



REQUIRED ID FOR MONEY ORDER and BILL PAY TRANSACTION REPORTS

Two (2) forms of Customer ID are required when purchasing \$3000 - \$10,000

It is a requirement to list the STATE with the DRIVER'S LICENSE NUMBER when obtaining this type of ID for the Money Order or Bill Pay Transaction Reports or attach a legible copy of the license. Examiners read this information.

Acceptable Forms of ID

Primary ID – Driver's License, State ID, Passport, Learner's Permit or other Government-issued Photo ID

Secondary ID – Bank Card, Credit Card, Student or Work ID, Proof of Insurance

Other Forms of ID – Social Security Card, Birth Certificate (minors only) Employer ID, Bank Statement or other U.S. Federal or State-issued ID

REMINDER: Money Orders can only be purchased with CASH.

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. IT IS ILLEGAL TO COPY THE 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

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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