



MoneyGram strives to be a world-class example of a “culture of compliance” in its commitment to protect global consumers who use our financial services. It is MoneyGram’s intent to ensure its services are not used to process transactions used for money laundering, fraud, terrorist financing or other illicit purpose.

As a MoneyGram Agent, it is crucial that you understand the impact of illicit transactions on you, our consumers, and on MoneyGram as a whole. It is your personal obligation to comply with the requirements of this **Agent Compliance Training Resource**. This means following compliance rules, learning about current regulations, and providing training related to the material in this resource to all employees, new and existing, on a regular, repeated schedule.

Thank you for working together with MoneyGram to create a culture of compliance.

Why should you and your employees read and know the contents of MoneyGram’s Compliance Training Resource AND create a Compliance Program to combat Money Laundering and Fraud?

- Protects consumers that visit your business
- The life of your business and assets are kept safer
- Improves your relationship with banks and other businesses supporting your business
- Required by the law and regulatory agencies around the world
- You could be subject to fines and other regulatory recourse by not being in compliance

What are you required to do as a compliant MoneyGram Agent?

- Please review the Global Anti-Fraud and Anti-Money Laundering (AML) Compliance Policy located at: <http://corporate.moneygram.com/compliance>. You may also download, save and print the Policy
- Establish a written anti-money laundering compliance program as outlined in this resource
- Designate, in writing, a Compliance Officer for your business
- Train all employees, new and existing, **REGULARLY** on how to detect, report, and stop anti-money laundering and fraud related activities. Visit www.moneygramu.com for approved compliance training courses.
- Monitor all transactions in your business
- Report suspicious activity to the federal government
- Save and store the records you are required by law to keep
- Have an independent review of your compliance program performed at least annually

You are asked to review often and know well the contents of this resource, which are also available at <http://corporate.moneygram.com/compliance/us-agents>

For additional assistance, use the Money Services Business materials available from the federal government at www.fincen.gov (select *information for Money Services Businesses*)



Resource Contents

Agents of MoneyGram and their employees who conduct money services and transactions on behalf of MoneyGram must comply with all anti-money laundering and anti-fraud laws/regulations that apply to them. Please refer often to the sections below for training and resources related to MoneyGram services.

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