

[Open topic with navigation](#)

You are here: Employee Policies and Procedures > Money Orders Guidelines and Procedures

Money Orders Guidelines and Procedures

All 7-Eleven, Inc. store employees have certain requirements and responsibilities concerning Money Orders.

To avoid detection when handling large sums of money, criminals engaging in illegal activities like selling drugs or sponsoring terrorism try to avoid being identified by channeling funds through smaller transactions. The process is called money laundering.

Because your store offers money orders, General Purpose Reloadable Cards (GPRC), and Universal Acceptance Cards (reloadable /prepaid cards) to guests, your business may be at risk for criminals who try to use those services for illegal activities. There are anti-money laundering laws—including the Patriot Act—that serve to protect your business. Your store must comply with anti-money laundering rules; all sales associates must follow these legal requirements, as well as 7-Eleven, Inc.'s policies regarding money orders and reloadable /prepaid cards.

1. These Policy and Procedures is required for selling money orders under the Patriot Act of 2001.
 - Currency Transaction Reports (CTR) is required for cash receipts from or cash payments to a single guest, or on behalf of a single guest, which total more than \$10,000 (inclusive of fees).
 - Money Order Logs are required for transaction amounts ranging from \$3,000 to \$10,000.
 - Suspicious Activity Reports (SAR) is required for any transaction that is \$2,000 or more AND is suspicious.
2. 7-Eleven, Inc.'s Money Orders Policy and Procedures only allow money order sales up to \$2,900 (in the aggregate) to any one guest in the same day. Accordingly, completion of Currency Transaction Reports (CTR) and Money Order Logs are not currently required when following 7-Eleven, Inc.'s Policy and Procedures. 7-Eleven, Inc.'s policy does require that a Suspicious Activity Reports (SAR) be completed when, for any reason, an employee suspects that the money order is being purchased for illegal activities.
3. Suspicious activity includes, but is not limited to, possible attempts to launder money, structuring transactions to avoid record keeping requirements, transactions that serve no business or apparent lawful purpose or are considered unusual for the guest, or any other transaction involving potential criminal activity in the employee's view. The following rules apply to suspected suspicious activity:
 - Rule #1: It is illegal to tip off the guest that you are going to file a Suspicious Activity Report (SAR).
 - Rule #2: If you strongly suspect that a transaction involves illegal activity, do not complete the transaction.
 - Rule #3: A SAR should be filed for suspicious activity even if the transaction was not completed.

4. Obtain as much information as possible without tipping off the guest that you are going to file a Suspicious Activity Report (SAR). The following information is required when filling out a SAR:
 - Guest's name, address and telephone number
 - Guest's date of birth
 - Guest's occupation, profession or business. Be as specific as possible. For example, state "self-employed carpenter" instead of just "self-employed."
 - Guest's social security number (SSN), tax identification number (TIN), or employer's Identification number (EIN)
 - Identification type, issuer and number
 - Dollar amount of the requested transaction

5. Employees' responsibilities for Suspicious Activity Reporting include the following:
 - The employee selling the money order (s) fills out the Suspicious Activity Report (SAR) and the employee will attempt to obtain as much information about the guest and transaction needed to complete the form. Under no circumstances may an employee inform a guest that a SAR is being filed.
 - The employee places the SAR in the shift envelope for the Store Compliance Officer to review for accuracy.

[Click here for a copy of the Suspicious Activity Report \(SAR\).](#)

Employee's Signature

Date

Employee's Name

Employee Store Number

I have received, read and understand the Money Orders Policy and Procedures. I agree to comply with the Money Orders Policy and Procedures. I understand that if I do not comply with the Money Orders Policy and Procedures, I will be subject to disciplinary action up to and including termination of employment.

© 2012 7-Eleven, Inc. | Version 2.0 (02.26.13)

[Open topic with navigation](#)