L
15 Individ	ual's last name				16 First name			17 M.L
18 Addres	is (number, street, and apt. or suite no.)					19 SSN	1 1	
20 City	2	1 State	22 ZIP code	23 Coun	try (if not U.S.)	24 Date M M of birth	D D Y	<u> </u>
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35 🗆 Ac	count Number(s) Affected (if any):	36	Other (specify	n				
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	RECEIVER'S NAME: LA PERSONA QUE RECIBE:	Anno Anno Alde Initial Last Name Second Last Name	Calls to U.S. and Canada/ Llamadas a los E.U. y Canadá Dial / Marque: 1-888-910-9210 International / Internacional Dial / Marque: 1-888-925-9347
		Printer Skonzbre Inicial Apellido Paterno Apellido Materno A I speso en lo Scoto barros Nageliar de moto Los Auceda, Apellido Materno A I speso en lo Scoto barros Nagelia de materno arquedo para envia a Andrina Latina. Il tean.	FOR AGENT USE / PARA USO D
	Sender's Signature / Firma de l This transaction is subject to the Terms and OFTIONAL SERVICES TEST QUESTION: PREGUNTA DE PRUEBA:	a personal quice envial sector au termination en de productor en la capacita de la terminativa de la capacita de la consequencia de la terminativa de la capacita de a provincia de la capacita de la consecuencia de la consequencia de la consequencia la capacita de productor de la capacita de la capacita de la consecuencia de la consecuencia de la consequencia personal de la capacita de la capacita de la capacita de la capacita de la consecuencia de la consecuencia de la consecuencia de la consecuencia de la capacita de la capacita de la consecuencia de la consecuencia de la consecuencia de la consecuencia de la consecuencia de la capacita de la capacita de la consecuencia de la consecuencia de la consecuencia posicia de la consecuencia de la consecuencia posicia de la consecuencia de la consecuencia posicia de la consecuencia de la consecuencia posicia de la consecuencia de la consecuencia posicia de la consecuencia de la consec	\$ Transfer Amount / Cantidad (\$ Consumer Fee / Cargos
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2	RECEIVER'S ADDRESS: DIRECCIÓN DE LA PERSONA QUE RECIBE:	Nenna Dallany o Halification Sardes Università del / Sardos De Catego a Domitto Santes de ante pie esta algorette. Starent / Calife	\$ Amount to be Received / Care
	AGENT COPY	City / Cludad State / Estado Zip / C.P. Home Phone / Tel/Gono Relation to the sense the sense of	Agent Employee Mone Name Opera Nombre del Empleado Núme del Agente de Mo



APPENDIX III	
	Receive Form
RECEIVE / RECIBO	MoneyGr
CUSTOMER USE / PARA USO DEL CLIENTE REFERENCIA RUMADER NUMERO DE REFERENCIA RECEVENTS NAME:	AGENT USE / PARA USO DEL AGENTE
LA PERSONA QUE RECIBE: First Name / Primer Nombre Middle Initial / Inicial Last Name / Apellido(s	and the second
Street / Calle City State Zip Home Phane City Estate C.P. Telefono SNDER'S PHONE NUMBER:	Test Guestion / Pregunit de prueba Test Answer / Respuesta de prueba
Senders Strome Romader PERSONA QUE ENVIA: La PERSONA QUE ENVIA:	MESSAGE / MENSOL GIECK NUMBER NUMERO DE CHEQUE:
AMOUNT EXPECTED: CANTIDAD QUE ESPERA: \$	Check #> Agent Check Check #2 Cheque del Agente Cheque do CHECK AMOUNT: \$
Apent must complete the reverse adds or this form for transactions of gloco.co or more. I genetis time use there in other lade deta documente pain transactions de Spoco.co or mos. What city and state was transaction sent from? Desde que ciudad y estado se envioi la transaction?	
RECEIVER'S SIGNATURE: FIRMA DE LA PERSONA QUE RECIBE: Date / Fecha Understand desert bill the Mandemann of the Signature of t	Agent Employee Name MoneyGram Operator
I schnowledge notige context of a provided source. Admite halter without a source of the source of t	Nombre del empleado del Agente Número de operador d



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FURTHER INFORMATION

For additional information, refer to the following web-sites:

www.treas.gov/fincen

www.treas.gov/ofac

www.msb.gov

www.temgweb.com

Or Call:

Treasury Department's Financial Crimes Enforcement Network (FinCen) "Hotline" at (800) 949-2732.

MoneyGram at (800) 926-9400 Ext. 4899

Travelers Express at (800) 257-8418