



# Suspicious Matter Report Money Transfer

**Instructions:** Please complete this form and email to [AustraliaAgentSMR@westernunion.com](mailto:AustraliaAgentSMR@westernunion.com) or fax it to **1800 029 490** within the same day as the reportable activity took place. Keep this form, the transaction forms (if applicable) and the fax confirmation for 7 years. Please fill in as much information as possible. . **NOTE:** This form is to be used by Agents who are using the Western Union process (some agents may use their own internal process).

**Please choose:** ( Completed  Attempted)

<b>A. Agent Information</b>																	
Agent # _____	Contact Name _____																
Agent Name _____	Contact Phone # _____																
Address _____	Referral Date _____																
<b>B. Consumer Information (One consumer per form)</b>																	
Last Name _____	First Name _____																
Middle Name(s) if any _____	Date of Birth <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> <td style="width: 20px; height: 20px;"> </td> </tr> <tr> <td colspan="3" style="font-size: 8px;">YEAR</td> <td colspan="2" style="font-size: 8px;">MONTH</td> <td colspan="3" style="font-size: 8px;">DAY</td> </tr> </table>									YEAR			MONTH		DAY		
YEAR			MONTH		DAY												
Address (not a PO Box) _____	City _____																
State _____	Postal Code _____ Country _____																
Country of Birth _____	Phone # _____																
ID <input type="checkbox"/> Driver's License <input type="checkbox"/> Passport <input type="checkbox"/> Other _____																	
ID # _____	Issuing Prov/Country _____																
Issue date and/or expiry date _____																	
Occupation _____																	
<b>D. Information about Transaction(s)</b>																	
<input type="checkbox"/> Send <input type="checkbox"/> Receive MTCN: _____ Date <small>YY-MM-DD</small> _____ Time <small>HH-MM-SS</small> _____																	
Originating Country _____	Amount \$ _____																
Destination Country _____	<input type="checkbox"/> Cash <input type="checkbox"/> Debit <input type="checkbox"/> Other _____																
If the transaction was not completed, enter the reason here: _____																	
Purpose of Transaction: _____																	

## E. Identification of Suspicious Indicator(s)

Choose the indicator(s) that best describes the situation; complete the notes section with as much detail as possible.

- 01  Consumer admits or makes statements about involvement in criminal activities.
- 02  Consumer offers you money, gratuities or unusual favors for the provision of services that may appear unusual or suspicious.
- 03  Consumer presents funds for a transaction. Upon request for additional information, he/she decides not to send funds.
- 04  Consumer attempts to convince employee not to complete any documentation required for the transaction.
- 05  Consumer makes inquiries that would indicate a desire to avoid reporting.
- 06  Consumer is quick to volunteer that funds are clean or not being laundered.
- 07  Multiple attempts occur on the same day at the same location but with an apparent attempt to use different employees.
- 08  Consumer attempts transactions that are suspicious but seems blind to being involved in money laundering activities.
- 09  Consumer produces seemingly false identification or identification that appears to be counterfeited, altered or inaccurate.
- 10  Consumer repeatedly uses an address but frequently changes the names involved.
- 11  Consumer uses aliases and a variety of similar but different addresses.
- 12  Consumer has unusual knowledge of the law in relation to suspicious transaction reporting.
- 13  Consumer seems very conversant with money laundering or terrorist activity financing issues.
- 14  Consumer shows uncommon curiosity about internal systems, controls and policies.
- 15  Transaction is unnecessarily complex for its stated purpose.
- 16  Consumer attempts to conduct a transaction for an amount that is unusual compared to amounts of past transactions.
- 17  Consumer attempts to conduct frequent cash transactions in large amounts when this has not been a normal activity for the consumer in the past.
- 18  Inconsistencies appear in the consumer's presentation of the transaction.
- 19  Consumer is involved in activity out-of-keeping for that individual or business.
- 20  Transaction seems to be inconsistent with the consumer's apparent financial standing or usual pattern of activities.
- 21  Transaction appears to be out of the ordinary course for industry practice or does not appear to be economically viable for the consumer.
- 22  Activity is inconsistent with what would be expected from declared business.
- 23  Transaction involves non-profit or charitable organization for which there appears to be no logical economic purpose or where there appears to be no link between the stated activity of the organization and the other parties in the transaction.
- 24  Consumer provides doubtful or vague information.
- 25  Consumer is accompanied and watched.
- 26  Consumer presents confusing details about the transaction.
- 27  Consumer over justifies or explains the transaction.
- 28  Consumer insists that a transaction be done quickly.
- 29  Consumer is nervous, not in keeping with the transaction.
- 30  Consumer attempts to develop close rapport with staff.
- 31  Consumer presents notes that are packed or wrapped in a way that is uncommon for the consumer.
- 32  Consumer deposits musty or extremely dirty bills.
- 33  Other (please describe):

**Notes - provide as much detail and explanation of the situation as possible.**

**If you were not able to identify the consumer by name, please include:**

- A description of the person
- Whether you have any photo or video of the person

**If the person said that they were acting for someone else, please include:**

- Any description of an authorization by the other person for the person to act as agent

**Please include any additional information you have which may identify the other end of the transaction (the sender or the recipient, as the case may be), including:**

- Name, address (not PO box), telephone number, email