



**MEMO Regulators require agents to get Anti-Money Laundering training annually. Update NOW. Visit [www.memoco.com](http://www.memoco.com) then Agents Only then AML Training & Compliance Quiz.**

**The Independent Review – The Independent review is an exam of your Compliance Program. The Independent Review is not the same as AML Training and must be completed annually.**

**MEMO sends all correspondence by email. Please check for MEMO emails.**

**Money Order Transaction Report – Driver License ID; the state must be listed on the form with the number or provide a copy of the license.**

You must send completed Money Order Transaction Reports or Bill Payment Transaction Reports to MEMO on the day a customer buys MEMO products in amounts between \$3,000 and \$10,000. **You must get two (2) forms of ID for all transactions of \$3,000 or more. DO NOT MAKE A COPY OF A CUSTOMER’S SOCIAL SECURITY CARD.**

Currency Transaction Reports (CTR’s) and Suspicious Activity Reports (SAR’s) must be filed within required time periods.

**IMPORTANT: COMPLETE AN INDEPENDENT REVIEW OF YOUR AML PROGRAM NOW. THE INDEPENDENT REVIEW OF YOUR AML PROGRAM MUST BE CONDUCTED BY SOMEONE OTHER THAN THE COMPLIANCE OFFICER. FORMS CAN BE FOUND IN CHAPTER 2 OF THE AML MANUAL AND ONLINE AT [WWW.MEMOCO.COM](http://WWW.MEMOCO.COM)**

**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 Services 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.**

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Name/Signatur

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

\_\_\_\_\_  
Date

**MEMO’s Compliance Department Contacts**

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