



Attention Agents who file SARS and CTRS

ATTENTION: NEW LOGIN METHOD BEGINNING APRIL 30, 2024

As part of the U.S. Treasury's efforts to meet government-wide cybersecurity mandates, FinCEN will be implementing a new multi-factor authentication access solution using LOGIN.GOV for the BSA E-Filing System beginning on April 30, 2024. Once implemented, all registered users will be prompted to sign in or create an account with LOGIN.GOV before accessing their BSAE-Filing System account.

Click [here](#) for more information.

Suspicious Activity on any money service product purchase of \$2,000 or more requires the filing of a Suspicious Activity Report on FinCen's BSA E-Filing System located at [fincen.gov](http://fincen.gov). Complete filing instructions are on the website and provided by MEMO in the Anti-Money Laundering Agent Manual located in Section 4. These reports are to be filed with confidentiality. You cannot tell the purchaser or anyone that you are filing the report.

BSA E-Filing Help Desk phone number is 1-866-346-9478.

REMINDER: Money Orders can only be purchased with CASH ONLY.

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.

Name/Signature

Agent Number

Date

MEMO's Compliance Department Contacts

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