COMPLIANCE MONITORING CHECKLIST

Agent Name: _____ From _____ To: _____
Date Date

	Yes	No	N/A
1. Have there been any unusual and/or suspicious transactions for this period?	❍	❍	❍
Examples of Suspicious Activity: • Structuring (or splitting) transactions to avoid identification requirements (for example, $2,500-$3,000 or $9,500-$9,999) • Different senders sending to same receiver • Frequent, large dollar amount Money Transfer and/or Money Order purchases by single consumer • Frequent, same receiver receiving payouts • Money Transfer and/or Money Order transactions timed closely together that may suggest structuring **If yes**, continue with questions 1a-1b.			
a. SARs-MSB are complete and accurate?	❍	❍	❍
b. SARs-MSB have been sent to FinCEN within 30 days of detection?	❍	❍	❍
* If the state in which you conduct business requires it, you must also send a copy of the SAR-MSB to the designated state office.			
2. Have there been transactions totaling more than $10,000 (including fees) in cash by or on behalf of a single consumer in a single day?	❍	❍	❍
If yes, continue with questions 2a-2b.			
a. CTRs are complete and accurate?	❍	❍	❍
b. CTRs have been sent to FinCEN within 15 days of the transaction(s)?	❍	❍	❍
3. Have there been Money Order sales totaling $3,000 or more (including fees) by or on behalf of a single consumer in a single day?	❍	❍	❍
If yes, continue with question 3a.			
a. Money Order Record is complete and accurate?	❍	❍	❍
4. Have all employees received Compliance Training?			
a. New employees during this reporting period received initial Compliance training?	❍	❍	❍
b. Existing employees are reading, dating and signing newsletter publications?	❍	❍	❍
c. All training is documented and filed for any future reference?	❍	❍	❍
5. Are identification requirements being met?	❍	❍	❍

Description of any deficiencies with actions taken or comments:

_____

_____

_____

_____ _____ _____

Signature Print Name Date