



IMPORTANT NEWS FOR MEMO AGENTS

**Upgraded AML Training Quiz on website:**

[www.memoco.com/Agents Only/AML Compliance/AML Training Video & Compliance Quiz](http://www.memoco.com/Agents Only/AML Compliance/AML Training Video & Compliance Quiz)

MEMO upgraded the AML training page: To access training: Enter the Agent Number and Telephone Number of the location. Enter the telephone number without hyphens. Example:

Agent/Lead Number: 9999

Store Phone: 1234567890

The Certificate of Completion(s) can be printed out once the quiz is completed to be kept for your records

OTHER REMINDERS:

**MONEY ORDERS AND BILL PAYMENTS CAN ONLY BE PURCHASED WITH CASH!**

**MONEY ORDER AND BILL PAYMENT TRANSACTION REPORT ID REQUIREMENTS**

Two (2) forms of ID are required to purchase money orders and bill payments in amount of \$3000 or more. One (1) MUST be a PHOTO ID. If the customer provides a Social Security Card – DO NOT COPY THE CARD. Write the number on the Transaction Report, but do not copy. If the customer refuses to provide their social security number or alien identification number, YOU ARE PROHIBITED BY LAW FROM SELLING THE MONEY ORDERS OR BILL PAYMENT TO THE CUSTOMER.

**PLEASE EMAIL OR FAX THE COMPLETED MONEY ORDER OR BILL PAY TRANSACTION REPORT TO MEMO AT THE TIME OF THE SALE OF \$3,000 - \$10,000 AND A COPY OF THE CURRENCY TRANSACTION REPORT YOU FILED FOR TRANSACITONS OVER \$10,000. MEMO RECEIVES NOTIFICATION OF SALES OF \$3,000 OR MORE FROM THE EQUIPMENT SO PROMPTLY SEND THE TRANSACTION REPORT AT THE TIME OF THE SALE. IF MEMO DOES NOT RECEIVE THE TRANSACTION REPORT, MEMO WILL CONTACT YOU BY EMAIL OR CALL FOR THE TRANSACTION REPORT.**

*REMINDER: Please be sure and conduct an Independent Review of your AML Program every year and complete a report of the Independent Review. The Independent Review must be conducted by someone other than the Compliance Officer.*

**IMPORTANT: PLEASE RESPOND PROMPTLY WHEN YOUR BANK REQUESTS INFORMATION AND ANSWER ALL QUESTIONS TO AVOID THE BANK CLOSING YOUR ACCOUNT.** Banks are required by law to obtain and maintain detailed information about their account holders, especially Money Service Businesses (MSBs).

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 have trained employees on Anti-Money Laundering Laws and Regulations. Keep all signed copies for 5 years.

\_\_\_\_\_  
Name/Signature

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

\_\_\_\_\_  
Date

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