

ANTI-MONEY LAUNDERING COUNTER EXPRESS RESOURCE

Contact MoneyGram
IMMEDIATELY for any
questions:

1-800-444-3010

Consumer Identity (ID) Verification Requirements

Specific **Consumer ID** information must be **VIEWED** and **RECORDED** for *SEND* and *RECEIVE* transfers, depending on the amount, *regardless* of the method of payment. Use the following table to determine what information needs to be recorded:

	\$0.01 - \$899.99	\$900.00 - \$2,999.99	\$3000.00 - \$10,000.00*
Name	X	X	X
Address	X	X	X
Transaction Amount	X	X	X
Transaction Date	X	X	X
Valid government issued photo ID		X	X
Social Security # or tax ID #, if sender is a U.S. citizen/resident*			X
Date of Birth			X
Specific Occupation			X

* If the consumer **is not** a resident of the U.S., a passport, an alien identification card or other official document must be presented that will provide evidence of the consumer's nationality or residence.

- You must **verify** the consumer's identity by **viewing** a valid government issued photo identification that contains the person's name and address, such as a valid (non-expired) driver's license or other government-issued ID card.
- Before** completing single or multiple transactions that total **more than \$9,100**, you **MUST** contact MoneyGram Anti-Money Laundering Operations at 1-800-444-3010 (*Select Option 7*).
- DO NOT** complete the transaction unless the consumer **is physically** in your location.

Turn this resource over for **REPORTING** and **RECORDKEEPING** information regarding money orders and

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RECORDKEEPING

If the same consumer purchases \$3,000 to \$10,000 in money orders with cash, in the same day, you **MUST** obtain and record the following consumer transaction information on a Money Order Log **BEFORE** completing the transaction(s):

- Name and Address of **location** where money order was purchased
- Name and Address of **consumer** purchasing the money order
- Date the consumer purchased the money order
- Occupation/Job of consumer purchasing money order
- Social Security Number or Tax ID. Number of consumer purchasing money order
If the consumer is not a resident of the U.S., a passport, an alien identification card or other official document must be presented that will provide evidence of the consumer's nationality or residence.
- Date of Birth of person purchasing the money order
- Type of valid government issued photo ID provided (*i.e. TX Drives License*) and number on ID
- **TOTAL amount of ALL money order purchased by the consumer**
- Serial number(s) of **EACH** Money order
(Has to be all digits. Using characters such as "XXX" to bypass this requirement is not allowed.)
- Amount of **EACH** money order purchased

For money transfers, you will record everything above in the MoneyGram system **AND** will also record:

- **Receiver's** name and occupation, and any other information provided about them
- For transactions conducted for someone else, record the same information on the person acting on behalf of the other person (*both MUST BE physically at your location*)
- **MAINTAIN COPIES OF ALL RECORDS FOR 5 YEARS.**

REPORTING

All Suspicious Activity:

- On computer, E-File **SAR** at FinCEN BSA E-File website (*see MoneyGram Agent Compliance Resource*)
- E-File within 30 days of detection of suspicious activity
- DO NOT send SAR to MoneyGram
- You must keep and/or have access to a copy of each SAR for at least 5 years
- DO NOT tell consumer that you E-Filed a SAR

Currency Transactions More than \$10,000 (including consumer fees):

- On computer, E-File **CTR** at FinCEN BSA E-File website (*see MoneyGram Agent Compliance Resource*)
- E-File within 15 days of transaction occurring
- DO NOT send CTR to MoneyGram
- You must keep and/or have access to a copy of each CTR for at least 5 years

Turn this resource over for required CUSTOMER ID information per transaction amount.

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bringing you closer