

## Agent Online AML Compliance Training Instructions

Pursuant to federal law, MEMO Financial Services, Inc. and subsidiaries (MEMO) are required to provide regular Anti-Money Laundering (AML) training to its agents.

**Agents must make sure all employees selling money orders and/or bill payments are AML trained.**



### START THE NEW YEAR RIGHT

Why not set January as your training review month? Use the online AML Compliance training to review the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) laws. All employees can use it as a review or training. Another good idea would be to complete the Independent Review this month, found in Section 2 of the MEMO AML Manual.



### Independent Review

- The Independent Review must be completed every year.
- The compliance officer may not complete the Independent Review.
- Answer questions regarding the four (4) areas of every compliance program: Policies & Procedures, Compliance Officer, AML Training (both new & existing staff), and Audits
- Complete and sign the Independent Review Form, and keep for five (5) years.



### ONLINE AML TRAINING INSTRUCTIONS

1. Please log on to <http://memoco.com>
2. Click on "Agents Only" menu. For Spanish, click on "Español" located at the top right corner of the screen.
3. Click on AML Training Video and Compliance Quiz found on the bottom of the page.
4. Enter your MEMO agent number and telephone number (numbers only) and click Log In.
5. You will be required to enter information regarding your AML Compliance Program. Please enter all information to the best of your knowledge then **click submit**.
6. Once you have submitted the AML Compliance program information select the first "Click Here" link to access the BSA/AML training video which will be open in a separate window.
7. After completing the video select the second "Click Here" button to take the online quiz.

Print, sign, and keep this document as proof that you received continuous training on anti-money laundering laws and regulations. Make additional copies for employees as proof that you trained employees on anti-money laundering laws and regulations. Keep all signed copies for 5 years.

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Name/Signature

\_\_\_\_\_  
Agent Number

\_\_\_\_\_  
Date