

CTO2026 July 2023

SECTION 16 Money Transfer Services V4.0

Money Transfer Services - MoneyGram

MoneyGram Send

Confirm the customer has the relevant ID before starting the transaction

- From the 'Home Screen' scan the barcode on the top of the form
- Follow the on-screen prompts and enter all details as requested
- Confirm the on-screen service information with the customer and press 'Enter'
- Print the pre-disclosure receipt and ask the customer to check, sign and return the receipt (keep the signed pre-disclosure receipt)
- Press 'Settle' and take the payment (cash/debit card)



MoneyGram Plus

Confirm the customer has the relevant ID before starting the transaction

- From the 'Home Screen' scan the barcode on the back of the MoneyGram Plus card
- Follow the on-screen prompts and enter all the details as requested
- Confirm the on-screen service information with the customer and press 'Enter'
- Print the pre-disclosure receipt and ask the customer to check, sign and return the receipt (keep the signed pre-disclosure receipt)
- Press 'Settle' and take the payment (cash/debit card)

Note: Customers can use the MoneyGram App and bring a QR code into branch on their mobile device. Select 'Complete Staged Send' and scan the QR code to start the transaction.



MoneyGram Receive

- From the 'Home Screen' scan the barcode from the top of the form and follow the Horizon screen prompts, entering the reference number they have provided on their form
- Check the customer's appropriate photographic ID
- The first receipt printed by the system is for the customer to check and sign, to confirm that the transaction details are as they expected. This receipt should be kept in branch for five years
- Settle the transaction to 'Fast Cash' and pay the customer the amount shown on the Horizon screen
- When the transaction is complete, Horizon will print two receipts. Staple the customer copy to the MoneyGram Receive form and hand it to the customer. The branch copy should be stapled to the signed receipt and kept in branch for five years



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MoneyGram

MoneyGram Receive (continued)

Note: The receipts always verify whether the payment can be made to the customer or if it has been declined. Always double check that the transaction has not been declined, look for the amount due to customer in the Horizon basket before you handover any money.

ID Requirements

Customers are required to produce a valid form of ID for all 'Send' and 'Receive' MoneyGram transactions regardless of the amount.

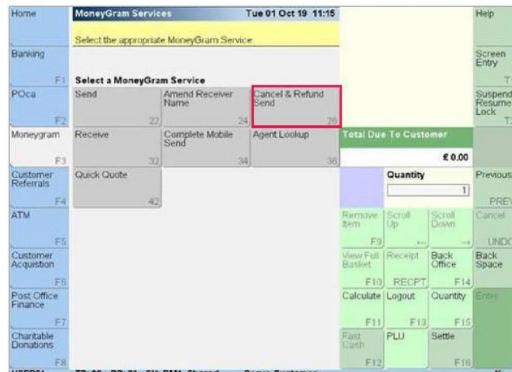
If you have any suspicions about the ID provided, request alternative ID and/or refuse the transaction and call Grapevine.

MoneyGram cancellations and refunds

How to process a MoneyGram cancellation transaction:

- Take the original send receipt and the customer ID
- From the 'Home Screen' select 'MoneyGram', then 'Cancel & Refund Send'
- Follow the on-screen prompts
- Enter the 'MoneyGram Reference Number'
- Select the 'Reason for cancellation'
- Settle transaction to 'Cash'

This will cancel and remove the transaction from the system.



Note: It is not possible to cancel a MoneyGram transaction that was sent to a bank account or mobile wallet and Horizon will not allow this refund. So don't return any cash to the customer, advise them to contact MoneyGram.

Card Payment Refunds:

When you cancel a MoneyGram Send transaction the Horizon basket will show the transaction as zero. Contact the Branch Support Centre who will arrange for the refund to the original card and advise you of the next steps.

Please be aware that all transactions paid for by card need to be refunded back to the original card. Please make the customer aware that a refund to a card can take up to 10 working days to show back in their account.

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Western Union

Western Union Send

Customers can ask to complete a money transfer or complete a Send form for a Western Union transaction:

- Select 'Banking', 'Money Transfers', then 'Western Union Send' on Horizon or scan the Send form on the Horizon Home screen
- When prompted, enter the customer's photographic ID information
- If the customer has used Western Union before, Horizon will show you the sender and recipient information
- If the customer has not used Western Union before, you need to follow the on-screen prompts, taking the information needed from the customer and entering it onto Horizon
- Print the pre-disclosure receipt and ask the customer to check, sign and return the receipt. Keep the signed pre-disclosure receipt for five years in branch
- Press 'Settle' and take the payment (cash/debit card)

Please note: a Money Transfer Control Number (MTCN) is displayed on the Horizon screen and is printed on the customer receipt. This is the number needed by the recipient to collect the money transfer.

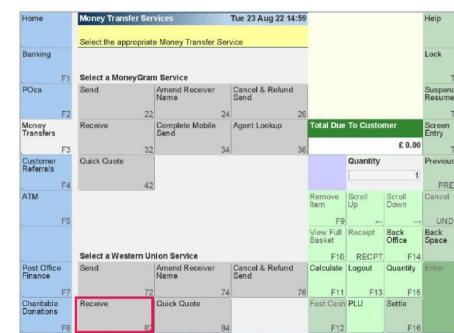
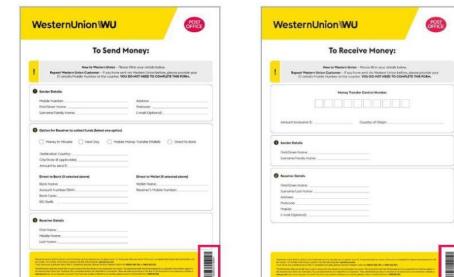
Western Union Receive

Customers can ask to complete a money transfer or complete a Receive form for a Western Union transaction:

- Select 'Banking', 'Money Transfers', then 'Western Union Receive' on Horizon or scan the Receive form on the Horizon Home screen
- When prompted, enter the customer's photographic ID information, receive amount and Money Transfer Control Number (MTCN) to retrieve the transactions details on Horizon
- Confirm with customer: Sender's name, approximate amount to be received and from where the money has been sent
- If the transaction is successful, press 'Settle' and print the customer receipt
- Count the cash and pay to the customer

Please note: The transaction is complete when the receipts have printed. Never pay out to the customer if the transaction fails to complete fully.

In certain circumstances the customer may need to upload their ID onto the Western Union site. They will need to use the link upload.wu.com before the transaction can be completed.



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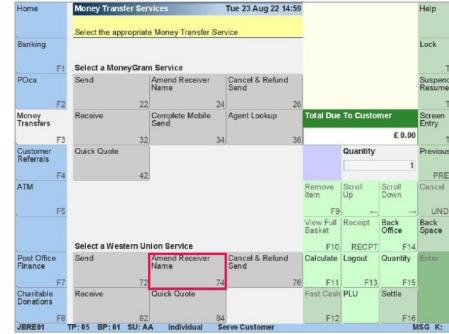


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Western Union

Amendments to Send transactions

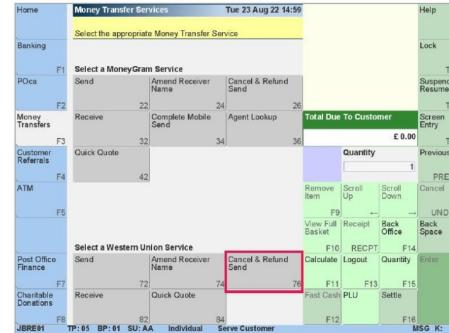
- Amendments can only be carried out in the same branch the original transaction was completed
- Only minor amendments can be made to a recipient's name - you can't change the recipient from one person to another
- A full list of acceptable amendments is available on Horizon Help
- The customer needs to present you with the original receipt and the same photographic ID used for the original transaction
- Scan the barcode on the customer receipt to start the process
- Follow on-screen prompts to complete the process



Cancellation of Send transactions

As long as the money transfer has not been collected by the recipient and the original transaction took place in a Post Office, it can be cancelled by the original customer in any Post Office branch that offers Western Union:

- Ask the customer for the original receipt
- Scan the barcode and follow the on-screen prompts
- Verify the customer's photographic ID - it needs to be the same photographic ID used for the original transaction
- Issue the refund to the original payment method. The send fee may or may not be refunded - find out why on Horizon Help. The total refund is shown on the Horizon screen
- If the customer paid by debit card, a refund needs to be made to the same debit card. Please complete the cancellation on Horizon and call the Branch Support Centre



Please note: Some money transfers are placed on hold when a customer needs to upload their ID onto the Western Union website. If the customer wants to cancel a Send transaction while it's on hold, they will need to call Western Union first. They will make the transaction visible on Horizon for you to process the cancellation.

ID Requirements

Customers are required to produce a valid form of photographic ID for all Send and Receive Western Union transactions regardless of the amount.

If you have any suspicions about the ID provided, request alternative ID and/or refuse the transaction and call Grapevine.

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