

USPS Anti-Money Laundering Program



Customer Information & Tips



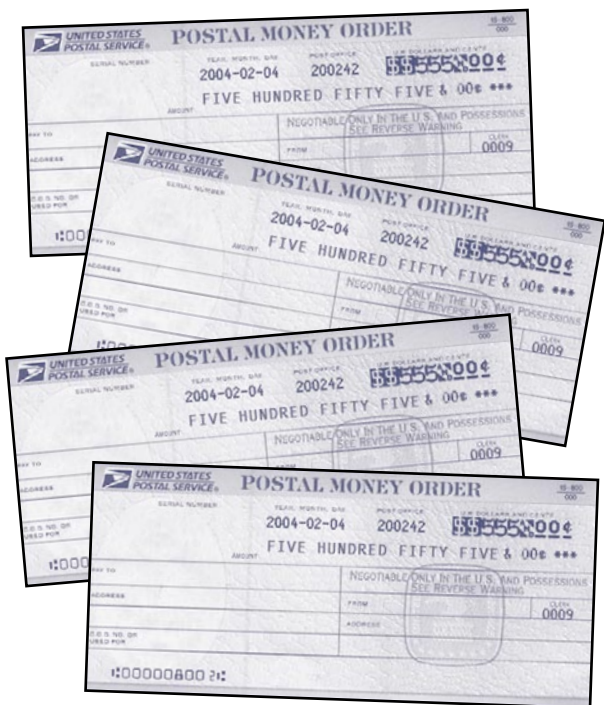
UNITED STATES
POSTAL SERVICE®

usps.com

What is Money Laundering?

Money laundering is any attempt to exchange cash from criminal activities for money that cannot be traced to the crimes. A typical money laundering scheme would be to buy goods (jewelry, cars) or financial products (USPS® Money Orders, stored value cards) with cash from selling drugs or stolen property.

The U.S. Postal Service is doing everything it can to prevent this crime and to protect our valued customers. Sometimes your Retail Associate will ask for personal information when you buy certain USPS® products, like money orders. By providing this information you are helping to protect yourself and helping to keep criminals out of your Post Office™. You are also obeying the law.



What is the Bank Secrecy Act and what does it mean to me as a Postal Service customer?

The Bank Secrecy Act requires financial institutions and some businesses (such as car dealers, jewelers, and the U.S. Postal Service®) to complete and file a transaction report with the U.S. Treasury when a cash transaction exceeds a certain amount. These reports help identify potential money laundering activities and are a major tool in shutting down dangerous criminals such as terrorists, drug dealers and dealers in stolen goods.

To meet the requirements of this law, the U.S. Postal Service requires that customers fill out a Funds Transaction Report (Form 8105-A) and present a U.S. Government-issued photo ID whenever they purchase \$3,000 or more in money orders in one day. The form is very easy to complete. All you need is your name, address, Social Security Number, date of birth and the number of your photo ID. Filling out the customer portion of a Form 8105-A is also required when cashing Postal Service™ Money Orders for more than \$10,000.

If you are buying \$1,000 or more in Sure Money™ transactions, you will need to present a U.S. Government-issued photo ID to the USPS Retail Associate so he or she may complete the computerized transaction process. You will also need to provide the name and address of the person who is receiving the funds. The recipient must provide a photo ID when receiving the funds to ensure that the right person receives the money. Please note that you may only buy \$2,000 worth of Sure Money™ transactions in a day.

How does the USPS® Anti-Money Laundering Program help me, the Postal Service Customer?

Filling out a Form 8105-A helps protect law-abiding customers in a number of ways. First, it helps prevent identification theft—that is someone using your Social Security Number, or other identification, to hide their identity when conducting illegal business. Second, it helps cut down on criminal activity in your neighborhood. Finally, it enables Postal Service™ customers to feel secure that the USPS is doing its part to discourage criminals from using their services, thereby making your local Post Office™ a safer place to conduct business.

United States Postal Service®
Funds Transaction Report (FTR)

NOTICE TO CUSTOMER: By federal law, the United States Postal Service™ is required to obtain information from the purchaser of money orders, wire transfers, and stored value cards when the dollar amount of each purchase total \$1,000 or more (21 USC 8532 and 8531). Multiple purchases during one business day totaling \$2,000 or more must be treated as one purchase, and the information must be obtained for a Postal Service™ employee known or later known to have received the purchase or stored value cards. Additionally, Postal Service policy forbids the sale of money orders, wire transfers, or stored value cards to any customer, with a cumulative value of \$10,000 or more in any single day to any individual or organization. Postal Service policy also requires information to be obtained for each purchase of wire transfers and stored value cards between \$1,000 and \$10,000.

Privacy Act Statement: Your information will be used to satisfy requirements of anti-money laundering statutes and regulations. Collection is authorized by 29 USC 401, 401A, 402, and 403; 18 USC 532, 532A, 532B, 532C, and 532D. Providing the information is voluntary, but if not provided, we may not process your transactions. We do not disclose your information unless your consent is required by law, except to fulfill the requirements of your business or financial institution request, or as legally required. This includes the following limited circumstances: as a requirement of law. For money order transactions, as required by law or as legally required. This includes the following limited circumstances: as a requirement of law. For wire transfers, as required by law or as legally required. This includes the following limited circumstances: as a requirement of law. For stored value cards, as required by law or as legally required. This includes the following limited circumstances: as a requirement of law. For more information on our privacy policies see our privacy link on this page.

A. Completed by Customer Conducting Transaction

Last Name: _____ First Name: _____
Address (Street, Box, Suite, P.O. #): _____
City: _____ State: _____ ZIP+4: _____
Date of Birth (MM/DD/YYYY): _____ Social Security Number: _____ Country: _____
Phone ID Number: _____ Other's License No.: _____ Signature Number: _____
Alias Registration No.: _____ Passport No.: _____ State: _____
Occupation: _____ Country: _____
Other ID No.: _____ Military ID No. (U.S. Only): _____
Type of Other ID (Government-issued ID only. ID's issued by private companies and credit cards are not acceptable forms of photo ID): _____
Account Date Stamp: _____

B. Completed by Postal Service Employee

Type of Transaction (Check one):
 Purchase Cash

Total Face Value (Including Fee): \$ _____
Transaction Date: _____

Type of Transaction: _____
Sign: _____
L14 ADDITIONAL Transaction Numbers on the BACK of the form: _____
Date: _____
Signature: _____
Signature Date: _____

Signature of USPS Employee: _____
Date: _____

Attention: Mail this form daily to USPS BSA COMPLIANCE, PO BOX 9999, SEAS FALLS, SD 57119-0999

Form 8105-A, March 2008, Page 1 of 2 (PSN: 7532-04-000-0002)

Filling out a Funds Transaction Report form is easy. It helps protect everyone from illegal money laundering.

Tips to make buying money orders and Sure Money™ transactions faster and easier

Money Orders

- ❑ If you are a high volume customer and frequently purchase \$3,000 or more in money orders, ask your USPS® Retail Associate for a supply of blank 8105-A forms. You can then save time at your Post Office™ by completing the customer portions before making the trip.
- ❑ Remember to bring the completed form to the office each time you want to make a purchase of \$3,000 or more. You will still need to show your U.S. Government-issued photo ID when you buy the money orders.

Sure Money

- ❑ If you frequently make Sure Money transactions, ask the USPS Retail Associate for a “frequent customer” card. Present the card each time you make a Sure Money purchase. The associate needs only to enter the “transaction number” from the card, and all information relating to the last purchase will be displayed on the screen.
- ❑ Having a frequent customer card can save up to five minutes per visit because the associate will not have to type in all the information (sender name and address and beneficiary name) for the transaction.
- ❑ Remind the person to whom you are sending the Sure Money that they will need to provide a photo ID in order to receive the funds.
- ❑ Check the information on the “unconfirmed receipt” when making Sure Money transactions. Make sure you have the exact spelling of the beneficiary’s name. If the beneficiary’s name is misspelled—even if one letter is wrong—it could cause the beneficiary not to be able to receive the funds. Being careful when you fill out the form can help prevent delays and problems for the beneficiary.

el Programa en Contra del Lavado de Dinero del USPS



Información y consejos para
el cliente

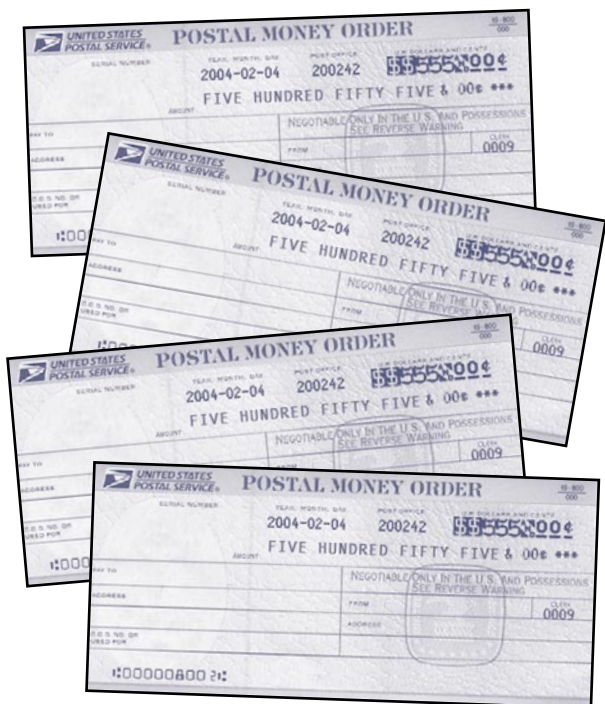


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¿Qué es el lavado de dinero?

La **•va•do de di•ne•ro** **v 1** es cualquier intento de intercambiar dinero obtenido ilegalmente, que no pueda ser vinculado a actividades criminales. Un ardid típico de lavado de dinero sería comprar bienes (joyas, carros) o productos financieros (Giros Postales del Servicio Postal de los Estados Unidos–USPS por sus siglas en inglés–, tarjetas de valor depositado) con dinero en efectivo obtenido de la venta de drogas o bienes robados.

El Servicio Postal de los Estados Unidos, está haciendo todo lo que puede para evitar estos crímenes y proteger a sus valiosos clientes. En algunas ocasiones, el Representante de Ventas que lo atiende le solicitará datos personales cuando usted compra ciertos productos de USPS, como giros postales. Al entregar esta información usted está ayudando a protegerse a usted mismo y a mantener a los delincuentes fuera de su Oficina Postal. Además, usted está obedeciendo la ley.



¿Qué es el Secreto Bancario (Bank Secrecy Act) y qué significa para mí como cliente del Servicio Postal?

La Ley sobre Secreto Bancario, requiere que instituciones financieras y algunas empresas (tales como ventas de autos, joyerías y el Servicio Postal de EE.UU.) completen y presenten un informe de operación ante el Departamento de Tesorería de EE.UU. cuando una operación excede cierta cantidad. Estos informes ayudan a identificar operaciones de lavado de dinero potenciales y son un recurso importante para poner fin a las actividades de delincuentes peligrosos, como traficantes de drogas y de artículos robados.

Para cumplir con los requisitos de esta ley, el Servicio Postal de EE.UU. requiere que sus clientes llenen un Informe de Operación/ Transferencia de Fondos (Formulario 8105-A) y presenten una identificación oficial con fotografía emitida por el gobierno de los Estados Unidos, en el momento de comprar un Giro Postal por valor de \$3,000 dólares ó más en un mismo día.

El formulario 8105-A es muy fácil de completar. Todo lo que necesita es su nombre, dirección, número de Seguro Social, fecha de nacimiento y el número de su identificación fotográfica.

También es necesario llenar el Formulario 8105-A cuando se cambien Giros por un valor superior a \$10,000 dólares.

Si usted compra \$1,000 ó más en operaciones de Dinero Seguro (Sure Money[®]), deberá presentar una identificación con fotografía emitida por el gobierno de los Estados Unidos al Representante de USPS para que éste pueda completar el proceso computarizado de la operación. También deberá informar el nombre y dirección de la persona que recibirá los fondos. El destinatario deberá presentar una identificación con fotografía al recibir los fondos para verificar que la persona correcta recibe el dinero. Por favor recuerde que sólo puede comprar un monto máximo de \$2,000 por día en operaciones de Dinero Seguro.

Consejos para hacer la compra de giros postales y operaciones de Dinero Fácil (Sure Money®) más rápidas y seguras

Giros Postales

Si usted compra frecuentemente \$3,000 dólares o más en Giros Postales, solicite al representante del USPS que le entregue varios Formularios 8105-A en blanco. Así podrá ahorrar tiempo en la oficina postal completando la parte del cliente antes de ir a la oficina.

Acuérdese de llevar el formulario completo cada vez que quiera hacer una compra de \$3,000 o más. De todos maneras, deberá mostrar su identificación con fotografía emitida por el gobierno de los EE.UU. cuando compre giros postales.

Dinero Seguro (Sure Money®)

Si compra con frecuencia Dinero Seguro, solicite al Representante del USPS una tarjeta para “clientes frecuentes”. Presente la tarjeta cada vez que compre Dinero Seguro. El Representante sólo tiene que registrar el “número de transacción” de la tarjeta y toda la información relacionada con su última compra aparecerá en la pantalla.

Tener una tarjeta de cliente frecuente puede ahorrarle hasta cinco minutos por cada visita, porque el Representante no tendrá que escribir toda la información (Persona que lo envía, dirección y nombre del beneficiario) para la transacción.

Recuérdelo a la persona a la que le está enviando el Dinero Seguro que deberá presentar una identificación oficial con fotografía para recibir su dinero.

Revise la información del “recibo no confirmado,” cuando haga operaciones de Dinero Seguro. Verifique el nombre del beneficiario esté escrito correctamente. Si el nombre del beneficiario está escrito en forma incorrecta—incluso si hay un error en una sola letra—esto podría impedir que el beneficiario recibiera los fondos. Ser cuidadoso al llenar el formulario puede ayudar a evitar demoras y problemas para el beneficiario.