

# SALES & SERVICES ASSOCIATE ACADEMY

## Module 8: Payment Methods



# Objectives

- State procedures for handling suspected counterfeit currency.
- Observe local check acceptance procedures.
- Discuss acceptable purchases with credit/debit cards.
- Relate the features of the Cash Back option for PIN debit cards.
- Explain other acceptable payment methods.
- Identify payment card formats and protection of credit/debit card information.
- Describe your responsibilities under the Bank Secrecy Act.
- Comply with reporting requirements for specific financial transactions over certain dollar amounts.
- Discuss policies for reporting suspicious transactions.
- Demonstrate procedures for completing PS Form 8105-A, *Funds Transaction Report* and PS Form 8105-B, *Suspicious Transaction Report*.

# Acceptable Payment Methods

- Customers have the option for eReceipt.
- Credit/Debit Card email address into the CDU at checkout.
- Personal/Business Checks linked to direct customers to the following online applications:
- Travelers Check (at least 50% of the face value).
  - Product Tracking Reporting (PTR).
- Postal/Nonpostal Money Order.
  - Point of Sale (POS) Survey.
- Cashier's Checks.
  - Online Refunds application.
- Certified Checks.
- Treasury Checks.



# Handling Cash

- SSAs prohibited from counting advance clerk cash deposit at the window.
- Count out each unit of money (dollars, quarters, pennies) to customer.
  1. Count back change from the smallest coin up to the tendered amount.
  2. Count out change indicated on retail equipment display, from largest bill to smallest coin.
- Advance deposits and closeouts should not be left unattended and must be remitted before excessive cash builds up in your drawer.
- Each customer must be given a receipt at end of transaction.



# Counterfeit Currency

- To spot one – use a real bill as a comparison.
- If you are suspicious of a bill – notify your supervisor.
- Review Pub 348, *Windows Services Crime Prevention Booklet*.



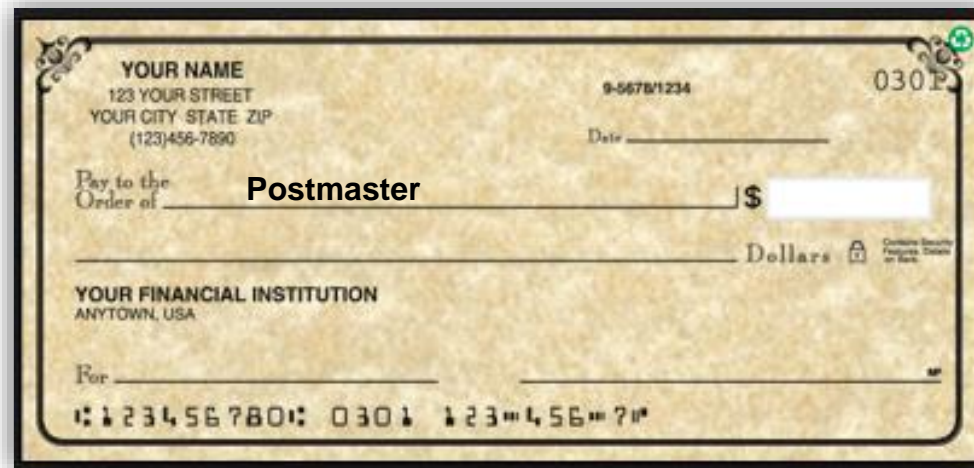
# Counter Activity



- Two volunteers to role-play SSA and the customer for each scenario. Class observes.
- 3 scenarios:
  - Customer pays for a book of stamps with a \$50 bill. Count back customer's change.
  - Customer pays for a Medium Priority Mail Flat-Rate<sup>®</sup> box and buys a book of stamps. Customer pays with \$30.
  - Customer mails a flat that weighs less than one pound at Media Mail<sup>®</sup> prices and purchases 10 Forever<sup>®</sup> stamps. Customer pays with \$20 bill.

# Check Acceptance

- Follow local check acceptance procedures.
- Photo ID required for check acceptance.
- Checks must be made payable to the Postmaster.



# Accepted Credit Cards

- VISA.
- MasterCard.
- American Express.
- Discover.
- Japan Credit Bureau (JCB).
- Diners Club/Carte Blanche.
- China Union Pay (CUP).
- All PIN debit card networks are accepted except for Jeanie CO-OP Financial Services, and Presto!





# Acceptable Credit Card Purchases

- All USPS products can be purchased with a credit card, EXCEPT:
  - Trust fund deposits (including USPS Corporate Accounts, permit imprints, business reply/postage due, periodicals).
  - Precanceled stamps.
  - Money Orders.
  - COD funds, money by wire (principle and fees).
  - Employee debts.
  - Passport fees remitted to Department of State.
  - Gift Cards.



# Purchase Restrictions

- Credit cards are not accepted for:
  - Trust Fund Deposits:
    - Periodicals postage.
    - Permit Imprint revenue.
    - Postage Meter Setting.
  - Purchase of Money Orders.
  - Precanceled stamps.
  - Collect on Delivery (COD) Funds.
  - Money-By-Wire.
  - Gift Cards.
  - Employee Debt Reconciliation.
  - Passport fees.



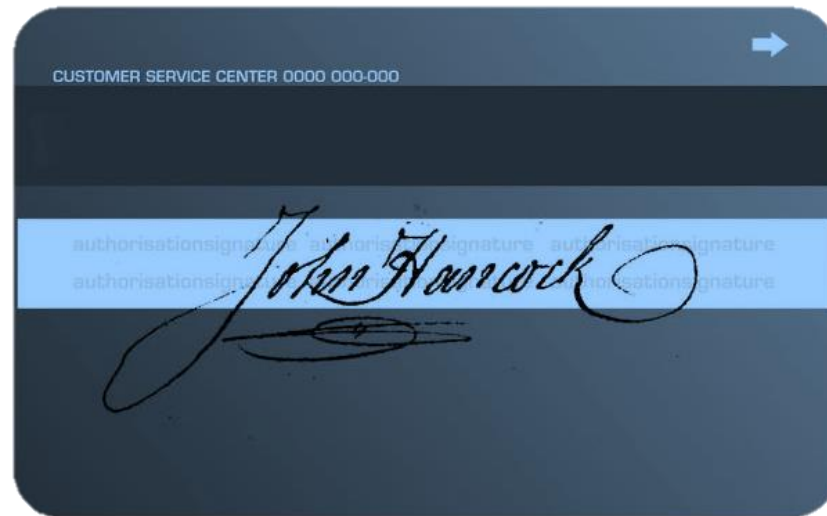
# Credit Card Transaction Procedures

- USPS accepts VISA, MasterCard, American Express, Discover, Diner's Club, China Union Pay (CUP), and Japan Credit Bureau (JCB).
- All credit cards must be signed for Mag-Stripe transactions.
- Ensure card information is protected from view by other customers.
- Follow all established card acceptance and authorized procedures when completing transaction.
- Report suspicious behavior to your supervisor.
- You may have to request that individuals in line stand behind the line to ensure the privacy of customers being served.



# Credit Card Verification

- Verify that the signature block is signed on the back of the card.
- Do not accept the card if it is not signed.
- Request another form of payment (cash/check/card).



# Credit Card Acceptance Procedures

- For magnetic stripe transactions, enter last four digits of card number. If approved, the receipt will print.
- Customer may be required to sign the receipt.
- Business cards: each authorized user within a company or business must have their own card. Letters of authorization for one card are not allowed.
- If card is unsigned, customer must sign back of the card in your presence and provide two forms of identification, one of which must be photo identification.
- Enter credit card transactions in AIC 762, *Credit Cards Remitted*.

# Processing Debit Card Transactions

- Most PIN debit and electronic benefit transfer (EBT) cards are accepted for all USPS products and services - except Passport fees remitted to State Department.
- Follow Standard Operating Procedures (SOP) for processing PIN debit cards.
- Signatures are not required on debit cards used with a PIN.
- Ensure customer privacy when entering PIN.
- Customers cannot receive reimbursement from a debit card at the time of transaction.



# Debit Cards – Cash Back

Customers can receive up to \$50 cash back when using a PIN debit card for purchases:

- Increments of \$10.
- Only if SSA has cash available.
- Purchase required.
- No limit to number of times customer can request cash back during a 24-hour period.
- Each request limited by separate purchase and paid with debit card (requiring PIN).
- Cannot increase cash retained limits to accommodate customers requesting cash back.
- Follow all procedures for a successful debit card sale.
- Cash Back is not allowed on Money Order only purchases.



# Debit Card Procedures



1. Swipe/insert the debit card through/into card reader. Mobile wallets (i.e., Apple Pay<sup>®</sup>/Google Pay<sup>™</sup>) and EMV Contactless cards are also accepted.
2. Key in purchase amount of transaction.
3. When terminal prompts “Cash Back,” ask if customer would like cash back.  
Note: Customers can see "Cash Back" prompt on their display. Cash back is offered only if you have cash available.
4. Key in amount of cash back requested or prompt customer to select a cash back amount.
5. Ask customer to enter a PIN using handheld PIN pad. If approved, card reader prints a two-part receipt showing amount purchased, cash back amount, and grand total.
6. Provide customer duplicate copy of the receipt (or identified Customer Receipt version).
7. Enter total amount of debit card transaction (purchase and cash back) in AIC 772, *Debit Cards Remitted*.
8. Submit original receipts with your PS Form 1412. Original receipts and PS Forms 1412 are filed at unit level for use in researching possible customer disputes.



# EMV Chip Cards

1

Identify if customer is using a chip card, EMV contactless payment, or Mobile wallet payment (i.e., Apple Pay<sup>®</sup>/Google Pay<sup>™</sup>).

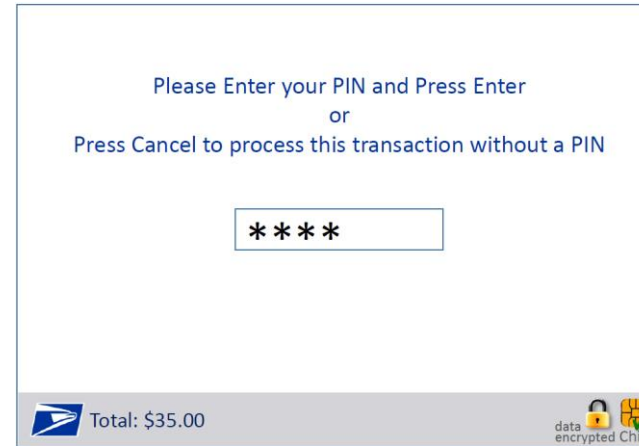


2



Customer inserts card and leaves it until transaction complete.

3



Customer follows terminal prompts and completes transaction by keying PIN or signing receipt/terminal.

4



Customer removes card once transaction complete.

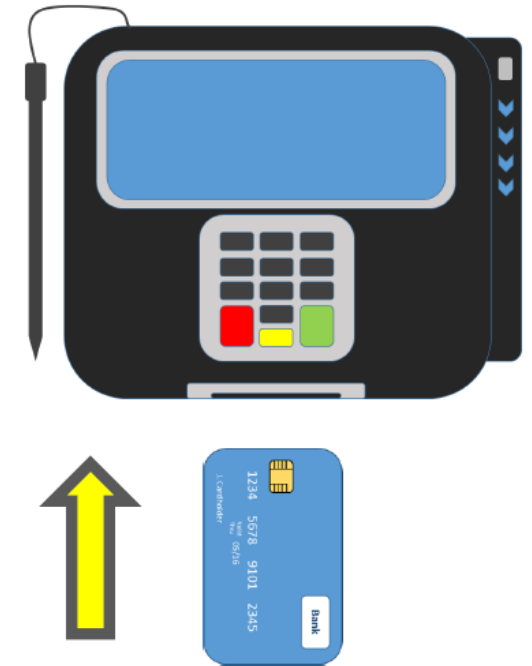
# CC Compliance/Security Awareness

- PCI DSS strives to protect cardholder data by ensuring merchants meet maximum established security levels.
- PCI DSS requirements mandate annual security awareness training.
- Documentation of training completion is required.



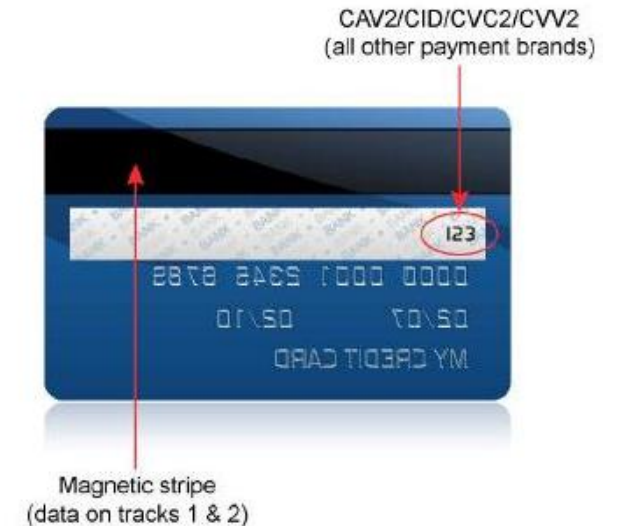
# EMV Chip Card Acceptance

- Europay, MasterCard, and Visa (EMV).
- Customers with EMV cards no longer swipe their cards.
- Cards are inserted and customers follow on screen prompts.
- Global standard for acceptance of credit/debit cards.
- Chip contains customer information and helps to prevent fraud by preventing counterfeit copies of card.



# Payment Card Format

- The magnetic stripe on the back of the card contains cardholder data:
  - Cardholder name.
  - Primary Account Number (PAN).
  - Service Code.
  - Expiration Date.
- PAN data must be encrypted.
- Sensitive Authentication Data cannot be stored, including:
  - Full magnetic stripe data.
  - CVV2/CVC2/CAV2/CID (Card Verification Validation or Card ID).
  - PIN/PIN Block.



# Protect Payment Card Information

- Ensure information and data are protected:
  - Cardholder Name.
  - Primary Account Number (PAN) [full card number].
  - Expiration Date.
  - CVV2Data – used for Card-Not-Present Transactions and located on back of card.
  - Magnetic Stripe and EMV Chip – contain all information on payment card.



# Payment Card Information Significance

- Customers expect that their payment card data to be protected.
- Information targeted for theft includes:
  - Primary Account Number (PAN) contains all the digits of the primary account number and is required to process a transaction.
  - Expiration Date is necessary for the transaction to process and be completed.
  - CVV2 (Card Verification Value) contains additional authentication required for Card-Not-Present transactions.



# Illegal Methods to Collect Card Data

- Skimmer devices on existing terminals or replace entire card reader unit to capture card image.
  - Skimmer devices hidden within terminal are difficult to detect.
- Taking photos of a payment card, using a cell phone, while standing in line behind customer at the window.
- Criminals can observe and memorize PAN and expiration date.



# Risks of Exposure

- Stolen payment card information can lead to:
  - Identity theft.
  - Fraudulent use of the stolen card.
  - Creation of a duplicate card, based on obtained payment card information.
  - Chargeback costs to the USPS®.





# Payment Terminal Inspections

- Inspect all payment terminals and PIN pads for evidence of tampering or substitution.
- Daily inspections should not take place at the same time each day.
- Check the serial number or other device characteristics to verify it has not been swapped with a fraudulent device.
- Check to see if devices are in the expected location, device color is as expected, and that identifiable characteristics present.
- Validate correct number of cables are attached to device.
- Look for any unexplained marks or scratches, missing screws, dents, or bent plastic especially around display and card swipe area.
- Look for extra parts or wires (pay special attention to the card swipe area).
- SSK devices should be inspected TWICE daily.
- Log result within Daily Payment Device Inspection (DPDI) tool online. If tool is unavailable, Complete the Record of Completion: Daily Inspection Log and keep on file for one year.



# Daily Payment Device Inspection (DPDI) Tool

- Use to record inspection of all payment devices.
- Management is responsible for recording onsite inspections.

Delinquent Sites Reports ▾

Site: 14TH STREET, 2000 14TH ST NW STE 104, WASHINGTON DC-200099993

For instructions on completing the daily payment device inspection, please refer to the [Daily Payment Terminal Inspection SWI](#)

By submitting this form, I attest that the daily tampering & substitution inspection has been performed once for all applicable non-SSK payment devices (i.e. RSS, mPOS, Manual Site Devices, and Wireless Devices), and twice for any applicable Self-Service Kiosks (SSKs) at this retail site.

### Inspection Details

Manager's First & Last Name	<input type="text" value="TAMPER SMITH"/>	Enter the first and last name of the accountable manager.
Manager's Email Address	<input type="text" value="TAMPER.P.SMITH@USPS.gov"/>	Enter USPS.GOV email address of the accountable manager.
Designee's First & Last Name	<input type="text" value="MISTER ZIP"/>	Enter the first and last name of the designee
Designee's Email Address	<input type="text" value="MISTER.ZIP@USPS.gov"/>	Enter the USPS email address of the designee.
Inspection Result	<input type="button" value="result"/> <input checked="" type="radio"/> PASS-No tampering suspected <input type="radio"/> FAIL-Tampering suspected on payment device(s)	Select the overall inspection result
Comments	<input type="text" value="If tampering is suspected, enter tampering details"/>	Enter any comments such as reason for failure, actions taken or related information

# Take Action

- Do not use device.
- Do not investigate surroundings, remove device or evidence of tampering.
- Do not put loose parts or parts that come off back. Remove and secure items.
- Contact Inspection Service (1-877-876-2455), respond with “Representative” to Interactive Voice Recognition.
- Do not install, replace, or return devices without verification.
- Be aware of suspicious behavior around devices.
- Report suspicious behavior.



# Open Loop Gift Cards

- Open Loop gift cards are pre-paid gift cards with an American Express, Discover, MasterCard, or VISA logo on the front of the card.
- Cards can be processed by any merchant who accepts them.
- May be purchased to launder money or fund terrorist activity.
- Follow Bank Secrecy Act procedures for suspicious activity.



# Activity – Payment Cards

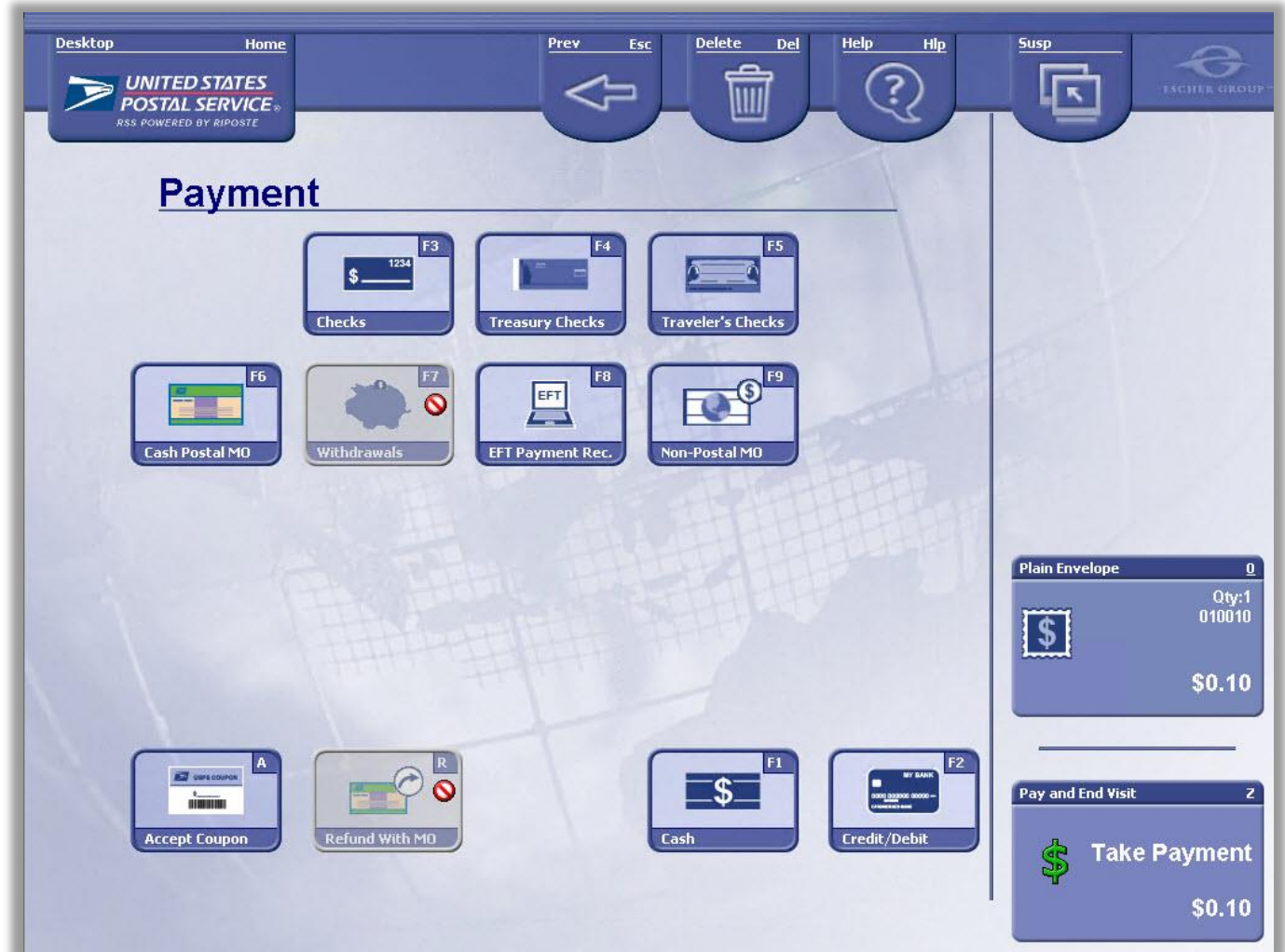
## Payment Cards:

- Assign each group scenario.
- Group determines actions SSA should take.
- Record and share determinations.

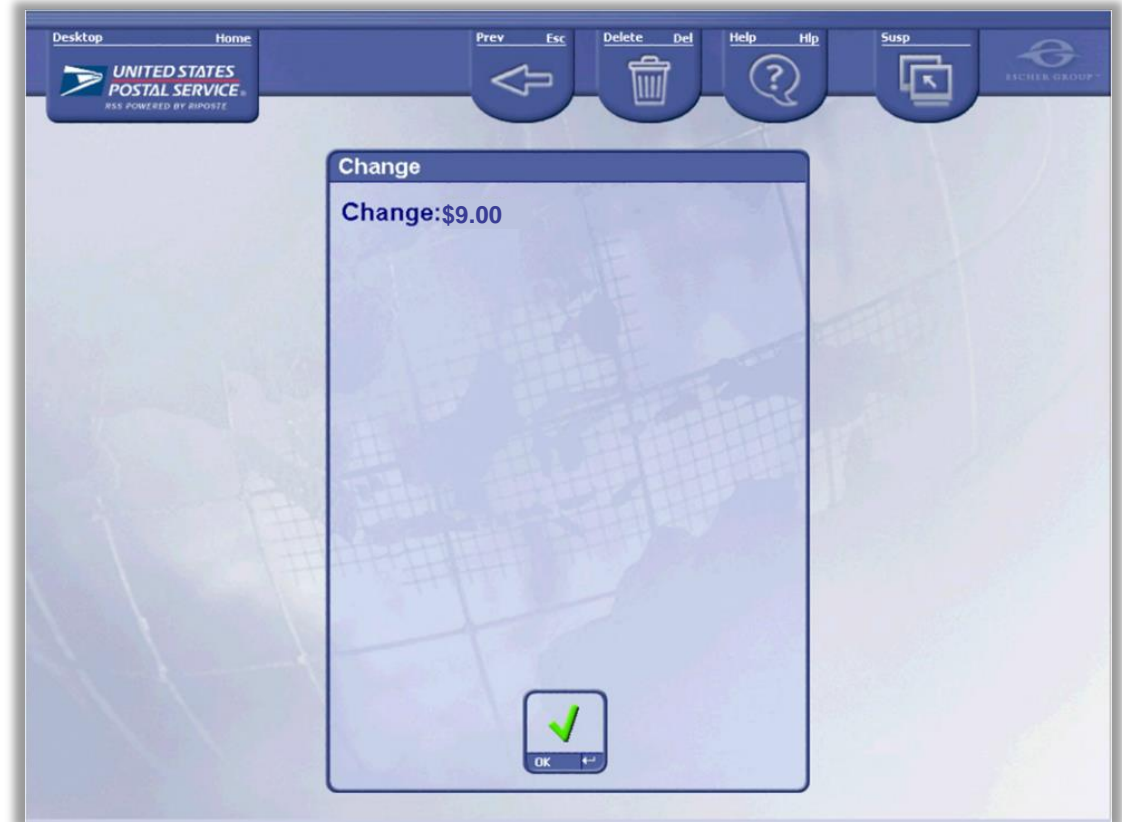
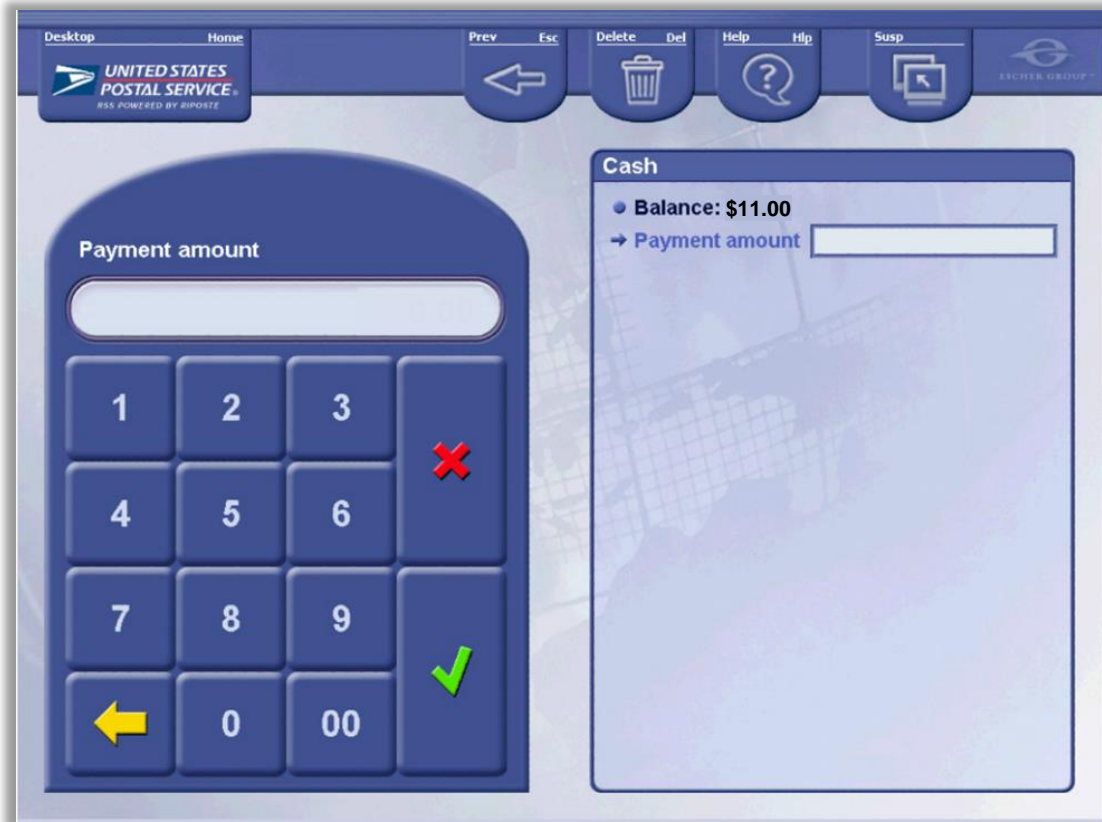


# Payment Options

- Customer has a variety of payment options.
- For this example, the customer chose cash.



# Cash Option



# Manual Office

- Pitney Bowes meter will calculate the price for you.
- You can accept cash, checks, and credit and debit cards.
- Complete PS Form 3544 and provide the customer with their copy.



UNITED STATES POSTAL SERVICE®		USPS Receipt for Money or Services	
Post Office	Station	Receipt Number	01
<input type="checkbox"/> P.O. Receipt for Money	Finance Number	Unit ID	AIC Number
Receipt for: (indicate purpose)			Amount \$
Received from: (show address only when receipt is mailed)		Permit Number or SSN (Employees only)	
<input type="checkbox"/> P.O. Box/Caller Service Fees		Information on your PS Form 1093, Application for Post Office Box or Caller Service, must be updated if it is changed. For regulations pertaining to P.O. Boxes, see rules for use of Post Office Boxes and Caller Service on PS Form 1093.	
Customer name:	Amount \$	AIC Number	
Box/Caller Number(s)	<input type="checkbox"/> For one semiannual payment period (AIC 158)	Postmark	
	<input type="checkbox"/> For annual payment period (AIC 115)		
	<input type="checkbox"/> Reserved Number Fee (AIC 115) (Ending date / / ) (mm/dd/yyyy)		
Certifying Signature			
PS Form 3544, July 2004 (PSN: 7530-03-000-3768)		Distribution: Original - Customer; Duplicate - File with PS Form 1412	



# Activity – Payment Methods

- Two volunteers to role-play SSA and customer.
- Class observes.

# Bank Secrecy Act (BSA)

- Federal regulation designed to prevent financial crimes, primarily money laundering.
- USPS must comply with anti-money laundering provisions within USA Patriot Act.

Money laundering



Terrorist Financing



# Your Responsibilities

Collect information for any transaction(s) for purchase of postal financial instruments totaling **\$3,000 or more** by single customer in one day.



# PS Form 8105-A, Funds Transaction Report

Complete when transaction is:

- \$3,000 or more in a single day for:
  - Money Order Purchases.
  - Combination of Money Orders and other financial instruments.
  - Multiple transactions by same customer on same day.
- Cash Money Orders or U.S. Treasury checks for \$10,000 or more per customer per day.

**UNITED STATES POSTAL SERVICE®** Funds Transaction Report (FTR)

**A. Type of Transaction – Completed by customer. Select one of the following check boxes, then fill out indicated sections.**

On behalf of self (Sec. B)  Private courier on behalf of individual (Sec. B and C)  
 On behalf of another individual (Sec. B and C)  Private courier on behalf of a business/organization (Sec. B and C)  
 On behalf of a business/organization (Sec. B and C)  Armored car service on behalf of business/individual (Sec. C and F, on back)  
 Law enforcement agent or government representative on behalf of an agency (Sec. E, on back)

**B. Customer Information**

Last Name/First Name \_\_\_\_\_  
Address (Number, Street, Box, Suite/Apt. No.) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_  
Date of Birth (MM/DD/YYYY) \_\_\_\_\_ Social Security Number \_\_\_\_\_ Telephone Number (include area code) \_\_\_\_\_

**Photo ID Required**

Driver's License No. (U.S. Only – Must indicate state)  State ID No. (U.S. only – Must indicate state)  
 Resident Alien/Permanent Resident ID No.  Military ID No. (U.S. only)  
 Other ID (U.S./state government-issued IDs, including tribal, and Mexican matricula consular)  Passport No. (Must indicate country)

Describe Other ID \_\_\_\_\_  
ID Number \_\_\_\_\_ Issuing State \_\_\_\_\_  
Issuing Country (Passport) \_\_\_\_\_  
Occupation (Be as specific as possible) \_\_\_\_\_

Round Date Stamp

**C. Other Person/Business/Organization on Whose Behalf Transaction Is Being Conducted**

Last Name/First Name or Business Name or Organization Name (No acronyms) \_\_\_\_\_  
 SSN  EIN NAICS (if business) \_\_\_\_\_ Type of Business/Organization/Occupation \_\_\_\_\_  
Address (Number, Street, Box, Suite/Apt. No.) \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Country \_\_\_\_\_  
Date of Birth (MM/DD/YYYY) \_\_\_\_\_ Telephone Number (include area code) \_\_\_\_\_  
ID Type \_\_\_\_\_ ID Number \_\_\_\_\_ Issuing State \_\_\_\_\_

**D. Completed by Postal Service™ Employee**

Type of Transaction (Check one):  Purchased (\$3,000.00 or more)  Redeemed/Cashed (Over \$10,000.00)

Total Face Value (Excluding fee): \$ \_\_\_\_\_ Transaction Date (MM/DD/YYYY) \_\_\_\_\_

List additional transaction numbers for money orders, funds transfer Sure Money™/Dinero Seguro, and gift cards on the back of this form.

Beginning Serial No. \_\_\_\_\_ Thru \_\_\_\_\_ Ending Serial No. \_\_\_\_\_

Money Order Range 1 \_\_\_\_\_  
Money Order Range 2 \_\_\_\_\_

Number of Money Orders Sold \_\_\_\_\_ Number of Money Orders Redeemed/Cashed \_\_\_\_\_ Number of Gift Cards Sold \_\_\_\_\_  
(Provide numbers in section G on back)

Funds Transfer 1: \_\_\_\_\_  
Sure Money/Dinero Seguro \_\_\_\_\_

I certify that I have verified the personal information for the customer by examining the photo ID noted.

Signature of USPS® Employee \_\_\_\_\_  
Post Office™ Zip Code™ \_\_\_\_\_

Mail this form daily to:  
USPS BSA COMPLIANCE  
PO BOX 5214  
JANESVILLE WI 53547-5214

PS Form 8105-A, January 2018, (Page 1 of 2) (PSN 7530-04-000-0302)

# Required Information

- Last Name and First Name.
- Full address.
- Date of Birth.
- Social Security Number/Employee Identification Number/Tax Identification Number/Alien Registration number or Passport number from any country.
- If using passport, include issuing country on PS Form 8105-A.
- Occupation (as detailed as possible).
- Telephone Number (optional).

B. Customer Information		
Last Name/First Name		
[Grid for name entry]		
Address (Number, Street, Box, Suite/Apt. No.)		
[Grid for address entry]		
City	State Zip Country	
[Grid for city]	[Grid for state/zip/country]	
Date of Birth (MM/DD/YYYY)	Social Security Number Telephone Number (Include area code)	
[Grid for date of birth]	[Grid for SSN and telephone number]	
<b>Photo ID Required</b>		
<input type="checkbox"/> Driver's License No. (U.S. Only - Must indicate state)	<input type="checkbox"/> State ID No. (U.S. only - Must indicate state)	
<input type="checkbox"/> Resident Alien/Permanent Resident ID No.	<input type="checkbox"/> Military ID No. (U.S. only)	
<input type="checkbox"/> Other ID (U.S./state government-issued IDs, including tribal, and Mexican matricula consular)	<input type="checkbox"/> Passport No. (Must indicate country)	
<b>Describe Other ID</b>	Round Date Stamp	
ID Number Issuing State		
[Grid for ID number]		[Grid for issuing state]
Issuing Country (Passport)		
[Grid for issuing country]		
Occupation (Be as specific as possible)		
[Grid for occupation]		

# Acceptable ID

- State-issued ID: driver's license or photo-identification.
- Passport (and country of issuance).
- Resident Alien or Permanent Resident ID.
- U.S. Military ID.
- Mexican Matricula Consular cards and Visa Border Crossing ID.
- Tribal ID card issued by Native American tribe.
- Photo ID from another country not accepted (exception for Passports and Matricula Consular cards).



# On Behalf of Transactions

Customers perform financial transactions on behalf of someone else.

**C. Other Person/Business/Organization on Whose Behalf Transaction Is Being Conducted**

Last Name/First Name or Business Name or Organization Name (No acronyms)

SSN  EIN NAICS (if business) Type of Business/Organization/Occupation

Address (Number, Street, Box, Suite/Apt. No.)

City State Zip Country

Date of Birth (MM/DD/YYYY) Telephone Number (include area code)

ID Type ID Number Issuing State

**UNITED STATES POSTAL SERVICE®** Funds Transaction Report (FTR)

**A. Type of Transaction** — Completed by customer. Select one of the following check boxes, then fill out indicated sections.

On behalf of self (Sec. B)  Private courier on behalf of individual (Sec. B and C)  
 On behalf of another individual (Sec. B and C)  Private courier on behalf of a business/organization (Sec. B and C)  
 On behalf of a business/organization (Sec. B and C)  Armored car service on behalf of business/individual (Sec. C and F, on back)  
 Law enforcement agent or government representative on behalf of an agency (Sec. E, on back)

**B. Customer Information**

Last Name/First Name

Address (Number, Street, Box, Suite/Apt. No.)

City State Zip Country

Date of Birth (MM/DD/YYYY) Social Security Number Telephone Number (include area code)

**Photo ID Required**

Driver's License No. (U.S. Only — Must indicate state)  State ID No. (U.S. only — Must indicate state)  
 Resident Alien/Permanent Resident ID No.  Military ID No. (U.S. only)  
 Other ID (U.S./state government-issued IDs, including tribal, and Mexican matricula consular)  Passport No. (Must indicate country)

**Describe Other ID**

ID Number Issuing State

Issuing Country (Passport)

Occupation (Be as specific as possible)

**C. Other Person/Business/Organization on Whose Behalf Transaction Is Being Conducted**

Last Name/First Name or Business Name or Organization Name (No acronyms)

SSN  EIN NAICS (if business) Type of Business/Organization/Occupation

Address (Number, Street, Box, Suite/Apt. No.)

City State Zip Country

Date of Birth (MM/DD/YYYY) Telephone Number (include area code)

ID Type ID Number Issuing State

**D. Completed by Postal Service™ Employee**

Type of Transaction (Check one):  Purchased (\$3,000.00 or more)  Redeemed/Cashed (Over \$10,000.00)

Total Face Value (Excluding fee): Transaction Date (MM/DD/YYYY)

\$ .

List additional transaction numbers for money orders, funds transfer Sure Money™/Dinero Seguro, and gift cards on the back of this form.

**Beginning Serial No.** Thru **Ending Serial No.**

Money Order Range 1

Money Order Range 2

Number of Money Orders Sold Number of Money Orders Redeemed/Cashed Number of Gift Cards Sold (Provide numbers in section G on back.)

Funds Transfer 1:  
Sure Money/Dinero Seguro

I certify that I have verified the personal information for the customer by examining the photo ID noted.

Signature of USPS® Employee

Post Office™ Zip Code™

**Mail this form daily to:  
USPS BSA COMPLIANCE  
PO BOX 5214  
JANESVILLE WI 53547-5214**

PS Form 8105-A, January 2018, (Page 1 of 2) (PSN 7530-04-000-0302)

# Complete 8105-A


Complete Parts A and B as the customer In your participant guide, complete PS Form 8105-A, *Funds Transaction Report*, using the information below. Ensure that all required information is entered.

- Amber Wilson.
- Purchased Money Orders totaling \$3,500.
- Completing Transaction on her own behalf.
- 123 Neighborhood Street, Los Angeles, CA 90018.
- DOB: 12/15/1979
- CA DL # I236534.
- SSN: XXX-XX-XXXX.
- Interior designer.
- Money Order Range: 0658987256 to 0658987259.



# Complete 8105-A

## Customer Information, Part 1.

 **UNITED STATES POSTAL SERVICE®**

**Funds Transaction Report (FTR)**

**A. Type of Transaction – Completed by customer. Select one of the following check boxes, then fill out indicated sections.**

On behalf of self (Sec. B)  Private courier on behalf of individual (Sec. B and C)  
 On behalf of another individual (Sec. B and C)  Private courier on behalf of a business/organization (Sec. B and C)  
 On behalf of a business/organization (Sec. B and C)  Armored car service on behalf of business/individual (Sec. C and F, on back)  
 Law enforcement agent or government representative on behalf of an agency (Sec. E, on back)

**B. Customer Information**

Last Name/First Name  
**W i l s o n A m b e r**

Address (Number, Street, Box, Suite/Apt. No.)  
**1 2 3 N e i b o r h o o d S t r e e t**

City State Zip Country  
**L o s A n g e l e s C A 9 0 0 1 8 U S A**

Date of Birth (MM/DD/YYYY) Social Security Number Telephone Number (Include area code)  
**1 2 1 5 1 9 5 9 1 2 3 4 5 4 3 2 1 - - - - -**

**Photo ID Required**  State ID No. (U.S. only – Must indicate state)  
 Driver's License No. (U.S. Only – Must indicate state)  Military ID No. (U.S. only)  
 Resident Alien/Permanent Resident ID No.  Passport No. (Must indicate country)  
 Other ID (U.S./state government-issued IDs, including tribal, and Mexican matricula consular)


**Describe Other ID**

ID Number Issuing State  
**1 2 3 6 5 3 4 9 C A**

Issuing Country (Passport)

Occupation (Be as specific as possible)  
**I n t e r i o r d e s i g n e r**

**Round Date Stamp**



# Complete 8105-A

You are the SSA. Complete Part 2.

**D. Completed by Postal Service™ Employee**

Type of Transaction (Check one):  Purchased (\$3,000.00 or more)  Redeemed/Cashed (Over \$10,000.00)

Total Face Value (Excluding fee): Transaction Date (MM/DD/YYYY)

\$		3	5	0	0	.	0	0	0	8	3	1	2	0	1	9
----	--	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

List additional transaction numbers for money orders, funds transfer Sure Money™/Dinero Seguro, and gift cards on the back of this form.

Beginning Serial No.	Thru	Ending Serial No.
Money Order Range 1		0 6 5 8 9 8 7 2 5 9
Money Order Range 2		

Number of Money Orders Sold	0 0 0 4	Number of Money Orders Redeemed/Cashed		Number of Gift Cards Sold	
-----------------------------	---------	--	--	---------------------------	--

Funds Transfer 1:

Sure Money/Dinero Seguro																	
--------------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

I certify that I have verified the personal information for the customer by examining the photo ID noted.

Signature of USPS® Employee Jane Doe

Post Office™ Zip Code™ 

7	3	0	7	1
---	---	---	---	---

Mail this form daily to:  
USPS BSA COMPLIANCE  
PO BOX 4878  
GREENWOOD VILLAGE, CO 80155-4878

PS Form 8105-A, January 2018, (Page 1 of 2) (PSN 7530-04-000-0302)

# PS Form 8105-B

- Complete when you suspect suspicious transaction.
- Never inform customer you are completing form.
- Submitting PS Form 8105-B, *Suspicious Transaction Report* does not mean customer will be contacted by law enforcement.

**UNITED STATES POSTAL SERVICE®**  
**Suspicious Transaction Report (STR)**  
I. Completed by Postal Service Employee

Without alerting customer(s), provide as much of the following information as possible. Complete this form only after the customer leaves. Provide only information obtainable from behind the counter. Employee safety is the most important priority.

Activity Type:  Purchased  Redeemed/Cashed  Other (Describe in comments section.)

Money Order Range 1:  Begin Serial No.  Thru  End Serial No.

Money Order Range 2:

Money Order Range 3:

Transaction Amount: \$  Transaction Date:  /  /

Transaction Time:  :  AM  PM Recorded by Camera?  Yes  NO

Check this box if a debit/credit card was used in this transaction. Do not include any information from the debit/credit card on this form.

Description of Customer(s) - (Sex, Approximate Age, Height, Weight, Ethnicity)

1.  Sex (M/F)  Age  Height  Weight  Ethnicity

2.  Sex (M/F)  Age  Height  Weight  Ethnicity

3.  Sex (M/F)  Age  Height  Weight  Ethnicity

4.  Sex (M/F)  Age  Height  Weight  Ethnicity

Comments: (Check all that apply.) Use the comments section below to provide greater detail about the customer(s).

1. Comes in frequently and always purchases less than \$3,000 of financial instruments.  7. Transaction is related to a marijuana-related business.

2. Asked for lesser amount after being advised to complete PS Form 8105-A.  8. Possible elder abuse.

3. Two or more people working together.  9. Possible raised money order.

4. Unusual Activity (Explain below).  10. Counterfeit money order being cashed or attempted to cash.

5. Purchased under \$3,000 and attempts further purchase.  11. Comes in frequently and redeems/cashes money orders.

6. Comes in frequently and purchases more than \$3,000.  12. Goes to multiple Post Offices™.

Vehicle Description (if available): Make  Type  Color  License Number  License State

Comments: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Attention Mail this form Daily to:  
USPS BSA COMPLIANCE  
PO BOX 4878  
GREENWOOD VILLAGE, CO 80105-4878

PS Form 8105-B, January 2021 (Page 1 of 2) PSN 7530-04-000-0303

POS/RSS users place 8105-B PVI label here

# Common Suspicious Transactions

- Regular customers who purchase Money Orders just under \$3,000.
- Customers who reduce purchase amount after you request information for PS Form 8105-A, *Funds Transaction Report*.
- Customers who attempt to alter their appearance.
- Customers who visit different SSAs to purchase Postal Financial instruments.
- Two or more customers working together to split transaction amount that total \$3,000 or more.
- Customers who have a suspiciously large amount of cash in small bills.
- A significant change in amount of Money Orders purchased by a regular customer.



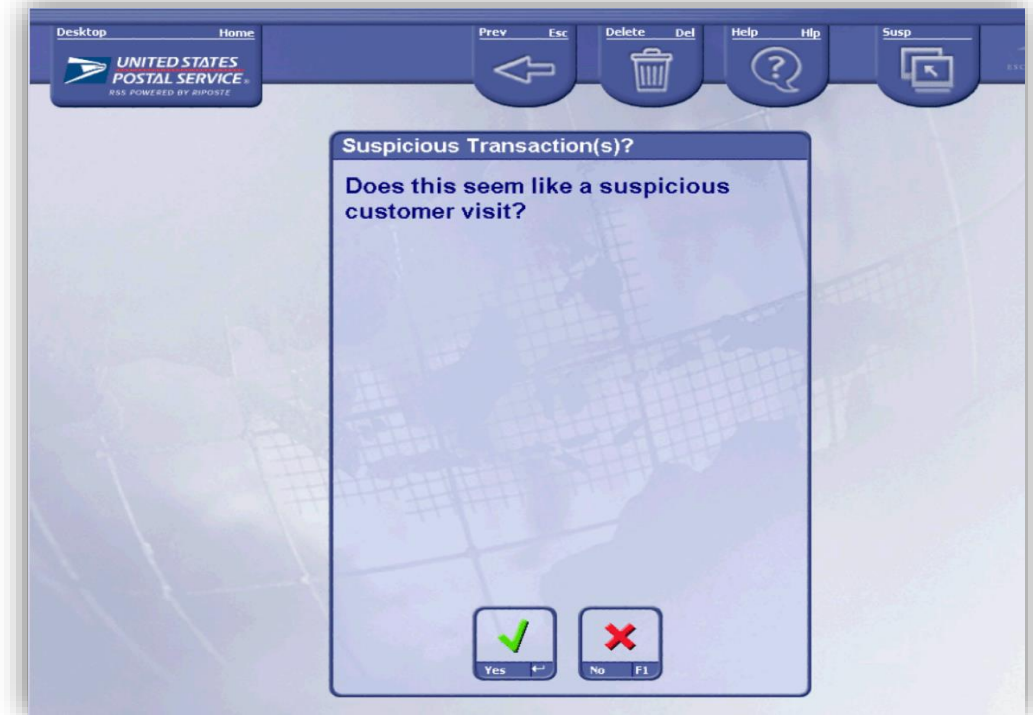
# Submit PS Form 8105-B

- RSS office

- Sales of \$1,500 will prompt RSS to ask if transaction is suspicious. Select Yes and form will display at end of transaction.
- Manually flag transaction as suspicious.
- Add comments by selecting reason code 6.

- Manual Office

- Complete hardcopy form.
- Mail only to address on the form.
- No alterations.



Attention Mail this form Daily to:

USPS BSA COMPLIANCE  
PO BOX 4878  
GREENWOOD VILLAGE, CO 80155-4878

Post Office Zip Code

POS / RSS users place 8105-B PVI label here

PS Form 8105-B, February 2018 (Page 1 of 2) PSN 7530-04-000-0303

# Suspicious Transactions Activity

- What behaviors did you see in the video?
- Does this transaction require a form? If so, which one?
- What steps should you take to report this?



# PS Form 8105-B Comments

**Description of Customer(s) - (Sex, Approximate Age, Height, Weight, Ethnicity)**

1.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

2.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

3.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

4.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

Round Date Stamp

Post Office™ ZIP Code™

**Comments: (Check all that apply.) Use the comments section below to provide greater detail about the customer(s).**

1. Comes in frequently and always purchases less than \$3,000 of financial instruments.     7. Transaction is related to a marijuana-related business.

2. Asked for lesser amount after being advised to complete PS Form 8105-A.     8. Possible elder abuse.

3. Two or more people working together.     9. Possible raised money order.

4. Unusual Activity (Explain below).     10. Counterfeit money order being cashed or attempted to cash.

5. Purchased under \$3,000 and attempts further purchase.     11. Comes in frequently and redeems/cashes money orders.

6. Comes in frequently and purchases more than \$3,000.     12. Goes to multiple Post Offices™.

**Vehicle Description (if available)**    Make: \_\_\_\_\_ Type: \_\_\_\_\_ Color: \_\_\_\_\_ License Number: \_\_\_\_\_ License State: \_\_\_\_\_

**Comments:**

---



---



---



---

**UNITED STATES POSTAL SERVICE®**

**Suspicious Transaction Report (STR)**

**I. Completed by Postal Service™ Employee**

*Without alerting customer(s), provide as much of the following information as possible. Complete this form only after the customer leaves. Provide only information obtainable from behind the counter. Employee safety is the most important priority.*

Activity Type:     Purchased     Redeemed/Cashed     Other (Describe in comments section.)

Begin Serial No.    Thru    End Serial No.

Money Order Range 1:                

Money Order Range 2:                

Money Order Range 3:                

Transaction Amount:    \$

Transaction Date:      /   /

Transaction Time:      :    AM  PM    Recorded by Camera?     Yes  NO

Check this box if a debit/credit card was used in this transaction. Do not include any information from the debit/credit card on this form.

**Description of Customer(s) - (Sex, Approximate Age, Height, Weight, Ethnicity)**

1.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

2.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

3.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

4.  Sex (M/F)     Age    \_\_\_\_\_ Height    \_\_\_\_\_ Weight    \_\_\_\_\_ Ethnicity

Round Date Stamp

Post Office™ ZIP Code™

**Comments: (Check all that apply.) Use the comments section below to provide greater detail about the customer(s).**

1. Comes in frequently and always purchases less than \$3,000 of financial instruments.     7. Transaction is related to a marijuana-related business.

2. Asked for lesser amount after being advised to complete PS Form 8105-A.     8. Possible elder abuse.

3. Two or more people working together.     9. Possible raised money order.

4. Unusual Activity (Explain below).     10. Counterfeit money order being cashed or attempted to cash.

5. Purchased under \$3,000 and attempts further purchase.     11. Comes in frequently and redeems/cashes money orders.

6. Comes in frequently and purchases more than \$3,000.     12. Goes to multiple Post Offices™.

**Vehicle Description (if available)**    Make: \_\_\_\_\_ Type: \_\_\_\_\_ Color: \_\_\_\_\_ License Number: \_\_\_\_\_ License State: \_\_\_\_\_

**Comments:**

---



---



---



---



---



---



---



---



---



---

**Attention Mail this form Daily to:**

USPS BSA COMPLIANCE  
PO BOX 4878  
GREENWOOD VILLAGE, CO 80155-4878

POSS / RSS users place 8105-B PVI label here

PS Form 8105-B, January 2021 (Page 1 of 2) PSN 7530-04-000-0303



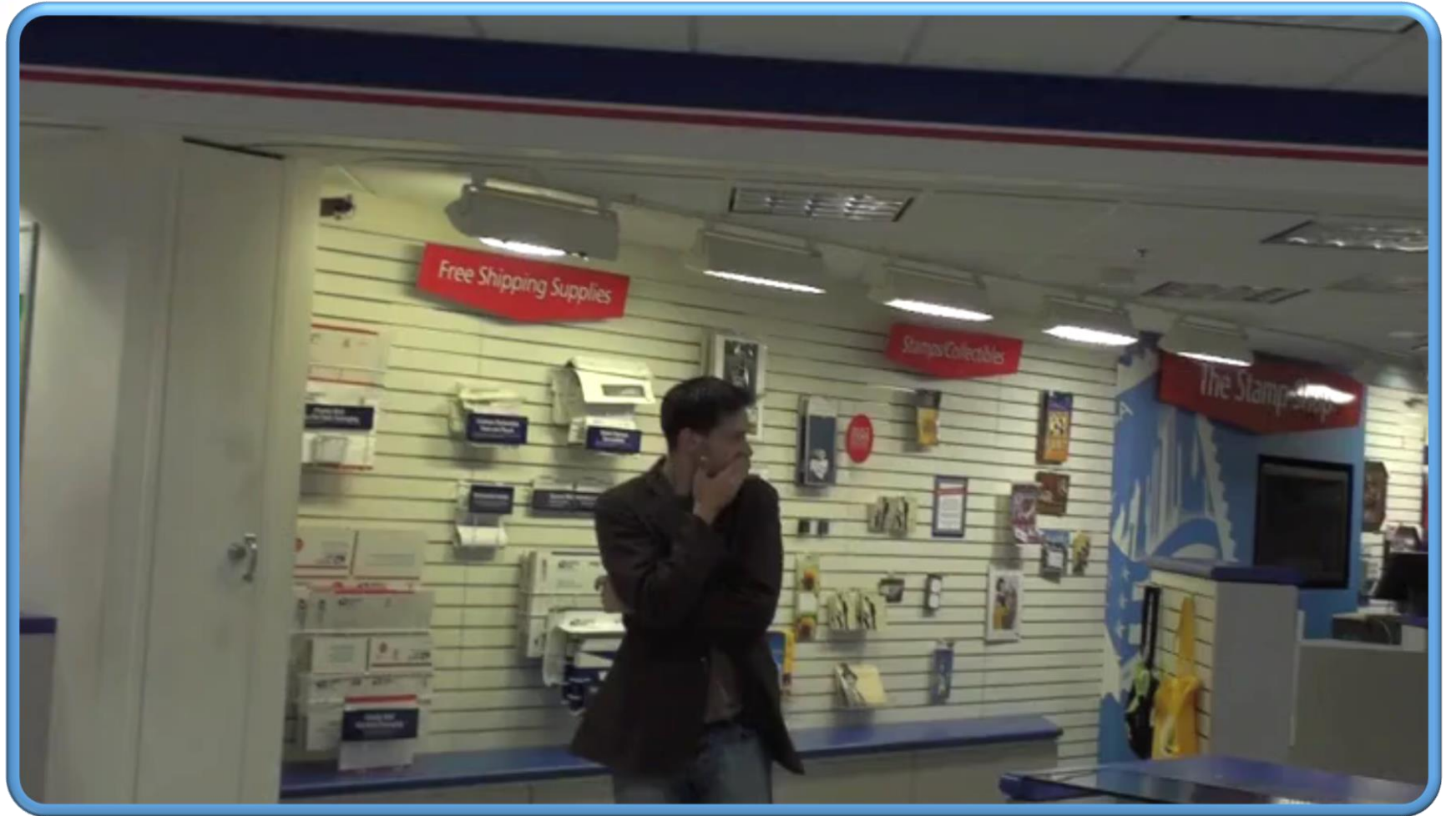
# Transaction #1



# Transaction #2



# Transaction #3



# Transaction #4



# Transaction #5



# Suspicious Transactions Debrief

- What conclusions can you draw from these transactions?
- What are your key takeaways?



# Resources

- Email [bsa@usps.gov](mailto:bsa@usps.gov).
- BSA Website on Blue.
- Postal Bulletin.
- Retail Digest.



# RSS Workflow – Cash MO

1. Home screen > Money Order/Services > More.
2. Select Cash USPS MO.
3. Type money order amount and press Enter on the keyboard.
4. Acknowledge customer ID message by selecting OK.
5. Insert money order being cashed facedown into the receipt printer for validation.
6. Select Pay and End Visit.
7. Type the amount of cash to be given and press Enter on the keyboard.
8. Insert money order being cashed face down into the receipt printer for endorsement.
9. Acknowledge endorsement printed correctly message by selecting OK.



# RSS Workflow – Domestic MO

1. Home screen > Money Orders/Services>Sell DMO.
2. Enter Money Order amount.
3. Select Pay & End Visit.
4. Tender transaction.
5. Insert Money Order into the receipt printer face up to be printed.
6. Acknowledge if printing was successful.

# RSS Workflow – International MO

1. Home screen > Money Order/Services > More.
2. Select Sell IMO.
3. Highlight Country name, and touch Select.
4. Type the international money order amount and press Enter on the keyboard.
5. Select Pay & End Visit.
6. Tender transaction.
7. Insert money order for printing into the receipt printer face up for printing.
8. Acknowledge if printing successful.

# Counter Activity



Scenario 33: Request Money Orders that total \$3,500.

Scenario 34: Request a Money Order for \$1,000.

Scenario 35: Request to cash a \$500 Postal Money Order.

Scenario 36: Request to purchase Money Orders totaling \$4,000.

Scenario 37: Request to purchase \$3,500 in Money Orders.

Scenario 38: Request to purchase a Money Order for \$1,000 in your manual office.

# Summary

- State procedures for handling suspected counterfeit currency.
- Observe local check acceptance procedures.
- Discuss acceptable purchases with credit/debit cards.
- Relate the features of the Cash Back option for PIN debit cards.
- Explain other acceptable payment methods.
- Identify payment card formats and protection of credit/debit card information.
- Describe your responsibilities under the Bank Secrecy Act.
- Comply with reporting requirements for specific financial transactions over certain dollar amounts.
- Discuss policies for reporting suspicious transactions.
- Demonstrate procedures for completing PS Form 8105-A, *Funds Transaction Report* and PS Form 8105-B, *Suspicious Transaction Report*.