



*Financial Services, Inc. and Subsidiaries*

# Bill Pay Agent Sales Manual

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## **Section 1: POLICIES**

### **AGENT BILL PAY ACCOUNT:**

(Stated in section 2 of your Trust Agreement)

Trustee shall receive hold the trust funds separate and apart from other funds of trustee.

### **BUSINESS OR PERSONAL USE OF BILL PAY:**

(Stated in section 5I of your Trust Agreement)

No MEMO products shall be issued or sold to anyone in payment of any obligation of trustee, owner or guarantor or used in any manner for trustee, owner or guarantor's own purposes, except as allowed by MEMO.

### **BUSINESS OWNERSHIP CHANGE:**

(Stated in section 5D of your Trust Agreement)

Trustee shall provide MEMO by facsimile transmittal or registered mail three weeks in advance notice of proposed changes in the ownership of either trustee's business, the management of trustee's business, the sale of 51% or more of the trustee's assets or the entry into or termination of business affiliated with trustee.

### **FEDERAL AND STATE REGULATIONS COMPLIANCE:**

(Stated in section 16 of your Trust Agreement)

Trustee agrees to comply with all federal and state regulations governing currency transaction reports and for record keeping:

- Currency Transaction Report
- High Dollar Transaction Report

Refer to your MEMO Agent Anti-Money Laundering Manual for more information.

### **FINANCIAL INFORMATION:**

(Stated in section 5C of your Trust Agreement)

Trustee shall provide current financial information to MEMO as requested by MEMO.

## Section 2: PROCEDURES

### ACCEPTING BILL PAYMENTS

#### Agent Agrees To:

1. Accept consumer bill payments during all of Agent's normal business hours.
2. Accept only cash as payment for all bills.
3. Not accept shut-off notices with less than 5 days to due date.
4. Deposit all funds collected on behalf of MEMO **daily**.
5. Immediately input each bill payment and give the consumer a receipt.
6. Collect the bill stub, if any, from the consumer and retain for a minimum of **90 days**.
  - ▶ If the consumer does not have the bill stub in his/her possession, the consumer must complete a "**Customer Substitute Payment Form**", which the Agent **must** keep on file for **90 days**.
7. **NEVER** use bill payment transactions for their own obligations or the obligations of their owners, guarantors or employees.
8. Permit reasonable inspection by MEMO of the Agent's business premises, books and records relating to consumer bill payments. Agent agrees to stop accepting bill payments immediately upon verbal or written notice from MEMO.
9. Make sure the Agent and the Agent's employees keep all information concerning consumer's bills and payments **CONFIDENTIAL**.
10. Post the "**CHECK YOUR RECEIPT**" sign, included with this binder, in clear customer view in a prominent location in the store.

### VOIDING A BILL PAY TRANSACTION

You **MUST** obtain the receipt from the customer **BEFORE** voiding a transaction. Obtaining proof of identity is also highly recommended to ensure that the person with the receipt is the same person who paid the bill.

Transactions can **ONLY** be voided **up to 11:50 p.m. eastern time on the same day the transaction was processed.**

If you have any questions or problems with a void, contact MEMO at **800-922-8079** no later than 8:30 a.m. eastern time on the next business day after the transaction.

### UNAPPLIED PAYMENTS

If a customer needs to research a bill payment transaction, contact MEMO's Customer Service department at **800-922-8079**.

## **AGENT ERROR**

The Agent is responsible for the accuracy of all bill payment data entered into the system. If an error occurs, a reprocessing fee may be charged.

## **LIABILITY**

The Agent is absolutely liable to pay MEMO all trust funds and other funds due under the Agreement, regardless of the Company's or Agent's negligence, fault or error and regardless of how the funds became lost, missing, or stolen, whether by the honest or dishonest act of any person, by an act of God, or otherwise.

## **NON-SUFFICIENT FUNDS (NSF) FEES**

	<b>Rejected Automated Debit Entry (NSF)</b>
<b>1st Offense</b>	\$45.00 NSF Fee (subject to increase) / Warning Letter
<b>2nd Offense</b>	Same as first offense plus mandatory \$100.00 Fee / Possible Termination
<b>Subsequent Offenses</b>	Same as first offense plus mandatory \$100.00 Fee / Probable Termination

An automated debit entry that is rejected by your bank for any reason may be grounds for immediate agency termination. The penalty for each NSF offense is referenced above. If mitigating circumstances are present, it will be MEMO's option to keep a Bill Payments agency open. If an agency is closed due to a rejected automated debit entry and later reopened, a **\$150.00** per location re-installation fee will be charged. **It is the agent's responsibility to ensure this does not occur.**

## Section 3: SIGNAGE AND FORMS

MEMO offers several different styles of signage to meet your needs. Please refer to pages **12 - 16** to view the signage available in your area. **SIGNAGE** and **FORMS** are *always* **FREE** of charge.

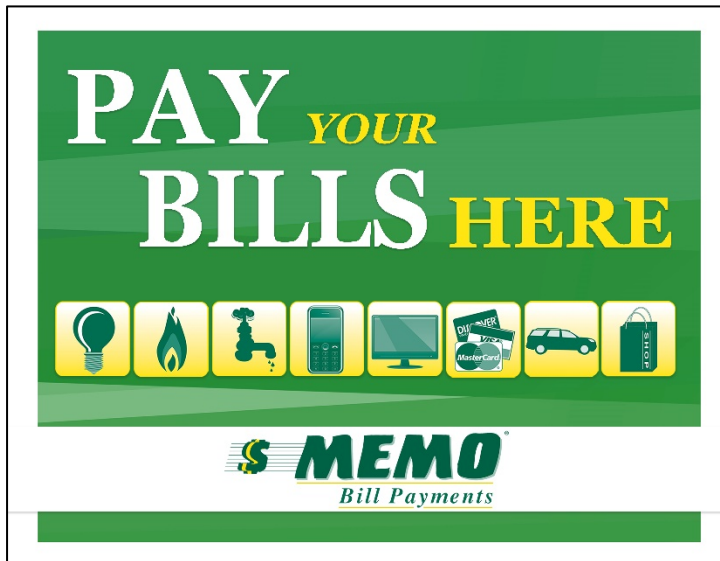
Due to specific state regulations concerning verbiage on signage, Agents in **New York** and **Rhode Island** have state specific signage available **ONLY**.

To place an order for money order signage and forms. Select the most convenient way from the options below and **place your order today!**

1. Visit our website at [www.memoco.com](http://www.memoco.com) and:
  - a. Select the **Agents Only** tab;
  - b. Select the **Order Signs** option from the drop-down menu;
  - c. Enter your agent number in the **Agent Number** box (your agent number is listed on the **Contact information** page located on page 1 of Section 2 of this manual);
  - d. Enter your store phone number (including area code) in the **Store Phone Number** box;
  - e. Select the **Login** button;
  - f. Scroll through the list of available signs and order a sign by changing the quantity for that sign from 0 (zero) to the number desired;
  - g. Select the **Add To Cart** button;
  - h. Repeat steps **f** and **g** for any other signs you wish to order;
  - i. Click on the **Shopping Cart** button at the top right side of the web page to complete your order.
2. Call **877-474-2022** between 8 a.m. and 5 p.m. eastern time Monday through Friday to request a **Money Order Signage and Forms Order Form** be faxed or emailed to you. Complete the **Money Order Signage and Forms Order Form** and either email it to [sales@memoco.com](mailto:sales@memoco.com) or fax to **717-731-0524**.

## BILL PAY SIGNAGE

The signage shown on pages 7 – 9 are available to all Agents except Connecticut, New York and Rhode Island Agents.



Bill Pay “Pay Your Bills Here” Sign - Laminated  
11” x 9”

Item #30034



Bill Pay “Pay Your Bills Here”  
Window Decal

5” x 5”

Item #30032



Bill Pay “Pay Your Bills Here” Cling  
8 ½” x 11”

Item #30006



Bill Pay “Pay Your Bills  
Here” Window Decal  
(Double Sided)  
5” x 3”

Item #30007

**BILL PAYMENT CUSTOMERS**

**CHECK YOUR RECEIPT  
VERIFY ALL PAYMENT  
INFORMATION**

*BEFORE LEAVING THIS STORE!*

Retain Your Receipt For Your Records  
MEMO Financial Services, Inc. will not  
be responsible for any incorrect information  
provided.



www.memoco.com

**CLIENTES QUE PAGAN SUS BILES**

**REVISAR SU RECIBO  
VERIFIQUE TODA LA  
INFORMACIÓN DE SU PAGO**

*ANTES DE SALIR DE ESTA TIENDA!*

Conserve Su Recibo En Su Archivo  
MEMO Financial Services, Inc. no será  
responsable por ninguna información incorrecta.



www.memoco.com

**Bill Pay “Check Your Receipts” Register Topper**  
English / Spanish  
8 ½” x 5”  
**Item #30008**

**PAY YOUR BILLS  
IN THIS STORE**



Cable Water Phone Electric

Hundreds of Billers Available



www.memoco.com • Fast • Easy • Reliable

**PAQUE SUS CUENTAS  
EN ESTA TIENDA**



Cable Agua Telefono Electricidad


Cientos De Facturadores Disponibles



www.memoco.com • Rapido • Facil • Confiable


**Bill Pay “Pay Your Bills Here” Register Topper**  
English / Spanish  
6” x 4”  
**Item #30009**

**Pay Your Bills Here**



Cable Water Phone Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment



800-922-8079  
www.memoco.com

**Pay Your Bills Here**



Cable Water Phone Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

**Bill Pay Bag Stuffer / Flyer**  
3 ½” x 8 ½”  
**Item #30019**

Order in Quantities of 100

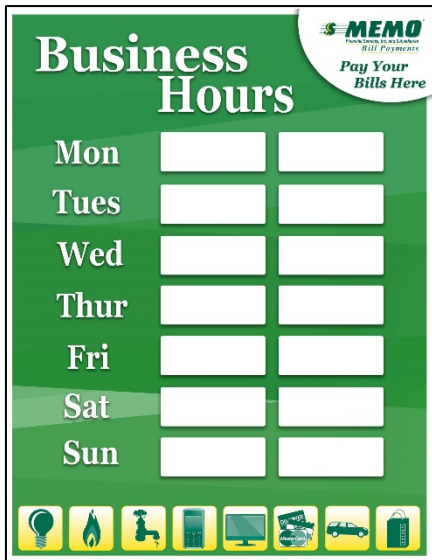
← Store Name, Address and Telephone Number can be printed onto the Bag Stuffer / Flyer by MEMO.



Bill Pay “Pay Your Bills Here” Vinyl Banner  
(English)  
24” x 36”  
**Item #30001**



Bill Pay “Pay Your Bills Here” Vinyl Banner  
(Spanish)  
24” x 36”  
**Item #30002**



Bill Pay Business Hours Sign (Daily) - Laminated  
9” x 11”  
**Item #30040**



Bill Pay Business Hours Sign (24) – Laminated  
9” x 11”  
**Item #30050**

## **REQUIRED BILL PAY SIGNAGE – NEW YORK**

*New York law requires the following 2 signs **MUST** be displayed in any New York location that offers MEMO Money Orders. If you do not have these signs or need new ones, please contact us at 1-800-922- 8079 immediately to place an order.*



**ABC Company**  
**123 Anywhere Street**  
**New York, NY 12345**  
Agent # 18796

The **ABC Company** engages in bill payment, prepaid credit/debit cards and/or the sale of money orders as an authorized delegate of **MEMO Financial Services New York, Inc.**, a licensed Money Transmitter with the New York State Department of Financial Services. Questions or complaints may be addressed by contacting:

**MEMO Financial Services New York, Inc.**  
PO Box 8863, Camp Hill PA 17001-8863  
1-800-922-8079 | Email: [cc@memoco.com](mailto:cc@memoco.com)  
[www.memoco.com](http://www.memoco.com)

**New York Double Sided Decal 6” x 4” Item #1083**  
*Must be placed on your main entrance or in window next to main entrance.*



**ABC Company**  
**123 Anywhere Street**  
**New York, NY 12345**  
**Phone: 000-000-0000**  
Certificate # (Agt. # 18796)

The **ABC Company** engages in bill payment, prepaid credit/debit cards and/or the sale of money orders as an authorized delegate of **MEMO Financial Services New York, Inc.**, a licensed Money Transmitter with the New York State Department of Financial Services. Questions or complaints may be addressed by contacting:

**MEMO Financial Services New York, Inc.**  
PO Box 8863, Camp Hill PA 17001-8863  
1-800-922-8079 | Email: [cc@memoco.com](mailto:cc@memoco.com)  
[www.memoco.com](http://www.memoco.com)

Unresolved consumer complaints may be mailed to:

**New York State Department of Financial Services, Inc.**  
Consumer Services Division  
One State Street  
New York, NY 10004-1417  
1-800-342-3736  
[www.dfs.ny.gov](http://www.dfs.ny.gov)

**New York Poster 32” x 20” Item #1084**

## **BILL PAY SIGNAGE – CONNECTICUT, NEW YORK, RHODE ISLAND**

### **CONNECTICUT**

*Connecticut law requires all signage to contain the following verbiage.*

***“NMLS# 942587”***

Signage designated to Connecticut are the **ONLY** Signage that Connecticut Agents may order.

### **NEW YORK**

*New York law requires all signage to contain the following verbiage.*

***“MEMO Financial Services New York, Inc. is licensed as a Money Transmitter by the New York State Department of Financial Services.”***

Signage designated to NEW YORK are the **ONLY** signage that NEW YORK Agents may order.

### **RHODE ISLAND**

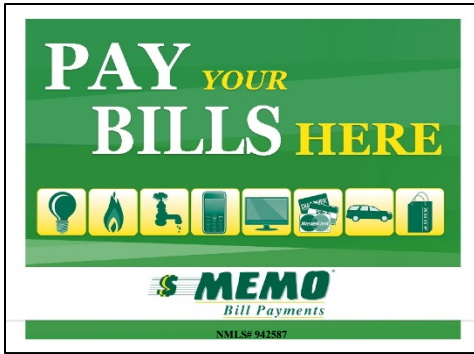
*Rhode Island law requires all signage to contain the following verbiage.*

***“Rhode Island Licensed Seller of Checks and Money Transferor.”***

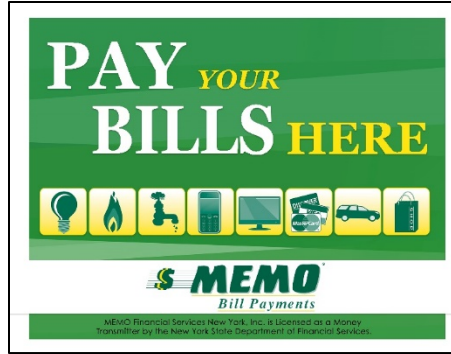
Signage designated to RHODE ISLAND are the **ONLY** signage that RHODE ISLAND Agents may order.

**Bill Pay “Pay Your Bills Here” Sign – Laminated**

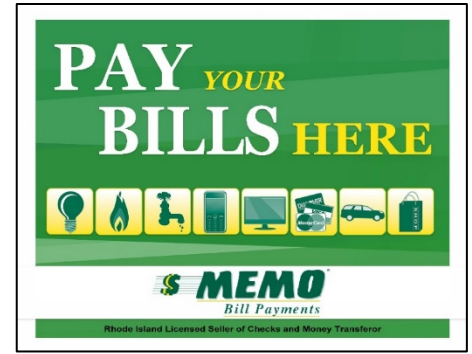
9” x 11”



**Connecticut - Item #30060**



**New York - Item 30024**



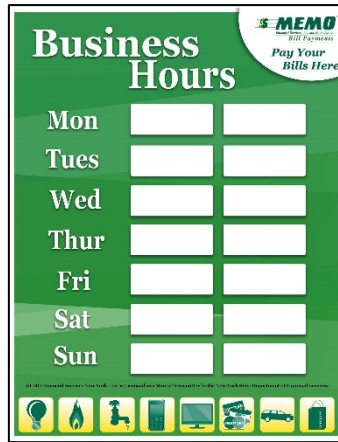
**Rhode Island - Item 30027**

**Bill Pay Business Hours Sign – Laminated**

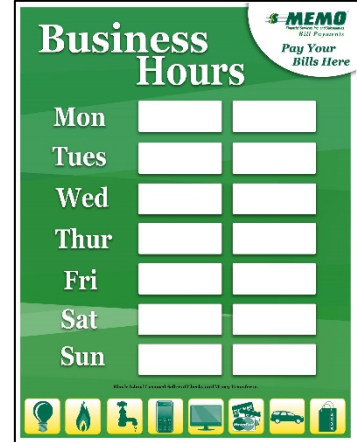
9” x 11”



**Connecticut - Item #30043**



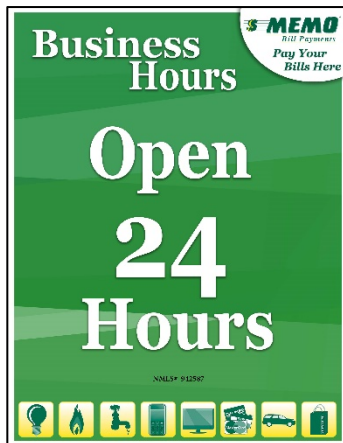
**New York - Item 30041**



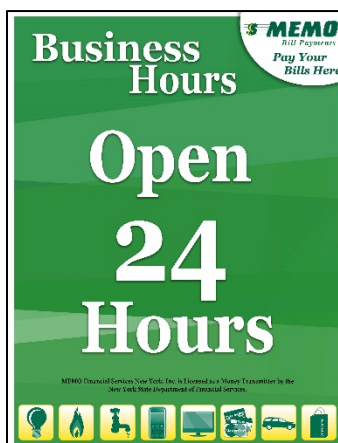
**Rhode Island - Item 30042**

**Bill Pay “OPEN 24 HOURS” Sign – Laminated**

9” x 11”



**Connecticut - Item #30053**



**New York - Item 30051**



**Rhode Island - Item 30052**

# Bill Pay Bag Stuffer / Flyer

3 1/2" x 8 1/2"

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

**MEMO**  
Financial Services, Inc.  
800-922-8079  
www.memoco.com

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

NMLS# 942587

Connecticut - **Item #30061**

Order in Quantities of 100

Store Name, Address and Telephone Number can be printed onto the Bag Stuffer / Flyer by MEMO.

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

**MEMO**  
Financial Services, Inc.  
800-922-8079  
www.memoco.com

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

MEMO Financial Services New York, Inc. is Licensed as a Money Transmitter by the New York State Department of Financial Services.

New York - **Item #30025**

Order in Quantities of 100

Store Name, Address and Telephone Number can be printed onto the Bag Stuffer / Flyer by MEMO.

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

**MEMO**  
Financial Services, Inc.  
800-922-8079  
www.memoco.com

**Pay Your Bills Here**

Cable Water Phone  
Electric Gas Credit Cards

- Pay Multiple Bills at One Location
- Quick, Simple and Convenient
- Reliable and Secure
- Receipt with Payment

Rhode Island Licensed Seller of Checks and Money Transferor

Rhode Island - **Item #30022**

Order in Quantities of 100

Store Name, Address and Telephone Number can be printed onto the Bag Stuffer / Flyer by MEMO.

**Bill Pay “Pay Your Bills Here” Window Decal - White** 5” x 3”

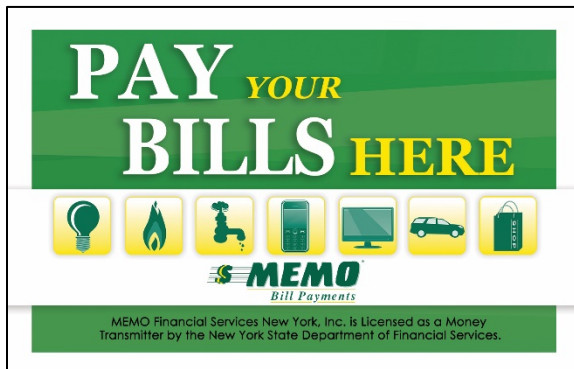


**New York - Item #30035**



**Rhode Island - Item #30021**

**Bill Pay “Pay Your Bills Here” Window Decal - Green** 5” x 3”



**New York - Item #30023**

# BILL PAY SIGNAGE AND FORMS ORDER FORM - SAMPLE



## Bill Pay Signage and Forms Order Form

Date \_\_\_\_\_ Store Name (DBA) \_\_\_\_\_ Agent # \_\_\_\_\_

State \_\_\_\_\_ Telephone # \_\_\_\_\_ Agent's Signature \_\_\_\_\_

All materials listed on this form are **FREE** of charge.

### Ordering Options:

1. Visit our website at [www.memoco.com](http://www.memoco.com), and select the **Order Signs** option from the **Agents Only** drop-down menu.
2. Call **800-922-8079** between 8 a.m. and 5 p.m. eastern time Monday through Friday to request a **Bill Pay Signage and Forms Order Form** be faxed or emailed to you. Complete the **Bill Pay Signage and Forms Order Form** and either email it to [sales@memoco.com](mailto:sales@memoco.com) or fax to **717-731-0524**.

QTY	DESCRIPTION	SIZE	ITEM #	
	Bill Pay <b>"Pay Your Bills Here"</b> Vinyl Banner (English) (Outdoor Use)	24" x 36"	30001	Available to All Agents with the exception of Connecticut, New York and Rhode Island Agents.
	Bill Pay <b>"Pay Your Bills Here"</b> Vinyl Banner (Spanish) (Outdoor Use)	24" x 36"	30002	
	Bill Pay <b>"Pay Your Bills Here"</b> Poster (Laminated - Green)	9" x 11"	30034	
	Bill Pay <b>"Pay Your Bills Here"</b> Window Cling (Double Sided - White)	8.5" x 11"	30006	
	Bill Pay <b>"Pay Your Bills Here"</b> Window Decal (Double Sided - Green)	5" x 3"	30007	
	Bill Pay <b>"Pay Your Bills Here"</b> Window Decal (Double Sided - White)	5" x 5"	30032	
	Bill Pay <b>"Check Your Receipt"</b> Register Topper (English / Spanish)	8.5" x 5"	30008	
	Bill Pay <b>"Pay Your Bills Here"</b> Register Topper (English / Spanish)	6" x 4"	30009	
	Bill Pay Bag Stuffer / Flyer	3 ½" x 8 ½"	30019	
	Bill Pay Business Hours Sign - Laminated	9" x 11"	30040	
	Bill Pay <b>"OPEN 24 HOURS"</b> Sign - Laminated	9" x 11"	30050	Available to CONNECTICUT Agents ONLY!!!
	<b>CONNECTICUT</b> <b>"Pay Your Bills Here"</b> Poster (Laminated - Green)	9" x 11"	30060	
	<b>CONNECTICUT</b> Bill Pay Bag Stuffer / Flyer	3 ½" x 8 ½"	30061	
	<b>CONNECTICUT</b> Bill Pay Business Hours Sign - Laminated	9" x 11"	30043	
	<b>CONNECTICUT</b> Bill Pay <b>"OPEN 24 HOURS"</b> Sign - Laminated	9" x 11"	30053	Available to NEW YORK Agents ONLY!!!
	<b>NEW YORK</b> "Pay Your Bills Here" Poster (Laminated - Green)	9" x 11"	30024	
	<b>NEW YORK</b> Double Sided Decal (Agent Specific)	6" x 4"	1083	
	<b>NEW YORK</b> Poster (Agent Specific)	32" x 30"	1084	
	<b>NEW YORK</b> "Pay Your Bills Here" Window Decal (Double Sided - Green)	5" x 3"	30023	
	<b>NEW YORK</b> "Pay Your Bills Here" Window Decal (Double Sided - White)	5" x 3"	30035	
	<b>NEW YORK</b> Bill Pay Bag Stuffer / Flyer	3 ½" x 8 ½"	30025	
	<b>NEW YORK</b> Bill Pay Business Hours Sign - Laminated	9" x 11"	30041	
	<b>NEW YORK</b> Bill Pay <b>"OPEN 24 HOURS"</b> Sign - Laminated	9" x 11"	30051	Available to RHODE ISLAND Agents ONLY!
	<b>RHODE ISLAND</b> "Pay Your Bills Here" Poster (Laminated - Green)	9" x 11"	30027	
	<b>RHODE ISLAND</b> "Pay Your Bills Here" Window Decal (Double Sided - White)	5" x 3"	30021	
	<b>RHODE ISLAND</b> Bill Pay Bag Stuffer / Flyer	3 ½" x 8 ½"	30022	
	<b>RHODE ISLAND</b> Bill Pay Business Hours Sign - Laminated	9" x 11"	30042	
	<b>RHODE ISLAND</b> Bill Pay <b>"OPEN 24 HOURS"</b> Sign - Laminated	9" x 11"	30052	
<b>Forms below available for download from <a href="http://www.memoco.com">www.memoco.com</a> / Agents Only</b>				
	Customer Substitute Payment Forms (English / Spanish)		Bill Payment Transaction Report	
	Bill Payments Website Quick Reference Guide		Bill Payment Signage and Forms Order Form	

## **Section 4: TECHNICAL SUPPORT**

For MEMO Technical Support, contact **MEMO's Help Desk** at **800-922-8079**, when prompted select **1** for **English** and then **3** for **Tech Support**. MEMO's Help Desk is available Monday – Friday, 8:00 a.m. - 5:00 p.m. E.S.T.