

PO Box 768, 1301 Main Street
 Sulphur Springs, Texas 75483
 800.621.8030
 fidelityexpress.com

Q32023

Anti-Money Laundering things to know.

Money Services Business

An MSB is generally any person offering check cashing; foreign currency exchange services; or selling money order, traveler's checks, or pre-paid access (formerly stored value) products; for an amount greater than \$1,000 per person, per day, in one or more transactions. A person who engages as a business in the transfer of funds is an MSB as a money transmitter, regardless of the amount of money transmission activity.

Product or Service	Capacity (Type of MSB)
Money Orders	Issuer of money orders
	Seller of money orders
	Redeemer of money orders
Traveler's Checks	Issuer of traveler's checks
	Seller of traveler's checks
	Redeemer of traveler's checks
Money Transmission	Money transmitter
Check Cashing	Check casher
Currency Exchange	Dealer in foreign exchange
Currency Dealing	Dealer in foreign exchange
Prepaid Access	Provider of Prepaid Access
	Seller of Prepaid Access

If your business is an MSB, the business must comply with the BSA requirements applicable to financial institutions as well as to each of the specific requirements applicable to MSBs. The following MSB requirements apply to your business:

Registration, <https://www.fincen.gov/money-services-business-msb-registration>

Agent List, <https://www.fincen.gov/money-services-business-msb-agent-list>

Suspicious Activity Reporting, <https://www.fincen.gov/money-services-business-msb-suspicious-activity-reporting>

The www.fincen.gov website contains other information that you may find useful. We suggest that you visit each of the sections of www.fincen.gov to gain a better understanding of the BSA and how it may affect you and your business.

If you only have service with Fidelity Express products; money orders, Netspend, Mobile Top-Up (includes Amazon Cash and Digital Gift Cards), PayHereNetwork (includes Bill Pay, Mobile Top-up, Amazon Cash and Digital Gift Cards) you would be umbrellaed as an Authorized Delegate with our MSB registration.

If you have any questions, contact the Compliance Department on 1-800-621-8030 ext. 7029.