

Deposit Account - Risk Rating Form

Customer/Account Information	Risk Factor	Risk Value	Risk	
Business Name:	Relationship with bank < 1 Year Relationship with bank > 1 Year Relationship with bank > 5 Years	-1 1 3		
Taxpayer ID Number:	Provided TIN Pending TIN	2 -3		
Street Address:	Principal office located in HIFCA/HIDTA (High Risk Money Laundering and Related Financial Crime Area) (High Intensity Drug Trafficking Area)	-10		
Company Principals:	Principal is not a U.S. Citizen Principal has good banking relationship >1 year Company ownership changed in past year Company owned in form of bearer certificates/shares	-3 3 -1 -10		
Nature of Business Services - Type of Business _____	Money service business Cash intensive business (See Below) ATM owner/operator Non-Cash Intensive Business	-15 -10 -10 5		
Do you/will you cash checks for people? Y or N If Yes > than \$1000? Y or N	Cash intensive and high risk businesses are more easily misused by money launderers to legitimize their illicit proceeds. Examples of higher risk entities include: Investment companies Lawyers, Accountants Convenience stores Restaurants Liquor stores Cigarette distributors Privately owned ATMs Parking garages Vending machine operators Casinos, card clubs Jewelry stores, gem dealers Car, boat, plane dealers Movie Theaters Pawn Brokers Retailers Apartments/ Hotels Ship, bus, plane operators Auctioneers Travel Agency, Tour operators Limousine Service			
Do you/will you perform wire transfer services? Y or N If Yes provide copy of BSA Policy and proof of Training, and independent testing of BSA policy and procedures. If Yes will any of the wires be to locations outside the U.S.? Y or N				
Do you/will you sell money orders? Y or N				
Do you/will you sell traveler's checks? Y or N				
Do you/will you sell stored value cards? Y or N				
Is your organization in any way involved in internet gambling activities? Y or N				
New Customer - Compare anticipated deposit volume with other similar businesses in the area. Existing Customer - Compare historical deposit volume and velocity with other similar businesses in the area.	Does the customer anticipate doing any of the following? Purchasing monetary instruments for cash? Sending/Receiving Domestic wire transfers? Sending/Receiving Foreign wire transfers?	-3 -1 -3		
Anticipated Account Deposit Activity - MONTHLY Total Deposits \$ _____ _____% Cash _____% Checks _____% Currency Exchange _____% ACH _____% Purchase Money Order _____% Domestic wire transfers-List countries _____% Foreign wire transfers-List countries 100%	Anticipated Account Withdrawal Activity - MONTHLY Total Debits \$ _____ _____% Cash _____% Checks _____% Currency Exchange _____% ACH _____% Purchase Money Order _____% Domestic wire transfers-List countries _____% Foreign wire transfers-List countries 100%			
Risk Total = 13 to 4 = Low Risk - SET BSA RISK CODE TO 0 Risk Total = 3 to (4) = Moderate Risk - SET BSA RISK CODE TO 5 Risk Total = (5) or below = High Risk - SET BSA RISK CODE TO 9			Risk Total	

Amount of opening Deposit \$ _____
 Source of Funds : Check _____ Cash _____ Internal Transfer _____
 _____ Cash
 _____ Check, From what institution _____
 _____ Internal Transfer account # _____

Forward to BSA Officer after completion

X _____
 Bank Employee Opening/Reviewing Account DATE

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