

UNIVERSAL POSTAL UNION

MONEY ORDERS
AGREEMENT

GIRO AGREEMENT

CASH-ON-DELIVERY
AGREEMENT

REVISED BY THE 1989 WASHINGTON CONGRESS
AND ANNOTATED BY THE INTERNATIONAL BUREAU

VOLUME 4 OF THE ANNOTATED CODE

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INTERNATIONAL BUREAU OF THE UNIVERSAL POSTAL UNION

Note on the printing of the Annotated Acts of the 20th Congress, Washington 1989

The boldface type in the texts indicates amendments (alterations, additions or deletions of words, passages, figures, signs, etc) to the 1984 Hamburg Congress Acts.
However, as the Postal Financial Services Acts were extensively recast, it was considered preferable in volume 4 not to indicate amendments to the text of the 1984 Hamburg Congress Acts in boldface type.
The forms are all printed in ordinary type.

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ABBREVIATIONS

I. Common abbreviations

NB. – The abbreviations listed below are normally used only in the forms and the annotations.

adm(s) or administration	postal administration(s)
Agr	Agreement
airmail corr	airmail correspondence
Arbit	Arbitration
art(s)	article(s)
c	centime
CCC	Customs Co-operation Council
CCITT	International Telegraph and Telephone Consultative Committee
CCPS	Consultative Council for Postal Studies (until 1969 Consultative Committee for Postal Studies)
cf	confer (= compare)
circ(s)	circular(s)
cm	centimetre
COD	Cash-on-Delivery Agreement or Detailed Regulations
col	column
Comm	Committee
Compendium	Compendium of Information (Convention, Agreements, etc) published by the International Bureau
Conf	Conference
Const or Constitution	Constitution of the Universal Postal Union
Conv or Convention	Universal Postal Convention
Det Regs or RE	Detailed Regulations
dm	decimetre
Doc(s)	Document(s) (of Congresses, Conferences, Executive Council, etc)
doc	document
EC	Executive Council
eg	for example
ELC	Executive and Liaison Committee
fr	franc
g	gramme
g c	gold centime

g fr	gold franc
Gen Regs	General Regulations
Gen Rev	General Revision of the 1957 Ottawa Convention
Giro	Giro Agreement or Detailed Regulations
h	hour
IAEA	International Atomic Energy Agency
IATA	International Air Transport Association
IB	International Bureau
ICAO	International Civil Aviation Organization
id	idem
ISBI	International Savings Banks Institute
ISO	International Organization for Standardization
ITU	International Telecommunication Union
Journal or Periodical	*Union Postale* (quarterly publication of the International Bureau)
kg	kilogramme
km	kilometre
lb (16 oz)	pound avoirdupois (453.59 grammes)
m	metre
max	maximum
min	minimum
mm	millimetre
mn	minute (of time)
Money Orders	Money Orders Agreement or Detailed Regulations
No	number
oz	ounce (28.3465 grammes) (one-sixteenth of the pound avoirdupois)
p, pp	page(s)
para	paragraph
Parcels	Postal Parcels Agreement or Detailed Regulations
Prep Comm	Preparatory Committee
prop(s)	proposal(s)
Prot	Final Protocol (to the Act concerned)
PTT	Posts, Telegraphs and Telephones
Rep	Report on the work of the Union (Management Report until 1952), published by the International Bureau
Subcomm	Subcommittee
subpara	subparagraph
t	tonne (1000 kilogrammes)
TCT	Technical Committee on Transit
t-km	tonne-kilometre or kilometric tonne (unit used in connection with conveyance)
UN	United Nations
UPU or Union	Universal Postal Union
vol	volume
WHO	World Health Organization

II. Conventional abbreviations used in the Acts

1 Abbreviations relating to forms:

AV	Airmail
C	Convention
CP	Parcels
MP	Money orders
R	COD
VP	Giro

2 Other abbreviations:

AI	advice of entry (Giro, Det Regs, art RE 309, para 2)
AO	other items or items other than LC (Conv, art 19, para 1, b, etc)
AR	advice of delivery (Conv, Det Regs, art 138, para 1, etc)
F	letter bill (Conv, Det Regs, art 167, para 3) or parcel bill (Parcels, Det Regs, art 122, para 6)
IMF	International Monetary Fund (Conv, art 9, etc)
Jx	newspapers (Conv, Det Regs, art 167, para 1, b)
LC	letters and postcards (Conv, art 19, para 1, a, etc)
M	special bag of printed papers for the same addressee (Conv, art 19, para 2, etc)
MP	Money order payable to the addressee only (Money Orders, Det Regs, art RE 1101, para 3)
R	registered (Conv, Det Regs, art 133, para 5, etc)
S.A.L.	surface airlifted mail (Conv, art 19, para 4, etc)
SDR	Special Drawing Right (Conv, art 9, etc)
SV	empty bag (Conv, forms C 12 and AV 8)
T	postage due (Conv, Det Regs, art 142, para 2, etc)
T.m.	sea transit (Conv, form C 19)
TP	charge collected (Conv, art 30, para 1, d)
T.t.	land transit (Conv, form C 19)
V	insured article (Conv, Det Regs, art 137, para 1, a, and Parcels, Det Regs, art 108, c)

GENERAL REMARKS ON THE POSTAL FINANCIAL SERVICES AGREEMENTS

This volume contains the annotated texts of the Agreements on:
- money orders;
- giro;
- cash-on-delivery.

These three Agreements were completely recast by the 1989 Washington Congress. The articles were grouped together according to transaction in such a way that the articles of each Agreement are followed immediately by those of the corresponding Detailed Regulations.

A brief background note on each service is given in the preamble to the corresponding Agreement.

The Executive Council proposed at its 1981 session (resolution CE 1/1981) that the term "postal financial services" should be adopted for international postal activities in respect of financial transactions instead of the expression "monetary articles" formerly used to describe the services in question but which had become outmoded and imprecise. The 1984 Hamburg Congress ratified this decision by adopting the term "postal financial services" to designate the Committee responsible for considering proposals concerning the above-mentioned Agreements.

In view of the importance of the postal financial services for the economic development of countries, the 1984 Hamburg Congress, in resolution C 13, reiterated the appeal made by its predecessors on promoting these services, particularly postal money orders (cf note 2 to the preamble to Money Orders).

At the same time, concerned to encourage the greatest possible number of administrations to provide the financial services which were still useful, on the basis of the UPU Agreements, the Hamburg Congress, in resolution C 10, supplemented by resolution C 81 and decision C 28, instructed the Executive Council to undertake a study on the usefulness of the Agreements in question and then to revise the Acts whose usefulness was established, with a view to bringing them up to date, making them more flexible and simplifying them (cf note 3 to the preamble to Money Orders).

Lastly, pursuant to article 7 of the Constitution, the gold francs and gold centimes in which the amounts in the various Agreements were previously expressed have been replaced by the Special Drawing Right (SDR) of the International Monetary Fund (IMF).

The decisions of the Washington Congress other than those amending the Acts (resolutions, decisions, recommendations, formal opinions, etc) which concern the postal financial services are given, in numerical order, at the end of this volume.

Money Orders Agreement

Agreement and Detailed Regulations

– Forms

Final Protocol to the Detailed Regulations

Money Orders Agreement (1)

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Final Protocol to the Detailed Regulations of the Money Orders Agreement

Money Orders Agreement (1) (2) (3)

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to article 25, paragraph 3 (4), of the Constitution, drawn up the following Agreement (5):

Detailed Regulations (6) of the Money Orders Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the Executive Council has drawn up the following measures for ensuring the implementation of the Money Orders Agreement.

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1) **Background note**
The 1874 Berne Congress expressed the formal opinion that the postal money orders service should, wherever possible, be extended to all the countries of the Union. Subsequently, in conjunction with the French adm, the IB prepared a draft Agr concerning the international postal money orders service, which was adopted by the 1878 Paris Congress. The basic features of it were:
- maximum amount of money orders: 500 fr;
- country of origin free to set the conversion rate of its currency into that of the country of destination;
- proportional fee to be charged: 1 percent of the money order shared equally between the dispatching country and the country of destination;
- adoption of the "card" system for the transmission of money orders.

The 1885 Lisbon Congress added the telegraph money order. The inpayment money order was created by the 1964 Vienna Congress.
The 1947 Paris Congress, while retaining the "card" system for the transmission of money orders, introduced the "list" system (see Agr, art 2, note 1).
Major changes in rate-fixing were made by the 1974 Lausanne Congress which dropped the principle of sharing charges between the issuing adm and the paying adm (cf Agr, arts 6 and 28).
Within the framework of the redrafting of the Financial Services Agrs undertaken by the 1952 Brussels and 1957 Ottawa Congresses, the Agr and its Det Regs were recast. The revision covered mainly:
i the layout, for which the chronological order of operations was followed;
ii the standardization of terminology;
iii the inclusion in the Agr of the provisions on postal travellers' cheques, adopted in the form of a supplement by the 1934 Cairo Congress.

2) The international postal money order service can make an important contribution to the national economy, particularly in developing countries; it is also the best starting point for introducing other postal financial services. That is why this service has always been highlighted in various resolutions aimed at promoting the postal financial services, viz:

- 1964 Vienna Congress formal opinion MP 1 (III 649);
- 1969 Tokyo Congress resolution C 88 (III 774);
- 1979 Rio de Janeiro Congress resolution C 12 (III 895).

Following a very thorough study carried out in implementation of the latter resolution, the 1984 Hamburg Congress adopted recommendation C 13, which calls on:

- adms which operate the service at national level only to agree to pay postal money orders issued in other countries;
- all adms to take appropriate steps to promote the money order service.

3) Resolution C 10 of the 1984 Hamburg Congress instructed the EC to make a substantive revision of all the Postal Financial Services Agrs.
In the light of the results of the EC study pursuant to this resolution, the 1989 Washington Congress decided:

a to abolish the Collection of Bills Agr, the International Savings Agr, the Subscriptions to Newspapers and Periodicals Agr, the provisions concerning postal travellers' cheques from the Money Orders Agr and the provisions concerning "Giro travellers' cheques" and "Negotiation by giro transfer of instruments payable at giro centres" from the Giro Agr (see resolution C 3 reproduced in the annex); and

b to completely revise the Money Orders Agr, the Giro Agr and the Cash-on-Delivery Agr. The Det Regs for these three Agrs are set out in a new manner with the numbering of the arts of the Det Regs and the Agrs being linked.

4) This provision became art 25, para 4, with the entry into force of the Washington Acts.

5) The list of member countries among which the Agr is concluded was deleted from the preambles to all the Acts by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

6) The arts of these Det Regs are designated as follows: "Article RE ...".

Article 1
Purpose of the Agreement

1 This Agreement shall govern the exchange of postal money orders which contracting countries agree to set up in their reciprocal relations. (1)

2 Non-postal organizations may participate through the postal administration in the exchange governed by the provisions of this Agreement. Such organizations shall come to an agreement with the postal administration of their country to ensure full implementation of all clauses of the Agreement and under such agreement shall exercise rights and perform duties as postal organizations defined by this Agreement. The postal administration shall act as their intermediary in their relations with the postal administrations of the other contracting countries and with the International Bureau. (2)

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1) The reciprocal exchange must be agreed on between the adms which are already prepared for this since a whole series of details have to be fixed before such an exchange can be practised (1929 London Congress Docs, I 1228).

2) By introducing this new para, the 1989 Washington Congress accepted that non-postal organizations may participate in the exchange of money orders through the intermediary of an adm.

Article 2
Categories of money order (1)

1 Ordinary money order

The sender hands over funds at a post office counter or orders his postal giro account to be debited and requests outpayment of the amount to the payee in cash. An ordinary money order is sent by post. An ordinary telegraph money order is sent by telecommunication.

2 Inpayment money order

The sender hands over funds at a post office counter and requests entry of the amount to the credit of the payee's account managed by the Post. An inpayment money order is sent by post. A telegraph inpayment money order is sent by telecommunication.

3 Other services

Postal administrations may agree in their bilateral or multilateral relations to establish other services the conditions of which shall be defined between the administrations concerned. (2)

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1) Two categories of money order are now distinguished: the ordinary money order (which covers both the card money order and the list money order) and the inpayment money order. The telegraph money order is considered an ordinary money order sent by telecommunication. Inpayments, which used to be allowed solely to giro accounts, may be made to any kind of account, including savings accounts as well as others managed by the Post (II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

2) Option allowed to adms by the 1989 Washington Congress to establish other services bilaterally or multilaterally for which the conditions of operation are to be defined between them (II Congress/C 8 – Rep 1/ Rev 1, prop 6000.1).

Article RE 201
Forms for the use of the public (1)

For the purpose of applying article 11, paragraph 4, of the Convention, the following shall be considered forms for the use of the public (2):
MP 1 (Ordinary international money order);
MP 1bis (Photo-readable ordinary international money order);
MP 4 (Inquiry concerning an international money order);
MP 12 (Ordinary international money order for machine handling);
MP 12bis (Photo-readable ordinary international money order for machine handling);
MP 16 (International inpayment money order);
MP 16bis (Photo-readable international inpayment money order).

1) Cf Conv, Det Regs, art 202, note 1.

2) See Money Orders Agr, art 2, note 1.

Article RE 202
Ordinary and inpayment money order forms

1 Ordinary money orders shall be drawn up on a form made of:
– strong pink cardboard conforming to the annexed specimen MP 1; or
– strong white paper printed in pink and conforming to the annexed specimen MP 1bis. The lower part of this form shall have a blank reading area of dimensions conforming to this specimen.

2 Inpayment money orders shall be prepared on a form made of:
– strong yellow cardboard conforming to the annexed specimen MP 16; or
– strong white paper, with printing of the half-tone in yellow and the text in black, conforming to the annexed specimen MP 16bis. The lower part of this form shall have a blank reading area of dimensions conforming to this specimen. (1)

3 Administrations which agree to grant certain facilities to bulk posters of ordinary money orders may authorize them to use forms conforming to either the annexed specimen MP 12 or the annexed specimen MP 12bis.

4 The technical characteristics of forms MP 1bis, MP 12bis and MP 16bis and the information concerning their use shall be deposited with the International Bureau. (2)

1) New form MP 16bis introduced by the 1989 Washington Congress to give adms that consider it necessary the option of issuing international inpayments. Money orders issued by means of this form readily lend themselves to optical reading and computerized processing, like the MP 1bis and MP 12bis forms already introduced by the 1984 Hamburg Congress.

2) Provision is made for the technical characteristics of these forms and information concerning their use to be deposited with the IB in accordance with the terms and conditions laid down in resolution C 24 of the 1984 Hamburg Congress (see circ letter 3450.7(C)1129 of 31 January 1985 and II Congress/C 8 – Rep 2, prop 6916.91).

Article 3
Issue of money orders (currency, conversion, amount)

1 In the absence of special agreement, the amount of the money order shall be expressed in the currency of the paying country. (1)

2 The issuing administration shall fix the conversion rate of its currency into that of the paying country. (2) (3)

3 The maximum amount of an ordinary money order shall be set by mutual agreement between the administrations concerned. (4)

4 The amount of an inpayment money order shall be unlimited. However, each administration may limit the total amount of the inpayment money orders that any depositor may order either in one day or during a specified period. (5)

5 Telegraph money orders shall be subject to the provisions of the Telegraph Regulations (6) attached to the International Telecommunications Convention.

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1) At a time when currencies are fluctuating or even being devalued, there is a risk of loss. While it is true that the addressee always receives the nominal amount of the money order made out in the legal currency of his country, if that currency weakened after the money order was issued, this amount would suffer an intrinsic loss of value.

2) If the currency of the issuing country is unstable, the adm of that country runs the risk of a loss. As a precaution, it will decide on the rate of exchange to be paid by the sender by adding a greater or lesser amount to the rate on the day to cover exchange losses. The risk of loss is all the greater in that the accounts between the adms and, hence, the debit balance to be transferred to the creditor adm are not known until the end of the following month (arts 12 and RE 1201). "It is absolutely essential that the issuing office should have the right to set the rate at which the sums paid into its offices have to be paid to addressees. Since this office has to reimburse the paying office the amount of the said sums, it is the only one concerned to protect itself against exchange risks." Reasons in support of the preliminary draft (1878 Paris Congress, 190).

3) If a speculator is in a position to know that the rate of the payment leaves, in relation to the currency paid to the payee, a margin of profit, the issuing adm first and foremost could and should be aware of this. If it lacks vigilance by not raising the conversion rate without delay, it will, in return, stand the loss (Const, art 32, note 5, arbit award 12). However, if the adm of destination can conclude, from an abnormal influx of money orders, that there is, in the issuing country, speculation on the difference in the exchange rate, it will take care to advise the issuing adm of this (1924 Stockholm Congress, II 591). But its intervention at that time will merely put an end to an abnormal situation; it will no longer be possible to go back on the speculative transactions which it has already been possible to perform.

4) To achieve greater flexibility as regards the maximum amount on issue, the 1989 Washington Congress decided to leave it to adms to set this amount, which had been 2286.83 SDR under the 1984 Hamburg Congress Agr, on the basis of bilateral agreements (II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

5) Cf Giro Agr, art RE 302.

6) The "Telegraph Regulations" are now called "International Telecommunication Regulations" (CCITT Plenary Assembly – Melbourne, Nov 1988).

Article RE 301
Preparation of ordinary money orders

1 Ordinary money orders shall be made out in roman letters and arabic numerals, without erasure or alteration, even if certified. (1) (2) Entries shall be handwritten, in block letters if possible (3), or typewritten. Pencilled entries shall not be accepted.

2 When money orders are prepared by some mechanical procedure, the handwritten signature of the official or the alternative inscription of a numbered indication shall not be obligatory.

3 The MP 12 and MP 12bis forms shall, with the exception of the service instructions, be filled in completely by typewriter.

4 The address of money orders shall be written in such a way as to clearly identify the payee; (4) abbreviated addresses and telegraphic addresses shall not be accepted.

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1) The issuing adm remains free to prescribe the language or languages in which the money orders may be made out (1934 Cairo Congress, II 427), provided, however, that arabic figures and roman letters are used and on the understanding that adms may agree to adopt another method in their reciprocal relations (1929 London Congress, II 501).

2) To avoid the same issue number being repeated the same day, offices should, depending on the size of their traffic, be allocated long enough series of numbers (1906 Rome Congress, II 490).

3) Noting that the invitation to write handwritten entries in "block letters" was often lost sight of, the 1979 Rio de Janeiro Congress issued formal opinion C 22 calling on adms to intervene with users to that effect (III 900).

4) It may be useful for the roman letters to be transcribed into the characters of the country of destination (1924 Stockholm Congress, I 447, prop by China; II 596).

Article RE 302
Preparation of inpayment money orders (1)

1 An administration which has not yet set up a giro service may participate in the issue of inpayment money orders.

2 The provisions of article RE 301, paragraph 1, shall apply by analogy to the making out of inpayment money orders.

3 The address on inpayment money orders shall consist of the surname or business name of the payee, the number of his postal giro account preceded by the words "compte courant postal" (postal giro account) or the abbreviation "CCP", and the designation of the postal giro centre in which the payee's postal giro account is held.

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1) Cf art RE 301, notes 1 to 3.

Article RE 303
Preparation of ordinary telegraph money orders

1 For each ordinary telegraph money order the issuing post office shall prepare a money order telegram and send it direct to the paying post office. Money order telegrams shall be written in French in the absence of special agreement and shall invariably be set out as follows: (1)
The address part shall contain:
- POSTFIN (where applicable, preceded by the telegraph service indication URGENT and followed by other telegraph service indications);
- postal service indications, if appropriate (AVIS PAIEMENT and PAIEMENT MAIN PROPRE);
- name of the paying office.

The text part shall contain:
- MANDAT, followed by the postal issuing number;
- name of issuing post office, its number (2) if appropriate, and the name of the country of origin;
- name of the sender;
- amount to be paid;
- exact designation of the payee, his residence (place name) and, if possible, his domicile (street address), so that the rightful owner may be clearly identified;
- personal message (if any).

2 The surname of a payee, even if it is accompanied by a first name, shall be preceded by one of the words "Monsieur" (Mr), "Madame" (Mrs) or "Mademoiselle" (Miss), unless this indication duplicates a rank, a title, a position or a profession which enables the rightful owner to be clearly identified; neither the sender nor the payee may be designated by a coded abbreviation or word.

3 When several ordinary telegraph money orders are issued at the same time by the same sender to the order of the same payee, one money order telegram may be sent if the administration of destination accepts this procedure; in which case the issuing number shall be indicated in the following manner: "Money orders 201–203" (3) and the total to be paid shall comprise the individual amounts of each money order.

4 When the locality where the paying post office is located does not have a telegraph office, the money order telegram shall bear the name of the paying post office and that of the telegraph office which serves it. When there is doubt about the existence of a telegraph office in the locality of payment or when the telegraph office which serves it cannot be indicated, the money order telegram shall bear either the name of the territorial subdivision, or of the paying country, or both these indications, or any other detail deemed sufficient for the forwarding of the money order telegram.

5 The name of the place of residence of the payee may be omitted if it is the same as that of the paying office. When ordinary telegraph money orders are addressed

"Poste restante" or "Télégraphe restant", these words (or their equivalent in a language of the country of destination) must appear in the text part of the money order telegram after the designation of the payee.

6 The amount shall be expressed as follows: total number of currency units in figures, then in words, the name of the currency unit in words also, and fractions of a unit, if any, in figures. (4)

7 When administrations agree to use a form of telecommunication other than the telegraph for the transmission of ordinary telegraph money orders, they shall decide on the methods of operation. (5)

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1) Close cooperation is necessary between the UPU and the ITU to standardize the rules concerning postal financial service telegrams. As a result, the wording of such telegrams has been repeatedly changed to adapt it to ITU recommendation F.1 on the operation of the international public telegram service.
Thus, on the prop of the CCITT, concerned to rationalize the telegram service, the 1984 Hamburg Congress introduced into the UPU Acts the sole telegraph service indication "POSTFIN" for all postal financial service telegrams. This term now appears in the "Address" part of the telegram, the word "MANDAT" (or "VIREMENT", as applicable) coming in the first line of the "Text" part of the telegram (1984 Hamburg Congress II 544, 598 and 599, props 6530.4, 6543.3 and 7518.3).
At the same time, since the new edition of recommendation F.1 (chapter X, 1) comes into force on 1 October 1985, the 1984 Hamburg Congress, in resolutions C 11 and C 12, recommended adms to apply the new provisions on the same date.

2) By "number" of an office is to be understood the number used to distinguish several offices in the same place (eg Berne 16, Brussels 4, Paris 78).

3) The expression "Money Orders 201–203" is given only as an example (1957 Ottawa Congress, II 759).

4) With a view to updating and simplifying the rules for executing the telegraph money order service, the ITU CCITT decided to eliminate collation of the amount of telegraph money orders with effect from 1 January 1989. As a result of this measure, the 1989 Washington Congress decided to reintroduce in this para the indication of the amount of the money order and the name of the currency unit in words.
However, the Acts of the CCITT concerning this provision had come into force on 1 January 1989, and those of the UPU were likely to take effect on 1 January 1991. An agreement was therefore reached between the two organizations to enable adms to operate their respective services under the best possible conditions. Accordingly, Congress decided that 1 July 1990 would be the effective date of application for both the telecommunication and the postal services (II Congress/C 8 – Rep 2, props 6000.2 and 6000.1; see also decision C 51/1989 reproduced in the annex).

5) Para introduced by the 1989 Washington Congress to provide for different methods of operation for the exchange of ordinary telegraph money orders by a means of telecommunication other than the telegraph (II Congress/C 8 – Rep 2, prop 65 0303.1).

Article RE 304
Preparation of telegraph inpayment money orders (1)

1 For each telegraph inpayment money order the issuing post office shall prepare a money order telegram and send it direct to the giro centre which holds the payee's

postal giro account. Money order telegrams shall be written in French in the absence of special agreement and shall invariably be set out as follows:
The address part shall contain:
- POSTFIN (where applicable, preceded by the telegraph service indication URGENT and followed by other telegraph service indications); (2)
- the postal service indication (AVIS INSCRIPTION), if appropriate;
- name of the postal giro centre of destination.

The text part shall contain:
- MANDAT, followed by the postal issuing number;
- name of issuing post office, its number if appropriate, and the name of the country of origin;
- name of the sender;
- amount to be credited to the payee's postal giro account;
- exact designation of the payee and his postal giro account number preceded by the initials "CCP";
- personal message (if any).

2 The provisions of paragraphs 2, 3, 6 and 7 of article RE 303 shall apply to the preparation of telegraph inpayment money orders.

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1) See art RE 303, note 1, with regard to the wording of postal financial service telegrams.

2) The telegraph service indication "LT" was eliminated from the address part in ordinary telegraph money orders and telegraph inpayment money orders by the 1989 Washington Congress in order to conform with the CCITT regulations (II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

Article RE 305
Prohibited or authorized entries

It shall be prohibited to make any entries on money orders other than those comprised in the contents of the forms, except for service instructions such as "On postal service", "Pay to addressee only", "Advice of payment", "By airmail", "By express"; however, the sender may write down a personal message on the front or the back of the counterfoil, as provided for in article RE 314.

Article RE 306
Indication of the amount

1 The money order amount and the name of the currency unit shall be written out in words in the language prescribed by the issuing administration. The amount given in words may be written digit by digit separately. The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the currency unit in principle according to international standard ISO 4217. In the sum in numerals,

fractions of the currency unit shall be expressed by means of two (or three) figures including zeros, corresponding to the tenths, hundredths (and thousandths). In the sum in words, where repetition of the fractions is not obligatory, they may be expressed in figures after the indication of the number of currency units. (1) (2)

2 The indication in words of the amount on MP 1, MP 1bis, MP 12, MP 12bis, MP 16 and MP 16bis money orders may be replaced by a numbered indication supplied by a protectograph and preceded by a symbol other than a number or a letter. In that case, the amount to be paid shall be given only once in the instrument. The characters used shall be large enough not to be misread.

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1) In adopting the new wording of this para, the 1984 Hamburg Congress removed the obligation to indicate fractions of the currency unit in the sum in letters as well as the reference to currencies not based on the decimal system. It also admitted the possibility of writing the amount digit by digit written separately. For example, the amount 1850 would be written "one/eight/five/zero" instead of "one thousand eight hundred and fifty". This new form of entry is designed to facilitate counter work by simplifying the checking of the amount on payment and, above all, eases the task of programming for high-speed printers (II 555, 619 and 621, prop 8503.1).

2) To guarantee a min of uniformity and clarity in the abbreviated indication of the currency unit, the 1989 Washington Congress adopted ISO standard 4217 (II Congress/C 8 – Rep 2, prop 65 0307.1).

Article RE 307
Automatic registration

Administrations may agree among themselves as to the amount above which the money orders they issue shall be automatically registered. (1)

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1) The 1989 Washington Congress abolished the min amount of 98.01 SDR above which money orders may be automatically registered, in order to take into account the special features of adms as regards security, leaving them free to set this limit.

Article RE 308
Money orders sent "Poste restante" or to persons staying in hotels or boarding houses (1)

For money orders sent "Poste restante" or to persons staying temporarily in hotels, boarding houses or other public places of lodging, administrations shall agree among themselves on the amount above which such money orders shall be either automatically registered or sent by telecommunication.

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1) See art RE 307, note 1.

Article RE 309
Payment of funds. Receipt

1 Each administration shall determine the form (1) in which the sender of a money order shall pay the funds to be transferred.

2 A receipt, bearing the number of the money order (2), shall be issued to the sender without charge (3) at the time the funds are paid.

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1) "Form" here means "kind of currency" in which the amount has to be paid (1929 London Congress, I 1140 and 1617, prop 1231).

2) The obligation to enter the number of the money order on the receipt was introduced by the 1974 Lausanne Congress to facilitate investigations in case of an inquiry (II 1497, prop 6005.1).

3) The receipt must not be subject to any postal or fiscal fee (1929 London Congress, II 490).

Article RE 310
Advice of payment

1 The sender of a money order may ask to be notified of payment. Article 55, paragraph 1, of the Convention shall be applicable to advices of payment.

2 Money orders with advice of payment shall bear on the front, in bold letters, the entry "Avis de paiement" (Advice of payment).

3 Administrations whose regulations do not permit the use of the form attached by the issuing administration shall be authorized to prepare the advice of payment on their own service form.

4 When the sender inquires about an advice of payment which he has not received within a normal length of time, neither a second charge nor the charge prescribed in article 47 of the Convention for inquiries shall be collected.

Article RE 311
Advice of entry

In relations between countries whose administrations have so agreed, the depositor of an inpayment money order may ask for an advice of entry to the credit of the payee's account. Article 55 of the Convention shall apply to advices of entry.

Article RE 312
Express delivery

Subject to article RE 606, the sender of an ordinary money order may ask for the funds, the instrument or the advice of arrival to be delivered at the place of address by express delivery immediately upon arrival of the money order; in that case, article 35 of the Convention shall be applicable.

Article RE 313
Payment to addressee only

1 In relations with countries which permit payment to the addressee only, the sender of an ordinary money order may request by an entry on the form that payment be made exclusively to, and against a personal receipt from, the addressee. Payment may be made to a specially appointed agent in accordance with the legal rules in force in the country of destination when the payee is incapable of moving or of giving a personal receipt. (1) The sender requesting payment of a money order to the addressee only shall pay a special charge equal to that provided for in article 26, paragraph 1, t, of the Convention.

2 Money orders for delivery to the addressee only shall bear on front and back, in bold letters, the entry "Ne payer qu'en main propre" (Pay to addressee only).

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1) Options allowed to the public by the 1984 Hamburg Congress (II 599 and 603, prop 6009.2).

Article RE 314
Message to the payee

The back of the counterfoil or a specific part of the front thereof may be used for a personal message to the payee of the money order. If the administration of origin has computerized the processing of money orders, it may limit the message to 80 characters or less. (1) On money orders exchanged by means of lists (2), only references shall be accepted.

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1) Owing to the increasing computerization of money order acceptance operations, and because of the introduction of teletransmission of data between adms, an adm is allowed to limit to a strict min the opportunity offered to its customers to write messages on instruments of this kind: 80 characters or less to meet the needs of the public in this regard (II Congress/C 8 – Rep 2, prop 65 0315.1).

2) The words "list money orders" are replaced by "money orders exchanged by means of lists" (II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

Article RE 315
Service money orders

Service money orders shall bear on the front the entry "Service des postes" (On postal service) or some similar annotation.

Article RE 316
Withdrawal from the post. Alteration or correction (1) of address

1 The sender of a money order may, under the conditions prescribed in article 38 of the Convention, have it withdrawn from the service or have its address altered or corrected, so long as the instrument or the funds have not been delivered to the payee.

2 Any request for withdrawal from the post or for alteration or correction of address sent by mail shall be drawn up on a form conforming to annexed specimen MP 4.

3 Any request for withdrawal from the post or for alteration or correction of address sent by telegraph shall be confirmed, by the first post, by means of a postal request. The MP 4 form shall have written across the top the note "Confirmation de la demande télégraphique du ..." (Confirmation of telegraphic request dated ...) underlined in red; the paying office shall hold the money order until receipt of the confirmation.

4 However, the paying administration may, on its own responsibility, act on a telegraphic request for withdrawal from the post or for alteration or correction of address without waiting for confirmation by post.

5 Notwithstanding article 148 of the Detailed Regulations of the Convention, MP 4 requests for withdrawal from the post or for alteration or correction of address relating to money orders exchanged by means of lists shall be sent to the office of exchange of the paying country through the intermediary of the office of exchange of the issuing country.

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1) The 1989 Washington Congress added the word "correction" to bring the title of this art into line with that of art 37 of the Parcels Agr.

Article 4
Charges

1 The issuing administration shall freely decide, subject to paragraphs 2 and 3 below, the charge to be collected at the time of issue. To this principal charge, it shall

add any charges pertaining to special services (request for advice of payment or of entry, for express delivery, etc).

2 The amount of the principal charge for an ordinary money order may not exceed 22.86 SDR. (1)

3 The charge for an inpayment money order shall be lower than the charge for an ordinary money order of the same amount.

4 Money orders exchanged between a contracting country and a non-contracting country, through the intermediary of a country party to this Agreement, may be subjected by the intermediary administration to an additional proportional charge of 1/4 percent, but not less than 0.82 SDR and not more than 1.63 SDR, deducted from the amount of the order; however, this charge may be collected from the sender and allocated to the administration of the intermediary country if the administrations concerned have so agreed. (2)

5 The following optional charges may be collected from the payee:
a a delivery charge, when payment is made at the place of address;
b a charge when the amount is entered to the credit of a giro account;
c if appropriate, the charge for authorization to extend the period of validity provided for in article 6, paragraph 4;
d the charge laid down in article 26, paragraph 1, e, of the Convention, when the money order is addressed poste restante;
e if appropriate, the additional express charge.

6 In cases where payment authorizations are required under the provisions of the Detailed Regulations of this Agreement, and if no service error was committed, a "payment authorization" charge equal to that prescribed in article 26, paragraph 1, o, of the Convention may be collected from either the sender or the payee, except if the charge has already been collected for the inquiry form or the advice of payment.

7 Money orders may not be subjected either at the time of issue or at the time of payment to any charge or fee other than those provided for in this Agreement.

8 Money orders relating to the postal service exchanged under the terms of article 16 of the Convention shall be exempt from all charges.

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1) In order to produce lower charges for users and thus meet competition from the banks, the 1974 Lausanne Congress made a major change in rate-fixing for money orders. For that purpose, it dropped the system of sharing charges introduced at the 1878 Paris Congress, under which the charges collected on issue were governed by the payments (considered excessive) allocated to the paying adm, and introduced free fixing of charges subject to a max (II 1426 to 1431, props 6006.1 and 6006.2/Rev). This max, originally set at 20 fr, was raised to 30 fr by the 1979 Rio de Janeiro Congress (II 1674, prop 6006.1) and to 45 fr by the 1984 Hamburg Congress (II 547 and 598, prop 6006.2). This same charge was raised to 22.86 SDR by the 1989 Washington Congress (II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

2) The principle of paying the intermediary adm was accepted by the 1897 Washington Congress, while the possibility of collecting that charge from the sender was adopted at the 1947 Paris Congress (II 747 and 748, prop 625) and quantified – in the form of a percentage – at the 1964 Vienna Congress (II 1268, prop 8070). The Lausanne Congress added min and max amounts of 1 fr and 2 fr respectively (II 1431, props 6006.1 and 6006.2/Rev). These amounts were raised to 1.50 fr and 3 fr by the 1979 Rio de Janeiro Congress (II 1674, prop 6006.3) and to 2.50 fr and 5 fr by the 1984 Hamburg Congress (II 547 and 598, prop 6006.2).

Article RE 401
Indication of the charge collected

It shall not be compulsory to indicate on the money order the charge collected from the sender. Where applicable, this charge shall be indicated either by affixing postage stamps or by entering the charge collected in the space provided on the MP 1, MP 1bis, MP 12, MP 12bis, MP 16 and MP 16bis forms.

Article RE 402
Charge for ordinary telegraph money orders

In addition to the postal charge, the sender of an ordinary telegraph money order shall pay the telegram charges including any charge for a personal message to the payee.

Article 5
Conditions of exchange

1 Exchange by post shall be carried out, as administrations prefer, either by means of ordinary or inpayment money orders direct between the issuing office and the paying office or by means of lists through the intermediary of offices called "offices of exchange" designated by the administration of each of the contracting countries. (1) (2)

2 Exchanges by telegraph shall be carried out by money order telegram sent direct to the paying office. However, the administrations concerned may also agree to use a means of telecommunication other than the telegraph for the transmission of telegraph money orders.

3 Administrations may also reach agreement on a combined system of exchange if the internal organization of their respective services so requires. In this case, the exchange shall be effected by means of cards direct between post offices of one of the administrations and the office of exchange of the corresponding administration.(3)

4 The money orders referred to in paragraphs 1 and 3 may be submitted to the country of destination on magnetic tape or any other medium agreed between the

administrations. Administrations of destination may use their internal service forms to represent the money orders issued. The conditions of exchange shall then be fixed in special agreements adopted by the administrations concerned. (4)

5 Administrations may agree to use methods of exchange other than those provided for in paragraphs 1 to 4.

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1) "Card" system and "list" system. These two systems differ mainly in the method of transmission and can be briefly described as follows:

a In the one, the money order form, called a card, after being completed by the sender, is sent by the issuing office to the office of destination for payment of the amount to the payee.

b In the other, adopted by the 1947 Paris Congress (II 746 and 747, prop 623), the form completed by the sender is sent by the issuing office to the office of exchange of its adm, which enters all the money orders issued on the same day for the same country on a list which it sends to the office of exchange of the country of destination. There, the money orders are transcribed on to separate forms which are sent either to the paying offices for the addressees or direct to the payees, who then present their instruments at the counter of the paying office.

2) The 1989 Washington Congress introduced the term "ordinary money order" which covers both the card money order and the list money order (see Agr, art 2, note 1).

3) Provision introduced by the 1984 Hamburg Congress to permit the transfer of funds through the post between countries operating different methods of exchange: card money orders and list money orders (II 548, 599 and 603, prop 6002.1).

4) Optional provision introduced by the 1979 Rio de Janeiro Congress extending to postal money orders the system already used by the giro service for the transmission of payment orders; money orders sent in this way may be drawn up on arrival on internal service forms (II 1674, prop 6002.1).

Article RE 501
Transmission of ordinary and inpayment money orders

Ordinary and inpayment money orders shall be sent by the quickest route (air or surface) and, in the absence of special agreement, à découvert. They shall be inserted in mails in the manner prescribed in article 161, paragraphs 2 to 6, or in article 164 of the Detailed Regulations of the Convention, depending on whether or not they are automatically registered.

Article RE 502
Exchanges by means of lists

1 Transmission of ordinary and inpayment money orders

1.1 Money orders shall be transmitted between the issuing office and the office of exchange of the issuing country or between the office of exchange of the paying country and the paying office by forms which each of the administrations concerned shall determine according to its own convenience.

1.2 Between offices of exchange of different countries, they shall be transmitted according to the following rules:

1.2.1 each office of exchange shall prepare, daily or upon agreed dates, lists in the form of the annexed specimen MP 2, recapitulating the money orders deposited in its country for payment in another. Inpayment money orders shall be transmitted by means of a special MP 2 list which shall be headed "Mandats de versement" (Inpayment money orders);

1.2.2 every money order entered on a list shall bear a serial number called an international number; this number shall be assigned from an annual series beginning, by agreement between the administrations concerned, on 1 January or on 1 July; when the numbering changes, the first list which follows shall bear, in addition to its serial number, the last number of the preceding series;

1.2.3 the lists themselves shall be numbered according to the natural sequence of the numbers, beginning on 1 January or on 1 July of each year;

1.2.4 the lists shall be transmitted post free to the corresponding office of exchange by the quickest route (air or surface) and, in the absence of special agreement, without the money orders prepared by the issuing office.

1.3 The administrations concerned may agree to limit the description of the money orders on the MP 2 list to entering in column 7 the amount of the money orders transmitted. In that case, the issuing country shall attach to the list the forms used to transmit the money orders between the issuing office and its own office of exchange, or any other form that the administrations agree to adopt. (1)

2 Special list

A special MP 2 list shall be prepared for the money orders exempt from charges referred to in articles 16 and 17 of the Convention and article 4, paragraph 8, of the Agreement as well as for the money orders referred to in article RE 608, paragraph 8; the list shall be endorsed at the top "Mandats exempts de taxe" (Money orders exempt from charges).

3 Transmission of telegraph money orders

3.1 Telegraph money orders shall be transmitted direct by the issuing post office to the paying post office without going through the intermediary of the offices of exchange.

3.2 Telegraph money orders shall give rise to the preparation of a special MP 2 list headed "Telegraph money orders".

3.3 The offices of exchange may assign to the telegraph money orders described on such special lists an international number from a special series for telegraph money orders.

4 Special services. Entries to be made on lists

4.1 When the sender of an ordinary money order requests express delivery, an advice of payment or payment to addressee only, the appropriate entry ("Exprès" (Express), "AP" or "Ne payer qu'en main propre" (Payment to addressee only)) shall be entered on the MP 2 list in the "Remarks" column, opposite the entry relating to the money order.

4.2 When the sender of a money order requests an advice of entry to the credit of the payee's postal giro account, the notation "AI" shall be entered on the MP 2 list, in the "Remarks" column, opposite the entry relating to the money order.

5 Treatment of missing or incorrect lists

5.1 If a list is missing, an inquiry shall immediately be instigated by the office of exchange which notes its absence. The office of exchange of the issuing country shall immediately send to the office which made the inquiry, by the quickest route (air or surface), a duplicate of the missing list.

5.2 The lists shall be checked by the office of exchange of the paying country, which shall automatically correct them if they contain any minor errors. The office of exchange of the issuing country shall be advised of these corrections when the office of exchange of the paying country acknowledges receipt of the list.

5.3 When the lists contain irregularities worth pointing out, the office of exchange of the paying country shall request explanations from the office of exchange of the issuing country, which shall reply as promptly as possible; meanwhile, payment of the money order which is the subject of the request shall be held in abeyance. Requests for explanations and the relevant replies shall be exchanged by the quickest route (air or surface).

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1) This simplified procedure is already sanctioned in some bilateral agreements on list money orders (cf 1964 Vienna Congress, prop 8072).

Article RE 503
Combined system of exchange

Money orders shall be transmitted between the post offices of one of the administrations and the office of exchange of the corresponding administration, as well as between the office of exchange of the latter administration and its post offices, in accordance with the following rules:

a each issuing post office shall prepare the money order on a form MP 1 or MP 1bis for transmission in an envelope by the quickest route (air or surface) direct to the office of exchange designated by the corresponding administration;

b this office of exchange shall prepare, on the basis of the MP 1 or MP 1bis form received, an instrument on one of its internal service forms for payment to the payee;
c each issuing post office of the corresponding administration shall prepare the instrument on one of its internal service forms for transmission in accordance with its internal rules to its country's office of exchange;
d this office of exchange shall prepare, on the basis of the forms received from its issuing post office, the money order on an MP 1 or MP 1bis form for transmission unenclosed to the country of destination in accordance with the provisions of article 164 of the Detailed Regulations of the Convention.

Article 6
Payment of money orders

1 The validity of money orders shall extend:
a as a general rule, until expiry of the first month following that of issue;
b upon agreement between the administrations concerned, until expiry of the third month following that of issue. (1)

2 After that period, money orders sent direct to the paying offices shall be paid only if they bear an authorization to extend the period of validity (visa pour date) given at the request of the paying office by the service designated by the issuing administration. (2) Money orders sent to administrations of destination in accordance with article 5, paragraph 4, may not have their period of validity extended.

3 Authorization to extend the period of validity shall confer upon money orders a new validity running from the day it is granted for the same duration as that which a money order issued on the same day would have.

4 Unless non-payment before expiry of validity is due to a service error, an "authorization to extend the period of validity" charge, equal to that provided for in article 26, paragraph 1, o, of the Convention, may be collected.

5 When a single sender has had several money orders issued on the same day to the order of the same payee for a total amount exceeding the maximum adopted by the paying administration, the latter shall be authorized to space out the payment of the instruments so that the sum paid to the payee on a single day shall not exceed that maximum.

6 Money orders shall be paid according to the regulations of the paying country.

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1) Following abolition of the concept of distant countries, the exceptional period of validity of money orders (until expiry of the seventh month following that of issue) applied to those countries was abolished. Since the money orders will be sent by the quickest route (air or surface) it was considered that the period

of validity of three months set under b was enough for all countries (1979 Rio de Janeiro Congress, II 1672, prop 6013.1 and Congress – Doc 19).

2) Clarification made by the 1974 Lausanne Congress (II 1421, prop 6013.4). The fact that card money orders, whose period of validity has expired, are sent by the paying offices to the central adm of their own country and by that to the central issuing adm which gives them authorization to extend the period of validity, delays the transmission of expired money orders to the detriment of users and causes extra work for the adm of destination.

Article RE 601
Amount to be paid

After advising the administrations concerned, the paying administration may, if its legislation so requires, either ignore fractions of currency units or round the amount off to the nearest currency unit or tenth part thereof.

Article RE 602
Payment of ordinary money orders

1 The amount of the money orders shall be paid to the payee in the legal currency of the paying country; it may be paid in any other currency following special agreement between the corresponding administrations.

2 Payment may validly be made by inpayment to a postal giro account, in accordance with the regulations in force in the paying administration.

3 The advice of payment, prepared by the paying office on a C 5 form provided for in article 138, paragraph 2, of the Detailed Regulations of the Convention, shall be sent direct to the sender of the money order.

Article RE 603
Transcription of money order telegrams (1)

Money order telegrams shall be transcribed on an adapted form or on an MP 1, MP 1bis, MP 16 or MP 16bis form amended as follows:
- the name of the country of destination shall be replaced by the name of the issuing country;
- the word "telegraph" shall be added to the title "ordinary international money order" or "international inpayment money order".

The form used shall be authenticated with the stamp of the transcribing office.

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1) Art created by the 1979 Rio de Janeiro Congress to do away with the great variety of docs used for the payment of telegraph money orders (II 1676, prop 6535.91).

Article RE 604
Payment of ordinary telegraph money orders

1 Ordinary telegraph money orders shall be paid on receipt. (1)

2 Ordinary telegraph money orders shall always be delivered as laid down in article RE 606.

3 When funds are delivered to the address by express delivery, the paying administration may collect a special charge for this.

4 Delivery of an advice of arrival or of the instrument itself shall be made without charge to the payee; however, if his place of address is outside the local delivery area of the paying office, the express charge may be collected from the payee.

5 In exchanges by means of lists, ordinary telegraph money orders for which the paying office has not received any money order telegram may be paid only after receipt of a duplicate of such money order telegram, requested by telegraph service advice.

6 In exchanges by means of lists, ordinary telegraph money orders for which the office of exchange of the paying country has not received an MP 2 list within a normal period shall be the subject of requests for explanations addressed to the office of exchange of the issuing country, which shall reply as promptly as possible. In cases of non-reply within a reasonable period, the ordinary telegraph money orders actually paid may automatically be added to the first MP 2 list received from the issuing administration; if the missing MP 2 list arrives after such automatic entry, it shall be cancelled or rectified by the office of exchange which receives it.

7 The task of preparing an advice of payment for an ordinary telegraph money order shall rest with the paying office, which shall send it to the issuing office immediately after payment.

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1) Before the 1989 Washington Congress, all telegraph money orders gave rise to the preparation, by the issuing office, of a confirmatory advice of issue in the form of model MP 3 in order to prevent transcription errors or fraud. Congress abolished this feature, taking the view that transcription errors made in issuing a telegraph money order which go unnoticed initially are in any case noted by the issuing adm during subsequent checking of the monthly account. Consequently, the preparation of an advice of issue is unnecessary (II Congress/C 8 – Rep 2, props 65 0604.1 and 65 0305.1).

Article RE 605
Authorization to extend period of validity

Authorization to extend the period of validity shall be entered on the money order itself.

Article RE 606
Express delivery

If the sender has requested payment by express delivery, the paying administration may deliver by this means either the funds, or the instrument itself, or an advice of arrival of the money order, in so far as provided by its regulations.

Article RE 607
Endorsement

Any country may declare ownership of money orders from another country transferable by endorsement within its territory. However, endorsement shall not be permitted for inpayment money orders.

Article RE 608
Unpaid money orders

1 Any refused money order or any money order whose payee is unknown or has gone away without leaving a forwarding address or gone to a country to which it cannot be redirected shall be returned immediately to the issuing administration.

2 Any money order for which payment is not claimed within the validity period shall be returned immediately upon expiry of such period or, if the money order has been delivered to the payee, upon presentation at the paying office. (1) Telegraph money orders for which payment is not claimed within a period of 30 days from the day of arrival at the paying office shall be returned to the issuing office. (2)

3 Any money order unpaid for any cause whatsoever shall be refunded to the sender.

4 Article 7, paragraph 2, shall be applicable to unpaid money orders.

5 Money orders which it has not been possible to pay to the payees for any reason shall be returned direct to the issuing office; prior thereto the paying office shall record them, stamp them or affix the label prescribed in article 146, paragraphs 1 to 3, of the Detailed Regulations of the Convention.

6 However, money orders prepared under the conditions laid down in article RE 702 shall be transmitted to the administration which prepared them. That administration shall place the amount at the disposal of the administration which issued the original instrument either by a new charge-free money order or by a deduction from the monthly paid money orders account.

7 Unpaid telegraph money orders, and not the telegrams, shall be returned under cover.

8 Money orders exchanged by means of lists shall be returned to the office of exchange by means of an entry in a special MP 2 list as if they were a money order free of charge (3):
a the money orders referred to in paragraphs 1 to 4 above;
b money orders which have been the subject of a request for withdrawal from the post.
An appropriate notation, followed by the international number and a concise description of the original money order, shall be made in the "Remarks" column, opposite the entry.

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1) Clarification introduced by the 1979 Rio de Janeiro Congress to make it possible to apply this art in all cases, both in countries where the instruments are held at the offices of destination and in countries where the instruments are delivered direct to the payees (II 1675, prop 6019.1).

2) The 1989 Washington Congress fixed a max retention period of 30 days after which unpaid or unclaimed telegraph money orders must be returned to the issuing office to allow the amount of such instruments to be refunded to the sender (II Congress/C 8 – Rep 2, prop 65 0608.2).

3) Procedure introduced by the 1984 Hamburg Congress (II 552 and 609, prop 6528.1) to facilitate accounting. It also means that the remuneration allocated by the issuing adm for payment of these money orders is not repayable and is kept by the adm making the return.

Article RE 609
Payment authorization

1 Any money order mislaid, lost or destroyed before payment may be replaced at the request of the sender or the payee by a payment authorization obtained from the issuing administration.

2 When the sender and the payee simultaneously request, one the refund and the other the payment of the money order, the authorization shall be made out:
a to the order of the sender when the request is made before delivery of the money order or of the advice of arrival to the payee;
b to the order of the payee when the request is made after delivery of the money order or of the advice of arrival.

3 A payment authorization shall also be obtained when a conversion error attributable to the issuing office necessitates a supplementary payment to the payee.

4 The validity period of a payment authorization shall be the same as that for a money order issued on the same day.

5 Payment authorizations shall be prepared on a pink form conforming to the annexed specimen MP 13; they shall be sent in the same way as the money orders they replace. (1)

6 Before issuing a payment authorization to cover a money order mislaid, lost or destroyed before payment, the issuing administration shall ascertain in agreement with the paying administration that the money order has not been paid, reimbursed or redirected; every precaution shall also be taken to prevent its being paid later.

7 In support of his request for reimbursement, the sender shall produce the certificate of posting for the mislaid, lost or destroyed instrument.

8 When the paying administration declares that a money order has not reached it, the issuing administration may issue a payment authorization on condition that the money order in dispute does not appear in any of the monthly accounts covering the validity period of the money order; however, if no reply is obtained from the paying administration within a period of five months from the day of inquiry (2) for the indemnification of the claimant, and if the instrument does not appear in any of the monthly accounts received by the end of that period, the issuing administration shall be authorized to reimburse the funds; notification of this action shall be sent under registered cover to the paying administration and the money order, henceforth deemed definitively lost, may not subsequently be entered in an account.

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1) Addition made by the 1979 Rio de Janeiro Congress so that the payment authorizations are handled in the same manner as the money orders they replace, that is, sent by the quickest route (air or surface) and automatically registered, where applicable (II 1676, prop 6516.1).

2) The 1989 Washington Congress accepted a period of five months from the day of inquiry for indemnifying the claimant in the event of the paying adm's failure to reply. This provision allows the funds to be reimbursed to the claimant upon the expiry of the above-mentioned period even if the paying adm has not responded to the inquiry sent by the adm that issued the money order (II Congress/C 8 – Rep 2, prop 65 0609.1).

Article RE 610
Treatment of irregular money orders

1 Any money order presenting one of the irregularities listed below shall be returned for correction to the issuing office by the quickest route (air or surface) enclosed in an envelope with a form conforming to the annexed specimen MP 14:

a incorrect, incomplete or unclear indication or omission of the name or address of the payee, missing or incorrect postal giro account number;
b discrepancies in or omission of amounts;
c exceeding of the maximum amount agreed to between the administrations concerned;
d erasures or alterations in the entries;
e omission of stamp, signature on money orders not prepared by some mechanical procedure or other service indications;
f indication of the amount to be paid in a currency other than that which is accepted, or omission of the name of the currency unit;

g obvious error in the ratio between the currency of the issuing country and that of the paying country, a ratio which the paying office, however, shall not be bound to verify;
h use of non-regulation form;
i absence of automatic registration or non-use of the telegraph service, where such treatment has been prescribed under articles RE 307 and RE 308.

2 Nevertheless, in the case of irregularities which are, or appear to be, attributable to the sender, the paying administration may, where applicable, after notifying the payee, permit the latter to make a request for rectification. This request may be sent, at the payee's expense, by air or telegraph; these charges shall be refunded to him if it is established that the mistake was due to a service error.

3 However, the paying administration may on its own responsibility automatically rectify minor errors. Such rectification shall be written in red and signed by the official on duty.

4 When rectification of the irregularity is requested by telegram, the irregular money order shall be held by the paying office, which shall make the correction upon receipt of the rectifying telegram and attach this telegram to the money order.

5 Upon receipt of a request for rectification by air or by telegram, the issuing office shall check whether the irregularity derives from an error attributable to the service; if so, it shall correct it forthwith by air or by telegraph. If not, it shall notify the sender, who shall then be authorized to correct the irregularity by air or by telegraph, at his own expense.

6 If after a period of 30 days the sender has not complied with a request for rectification of a money order accompanied by an MP 14 form, the money order shall be considered unpaid. The above form, bearing the appropriate information, shall be returned to the office of destination by the quickest route (air or surface).

Article RE 611
Treatment of irregular ordinary telegraph money orders

1 When an ordinary telegraph money order cannot be delivered because of an incomplete or incorrect address or for any other reason for which the payee is not responsible, a telegraph service advice shall be sent to the issuing office stating the reason for non-delivery.

2 Upon receipt of a request for rectification by telegraph service advice, the issuing office shall proceed as indicated in article RE 610, paragraphs 5 and 6.

3 Any ordinary telegraph money order whose irregularity has not been corrected within a normal period by air or telegraph shall be rectified in the manner prescribed for postal money orders.

Article RE 612
Stale money orders

Sums converted into money orders whose amount has not been claimed before prescription shall be permanently acquired by the administration of the issuing country. The prescription period shall be set by the legislation of the said country.

Article RE 613
Money orders mislaid, lost or destroyed after payment

1 Ordinary money orders

1.1 The paying administration may replace any ordinary money order mislaid, lost or destroyed after payment with a new instrument prepared on form MP 1 or MP 1bis. The form shall bear all the necessary indications of the original instrument as well as the words "Titre établi en remplacement d'un mandat égaré (perdu ou détruit) après paiement" (Instrument prepared to replace a money order mislaid (lost or destroyed) after payment) and a date-stamp.

1.2 A statement by the payee attesting that he has received the funds shall be given, preferably on the back of the replacement instrument itself. Exceptionally, this statement may be taken on a slip attached to the latter as a supporting document; such a statement shall take the place of the original receipt.

1.3 If this statement cannot be requested of the payee, an official note shall be made on the back of the replacement instrument or on a special supporting document, stating that the amount of the money order has in fact been paid.

2 Inpayment money orders

2.1 Any inpayment money order mislaid, lost or destroyed after entry of the amount to the credit of a postal giro account may be replaced by the administration of destination with a new instrument prepared on an MP 16 or MP 16bis form (1) bearing the indications prescribed in paragraph 1 of this article and specifying on the back the date of entry to the credit of the payee's postal giro account.

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1) New form introduced by the 1989 Washington Congress (see art RE 202, note 1).

Article 7
Redirection

1 If a payee changes his address, any money order may be redirected by post or telegraph at the request of either the sender or the payee, within the limitations of the money order service which operates between the reforwarding country and the country of new destination. In this case, article 39, paragraphs 1, 6 and 7 of the Convention shall be applicable by analogy. (1)

2 In the event of redirection, the poste restante charge and the additional express charge shall be cancelled (article 39, paragraph 10, of the Convention).

3 Reforwarding of an inpayment money order to another country of destination shall not be permitted.

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1) In order to standardize redirection procedure and avoid any doubts as to the authenticity of the instrument, the 1984 Hamburg Congress decided that redirection must in all cases be by means of a new money order, the original money order being settled with the issuing adm (II 549 and 598, prop 6011.1).

Article RE 701
Redirection

1 In all cases, redirection shall be done by means of a new money order the charges for which, including any telegraph charges, shall be deducted from the amount of the reforwarded money order.

2 When the sender of a money order has requested advice of payment or payment to the addressee only, the money order may be redirected only if the new administration of destination accords such facilities.

Article RE 702
Redirection of ordinary money orders and ordinary telegraph money orders (1)

1 At the time of redirection, a new money order shall be prepared for the sum remaining after deduction of the postal charge and, if applicable, of the telegraph charge if redirection is done by telegraph. In the latter case, the postage charge shall be calculated from the sum obtained after deduction of the telegraph charge from the original amount. The amount of the money orders shall then be converted into the currency of the country of the new destination on the basis of the rate set for money orders originating from the reforwarding country.

2 The reforwarding post office shall mark the new money order and the related counterfoil with the indication "Réexpédié" (Redirected) in bold letters.

3 The original money order shall be receipted by the reforwarding office; it shall bear the annotation "Réexpédié le montant de ... à ... sous déduction des taxes de ..." (Reforwarded the amount from ... to ... less deduction of charges of ...), and shall be accounted as a paid money order.

4 Requests for redirection shall be recorded, as a reminder, by the office of initial destination and by offices of subsequent destination, if any. The reforwarding office shall advise the issuing office of this action.

5 An ordinary telegraph money order shall be redirected by post or telegraph in accordance with the provisions of paragraphs 1 to 4.

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1) See Agr, art 7, note 1.

Article RE 703
Redirection of money orders exchanged by means of lists

Any money order exchanged by means of lists and redirected to another country shall be receipted by the reforwarding office. The sum shall be converted, after deduction of charges, into the currency of the country of new destination and a new money order prepared.

Article 8
Inquiries

The provisions of article 47 of the Convention shall apply. (1)

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1) Para introduced by the 1989 Washington Congress (see Conv, art 47, notes 1 to 6).

Article RE 801
Treatment of inquiries

1 Any inquiry concerning a money order shall be drawn up on an MP 4 form and transmitted, as a general rule, by the issuing office direct to the paying office. One form may be used for several money orders issued at the same time at the request of the same sender to the order of the same payee. Inquiries shall always be transmitted officially by the quickest route (air or surface).

2 When the paying office is in a position to supply definitive information on what happened to the instrument, it shall return the form, completed according to the

results of the investigations, to the office which received the inquiry. In cases of fruitless investigations or disputed payment, the form shall be transmitted to the issuing administration through the intermediary of the paying administration which shall attach, if possible, a statement by the payee attesting that he has not received the amount of the money order.

3 When an inquiry is submitted in a country other than the issuing country or the paying country, the MP 4 form shall be transmitted to the issuing administration accompanied by the certificate of posting. If, for any reason, the certificate produced cannot be attached to the MP 4 form, the latter shall be endorsed: "Vu récépissé de dépôt n° ... délivré le ... par le bureau de ... pour un montant de ..." (Seen, certificate of posting No ... issued on ... by the office of ... for the sum of ...).

Article 9
Liability

1 Principle

Postal administrations shall be liable for the sums paid in until such time as the money orders have been duly paid. (1) (2) (3)

2 Exceptions

Postal administrations shall be relieved of all liability:
a for delays in the transmission and payment of money orders; (4)
b when, owing to the destruction of official records by force majeure, they cannot account for the payment of a money order, unless proof of their liability is otherwise produced;
c upon expiry of the prescription period referred to in article RE 612;
d in the case of a dispute as to the validity of a payment (5), upon expiry of the period prescribed in article 47, paragraph 1, of the Convention. (6)

3 Determination of liability

3.1 Subject to paragraphs 3.2 to 3.5 below, liability shall rest with the issuing administration.

3.2 Liability shall rest with the paying administration if it cannot establish that payment was made under the terms prescribed in its regulations.

3.3 Liability shall rest with the postal administration of the country where the error occurred:

a if it is a service error, including an error of conversion;
b if it is an error in telegraphic transmission occurring within the issuing country or the paying country.

3.4 Liability shall rest with the issuing administration and the paying administration equally:
a if the error is attributable to both administrations or if it is not possible to establish in which country the error occurred;
b if an error in telegraphic transmission occurs in an intermediary country;
c if it is not possible to establish the country in which such error of transmission occurred.

3.5 Subject to paragraph 3.2, liability shall rest:
a in the case of payment of a spurious money order, with the administration of the country on whose territory the money order was introduced into the service;
b in the case of payment of a money order whose amount has been increased fraudulently, with the administration of the country in which the money order was falsified; however, the loss shall be borne equally by the issuing and paying administrations when it is not possible to establish the country in which the falsification occurred or when it is not possible to obtain compensation for a falsification committed in an intermediary country which does not participate in the money order service on the basis of this Agreement. (7)

4 Refund of amounts owing. Recourse

4.1 The obligation to indemnify the claimant shall rest with the paying administration if the funds are to be delivered to the payee; it shall rest with the issuing administration if they are to be repaid to the sender.

4.2 Regardless of the reason for the refund, the amount refunded may not exceed that paid in. (8)

4.3 The administration which indemnified the claimant shall have the right of recourse against the administration responsible for the incorrect payment.

4.4 The administration which ultimately bears the loss shall have the right of recourse, up to the amount paid, against the sender, against the payee or against third parties.

5 Time allowed for payment

5.1 Payment of amounts owing to a claimant shall be made as soon as possible and not later than six months from the day following the day of inquiry.

5.2 The administration which is required to indemnify the claimant under article 9, paragraph 4.1 may, exceptionally, postpone payment beyond that period if, despite

every effort made in the investigation of the matter, the said period is not sufficient to establish liability.

5.3 The administration to which the claim has been made shall be authorized to indemnify the claimant on behalf of the administration which was liable when the latter, although duly informed, has allowed five months to pass without finally settling the claim.

6 Reimbursement of the administration that paid the indemnity (9)

6.1 The administration on whose behalf the claimant was indemnified shall reimburse the administration which made the payment the amount of its disbursement within four months of the dispatch of the advice of payment.

6.2 This reimbursement shall be made without charge to the creditor administration:
a by one of the payment procedures outlined in article 103, paragraph 6, of the Detailed Regulations of the Convention;
b subject to agreement, by an entry to the credit of the administration of that country in the money order account. This entry shall be made automatically if no reply has been received to the request for agreement within the time limit specified in paragraph 6.1. (10)

6.3 After the four-month period, the amount due to the creditor administration shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of that period.

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1) German judgment (Journal 1929, pp 109 to 115). Someone had asked the Post not to deliver to his domicile items addressed to him but to deliver them to another residence. This request for redirection was complied with except in the case of a postal money order the amount of which was paid at the domicile to a person whom the Post was entitled to consider as being authorized to receive it. The money was, however, misappropriated and the addressee claimed restitution invoking the mistake by the Post which had ignored his request for redirection. The reasons included: a postal money order forms a contract only between the Post and the sender. The addressee does not enter into consideration as far as the Post is concerned except as the end and aim of the operation. It is, moreover, a general rule in postal matters that the addressee does not enter into contractual relations with the Post. The addressee has no right to exercise control over a postal item at any time during its conveyance and no rights with respect to its delivery. It follows that the mailer is the only person entitled. The addressee may, it is true, ask for an item to be redirected, but that is an arrangement made simply to provide a facility for the public. An addressee who takes advantage of this facility does not thereby become a party to the contracts which the various senders have concluded with the Post in order to send him an item.
In this case, there is no doubt that there was a violation of an administrative duty and palpable fault committed by an employee of the defendant. However, the tribunal could nevertheless not condemn the adm. The reasons included: an administrative fault can never be given as a motive for liability outside the prescriptions of the postal law. In order to reduce charges as much as possible and to spare the Post costly measures of supervision, etc, the legislator, unlike the provisions of the civil code, considerably limited liability in the matter of damage sustained during transport by articles entrusted to the Post and, to this end, it decided the matter on an exclusive basis, not permitting the application of other provisions of civil liability.

2) The principle that, so long as an article has not been delivered to the addressee, the sender is entitled to exercise control over it. This principle implies that no garnishee order may be made on the amount of a money order against the addressee, so long as the latter is not in possession of the instrument and cannot yet exercise control over the funds (1897 Washington Congress, 599 and 600). Any other questions which such a case may involve must be decided according to the internal legislation of the country of destination.

3) Adms accept no liability for carrying out subsequent arrangements made by the persons entitled, as set out in art 10, unless they have reached the offices concerned in time (1939 Buenos Aires Congress, II 555).

4) Wording introduced during the revision, bringing it into line with the provisions for giro. This text, approved by the 1957 Ottawa Congress and slightly amended by the Washington Congress, also embodies the idea in accordance with which the current provisions have already been interpreted to the effect that liability for delays is not accepted (1924 Stockholm Congress, II 593; 1989 Washington Congress, II Congress/C 8 – Rep 1/Rev 1, prop 6000.1).

5) French judgment (Journal 1921, pp 145 and 146). The Post is not liable for payment on fraudulent receipt unless the prescribed formalities for the payment of money orders to addressees have not been complied with.

6) Subpara d covers not only payments on fraudulent receipt but, more generally, any payments the validity of which is disputed.

7) Subpara 3.5, b makes a distinction between a spurious money order and a falsified money order:
i in the case of payment of a spurious money order, the Brussels text made provision for the loss to be shared equally when liability could not be established, while in the new text, this system of sharing is not provided for, liability being ascribed either to the paying adm, if it is unable to establish that payment was made in the conditions required by its regulations, or to the country on the territory of which the instrument was introduced into the service;
ii where a money order is falsified, a case not provided for in the Brussels text, liability is ascribed to the adm of the country in which the falsification occurred. However, in the absence of conclusive proof, the loss is shared equally.
(1957 Ottawa Congress, prop 213.)

8) Para introduced by the 1964 Vienna Congress to remove any idea that liability could extend not only to the amounts paid in but also to damage arising from the irregular handling of the money order. In fact, there is no intention to accept such extensive liability (1924 Stockholm Congress, II 593).

9) "Administration that paid the indemnity" is to be understood to mean the adm which, without being liable, actually indemnified the claimant on behalf of another adm in accordance with art 25 (1964 Vienna Congress, II 1321, prop 8019).

10) Clarification added by the 1989 Washington Congress to provide for the automatic entry to the credit of an adm of the amount of the disbursement for which the claimant was indemnified by the adm that paid the indemnity (II Congress/C 8 – Rep 1/Rev 1, prop 6009.2).

Article 10
Remuneration of the paying administration (1)

1 The issuing administration shall allocate to the paying administration for each ordinary money order paid a remuneration the rate of which shall be fixed, on the basis of the average amount of the money orders included in one and the same monthly account, at:
- *0.65 SDR up to 65.34 SDR;*
- *0.82 SDR over 65.34 SDR and up to 130.68 SDR;*

– *0.98 SDR over 130.68 SDR and up to 196.01 SDR;*
– *1.21 SDR over 196.01 SDR and up to 261.35 SDR;*
– *1.47 SDR over 261.35 SDR and up to 326.69 SDR;*
– *1.73 SDR over 326.69 SDR.*

2 However, the administrations concerned may, at the request of the paying administration, agree on a higher remuneration than that which is fixed in paragraph 1 when the charge collected on issue is higher than 8.17 SDR.

3 Inpayment money orders and money orders issued free of charge shall give rise to no remuneration.

4 For money orders exchanged by means of lists, a supplementary remuneration of 0.16 SDR shall be allocated to the paying administration over and above the remuneration provided for in paragraph 1. Paragraph 2 shall apply by analogy to money orders exchanged by means of lists.

5 The issuing administration shall allocate to the paying administration a supplementary remuneration of 0.13 SDR for each money order paid to the addressee only. (2)

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1) The principle of sharing charges was abandoned by the 1974 Lausanne Congress which left it to issuing adms to decide freely the charge to be collected on issue (cf art 4, paras 1 to 4). As a result, there is no longer any relation between charges and the remunerations to be allocated to the paying adm.
To take account of this development, the 1979 Rio de Janeiro Congress amended the title and text of this art replacing the concept of rate with that of remuneration of the paying adm (II 1675, props 6028.3 and 6028.5/Rev 1). The rate of this remuneration, raised by the Rio de Janeiro Congress and again increased by the 1984 Hamburg Congress (II 547 and 598, prop 6028.3), was not increased by the 1989 Washington Congress.

2) The 1979 Rio de Janeiro Congress introduced this supplementary remuneration to enable the paying adm to cover at least part of the services provided in paying to the addressee only (II 1675, prop 6028.1).

Article RE 1001
Remuneration of the paying administration

1 The remuneration due to the paying administration in respect of each monthly account shall be determined as follows (1):

a the rate of remuneration in SDRs to be applied for each money order paid shall be determined after conversion into SDRs of the average amount of the money orders on the basis of the average value of the SDR in the currency of the paying country as laid down in the Convention, Detailed Regulations, article 104;
b the total amount in SDRs obtained for remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates.

2 In cases of reforwarding, the administration of the country of new destination shall receive the remuneration that would have been due to it if it had been the administration of the country of initial destination.

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1) Text adopted by the 1979 Rio de Janeiro Congress to take account of the introduction in the UPU Acts of the SDR (II 1681, prop 6028.4). Cf also Conv, art 8, notes 1, 3 and 4.

Article 11
Preparation of accounts

1 Each paying administration shall prepare for each issuing administration a monthly account in the form of the annexed specimen MP 5 showing the sums paid for ordinary money orders or a monthly account in the form of the annexed specimen MP 15 showing the amount of the lists received during the month for money orders exchanged by means of lists; the monthly accounts shall be incorporated, periodically, in a general offset account giving rise to the determination of a balance.

2 Where the combined system of exchange provided for in article RE 503 applies, each paying administration shall prepare a monthly account of the sums paid if money orders are sent direct from the issuing administration to its paying offices or a monthly account of the amount of the money orders received during the month if money orders are sent from the post offices of the issuing administration to its office of exchange.

3 When money orders have been paid in various currencies, the lower credit shall be converted into the currency of the higher credit, using as a conversion basis the average official rate of exchange in the country of the debtor administration during the period to which the account pertains; this average rate shall be invariably calculated to four decimal places.

4 The settlement of accounts may also be made on the basis of monthly accounts, without offsetting.

Article RE 1101
Preparation of monthly accounts for ordinary money orders

1 For the preparation of the accounts as prescribed in article 11, the summary shall be made according to:
a the chronological order of the months of issue;
b the alphabetical or numerical order (1) of the issuing offices, as agreed;
c for each issuing office, the numerical order of the money orders.

2 If necessary, the paid money orders shall be summarized on a special list in the form of the annexed specimen MP 6, which shall be attached to the monthly account prepared, in this case, on a form conforming to the annexed specimen MP 7.

3 Money orders payable to the addressee only must be distinguished either by the marginal indication "M.P." or by an entry on separate sheets.

4 The summary of MP 1bis and MP 12bis money orders may be done either in accordance with paragraph 1, a to c, or in the order of the serial numbers of the money orders.

5 The paying administration shall also enter in this account:
a the amount of the remuneration due to it by virtue of article 10 of the Agreement;
b if appropriate, the amount of the reimbursement referred to in article 9, paragraph 6, and that of the interest prescribed in articles 9, paragraph 6.3, and 12, paragraph 4, of the Agreement.

6 The receipted payment authorizations shall be treated as money orders and described in the MP 5 account or, when appropriate, on the MP 6 list under the same conditions which would apply if the instruments themselves were involved.

7 The monthly account shall be transmitted to the debtor administration not later than the end of the month following that to which it pertains, accompanied by the supporting instruments (Money orders and receipted payment authorizations), arranged in the same order as on the MP 6 summary list. When, for any reason whatsoever, the monthly account cannot be transmitted in due time, the debtor administration shall be advised within eight days following expiry of the above-mentioned period of the estimated transmission date of the account in question. The information shall be sent by telecommunication. (2) Administrations shall endeavour, in any event, to transmit this document by the end of the second month following that to which it pertains. (3)

8 If there are no instruments paid (money orders, payment authorizations), a "Nil" monthly account shall be sent to the corresponding administration.

9 Discrepancies in the monthly accounts noted by the debtor administration, whether in the summary of the instruments or in the calculation of the remuneration, shall be taken up in the next monthly account to be prepared; they shall be ignored if the amount does not exceed 3.27 SDR per account.

10 Administrations may arrange by means of bilateral agreements to apply a method of preparing accounts and transmitting paid money orders other than the one provided for in paragraphs 1 to 7. (4)

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1) The "numerical order" of the offices is the order of the postcode numbers adopted by some adms because of or in preparation for automated sorting to designate their post offices (and, where applicable, the

places which they serve) (eg CH–1000 = Lausanne; CH–1200 = Geneva; CH–4000 = Basle; CH–3000 = Berne). The number of an office may also be included in the postcode number (eg A–1170 Wien includes, among others, the office of Wien 108; CH–3000 Berne also includes, among others, the office of Berne 16).

2) The 1989 Washington Congress replaced the word "telegraph" by "telecommunication", taking the view that there were numerous modern means of transmission at the disposal of adms today (II Congress/ C 8 – Rep 1/Rev 1, prop 6000.1).

3) Para supplemented with a view to setting a time limit within which the monthly account is to be transmitted to the debtor adm.

4) This applies to any simplification of accounts (transmission by special lists, by magnetic tape or telematics; the possible non-return of money orders, etc) (1984 Hamburg Congress, II 609 and 616, prop 6546.2).

Article RE 1102
Preparation of monthly accounts for inpayment money orders

In the absence of special agreement (1), inpayment money orders shall be described on a special MP 6 list and incorporated into the monthly money orders account.

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1) Adms may agree to adopt, for the settlement of inpayment money orders, the provisions of the Giro Agr concerning inpayments (1964 Vienna Congress, prop 8069, art 140septies).

Article RE 1103
Preparation of monthly accounts for money orders exchanged by means of lists

The money orders shall be subject to the following special accounting procedures:

i administrations shall summarize, on the monthly account, the totals of the lists received during the month;

ii the monthly account shall be transmitted to the debtor administration immediately upon receipt of the last list of the month to which it pertains;

iii administrations may, by common consent, waive preparation of monthly accounts and settle the amount of each list by means of a cheque or draft, to be attached to that list.

Article RE 1104
Preparation of monthly accounts for ordinary telegraph money orders

Ordinary telegraph money orders shall be subject to the following special accounting procedures:

i ordinary telegraph money orders shall be summarized with the ordinary money orders, the inpayment money orders or the money orders exchanged by means of lists, as appropriate;

ii telegraph money orders, and not the telegrams, shall be attached to the monthly account;
iii the provisions of paragraph ii, shall not apply to telegraph money orders in relations governed by the list system.

Article RE 1105
Preparation of the general account

1 The general account shall be drawn up, on a form conforming to the annexed specimen MP 8, by the creditor administration immediately upon receipt of the monthly accounts and even before checking the details of these accounts.

2 It shall be settled within two months following expiry of the month to which it pertains.

3 Administrations may agree among themselves to prepare the general account on a quarterly, half-yearly or yearly basis.

Article 12
Settlement of accounts

1 In the absence of special agreement, payment of the balance of the general account or of the amount of monthly accounts shall be made in the currency that the creditor administration uses for payment of money orders.

2 Any administration may maintain with the administration of the corresponding country a credit from which the sums due shall be deducted.

3 Any administration which finds another administration overdrawn by a sum exceeding the limits fixed by the Regulations may ask for a payment on account.

4 In cases of non-payment within the periods fixed by the Regulations, sums due shall be chargeable with interest at the rate of 6 percent per annum, reckoned from the date of expiry of those periods to the day of payment. (1)

5 No unilateral measure, such as a moratorium, prohibition of transfer, etc, may interfere with the implementation of the provisions of this Agreement and its Detailed Regulations respecting the preparation and settlement of accounts.

1) It is not permitted to delay payment excessively (1924 Stockholm Congress, II 595).

Article RE 1201
Settlement of accounts. Payment methods and periods

1 In the absence of special agreement and subject to paragraph 2, the balance of the general account or the totals of the monthly accounts shall be paid in the currency of the creditor country, without loss to the latter:
a by means of cheques or drafts payable on sight at the capital or at a commercial centre in the creditor country, or by means of giro transfers; or
b by deduction from a credit established under the terms of article 12, paragraph 2, of the Agreement.

2 The payment charges collected in the debtor country (fees, clearing charges, deposits, commission, etc) and charges collected by banks in intermediate countries shall be borne by the debtor administration. The charges collected in the creditor country shall be borne by the creditor administration. (1)

3 Payment shall be made no later than 15 days after receipt of the general account or after receipt of the monthly account if settlements are made on the basis of that account. (2)

4 In the event of disagreement between two administrations regarding the total of the sum to be paid, only the payment of the contested portion may be postponed; the debtor administration shall notify the creditor administration within the periods prescribed in paragraph 3 of the reasons for the dispute.

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1) The 1969 Tokyo Congress (II 1568 and 1569, prop 7015) had amended the text of this para as follows: "Transfer charges paid in the debtor country and charges collected by banks in intermediate countries shall be borne by the debtor administration except for extraordinary charges, such as clearing charges, imposed by the creditor country. The same shall apply to payment charges. However, payment charges paid in the creditor country shall be borne by the creditor administration."
The 1974 Lausanne Congress made the essential clarifications necessary for the interpretations which the Tokyo text gave rise to and which were at the root of many disputes (II 1433, prop 6548.3).
Under art 103, para 7, of the Det Regs of the Conv, the charges collected by intermediate banks in third countries are borne by the creditor adm. However, the payments mentioned in the Conv concern services, while the payments mentioned in the Agr concern funds entrusted to the Post by users for the purposes of transfer. They are therefore quite separate transactions by their very nature.

2) The text can be interpreted as meaning that payment between adms will not be considered to have been made until the security designed to settle the account has been sent to its destination or, if a payment order is concerned, when the bank has executed the order received (1939 Buenos Aires Congress, II 555).

Article RE 1202
Instalments

1 Any administration which finds another administration overdrawn by a sum exceeding 6533.81 SDR per month may claim automatic payment of an instalment not later than the fifteenth day of the month in which the money orders are issued.

The amount of the instalment shall be calculated on the basis of the average amount of the last three monthly accounts accepted and adjusted in accordance with:

a the size of the account relating to the corresponding period of the preceding year;
b the development of traffic during the current year;
c the 6533.81 SDR below which no instalment is due and which shall in consequence be deducted from the average obtained.

In case of non-payment within the above-mentioned period, article 12, paragraph 4, of the Agreement shall apply unless the debtor administration is able to prove that the creditor administration does not regularly send its accounts within the period laid down in article RE 1101, paragraph 7.

2 The limit of 6533.81 SDR, laid down in the previous paragraph, shall not apply to an administration which concerns itself with the money order service solely as a paying administration. In this case, a lower limit may be fixed in agreement with the issuing administration. (1)

3 A debtor administration which wishes to make use of the option provided for in article 12, paragraph 2, of the Agreement without having previously received a request for an instalment from the creditor administration shall determine as it sees fit the amount and frequency of the payments it deems necessary to cover its issues.

4 When the total of the payments made as instalments is greater than the sum owed to the corresponding administration for the period in question, the difference shall be taken up in one of the following accounts, in accordance with the instructions provided by the debtor administration, or, if appropriate, carried over to the credit provided for in article 12, paragraph 2, of the Agreement.

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1) The instalment due as advances on paid money orders has been reduced from 9800.72 to 6533.81 SDR. By introducing this new para, the 1989 Washington Congress accepted that this limit of 6533.81 SDR should not apply to an adm that concerns itself with the money order service solely as a paying adm. In that case, a lower limit may be fixed in agreement with the issuing adm (II Congress/C 8 – Rep 3, prop 65 1202.1).

Article 13
Final provisions

1 The Convention shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement. (1)

2 Article 4 of the Constitution (2) shall not apply to this Agreement.

3 Conditions for approval of proposals concerning this Agreement.

3.1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must be approved by a majority of the member countries present and voting, which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

3.2 To become effective, proposals relating to the Detailed Regulations of this Agreement which have been referred by Congress to the Executive Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Executive Council which are parties to the Agreement. (3)

3.3 To become effective, proposals introduced between two Congresses relating to this Agreement must obtain:

a unanimity of votes, if they involve the addition of new provisions;
b two thirds of the votes, if they involve amendments to provisions of this Agreement;
c a majority of the votes, if they involve interpretation of the provisions of this Agreement. (4)

4 This Agreement shall come into force on 1 January 1991 and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the governments of the contracting countries have signed (5) this Agreement in a single original which shall be deposited with the Director-General of the International Bureau. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at Washington, 14 December 1989.

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1) The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, prop 8085, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied.

2) This art concerns exceptional relations (1964 Vienna Congress, Doc 88, para 2, b).

3) Consequence of prop 1022.1 aimed at giving the EC formal power to lay down the Det Regs. (See Congress – Doc 72, para 18.)

4) Regarding para 3.3, c, the words "except in the case of a dispute to be submitted to arbit as provided for in article 32 of the Constitution" have no place whatsoever in such an art. They should therefore be deleted (II Congress/C 8 – Rep 3, prop 6000.1).

5) Names of the countries that signed the Agr:

People's Democratic Republic of Algeria
Argentine Republic
Republic of Austria
Belgium
People's Republic of Benin
People's Republic of Bulgaria
Burkina Faso
Republic of Burundi
Republic of Cameroon
Republic of Cape Verde
Central African Republic
Republic of Chad
Chile
Islamic Federal Republic of the Comoros
People's Republic of the Congo
Republic of Côte d'Ivoire
Republic of Cyprus
Czechoslovak Socialist Republic
Kingdom of Denmark
Republic of Djibouti
Dominican Republic
Republic of Ecuador
Arab Republic of Egypt
Republic of El Salvador
Republic of Finland
French Republic
Gabonese Republic
Federal Republic of Germany
Greece
Republic of Guinea
Republic of Haiti
Republic of Hungary
Republic of Iceland
Republic of Indonesia
Islamic Republic of Iran
Israel
Italy
Japan
Hashemite Kingdom of Jordan
Republic of Korea
Kuwait
Lebanese Republic
Principality of Liechtenstein
Luxembourg
Democratic Republic of Madagascar
Republic of Mali
Islamic Republic of Mauritania
United Mexican States
Principality of Monaco
Kingdom of Morocco
Netherlands
Netherlands Antilles and Aruba
Republic of the Niger
Norway
Republic of Paraguay
Republic of Peru
Polish People's Republic
Portugal
State of Qatar
Socialist Republic of Romania
Rwandese Republic
Republic of San Marino
Republic of Senegal
Solomon Islands
Somali Democratic Republic
Spain
Democratic Socialist Republic of Sri Lanka
Republic of the Sudan
Republic of Suriname
Sweden
Swiss Confederation
Syrian Arab Republic
Thailand
Togolese Republic
Republic of Tunisia
Republic of Turkey
Republic of Uganda
United Arab Emirates
United States of America
Eastern Republic of Uruguay
Vatican City State
Western Samoa
Yemen Arab Republic
People's Democratic Republic of Yemen
Socialist Federal Republic of Yugoslavia

(For the signatures to the Agr, see 1989 Washington Docs, vol III/1, pp 271 to 307.)

Article RE 1301
Application of the Detailed Regulations of the Convention

In all cases not expressly governed by these Regulations the provisions of the Detailed Regulations of the Convention shall be applicable, particularly those of the following articles:

a article 138, "Advice of delivery";
b article 141, "Express items";
c articles 148 and 149, "Withdrawal from the post", "Alteration or correction of address", supplemented by article RE 316, paragraphs 2 to 5, of these Regulations.

Article RE 1302
Information to be supplied by administrations (1)

1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information concerning the money order service:

i a list showing the countries with which it exchanges ordinary money orders and inpayment money orders and the agreed systems of exchange on the basis of the Agreement;
ii either a list of offices that it authorizes to issue and pay money orders or the notice that all its offices participate in this service;
iii if appropriate, notice that it takes part in the exchange of telegraph money orders;
iv the maximum amount adopted for issue and payment;
v the currency in which the amount of the money orders addressed to its country shall be expressed;
vi the charge collected on money orders issued;
vii either the method of indicating this charge, or the advice that this charge is not indicated;
viii if appropriate, the charges collected for payment at the place of address, entry to the credit of a giro account, poste restante, the additional express charge, authorization to extend the period of validity, inquiry, and payment authorization, respectively;
ix the duration of the period after which its legislation permanently assigns to the State the amount of the money orders whose payment has not been claimed;
x the special charge for delivery of funds by express (telegraph money orders);
xi its decision with respect to the possibility, in its country, of transferring or not transferring ownership of money orders by means of endorsement;
xii a copy of the money order forms it uses, unless money orders are exchanged by means of lists;
xiii the spelling, in the official language of its country, of the numbers 1 to 1000 (2) to be used to express the sums to be entered on money orders;
xiv a list of countries not participating in the Agreement for which it can serve as intermediary for the exchange of money orders;
xv the service to which inquiries, requests for withdrawal from the post and for alteration or correction of address and requests for authorization to extend the period of validity shall be transmitted (central administration, exchange office or other specifically designated office).

2 Any amendment to the information mentioned above shall be notified without delay.

3 Administrations may agree to inform one another of the conversion rates that they apply upon issue in their reciprocal relations and any changes made in those rates.

4 If the amount of the money orders is expressed in a currency other than that of the paying country, the administration of that country may agree to communicate the conversion rate which it applied at the time of payment to the payee and any changes made in those rates.

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1) Because of the large number of changes made to this information after each Congress and anxious to ensure the smooth functioning of the international postal financial services, the 1979 Rio de Janeiro Congress, in resolution C 11, asked the member countries signatories of any of the Agrs to notify the IB of the information at least six months before the new Agr comes into force (III 894).

2) Cf art RE 301, note 1.

Article RE 1303
Entry into force and duration of the Detailed Regulations

1 These Regulations shall come into force on the day on which the Money Orders Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless otherwise decided by the Executive Council. (1)

Done at Washington, 15 December 1989.

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1) Pursuant to Gen Regs, art 102, para 6.2, the EC may also amend the Det Regs in case of urgent necessity.

(For the signatures to the Det Regs, see 1989 Washington Docs, vol III/2, p 277.)

List of forms (1) (2) (3) (4)

N°	Title or nature of form	References
1	2	3
MP 1	Ordinary international money order	Art RE 202, para 1
MP 1bis	Photo-readable ordinary international money order	Art RE 202, para 1
MP 2	List of money orders	Art RE 502, para 1.2
MP 4	Inquiry or request for withdrawal from the post or for alteration or correction of address concerning an international money order	Art RE 316, para 2
MP 5	Monthly account of money orders and payment authorizations	Art 11, para 1
MP 6	Summary list of paid money orders and payment authorizations	Art RE 1101, para 2
MP 7	Monthly account of money orders, payment authorizations and COD money orders	Art RE 1101, para 2
MP 8	General account of money orders	Art RE 1105, para 1
MP 12	Ordinary international money order for machine handling	Art RE 202, para 3
MP 12bis	Photo-readable ordinary international money order for machine handling	Art RE 202, para 3
MP 13	Payment authorization	Art RE 609, para 5
MP 14	Request for rectification of an ordinary money order or inpayment money order or request for authorization of payment	Art RE 610, para 1
MP 15	Monthly account of money orders exchanged by means of lists	Art 11, para 1
MP 16	International inpayment money order	Art RE 202, para 2
MP 16bis	Photo-readable inpayment money order	Art RE 202, para 2

Annexes

Forms MP 1 to MP 2, MP 4 to MP 8, MP 12 to MP 16bis

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1) The following forms were abolished by the 1989 Washington Congress:
MP 3 Advice of issue of a telegraph money order (II Congress/C 8 – Rep 3, prop 6903.1);
MP 9 Monthly account of postal travellers' cheques (consequence of resolution C 3/1989, prop 05);
MP 10 Postal travellers' cheque;
MP 11 Book of postal travellers' cheques.

2) A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

3) In connection with forms, the 1964 Vienna Congress expressed the formal opinion (formal opinion C 1) that the EC should study and submit for approval to the member countries of the UPU:
i a code for the identification of adms and all their postal establishments;
ii the changes which should, when appropriate, be made in the Agrs and standard forms to permit the necessary urgent adaptation of services to the requirements of new operating methods based on the use of electronic control units.
To this end, adms undertaking studies along these lines should transmit to the EC as their work progresses, the information necessary to put through in due course the reforms which prove to be essential (III 113, formal opinion C 1).

In turn, the 1969 Tokyo Congress, in resolution C 85 (III 763), instructed the CCPS to continue the study on the coding of countries at a general level. At the end of that study, the CCPS made the following recommendations:

i in principle, no international code will be used for sorting mail;

ii postal adms are completely free to use any code they choose in areas other than mail sorting (statistics, international accounting, monetary articles services, etc), unless the use of a common code for a special purpose is considered essential. In the latter case, preference would be given to the codes appearing in international standard ISO 3166, particularly the ISO Alpha-2 code (2 letters) and the ISO three-digit numerical code.

The 1979 Rio de Janeiro Congress approved these recommendations in resolution C 77 (III 934).

4) The 1979 Rio de Janeiro Congress expressed formal opinion C 8 (III 893) calling on adms to use forms in accordance with the specimens given in the Acts of the UPU (and reproduced in the UPU List of Forms published by the IB), particularly as regards size, layout, consistency of the paper and colour.

(1) (2)

COUNTERFOIL
(May be detached by the payee)

Postal administration

ORDINARY INTERNATIONAL MONEY ORDER MP 1

Exchange rate[1]

Amount in arabic figures

Amount in arabic figures

Sum paid[1]

Space for postage stamps or indication of charge collected if applicable

Date of issue

Amount and currency unit in words and roman letters

Name and address of sender

Name and forenames of payee

Street and N°

Place of destination

Country of destination

[1] To be entered by the paying administration when effecting the conversion

Stamp of issuing office

Stamp of issuing office

Indications of issuing office

Money order N°

Sum deposited

Office

Date

Signature of the official

Money Orders, Washington 1969, art RE 202, para 1 – Size 148 x 105 mm, colour pink

1) Insertion of the charge collected in the right-hand frame on the front is optional (Money Orders, 1989 Washington Congress, art RE 401).

2) Adms may provide for the sender's name to be inserted in the body of the money order (1929 London Congress, II 501).

MP 1 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

N°

Stamp of paying office

(Stub)

Name and address of sender (optional)

COUNTERFOIL*

Communications

* May be detached by the payee

Amount in arabic figures

Stamp of issuing office

Reference N°
21987654321

(Country) **ORDINARY INTERNATIONAL MONEY ORDER** MP 1bis

Name and address of sender

Advice of payment – Payment to the addressee in person – Delivery by express

Name and forenames of payee

Street and N°

Place of destination

Country of destination

Amount in arabic figures

Amount and currency unit in words and roman letters

Exchange rate[1] | Sum paid[1] | [1] To be entered by the paying administration when effecting the conversion.

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Charge collected

Date

Money order N°

Office

Sum deposited

Signature of the official

\+ 21987654321+21+

Money Orders, Washington 1989, art RE 202, para 1 – Size 210.8 x 101.6 mm, colour pink

NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Details of certain facilities

Place and date

Signature of payee

Stamp of paying office

In-register
N°

(Stub)

MP 1bis (copy) (optional)

(Stub)

(Country) **ORDINARY INTERNATIONAL MONEY ORDER** MP 1bis

Name and address of sender

Advice of payment – Payment to the addressee in person – Delivery by express

Name and forenames of payee

Street and N°

Place of destination

Country of destination

Amount in arabic figures

Amount and currency unit in words and roman letters

Exchange rate[1]

Sum paid[1]

[1] To be entered by the paying administration when effecting the conversion

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Charge collected

Date

Money order N°

Office

Sum deposited

Signature of the official

COPY

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

+ 21987654321+21+

Administration preparing the list

MP 2

LIST
Money orders

Corresponding administration	Date of list	No

Notes. Please acknowledge receipt of the present list

Lists received and found correct, apart from the alterations shown below

Number of list	Date of list	International numbers of money orders included in the lists	Amounts on the list	
1	2	3	4	5

Alterations

Money Orders, Washington 1989, art RE 502, para 1.2 – Size 210 x 297 mm

LIST OF MONEY ORDERS

MP 2 (Page 2)

International number	Issue: 1 Office 2 Date 3 Number	Sender Name and full address	Payee Name, forename and full address	Amount in the currency of country of issue	Exchange rate	Amount in the currency in which the money orders are made out	Special references	To be filled in by office of destination		
								Number of internal money order	Paying office	Remarks
1	2	3	4	5	6	7	8	9	10	11

LIST OF MONEY ORDERS

MP 2 (Page 3)

International number	Issue: 1 Office 2 Date 3 Number	Sender Name and full address	Payee Name, forename and full address	Amount in the currency of country of issue	Exchange rate	Amount in the currency in which the money orders are made out	Special references	To be filled in by office of destination		
								Number of internal money order	Paying office	Remarks
1	2	3	4	5	6	7	8	9	10	11
	.....	.....	.....							
	.....	.....	.....							
	.....	.....	.....						

International number	Issue: 1 Office 2 Date 3 Number	Sender Name and full address	Payee Name, forename and full address	Amount in the currency of country of issue	Exchange rate	Amount in the currency in which the money orders are made out	Special references	To be filled in by office of destination		
								Number of internal money order	Paying office	Remarks
1	2	3	4	5	6	7	8	9	10	11

Stamp, date and signature

Postal administration of origin

Post office or giro centre of origin

MP 4

☐ **INQUIRY**

☐ **REQUEST FOR WITHDRAWAL FROM THE POST**

☐ **REQUEST FOR ALTERATION OR CORRECTION OF ADDRESS**

Post office or giro centre of destination	Date of MP 4 form Our reference / Your reference
Description of money order	☐ Ordinary money order ☐ Money order exchanged by means of lists ☐ Inpayment money order
Method of transmission	☐ Surface ☐ Air ☐ Telegraph ☐
Issue	Office / No of money order / Date
Amount	☐ In currency of paying country ☐ In currency of issuing country Amount of money order
Sender	Name and full address
Payee	Name, forenames and full address Giro centre / Account No
Person making inquiry or request	Name and full address
Additional information	
Reason for inquiry or request	☐ The sender states that the payee has not received the amount. Please investigate this matter and communicate the findings to us ☐ Please return the above-mentioned money order to me for delivery to sender ☐ Please alter as follows Present address of money order Altered address ☐ The sender wishes to know whether the money order has been paid to the payee Other reasons
If the money order has been lost, the amount is to be paid	☐ to the original payee ☐ to the sender
Method of transmission of reply	☐ Surface ☐ Air ☐ Telegraph ☐

The present form must be returned to the office of origin of the request

Place and date	Stamp of office originating the request Signature of official in charge
Signature of person making the inquiry or request	

Money Orders, Washington 1989, art RE 316, para 2 – Size 210 x 297 mm

Office sending the reply

MP 4 (Back)

REPLY TO INQUIRY OR REQUEST

Post office or giro centre of destination of the reply	Date of the reply
	Our reference
	Your reference

Treatment of money order in question

☐ It was duly paid to the payee	Date of payment
☐ It was credited to the payee's account	Date credited
☐ It is still being dealt with at the post office	Name of office
☐ It is still being dealt with at the giro centre	Name of centre
☐ It has been delivered to the payee, who has not yet taken delivery of the amount	
☐ It has been returned to the country of issue	Date
☐ It has been reforwarded	Date
New address of reforwarded money order	
☐ It has not arrived at the post office	Name of office
☐ It has not arrived at the giro centre	Name of centre
Other reasons for non-payment of the money order or not crediting the amount to the account	

Declaration of payee (if possible)

Stamp of office sending the reply
Signature of official in charge

Administration preparing the account

MP 5

MONTHLY ACCOUNT
Money orders and payment authorizations

Issuing administration					Date of account: Month		Year					
Serial number of the money orders and payment authorizations paid	Issue: Year	Month	Office	Number	Money orders and payment authorizations for which charges have been received		Free-of-charge money orders and payment authorizations		Debit of administration issuing the money orders		Remarks	
1	2	3	4	5	6		7		8		9	
1												
2												
3												
4												
5												
6												
7												
8												
9												
10												
11												
12												
13												
14												
15												
16												
17												
18												
19												
20												
Totals												
Money orders and payment authorizations for which charges have been received (col 6)												
No of money orders			Average amount									
Remuneration			Amount per money order									
Free-of-charge money orders and payment authorizations (col 7)												
Supplementary remuneration for money orders paid to the addressee only												
Grand total of sums payable by the issuing administration												

The present monthly account is certified as conforming to the total of money orders and payment authorizations attached

Stamp, date and signature

NB. – Money orders to be paid to the addressee only shall be shown by the entry "en main propre" ("to the addressee only") in the "Remarks" column

Money Orders, Washington 1989, art 11, para 1 – Size 210 x 297 mm

Administration preparing the list

MP 6

SUMMARY LIST
Paid money orders and payment authorizations

Issuing administration	Date of list	No
	Month	Year

Notes. – Enter free-of-charge money orders and payment authorizations separately, either at the end of this list, making note of them in the "Remarks" column, or in the additional lists or using the special lists. Enter the payment authorizations in the order appropriate to the money orders to which they refer and make note of them in the "Remarks" column

Serial number	Issue				Money orders and payment authorizations		Remarks
	Year	Month	Office	Number			
1	2	3	4	5	6		7
Total (to be summarized on the last list or carried forward to the MP 7 monthly account)							

NB. – Money orders to be paid to the addressee only shall be shown by the entry "en main propre" ("to the addressee only") in the "Remarks" column

Money Orders, Washington 1989, art RE 1101, para 2 – Size 210 x 297 mm

Administration preparing the account

MP 7

MONTHLY ACCOUNT
Money orders, payment authorizations and COD money orders

Issuing administration	Date of account: Month	Year

Notes. This account may also include the reimbursements and interest provided for in article 9, paragraph 6, and article 12 of the Agreement

Instrument	Number of money orders and payment authorizations paid	Amounts of money orders and payment authorizations paid		Amount of remunerations	
1	2	3		4	
Money orders and payment authorizations for which charges have been received (total on MP 6 forms attached)					
Average amount					
Remuneration per money order (Amount per money order)					
Supplementary remuneration for money orders paid to the addressee only					
Free-of-charge money orders and payment authorizations (total on MP 6 forms attached)					
Totals					
COD money orders according to the R 5 detailed account					
Remunerations on COD money orders, to be deducted					
Grand totals					
Total remunerations ☐ to be added ☐ to be deducted					
Possible entries in accordance with article 9, paragraph 6, and article 12 of the Agreement (reimbursements and interest)					
Grand total of sums payable by the issuing administration					

The present monthly account is certified as conforming to the total of money orders and payment authorizations attached

Stamp, date and signature

Money Orders, Washington 1989, art RE 1101, para 2 – Size 210 x 297 mm

Administration preparing the account

MP 8

GENERAL ACCOUNT
Money orders

Corresponding administration	Date of account
	Exchanged during the period

Period	Credit of administration preparing the account		Credit of corresponding administration	
	Money orders	Remunerations	Money orders	Remunerations
1	2	3	4	5
Totals				
Deduction after conversion Conversion rate				
Totals				
Balance				
Instalments				
Balance				

Breakdown of Instalments

Dates	Our reference	Amounts

Stamp of administration preparing the account Date and signature	Seen and accepted by the corresponding administration Stamp, date and signature

Money Orders, Washington 1989, art RE 1105, para 1 – Size 210 x 297 mm

COUNTERFOIL
(May be detached by the payee)

Postal administration

ORDINARY INTERNATIONAL MONEY ORDER MP 12
for machine handling

Exchange rate[1]

Amount in arabic figures

Amount in arabic figures

Sum paid[1]

Space for postage stamps or indication of charge collected if applicable

Date of issue

Amount and currency unit in words and roman letters

Name and address of sender/ Communications

Payee

[1] To be entered by the paying administration when effecting the conversion

Stamp of issuing office

Stamp of issuing office

Indications of issuing office

Money order No

Sum deposited

Office of issue

Date

Signature of the official

Money Orders, Washington 1989, art RE 202, para 3 – Size 148 x 105 mm, colour pink

MP 12 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

(Stub)

Name and address of sender (optional)

COUNTERFOIL*

Communications

Amount in arabic figures

Stamp of issuing office

Reference No
21987654321

* May be detached by the payee

(Country) **ORDINARY INTERNATIONAL MONEY ORDER** MP 12bis

Name and address of sender

Advice of payment – Payment to the addressee in person – Delivery by express

Payee

Amount in arabic figures

Amount and currency unit in words and roman letters

Exchange rate[1]

Sum paid[1]

[1] To be entered by the paying administration when effecting the conversion.

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Charge collected

Date

Money order No

Office

Sum deposited

Signature of the official

\+ 21987654321+21+

Money Orders, Washington 1989, art RE 202, para 3 – Size 210.8 x 101.6 mm, colour pink

NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

MP 12bis (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Details of certain facilities

Place and date

Signature of payee

Stamp of paying office

In-register
No

(Stub)

MP 12bis (copy) (optional)

(Stub)

(Country) **ORDINARY INTERNATIONAL MONEY ORDER** MP 12bis

Name and address of sender

Advice of payment – Payment to the addressee in person – Delivery by express

Payee

COPY

Amount in arabic figures

Amount and currency unit in words and roman letters

Exchange rate[1]

Sum paid[1]

[1] To be entered by the paying administration when effecting the conversion

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Charge collected

Date

Money order No

Office

Sum deposited

Signature of the official

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

+ 21987654321+21+

COUNTERFOIL

Amount in arabic figures

Date of original money order

Name and address of sender

Stamp of issuing service

Postal administration

PAYMENT AUTHORIZATION MP 13

Authorization No

Amount in arabic figures

Amount and currency unit in words and roman letters

Name and forenames of payee

Street and number

Place of destination

Country of destination

☐ Replacement of

☐ Addition to money order

To be entered by the paying administration when effecting the conversion

Exchange rate

Sum paid

Sum deposited

Stamp of issuing service

Money order No

Date

Office of issue of money order

Signature of the official preparing the authorization

Money Orders, Washington 1989, art RE 609, para 5 – Size 148 x 105 mm, colour pink

MP 13 (Back)

☐ Replacement of money order

☐ Addition to money order

Space for endorsements, if any

Payee's receipt

Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

☐ Postal administration of origin

☐ Office of origin

I. REQUEST FOR RECTIFICATION MP 14

☐ **of an ordinary money order** ☐ **of an inpayment money order**

II. REQUEST FOR AUTHORIZATION

☐ **of payment (back)**

Office of issue of money order	Date of request
	Our reference
	Your reference

Description of money order	☐ Ordinary money order ☐ Inpayment money order ☐ Telegraph money order
Issue	Office / Money order No / Date
Amount	☐ In currency of country of payment ☐ In currency of country of issue Amount of money order
Sender	Name and full address
Payee	Name, forenames and full address Giro centre / Account No
Additional information	

I. Request for rectification of a money order

The money order described above, which is attached herewith, cannot be paid, for the following reason:

☐ Incorrect, incomplete or unclear indication or omission of the name or address of the payee

☐ The number of the giro account as shown is wrong

☐ Discrepancies in or omission of amounts

☐ Erasures or alterations in the entries

☐ Omission of stamps, signature or other service indications

☐ Indication of the sum to be paid in a currency other than that which is accepted

☐ Exceeding the maximum amount authorized

☐ Obvious error in the ratio between the currency of the issuing country and that of the paying country

☐ Omission of the name of the currency unit

☐ Use of non-regulation form

☐ Expiry of validity date. Date to be countersigned

Other reasons

Please return the money order, under cover, immediately after rectification, along with this form

Money Orders, Washington 1989, art RE 610, para 1 – Size 210 x 297 mm

II. Request for payment authorization MP 14 (Back)

The money order described opposite

☐ was mislaid before payment

☐ was destroyed before payment

☐ was lost before payment

☐ requires an additional payment to the payee, following an error in conversion

Amount of additional payment

Please issue a payment authorization and send it with this form

Stamp of paying office and date
Signature

Stamp of issuing office of money order

Administration preparing the account

MONTHLY ACCOUNT
Money orders exchanged by means of lists

MP 15

Issuing administration	Date of account	
	Month	Year

Date of lists	Money orders for which charges were received				Free-of-charge money orders				Debit of administration issuing the money orders	
	International numbers of instruments on the lists		List totals		International numbers of instruments on the lists		List totals			
1	2		3		4		5		6	
	from	to			from	to				
Totals										

No of money orders	Average amount	Money orders for which charges were received (col 3)	
	Amount per money order		
Remuneration per money order			
Supplementary remuneration			
Supplementary remuneration for money orders paid to the addressee only			
Free-of-charge money orders (col 5)			
Grand total of sums payable by the issuing administration			

Stamp, date and signature

Money Orders, Washington 1989, art 11, para 1 – Size 210 x 297 mm

COUNTERFOIL intended for holder of giro account
No .....

Amount in arabic figures

Date of issue

Name and address of sender

.....

.....

.....

Postal administration

INTERNATIONAL INPAYMENT MONEY ORDER MP 16

Exchange rate[1]

Amount in arabic figures

Sum credited[1]

Space for postage stamps or indication of charge collected if applicable

Amount and currency unit in words and roman letters

Name and forenames of payee

Giro account No

Giro centre

Country of destination

[1] To be entered by the paying administration when effecting the conversion

Stamp of issuing office

Stamp of issuing office

Indications of issuing office

Money order No

Sum deposited

Office

Date

Signature of the official

Money Orders, Washington 1989, art RE 202, para 2 – Size 148 x 105 mm, colour yellow

MP 16 (Back)

Space reserved for giro service

Stamp of the giro centre that credited the money order to the payee's giro account

(Stub)

COUNTERFOIL intended for holder of giro account No

Name and address of sender (optional)

Communications

Amount in arabic figures

Stamp of issuing office

Reference No
21987654321

(Country) **INTERNATIONAL INPAYMENT MONEY ORDER** MP 16bis

Name and address of sender

Advice of entry, delivered by express

Payee

Giro account No | Giro centre

Country of destination

Amount in arabic figures | Amount and currency unit in words and roman letters

Exchange rate[1] | Sum credited[1] | [1] To be entered by the paying administration when effecting the conversion

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Charge collected

Date

Money order No

Office

Sum deposited

Signature of the official

+ 21987654321+21+

Money Orders, Washington 1989, art RE 202, para 2 – Size 210.8 x 101.6 mm, colour yellow

NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

MP 16bis (Back)

Space reserved for giro service

Stamp of the giro centre that credited the money order to the payee's giro account

(Stub)

Final Protocol to the Detailed Regulations of the Money Orders Agreement

At the moment of proceeding to approval of the Detailed Regulations of the Money Orders Agreement concluded this day, the Executive Council agrees the following:

Article I
Instalments

Because of its internal legislation, the postal administration of Mexico shall not be obliged to observe the terms of article RE 1202, paragraph 1, of the Detailed Regulations of the Money Orders Agreement which requires the payment of an instalment on the fifteenth day of any month during which money orders were issued exceeding a total of 6533.81 SDR.

This Protocol shall have the same force and the same validity as if its provisions were inserted in the actual text of the Detailed Regulations to which it relates.

Done at Washington, 15 December 1989.

(For the signatures to the Prot, see 1989 Washington Docs, vol III/2, p 305.)

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Giro Agreement

Agreement and Detailed Regulations

– Forms

Giro Agreement (1)

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Giro Agreement (1) (2)

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to article 25, paragraph 3 (3), of the Constitution, drawn up the following Agreement (4):

Detailed Regulations (5) of the Giro Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the Executive Council has drawn up the following measures for ensuring the implementation of the Giro Agreement:

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1) **Background note**
At the 1920 Madrid Congress, various draft Agrs concerning the international postal giro and transfer service were submitted by France, Italy and Switzerland. A special Comm studied these texts and prepared a single draft Agr concerning postal transfers which was adopted by Congress.
The 1952 Brussels Congress annexed to the Agr a supplement on the settlement by postal transfer of instruments payable at postal giro centres. The international inpayment service was introduced by the 1964 Vienna Congress (see Agr, art 24).
A complete recast of the Agr was approved by the 1974 Lausanne Congress in implementation of 1969 Tokyo Congress resolution C 87, amending the title of the Agr to the "Giro Agreement". More flexible arrangements, designed to extend international inpayment and outpayment exchanges through giro, covered:
- the amount of the transfers performed through the giro service;
- rate-fixing;
- accounting rules (introduction of liaison giro accounts).

The 1974 Lausanne Congress also introduced the guaranteed payment card service, called "postcheques" since the 1979 Rio de Janeiro Congress (see Agr, art 40).

2) Pursuant to the study recommended by resolution C 10 of the 1984 Hamburg Congress, the 1989 Washington Congress made a complete recast of the Postal Financial Services Agrs, including the Giro Agr. The provisions concerning giro travellers' cheques and those concerning the negotiation by giro transfer of instruments payable at giro centres were deleted from this Agr (see Money Orders, preamble, note 3).

3) This provision became art 25, para 4, with the entry into force of the Washington Acts.

4) The list of member countries among which the Agr is concluded was deleted from the preambles to all the Acts by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

5) The arts of these Det Regs are designated as follows: "Article RE ...".

Chapter I

Preliminary provisions

Article 1
Purpose of the Agreement

1 This Agreement shall govern all the services which the giro service is able to provide for users of giro accounts and which contracting countries agree to set up in their reciprocal relations.

2 Non-postal organizations (1) may participate, through the giro service, in the exchange governed by the provisions of this Agreement. Such organizations shall come to an agreement with the postal administration of their country to ensure full implementation of all clauses of the Agreement and under such agreement shall exercise rights and perform duties as postal organizations defined by this Agreement. The postal administration shall act as their intermediary in their relations with the postal administrations of the other contracting countries and with the International Bureau.

---

1) In some countries, non-postal organizations operate the services governed by this Agr. The 1989 Washington Congress, to which this matter was submitted, considered that such non-postal organizations may participate in these services through the intermediary of a recognized postal adm in order to guarantee the international service (in the event of a dispute) (see Money Orders Agr, art 1, note 2).

Article RE 101
Financial relations between participating administrations

1 Where administrations have a giro system, each shall cause to be opened in its name with the corresponding administration a liaison giro account by means of which shall be settled mutual debts and claims resulting from exchanges made through the giro service and possibly from any other operations that the administrations may agree to settle by this means. (1)

2 Where the administration of destination does not have a giro system, the issuing administration of the outpayment cheques shall deal with it in accordance with articles 11 and 12 of the Money Orders Agreement. (2)

---

1) Provision introduced by the 1974 Lausanne Congress which considered that the mechanism of periodical liquidation accounts and the accounting stemming from them no longer corresponded to the needs of international exchanges. The preceding system was therefore replaced by a simpler procedure based on the opening and operation of giro accounts which adms participating in the service open on a reciprocal basis in one of their giro centres called office of exchange. This para therefore sets out the basic principles which are to govern the financial relations between adms, while making provision for possible expansion of the use of liaison giro accounts (II 1435, props 7000.1, art 2 and 7002.1).

2) Since the service of payments by debiting giro accounts can link an adm which has a giro service and an adm which has not yet set up such a service, the Giro Agr must in future refer to the Money Orders Agr whenever the latter has regulations applicable to the execution of all or part of a giro service (1974 Lausanne Congress, II 1435, prop 7000.1, art 2).

Article RE 102
Maintenance of liaison giro accounts. (1) Interest on overdue payments

1 Each administration of origin shall maintain sufficient credit in the liaison giro account opened in its name with the administration of destination to allow the amounts owing to the latter to be debited. (2) The administrations of origin and destination shall agree bilaterally on the method of exchanging information on debits and credits. (3)

2 This credit may not, in any circumstances, be otherwise appropriated without the agreement of the administration which established it.

3 If this credit is not sufficient to cover the orders given, the transfers, inpayments and payments shall nevertheless be executed, subject to paragraphs 5 and 6 below.

4 The creditor administration shall have the right to demand payment of amounts owing at any time; it may fix the date upon which payment is to be made, taking into account the time required for transfer.

5 Where an uncovered balance is found in a liaison account, the creditor administration shall be entitled to charge one percent per annum over the inter-bank rate on one-month loans in the creditor country, providing the amount intended for maintenance of the account is credited on the day of receipt at the giro centre which holds the liaison account. When several liaison accounts are opened in the name of a single administration, calculation of the interest shall be agreed upon bilaterally. The amount of such interest shall be withdrawn from the liaison account of the debtor administration. (4)

6 Where the balance has been uncovered for more than 15 days during a period of 30 consecutive days, the creditor administration may suspend the service eight days after giving notice to that effect by telecommunication.

7 No unilateral measure, such as a moratorium, prohibition of transfer, etc, may impinge upon this article.

---

1) The conditions for maintaining the account must be reasonably flexible so as not to jam exchange operations without this flexibility being able to lead to misuse such as failing to maintain the account normally (1974 Lausanne Congress, II 1435, prop 7000.1, art 3).

2) No adm can ask, once and for all, for the debts of a third adm to be automatically deducted from its account. A debtor adm which has a credit in a postal giro account will send a transfer order in favour of the creditor adm (1924 Stockholm Congress, II 602).

3) To facilitate commercial management of its liaison account, the issuing adm must be informed regularly in appropriate fashion of the movements and position of its account. For this reason the 1989 Washington Congress amended this para to enable adms so wishing to arrange bilaterally the information system best suited to their needs (II Congress/C 8 – Rep 4, prop 75 0102.2).

4) Adms exchanging giro transfers and cashing postcheques are increasingly faced with the problem of uncovered balances, or more precisely of liaison accounts with negative balances. To deal with this situation, the 1989 Washington Congress amended this para by introducing the provision for charging "one percent per annum more than the inter-bank rate on one-month loans in the creditor country" in the event of an uncovered balance, instead of the previous interest rate of 6 percent per annum (II Congress/C 8 – Rep 4, prop 75 0102.1).

Article RE 103
Operation of the liaison giro account (1)

1 The following, in particular, shall be credited to the liaison giro account:
a sums transferred to constitute or to finance a credit balance. The corresponding transfers shall be made either by means of cheques or drafts payable on sight at the capital or at a commercial centre in the creditor country, or by the transfer to a banking institution in that capital or commercial centre;
b transfers, inpayments and payments which it has not been possible to make.

2 The following, in particular, shall be debited to the liaison giro account:
a the total of the transfer lists or inpayment lists referred to in articles RE 303, paragraph 3, and RE 503, and of the telegraph transfers referred to in article RE 314, which the administration of destination must credit to payees' giro accounts;
b the total of the lists of outpayment cheques mentioned in article RE 705 for which it has to provide cash;
c the total of the lists of postcheques mentioned in article RE 1303 against which payment has been effected;
d the total of the remunerations referred to in articles 10 and 15 of the Agreement which are paid to it by the administration of origin of the outpayment cheques and postcheques;
e sums the repatriation of which is requested by the administration holding the liaison giro account for contingency levelling of the latter's credit balance.

3 Administrations may agree among themselves to use the liaison giro accounts to settle transactions other than those relating to the operation of the giro service. Where applicable, they shall determine the procedure to be applied.

4 Any charges shall be borne by the administration of origin with the exception of extraordinary charges, such as clearing charges, imposed by the creditor country.

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1) Cf also art RE 101, note 1.

Article RE 104
Offices of exchange

Exchanges of any kind shall take place exclusively through the giro centres called "offices of exchange" designated by the administration of each of the contracting countries.

Article 2
Categories of service offered by the giro service (1)

1 Transfer

1.1 The holder of a giro account asks for an amount to be debited to his account and credited to the payee's giro account or, where there is an agreement to that effect between the administrations concerned, to other types of account.

1.2 An ordinary transfer is transmitted by post.

1.3 A telegraph transfer is transmitted by telecommunication.

2 Inpayment into a giro account

2.1 The sender hands the funds in at the counter of a post office and asks for the amount to be credited to the payee's giro account or, where there is an agreement to that effect between the administrations concerned, to other types of account.

2.2 An ordinary inpayment is transmitted by post.

2.3 A telegraph inpayment is transmitted by telecommunication.

3 Payment by money order or by outpayment cheque

3.1 The holder of a giro account asks for an amount to be debited to his account and paid in cash to the payee.

3.2 An ordinary payment shall use the post.

3.3 A telegraph payment shall use telecommunications.

4 Postcheque

4.1 The postcheque is an international instrument issued to holders of giro accounts and payable on sight in the post offices of countries participating in the service.

4.2 A postcheque may also be given as payment to third parties where there is agreement to that effect between the contracting administrations.

5 Other services

Postal administrations may agree in their bilateral or multilateral relations to establish other services the conditions of which shall be defined amongst the administrations concerned.

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1) New art created by the 1989 Washington Congress to define the categories of services offered by the giro service. Adms have also been given, through the addition of para 5 "Other services", the possibility of introducing, in bilateral or multilateral relations, services other than the ones listed. It should also be noted that some adms do not issue postcheques to holders of giro accounts.

Article RE 201
Forms for the use of the public

For the purpose of applying article 11, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public:

1 VP 1 advice of transfer or inpayment

Internal service forms used as transfer advices or, if applicable, as inpayment advices under the conditions set out in articles RE 301, paragraph 2, and 503, paragraph 2, shall not be subject to the provisions of the above-mentioned article 11, paragraph 4, of the Convention.

2 VP 7 inquiry about a transfer or inpayment

3 VP 10 advice of entry

4 VP 13 and VP 13bis outpayment cheques

4.1 Outpayment cheques shall be made out on a strong white paper form printed in light azure blue in the form of the annexed specimens. (1)

4.2 The paper used for the manufacture of the forms shall meet the technical requirements of optical reading.

4.3 The lower part of the form shall have a white reading zone of a size in conformity with the annexed specimens.

4.4 With the exception of the reading zone referred to in paragraph 4.3, the VP 13 or VP 13bis forms shall bear a security print consisting of a recurrent imprint of the interlaced letters "CCP" in azure blue, sufficiently faint so as not to impede the reading of the details of the sum to be paid and of the name of the payer and of the payee. (2)

5 VP 14 postcheque

5.1 Postcheques shall be made out on a paper form consistent with the specimen VP 14, the layout and technical characteristics of which shall be deposited with the International Bureau. (3) (4)

5.2 The wording on the postcheque shall be in the language or languages of the issuing country.

6 VP 15 postcheque guarantee card

The postcheque guarantee card shall be in the form of the specimen VP 15, the layout and technical characteristics of which shall be deposited with the International Bureau. However, if the issuing administration considers it necessary, the guarantee card may have an arrow on it showing the direction in which it is to be inserted into automatic bank-note dispensers. (5)

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1) As a consequence of the creation of the outpayment cheque (1969 Tokyo Congress, I 825, prop 7212), the dimensions of form VP 13 meet ISO standards. However, since some adms cannot process this size in their mechanized installations, a VP 13bis form of slightly larger size is necessary (1974 Lausanne Congress, II 1439, prop 7500.1, art 129).

2) A security print is essential to avoid falsification of transfer orders made by the payer (1974 Lausanne Congress, II 1439, prop 7529.1).

3) The 1979 Rio de Janeiro Congress adopted the term "Postcheque" to replace guaranteed payment cards and guaranteed cheques as defined by the 1974 Lausanne Congress. In future, postcheques will make it possible to obtain foreign currency at post offices or to pay third persons, such as hotel-keepers, tradesmen, etc. by means of a single form, as with a cheque (II 1677, props 7000.1 and 7039.1). This provision introduced by the 1979 Rio de Janeiro Congress enables adms to issue postcheques to their account holders, whatever the nature of such accounts (giro, savings bank, etc).

4) For security reasons, the technical characteristics of the forms (paper, watermark, security print, design, colour and printing) must remain secret, to discourage counterfeiting. That is why the 1979 Rio de Janeiro Congress decided that the technical characteristics of the form should be deposited with the International Bureau (II 1677, prop 7549.1) (see also 1984 Hamburg Congress resolution C 51 for the procedure of depositing these characteristics and that of any amendment to them).

5) The guarantee card for production at the time of payment is intended to make it easier to check the identity of the payee and to increase the security of payment operations (II 1677, prop 7039.1).

Chapter II

Transfers

Article 3
Conditions for the acceptance and execution of transfer orders

1 In the absence of special agreement, the amount of the transfer shall be expressed in the currency of the country of destination.

2 The administration of origin shall fix the conversion rate of its currency into that of the country of destination.

3 The issuing administration shall decide what charge it shall collect from the payer of a giro transfer and shall retain that sum in its entirety. (1)

4 The administration of destination may determine the charge which it collects for the entry of a postal transfer to the credit of a giro account.

5 Transfers relating to the postal service exchanged under the terms of article 16 of the Convention shall be exempt from all charges.

6 Advices of ordinary transfers shall be sent free of charge to the payee after the amounts transferred have been credited to their accounts. If they do not contain any personal message, they may be replaced by an annotation on the statement of account enabling the payee to identify the payer.

7 Telegraph transfers shall be subject to the provisions of the Telegraph Regulations attached to the International Telecommunication Convention. In addition to the charge provided for in paragraph 3 above, the payer of a telegraph transfer shall pay the charge stipulated for transmission by telecommunication, including any charge for a personal message to the payee. For each telegraph transfer the giro centre of destination shall prepare an advice of arrival or an advice of transfer of the internal or international service and forward it free of charge to the payee. If the telegram transfer does not contain any personal message, the advice of arrival or the advice of transfer may be replaced by an annotation on the statement of account enabling the payee to identify the payer.

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1) The principle of the non-sharing of charges was accepted by the 1974 Lausanne Congress (II 1435 and 1436, props 7000.1 and 7009.1).

Article RE 301
Preparation of transfer advices

1 For every transfer sent by post an advice of transfer shall be prepared.

2 Transfer advices shall be prepared on forms conforming to the annexed specimen VP 1 either by the holder of the account to be debited or by the giro centre holding the account; however, each administration may use its own internal service forms.

3 The back or a specific part of the front of this advice may be used for a brief private message to the payee. If the administration of origin has computerized the processing of transfer advices, it may limit the message to 80 characters or less. (1) (2)

4 When the payer shows the amount to be transferred in the currency of the country of origin, the centre receiving the transfer order – or the office of exchange – shall do the conversion and enter the value of the transfer on the advice in the currency of the country of destination. This value shall be preceded by the abbreviation of the currency unit in principle according to international standard ISO 4217. (3)

5 Entries on transfer service forms shall be made very clearly in roman letters and arabic numerals, preferably typewritten. The entry of the amount shall be made in ink without any deletion, alteration or erasure, even if certified.

6 Transfer advices shall bear the date-stamp impression of the giro centre of origin.

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1) Addition made by the 1979 Rio de Janeiro Congress, partly to enable users of high-speed printers to include messages for the payee on the front of advices of transfer and partly to specify that such messages must be limited to a short, precise reference to the payment (II 1678, prop 7011.1). The 1989 Washington Congress supplemented this para with a provision allowing an adm that has computerized the processing of transfer advices to limit the message to the payee to 80 characters or less (II Congress/C 8 – Rep 3, prop 75 0301.1).

2) The adms concerned assume no liability as regards the authenticity or content of the messages to the payee on the advice of transfer (1934 Cairo Congress, II 439 and 440). The 1964 Vienna Congress decided to abolish the charge for private messages on the back of the advice of transfer; according to information from adms, this charge was, in fact, hardly ever applied (II 1291, prop 8203).

3) The 1989 Washington Congress accepted the adoption of international standard ISO 4217 for the abbreviated indication of the currency unit on international transfer orders (see also Money Orders Agr, art RE 306, note 2).

Article RE 302
Value of transfers

Each administration may limit the value of the transfers which any account holder may order either in a single day or during a specified period.

Article RE 303
Lists of ordinary transfers

1 Transfers shall be notified by the administration of origin to the administration of destination by means of lists.

2 In the absence of special agreement, amounts to be transferred shall be expressed in the list in the currency of the country of destination.

3 Transfer lists shall be prepared by the offices of exchange on forms conforming to the annexed specimen VP 2. Administrations may agree that column 3 of the form need not be filled in. Each list shall bear the impression of the stamp of the centre which prepared it. (1)

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1) An embossed stamp is not compulsory for countries which do not use it in their domestic service (1929 London Congress, II 504).

Article RE 304
Preparation of summary lists of ordinary transfers

1 The total of each list addressed to the same office of exchange shall be carried over to a summary list prepared in duplicate in the form of the annexed specimen VP 3, the grand total of which shall be given in words or printed in figures by means of a cheque protection machine.

2 The entry number of the summary list shall be carried forward to each transfer list.

3 The summary lists shall be stamped with the stamp of the centre which prepared them and signed by the official or officials authorized to do so. Each of these summary lists shall be numbered consecutively in a series which shall be renewed each month for each office of exchange of destination.

4 The summary list shall be sent in duplicate.

Article RE 305
Notification of ordinary transfers

The summary lists, lists and transfer advices shall be placed together and sent postage-free once every working day to the destination office of exchange by the quickest route (air or surface); these packets may be registered. Administrations may also agree to use electronic means for their transmission, such as teletransmission of data. (1)

1) The 1984 Hamburg Congress grouped the instructions concerning the notification of transfers in one art and gave adms the option of using electronic means for that purpose (II 554, 624 and 627, props 7506.1, 7506.2 and 7508.1).

Article RE 306
Verification of transmissions and treatment of irregularities of ordinary transfers

1 Upon receipt of the packets containing the summary lists, the lists and the transfer advices, the office of exchange of destination shall proceed to check them. If it finds any irregularity or omission, it shall immediately bring this to the notice of the office of exchange of origin by telecommunication and the latter shall reply by the same means and, if necessary, send duplicates of the missing documents by the quickest route (air or surface). Should it be impossible to use telecommunications, the information shall be exchanged by means of a VP 4 letter in the form of the annexed specimen.

2 If the irregularity concerns a discrepancy between the amounts on the transfer advice and the transfer list, the destination office of exchange shall be authorized to carry out the transfer for the lower of the two amounts; if this is done, the transfer advice or the transfer list and summary list, as the case may be, shall be amended accordingly in red ink and the amendment notified to the corresponding office of exchange by means of a VP 4 letter in the form of the annexed specimen.

Article RE 307
Debiting of ordinary transfers to the liaison giro account

1 After verification of the VP 2 lists and the VP 3 summary list, the total amount of the transfers received shall be debited to the liaison giro account opened in the name of the administration of origin of the transfers.

2 A copy of the VP 3 summary list stamped with the date-stamp of the giro service of destination shall be attached to the daily account statement which shall be sent the same day as the transaction to the administration holding the liaison giro account debited.

Article RE 308
Amount to be credited

After advising the administrations concerned, the administration of destination may, upon the entry of the credit to the payee's account and if its legislation so requires, either ignore fractions of monetary units or round the amount off to the nearest monetary unit or tenth part thereof.

Article RE 309
Advice of entry

1 In relations between countries whose administrations have so agreed the payer may ask for an advice of entry to the credit of the payee's account. Article 55 of the Convention shall apply to advices of entry. The charge to be collected shall be deducted in advance from the payer's account.

2 When, at the time he orders the transfer, the payer asks for an advice of entry to be sent to him in accordance with paragraph 1 above, the letters "AI" shall be shown on the VP 2 list opposite the corresponding entry; in the case of a transfer sent by post, the words "Avis d'inscription" (Advice of entry) shall be entered conspicuously on the transfer advice.

3 A form conforming to the annexed specimen VP 10 or a C 5 form, provided for in article 138, paragraph 2, of the Detailed Regulations of the Convention shall be duly completed with the address of the payer (front) and the description of the transfer (back) and attached to the relevant transfer advice.

4 The advice of entry duly completed by the giro centre holding the account credited shall be sent direct to the payer by the quickest route (air or surface).

Article RE 310
Cancellation of an ordinary transfer

1 The payer may, within the terms of article 38 of the Convention, have a transfer cancelled so long as it has not been credited to the payee's account. Any request for cancellation shall be in writing and addressed to the administration to which the payer gave the transfer order.

2 For every request for cancellation to be transmitted by post the centre of origin shall prepare a form conforming to the annexed specimen VP 5 and send it to the office of exchange in its own country; the latter office shall complete the form by entering the details of the transmission of the transfer to the office of exchange in the country of destination and forward it to that office by registered post by the quickest route (air or surface).

3 If the request is to be sent by telecommunication, a form conforming to the annexed specimen VP 6 shall be filled in by the centre or office of exchange of origin and the particulars sent in the form of a paid telegraph service advice to the centre holding the account to be credited. The service advice shall be confirmed immediately by post on a VP 5 form which shall go through the offices of exchange of the two countries.

4 If the request for cancellation is transmitted by some means of telecommunication (1) for which the administrations concerned have agreed to use a secret code, they may agree to forgo sending VP 5 written confirmation.

5 A transfer shall be cancelled according to the rules laid down in article RE 311; if cancellation has been requested by telecommunication and no arrangement to the contrary has been agreed between the administrations concerned, the giro centre of destination shall hold the transfer advice until receipt of the postal confirmation.

6 The action taken by the giro centre of destination on the cancellation request shall be communicated to the giro centre of origin by the quickest route (air or surface); in the case of a cancellation request by telecommunication, it shall not be necessary to await the arrival of the VP 5 form before giving this information.

7 Cancellation requests made or forwarded in any way other than that laid down in paragraphs 2 to 4 above shall be disregarded.

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1) The means of transmission provided by telecommunications include telex which may be faster and cheaper than a telegram. Therefore, with a view to making provision for its possible use for giro transfers, the 1974 Lausanne Congress replaced "by telegraph" by "by any form of telecommunications". This provision is part of the fight against competition from banks which, in fact, use this method of transmission even for transferring very large sums (II 1435, prop 7000.1, art 6).

Article RE 311
Non-execution of an ordinary transfer (1)

1 The value of any transfer which, for any reason, it has not been possible to credit to the payee's account shall be re-credited to the payer's account.

2 When, for any reason, a transfer cannot be credited to the payee's account, it shall be described on a VP 4 form, to which the corresponding transfer advice shall be attached, where appropriate. The VP 4 form may, if necessary, have a description of several non-executed transfers entered on it.

3 Refused transfers shall be entered on the VP 4 form to their amount expressed in the currency of the first country of destination as calculated by the administration of origin of the transfer.

4 The total amount of the VP 4 form shall be credited to the liaison giro account opened in the name of the administration of origin of the refused transfers.

5 The VP 4 form and the transfer advices attached thereto shall be attached to the account statement mentioned in article RE 307, paragraph 2.

1) Provision introduced by the 1974 Lausanne Congress to take account of the change in the conditions for settlements between adms. The existence of liaison giro accounts opened on a reciprocal basis by adms enables valuable simplifications to be made in the conditions for treatment of non-executed transfers.

Article RE 312
General provisions concerning telegraph transfers (1)

The provisions relating to transfers exchanged by post shall apply to telegraph transfers in all cases not expressly covered in articles RE 313 to RE 317 below.

1) Cf art RE 310, note 1.

Article RE 313
Preparation of telegraph transfers

1 Telegraph transfers shall give rise to the transmission of transfer telegrams by the giro centre of origin direct to the giro centre which holds the payee's account.

2 Transfer telegrams shall be written in French in the absence of special agreement and shall invariably be set out as follows (1):
The address part shall contain:
- POSTFIN (where applicable, preceded by the telegraph service indication URGENT and followed by other telegraph service indications);
- the postal service indication (AVIS INSCRIPTION), if appropriate;
- name of the giro centre of destination.

The text part shall contain:
- VIREMENT, followed by the postal issuing number;
- name or designation of the payer;
- number of the account debited;
- name of the giro centre holding the payer's account;
- amount to be credited;
- name or designation of the payee;
- number of the account to be credited;
- personal message (if any).

3 Administrations may agree to use a coding system for the complete or partial notification of the issue number and value of each telegraph transfer.

4 The amount to be credited shall be expressed as follows: total number of currency units in figures, then in words, the name of the currency unit and fractions of a unit, if any, in figures. However, the repetition of the amount in words shall not be required if the amount transferred is included in a coding system. (2)

5 Neither the payer nor the payee may be designated by a coded abbreviation or word.

6 When administrations agree to use a form of telecommunication other than the telegraph for transmission between their offices of exchange, they shall decide on the methods of operation. (3)

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1) See Money Orders, Det Regs, art 133, note 1, as regards the new wording adopted by the 1984 Hamburg Congress for postal financial service telegrams.

2) Transfer telegrams may be protected by a secret code, whether they are exchanged by telex or by telegraph (II Congress/C 8 – Rep 4, prop 75 0313.2).

3) Cf art RE 310, note 1.

Article RE 314
Debiting of telegraph transfers to the liaison giro account (1)

The giro centre of destination shall immediately debit the amounts of telegraph transfers as and when they are received to the liaison giro account opened in the name of the postal administration of origin. No VP 2 lists or VP 3 summary lists shall be prepared.

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1) New art introduced by the 1989 Washington Congress, aimed at abolishing the use of VP 2 lists and VP 3 summary lists for telegraph transfers. At present, the liaison account of the issuing adm can only be debited on receipt of the above-mentioned documents. Their abolition would allow immediate debiting of the liaison account (II Congress/C 8 – Rep 4, prop 75 0317.1).

Article RE 315
Advice of entry

The advice of entry for a telegraph transfer, as completed by the giro centre holding the account credited, shall be sent to the giro centre which holds the payer's account.

Article RE 316
Treatment of irregularities relating to telegraph transfers

1 When a telegraphic transfer order cannot be executed for any reason for which the payee is not responsible, a service advice shall be sent to the giro centre of origin by telecommunication stating the reason why the order was not executed. If,

after checking, the centre of origin ascertains that the irregularity was due to a service error, it shall rectify it immediately in a service advice transmitted by telecommunication. If not, the payer shall be consulted and the correction shall be made either free of charge by postal means or at the payer's expense by telecommunication.

2 Telegraph transfers containing an irregularity which has not been rectified within a reasonable time shall be rejected in accordance with the provisions of article RE 311, paragraphs 2 to 5.

Article RE 317
Inquiries

1 Any inquiry about the execution of a transfer shall be addressed by the payer to the administration to which he gave the transfer order, except where he has authorized the payee to deal with the administration holding the latter's account.

2 Article 47 of the Convention shall apply to inquiries.

3 Any inquiry about the execution of a transfer order shall be prepared on a form VP 7 by the giro centre holding the account to be debited and shall be sent, if appropriate, via the offices of exchange in each of the countries concerned, to the giro centre holding the account to be credited; it shall be dealt with in accordance with article 150, paragraph 2, of the Detailed Regulations of the Convention.

Article 4
Liability

1 Principle and extent of liability

1.1 Administrations shall be liable for amounts debited against the payer's account (1) (2) until such time as the transfer has been duly effected.

1.2 Administrations shall be liable for erroneous information supplied by their service in ordinary transfer lists or telegraph transfers. Liability shall extend to errors of conversion and transmission errors.

1.3 Administrations shall assume no liability for delays which may occur in the transmission and execution of transfers.

1.4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services. (3)

1.5 Administrations shall be relieved of all liability:

a when, owing to the destruction of official records by force majeure, they cannot account for the execution of a transfer, unless proof of their liability is otherwise produced; or

b when the payer has made no claim within the period prescribed in article 47, paragraph 1, of the Convention.

2 Determination of liability

Except where the terms of article 9, paragraphs 3.2 to 3.5, of the Money Orders Agreement apply, liability shall rest with the administration of the country where the error occurs.

3 Refund of amounts owing. Recourse

3.1 The obligation to indemnify the claimant shall rest with the administration to which the inquiry is addressed.

3.2 Regardless of the reason for the refund, the amount refunded to the payer of a transfer may not exceed that debited against his account.

3.3 The administration which indemnified the claimant shall have the right of recourse against the administration which is liable.

3.4 The administration which ultimately bears the loss shall have the right of recourse, up to the amount paid, against the person benefiting from the error.

4 Time allowed for payment

4.1 Payment of amounts owing to a claimant shall be made as soon as the liability of the service has been established and not later than six months from the day following the day of inquiry.

4.2 If the administration presumed to be liable, although duly informed (4), has allowed five months to pass without finally settling a claim, the administration to which the inquiry was made shall be authorized to indemnify the claimant on behalf of the other administration.

5 Reimbursement of the administration that paid the indemnity (5)

5.1 The administration which was liable shall be bound to reimburse the administration which indemnified the claimant within four months of the dispatch of the advice of payment.

5.2 At the end of that period, the amount due to the administration which reimbursed the claimant shall be chargeable with interest on overdue payments at the rate of 6 percent per annum.

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1) This limitation to the sum debited against the payer's account implies rejection of requests designed to obtain compensation for consequential loss or for loss of profit (1920 Madrid Congress, II 695).

2) See also art RE 301, note 2.

3) In resolution C 77, the 1974 Lausanne Congress instructed the EC to undertake an early study of whether, and to what extent, liability for consequential loss should be accepted by member adms and of the extent to which the terms of the Giro Agr should be amended to cover such liability. At its May 1975 session, the EC decided to send out a questionnaire to the signatory adms of the Giro Agr to find out the legislation and practice followed in the field of consequential liability in the giro service.
The replies received to this questionnaire did not provide a sufficient basis on which to recommend any major changes in the arts on liability in the Agr. However, as the consultation showed some adms had already departed from the pure concept of compensation for direct loss in justified cases. In order to take account of this situation, and to enable the parties concerned to conclude bilateral agreements, the 1979 Rio de Janeiro Congress considered it advisable to enable adms to agree among themselves to apply broader conditions of liability which are adapted to the requirements of their internal services (II 515 and 1677, props 7018.1 and 7037.1).

4) Proof of formal notice may be easily shown if the dispatching adm sends it registered with an advice of receipt (1920 Madrid Congress, II 698).

5) "Administration that paid the indemnity" is to be understood to mean the adm which, without being liable, actually indemnified the claimant on behalf of another adm (1964 Vienna Congress, II 1321, prop 8019).

Chapter III

Inpayments

Article 5
Inpayments (1)

1 Administrations shall agree to adopt for the exchange of postal inpayments the type of form and the regulations best suited to the organization of their service.

2 Inpayment by inpayment money orders

Subject to the special provisions of articles RE 501 and RE 502, inpayment by inpayment money orders shall be carried out in accordance with the provisions of the Money Orders Agreement.

3 Inpayment by inpayment advice

3.1 Subject to the special provisions below, all that is expressly provided for giro transfers shall apply equally to inpayments. (2)

3.2 The issuing administration shall decide what charge it shall collect from the sender of an inpayment and shall retain that sum in its entirety. The charge for an inpayment shall not be higher than the charge collected for an ordinary money order. (3)

3.3 A receipt shall be given free of charge to the inpayer at the time the money is paid in.

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1) The international inpayment, introduced by the 1964 Vienna Congress, is similar to the inpayment money order. However, while the latter will mainly suit countries whose administrative structure enables them to link to some extent the accounting operations between the money orders and giro services, the international inpayment is designed for use by users transferring funds to a country in which the money orders and giro services are clearly separated. In fact, in the latter case, the inpayments are sent direct to the giro services without having to go through a dual administrative circuit (for fuller details, see 1964 Vienna Congress, I 801, etc).

2) However, the terms "payer" and "giro centre of origin" used for transfers are equivalent to "inpayer" and "office of inpayment" for inpayments (1964 Vienna Congress, prop 8220).

3) This limitation comes from the accepted principle that the charge for inpayments into a giro account must be lower than the one fixed for a postal money order of the same amount (1974 Lausanne Congress, II 1436, prop 7024.2).

Article RE 501
Forwarding of MP 16 inpayment money orders to an administration whose giro organization is based on the use of the VP 1 advice of inpayment (1)

1 MP 16 inpayment money orders shall be forwarded direct by the issuing administration to the giro centre holding the payee's giro account.

2 MP 2 special lists, on which the inpayment money orders exchanged by means of lists are described, shall be sent:
- through the intermediary of the offices of exchange of the giro service when the two administrations have a giro system; or
- through the intermediary of the office of exchange for money orders exchanged by means of lists and the office of exchange of the giro service when the issuing administration does not have such a service.

Where applicable, MP 2 lists shall be attached to the VP 2 transfer lists and their total carried over to the VP 3 summary list.

1) The clarifications contained in this art are essential to avoid any confusion. Indeed, when money orders are exchanged between two countries by means of form MP 1 normally sent à découvert direct from the issuing office to the paying office, operational officials cannot be expected to send MP 1 card money orders and MP 16 inpayment money orders in different ways without running the risk of unfortunate confusion. On the other hand, since the giro centre is a specialized body, it is easier and more rational to make provision at the inward end for MP 16 inpayment money orders reaching it from abroad to be treated differently from the VP 1 inpayment advices used in the domestic service of that country.
Moreover, when the countries concerned exchange money orders according to the list system, there is nothing to prevent the MP 2 lists, prepared by the office of exchange of the money orders service, from being sent by it to the giro office of exchange in the issuing country, which can then attach them to the transfer lists which it normally sends to the giro office of exchange of the country of destination (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 502
Preparation and settlement of accounts of MP 16 inpayment money orders arriving direct at a giro centre of destination which does not use money orders for crediting its giro accounts (1)

1 MP 16 inpayment money orders from a specific country shall, after being credited to the payee's account, be recorded by the giro centre of destination holding the liaison giro account of the issuing administration on a VP 2 list the heading of which shall be amended accordingly. This list shall be prepared in duplicate.

2 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the administration of origin of the money orders. The VP 2 list and the corresponding MP 16 money orders shall be attached to the account statement sent to the administration issuing the instruments. The money order shall be endorsed on the back with a note stating the date when the amount was credited to the payee's account and stamped with the date-stamp of the giro centre of destination. The coupon of the MP 16 money order may be detached by the giro centre of destination and used as an inpayment advice.

3 When the MP 16 inpayment money orders come from a country which has not yet set up a giro system, the account relating to the inpayment money orders shall be made out on the MP 8 form; it shall be sent with the VP 2 list and money orders to the service of the issuing administration responsible for exchanging money order accounts. The MP 8 account shall be settled direct by the issuing administration in favour of the giro service of destination of the money orders.

1) The methods set out in this art are aimed at clarifying the accounting provisions, which must enable:
- a country with a giro service, but which does not use the MP 16 inpayment money order, to send inpayments to a country which only uses inpayment advices;
- a country which has not yet set up a giro system, to give its customers the benefit of the advantages of an inpayment money order (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 503
Treatment of inpayment advices

1 Subject to the following paragraphs, the regulations relating to transfers shall also apply to inpayments.

2 Inpayment advices shall be prepared on VP 1 forms or, if administrations agree to their use, on the inpayment advice forms of the internal service by the inpayer, by the post office of inpayment or by the office of exchange in the country of origin. They shall be stamped with the date-stamp of one of these offices.

3 In the absence of special agreement, inpayments shall be notified by the administration of origin to the administration of destination by means of lists. These inpayment lists to which the inpayment advices shall be attached shall be prepared by the offices of exchange on VP 2 forms.

4 The total of each of the transfer lists or inpayment lists addressed to the same office of exchange shall be carried over to a VP 3 summary list.

5 In the absence of special agreement, article RE 307 shall apply to inpayment lists and summary lists.

6 The above provisions shall apply to inpayments issued on a VP 1 form intended for an administration whose giro system is based on the use of the inpayment money order.

Chapter IV

Payment by money order

Article 6
Methods of making payments by money order (1)

1 International payments made by debiting giro accounts may be made by means of ordinary money orders.

2 Ordinary money orders issued to represent sums debited from giro accounts shall be subject to the provisions of the Money Orders Agreement.

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1) Provisions introduced by the 1974 Lausanne Congress to leave it to each adm to choose the organizational method best suited to its internal usage (II 1437, prop 7000.1).

Chapter V

Payment by outpayment cheque

Article 7
Issue of outpayment cheques

1 International payments made by debiting giro accounts may be made by means of outpayment cheques.

2 Paragraphs 1 and 2 of article 3 shall apply to outpayment cheques.

3 The administration of origin shall decide what charge it shall collect from the payer of an outpayment cheque.

4 Outpayment cheques may be sent by telecommunication, either between the office of exchange of the administration of origin and the office of exchange of the paying administration, or between the office of exchange of the administration of origin and the post office designated for payment, when administrations agree to use this method of transmission.

5 Articles 3 of the Money Orders Agreement and RE 402 of its Detailed Regulations shall apply to telegraph outpayment cheques. (1)

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1) It must be possible to make outpayment by telegraph in the same way as for a telegraph money order. Since regulations are already laid down for the exchange of telegraph money orders, there is no point in devising a new set for the outpayments service, which would, in any case, merely repeat the ones for money orders (1974 Lausanne Congress, II 1437, prop 7000.1).

Article RE 701
Preparation of outpayment cheques

1 Article RE 401 of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques, subject to paragraphs 2, 3 and 4 below. However, postage stamps shall not be admitted.

2 The service instructions provided for on the front of the form shall be entered exclusively by the office of exchange of the administration of destination.

3 On the back of the form, the office of exchange of the administration of origin of the payment order shall enter in the places provided for that purpose the impression of its date-stamp and the various service instructions which it judges to be necessary. (1)

4 When the payer requests the simultaneous issue of several outpayment cheques, the administration of origin may excuse him from making his signature on the front of the VP 13 and VP 13bis forms.

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1) This para gives the payer of a large number of outpayment cheques the opportunity to give his orders to the adm of origin on magnetic tape, when the equipment of that adm allows of such a method of communication which is earmarked for development (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 702
Value of outpayment cheques

The administration of origin may limit the value of the payments which any payer may order either in a single day or during a specified period. (1)

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1) The development of the giro service requires that no limitation should be set, in principle, on the value of outpayment cheques. However, since currency difficulties may restrict this principle, this art safeguards the rights of adms which might be obliged to limit the value of transfers by outpayment cheque (1974 Lausanne Congress, II 1437, prop 7000.1).

Article RE 703
Prohibited or authorized entries. Automatic registration

Articles RE 305 and RE 307 of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques.

Article RE 704
Special services: Advice of payment. Express delivery. Payment to addressee only. Messages to the payee. Withdrawal from the post. Alteration or correction of address. Endorsement

Articles RE 310, RE 316 and RE 607 of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques. (1) For withdrawals from the post and alterations or corrections of address, administrations may agree to use VP 5 or VP 6 forms.

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1) The particular features of some facilities provided for the public are already covered in the exchange of money orders, there therefore seems to be no point in overloading the text with provisions which would, in any case, hardly differ from those applicable to money orders (1974 Lausanne Congress, II 1437, prop 7000.1).

Article RE 705
List of outpayment cheques

1 Outpayment cheques shall be described on a VP 2 list prepared in duplicate by the giro office of exchange. (1)

2 Articles RE 303, paragraph 3, and RE 305 shall apply to lists of outpayment cheques.

3 Article RE 502, paragraph 4.1, of the Detailed Regulations of the Money Orders Agreement shall apply to VP 2 lists of outpayment cheques whenever the sender asks to benefit from special services.

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1) The VP 2 list has to be prepared in duplicate so that settlements between adms can be made through reciprocal liaison giro accounts (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 706
Preparation of summary lists of outpayment cheques

1 The total of each list of outpayment cheques addressed to the same office of exchange shall be carried over to a VP 3 summary list.

2 Article RE 304 shall apply to VP 3 summary lists of outpayment cheques.

Article RE 707
Notification of outpayment cheques intended for administrations with a giro service

VP 3 summary lists and VP 2 lists, together with the relevant outpayment cheques, shall be sent by the office of exchange of the giro service of origin to the office of exchange of the giro service of destination. (1)

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1) Since the development of the giro service requires, for some services, the participation of adms which have not yet set up giro, two methods of transmission have to be provided for (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 708
Notification of outpayment cheques intended for administrations without a giro service

VP 2 lists and VP 3 summary lists, which replace the MP 2 lists mentioned in article RE 502, paragraph 1.2, of the Detailed Regulations of the Money Orders Agreement, shall be sent together with the corresponding outpayment cheques

to the offices of exchange of the money orders service mentioned at article 5, paragraph 1, of that Agreement. (1)

1) Cf art RE 707, note 1.

Article RE 709
Preparation of telegraph outpayment cheques

Article RE 303 of the Detailed Regulations of the Money Orders Agreement shall apply to telegraph outpayment cheques. However, in the "Text" part, the words "Money Order" shall be replaced by the term "Outpayment cheque", followed by the issuing number. The expression "Name of issuing post office" shall be replaced by "Name of issuing office of exchange". (1)

1) Consequence of the amendments made to art RE 303 of the Money Orders Agr (cf also note 1 to that art).

Article RE 710
Transmission of telegraph outpayment cheques

1 Telegraph outpayment cheques shall give rise to the preparation of a special VP 2 list headed "telegraph outpayment cheques". This list shall be sent by the first mail to the office of exchange of the administration of destination.

2 The total of each list of telegraph outpayment cheques intended for the same office of exchange shall be carried over to a special VP 3 summary list.

3 The VP 3 summary lists of the lists of telegraph outpayment cheques shall be given a serial number from the same series as the summary lists of the lists of ordinary outpayment cheques.

4 The office of exchange of origin may assign to the telegraph outpayment cheques described on such special lists an international number from a special series for telegraph outpayment cheques.

5 Articles RE 802 and RE 803, as the case may be, shall apply to special lists of telegraph outpayment cheques.

6 When administrations agree to use telex (1) for transmission between their offices of exchange, they shall decide on the methods of operation.

1) Cf art RE 310, note 1.

Article 8
Payment of outpayment cheques

1 Administrations shall agree to adopt for the payments service the regulations best suited to the organization of their service. They may use their internal service forms to represent outpayment cheques sent to them. (1)

2 The paying administration shall not be obliged to make payment at the addressee's address of outpayment cheques whose amount exceeds that of postal money orders normally paid at the addressee's address. (2)

3 As regards the duration of validity, authorization to extend the period of validity, general rules for payment, express delivery, charges which may be collected from the payee and special provisions regarding payment of telegraph money orders, article 4, paragraph 5, and article 6, of the Money Orders Agreement and RE 604, paragraphs 2 to 4, and RE 606 of its Detailed Regulations shall apply to outpayment cheques except where precluded by the rules of the internal service. (3)

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1) The possibility of using their internal service forms for the payment of outpayment cheques will give adms of destination more operational flexibility (1979 Rio de Janeiro Congress, II 1678, prop 7026.1).

2) This provision makes it possible to reserve the rights of an adm of destination which may experience difficulty in making payment of large sums at the addressee's address (1974 Lausanne Congress, II 1437, prop 7000.1).

3) Cf art RE 704, note 1.

Article RE 801
Missing or incorrect lists

The following shall apply, as the case may be:
- article RE 306 of these Detailed Regulations;
- article RE 502, paragraph 5, of the Detailed Regulations of the Money Orders Agreement. (1)

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1) Countries which do not have a giro service do not apply the Giro Agr; reference should therefore also be made to the Money Orders Agr, the provisions of which are in any case identical on this point (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 802
Treatment of lists and summary lists by the giro service of destination

1 After checking the list and the summary list, the giro service of destination shall debit from the liaison giro account opened in its service in the name of the administration of origin the total amount of the VP 3 summary list and the sum of the remunerations or additional charges due to it for each outpayment cheque attached

to the list. This amount shall be carried over on to the VP 3 summary list below the total of the outpayment cheques. Administrations may agree to enter the remunerations periodically in the liaison account; in this case, the amount involved may be communicated separately by means of an account statement. (1)

2 In making payment of the outpayment cheques, the giro service of destination shall apply the regulations in force in its internal service.

3 The issue number which is allocated to each outpayment cheque shall be carried over to the two copies of the VP 2 list. (2)

4 An account statement shall be sent to the administration of origin with a copy of the VP 2 list and the VP 3 summary list. The lists and the summary list shall be stamped with the date-stamp of the giro service of destination.

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1) Addition made by the 1979 Rio de Janeiro Congress. Depending on the agreed method of accounting for remunerations, the periodic debiting of remunerations is more rational and therefore also more frequent (II 1678, prop 7539.1).

2) To facilitate the investigation of inquiries, the issue number of each payment must be both on the list which remains with the issuing office and on that returned to the country of origin (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 803
Treatment of lists and summary lists by the administration of destination without a giro service (1)

1 After checking the lists and summary lists received, the administration of destination shall make payment of the outpayment cheques received according to the procedure best suited to the requirements of its internal service.

2 Upon expiry of the accounting period, the administration of destination shall recapitulate the summary lists received from each of its correspondents on an MP 15 account on which it shall also enter the amount of the remunerations due to it by virtue of article 10 of the Agreement. This account, with a copy of each summary list, shall be sent for approval to the giro service of the administration of origin of the payment orders.

3 Upon receipt of the MP 15 account, the administration of origin shall settle its debt in accordance with articles RE 1201 and RE 1202 of the Detailed Regulations of the Money Orders Agreement.

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1) A procedure arising from that contained in the Money Orders Agr is provided for to enable adms which do not yet have giro to participate in the payment of outpayment cheques (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 804
Irregular outpayment cheques (1)

1 Subject to the following paragraphs, article RE 610 of the Detailed Regulations of the Money Orders Agreement shall apply to irregular outpayment cheques.

2 Rectification of irregular outpayment cheques shall be done exclusively through the intermediary of the offices of exchange of the administration of destination and of the administration of origin.

3 Absence of the signature on the front of the VP 13 or VP 13bis form may in no case be considered an irregularity preventing payment.

4 In case of non-reply by the payer, the MP 14 form shall be returned to the administration of destination through the intermediary of the offices of exchange.

1) Paras 2, 3 and 4 make clear the cases of irregularity of outpayment cheques and the points which distinguish them from those of money orders (1974 Lausanne Congress, II 1439, prop 7500.1).

Article RE 805
Preparation of advice of payment

Administrations whose regulations do not permit the use of the form attached by the administration of origin shall be authorized to prepare the advice of payment on a form of their own service.

Article RE 806
Redirection

1 The outpayment cheque may not be redirected outside the limits of the country of destination.

2 When the payee has established his residence outside the first country of destination, the outpayment cheque shall be treated as an unpaid cheque. If the internal regulations of the country of origin so permit, the payer shall be advised of the payee's new address. (1)

1) Art introduced by the 1974 Lausanne Congress. The amount of the giro cheque is entered to the debit of an account opened with the giro office of exchange in the country of destination and then the cheque, in principle, comes under the same rules as those applied to giro cheques in the domestic service of the country of destination. The fact that the giro cheque is directly linked to a specific account in the country of destination means that it cannot be redirected to a third country. As compensation for the fact that redirection is not allowed, it is desirable that the payer should, if possible, be advised of the payee's new address (II 1437, prop 7000.1).

Article RE 807
Unpaid outpayment cheques

1 The amount of any outpayment cheque which it was not possible to pay for one of the reasons given in article RE 608 of the Detailed Regulations of the Money Orders Agreement shall be made available again to the giro service of the administration of origin through the intermediary of the giro office of exchange of the paying administration for recrediting to the payer's account. (1)

2 When for any reason it has not been possible for an outpayment cheque sent under the conditions laid down in article RE 707 to be paid to the payee, article RE 311, paragraphs 2 to 5, shall apply. The counterfoil intended for the payee shall be attached to the VP 4 form.

3 When the unpaid outpayment cheque was sent under the conditions laid down in article RE 708, the amount of the outpayment cheque shall be deducted from the total of the next MP 15 account prepared. The counterfoil intended for the payee shall be attached to an explanatory MP 15 form attached to the MP 15 account.

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1) Since outpayment cheques are sent from office of exchange to office of exchange, this rule must be observed strictly even for the return of an unpaid cheque so that the amount of the document concerned is re-entered to the credit of the giro account of the adm of origin (1974 Lausanne Congress, II 1437, prop 7000.1).

Article RE 808
Payment authorization

1 Any outpayment cheque mislaid, lost or destroyed before payment may be replaced at the request of the payer or the payee by a payment authorization obtained from the paying administration.

2 Apart from paragraph 1, article RE 609, paragraphs 1 to 3, of the Detailed Regulations of the Money Orders Agreement shall apply to payment authorizations made out in replacement of an outpayment cheque. (1)

3 Article RE 609 of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques.

4 As regards outpayment cheques lost or destroyed after payment, article RE 613 of the Detailed Regulations of the Money Orders Agreement shall apply but the VP 13 form shall replace the MP 1 form.

1) It is not necessary to have separate regulations for outpayment cheques since the corresponding provisions of the Money Orders Agr suit this particular case very well. However, it must be stressed that, since the document which provides evidence for the payment operation receives its authentic form in the giro service of the paying adm, it is the latter which alone may make out the payment authorization and not the adm of origin, unlike the procedure for money orders (1974 Lausanne Congress, II 1437, prop 7000.1).

Article RE 809
Stale outpayment cheques

Article RE 612 of the Detailed Regulations of the Money Orders Agreement shall apply to stale outpayment cheques. (1)

1) Cf art RE 808, note 1.

Article RE 810
Inquiries

1 Article RE 610 or article RE 801, as the case may be, of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques.

2 The VP 7 form or the adapted MP 14 form, as the case may be, shall be sent through the intermediary of the offices of exchange.

Article 9
Liability (1)

1 Administrations shall be liable for amounts debited against the payer's account until such time as the outpayment cheque has been duly paid.

2 Administrations shall be liable for erroneous information supplied by their service in lists of outpayment cheques or in telegraph outpayment cheques. Liability shall extend to errors of conversion and transmission errors.

3 Administrations shall assume no liability for delays which may occur in the transmission or payment of outpayment cheques.

4 Administrations may also agree among themselves to apply broader conditions of liability which are suited to the requirements of their internal services. (2)

5 Article 9 of the Money Orders Agreement shall apply to outpayment cheques.

1) The 1974 Lausanne Congress considered it useful to have a separate text for outpayment cheques since the conditions of payment are different from those for crediting a transfer to a giro account. On the other hand, as regards the methods of applying the principles of liability, those in the Money Orders Agr can be kept without change (II 1437, prop 7000.1).

2) See Agr, art 4, note 3.

Article 10
Remuneration of the paying administration (1)

1 The issuing administration shall allocate to the paying administration for each outpayment cheque a remuneration the rate of which shall be fixed, on the basis of the average amount of the outpayment cheques included in the summary lists sent in the course of each month, at:
- *0.59 SDR up to 65.34 SDR;*
- *0.72 SDR above 65.34 SDR and up to 130.68 SDR;*
- *0.88 SDR above 130.68 SDR and up to 196.01 SDR;*
- *1.08 SDR above 196.01 SDR and up to 261.35 SDR;*
- *1.31 SDR above 261.35 SDR and up to 326.69 SDR;*
- *1.57 SDR above 326.69 SDR.*

2 Instead of the rates set out at paragraph 1, administrations may agree to allocate a standard remuneration in SDRs or in the currency of the paying country irrespective of the amount of the outpayment cheques.

3 The remuneration due to the paying administration shall be determined each month as follows (2):

a the rate of remuneration in SDRs to be applied for each outpayment cheque shall be determined after conversion into SDRs of the average amount of the outpayment cheques on the basis of the average value of the SDR in the currency of the paying country as laid down in the Convention, Detailed Regulations, article 104;

b the total amount in SDRs obtained for the remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates;

c when the standard remuneration provided for in paragraph 2 is fixed in SDRs, it shall be converted into the currency of the paying country as described in subparagraph b.

1) Art recast by the 1974 Lausanne Congress because of the abolition of the principle of sharing charges (II 1437, prop 7038.1/Rev 1).

2) Text adopted by the 1979 Rio de Janeiro Congress to take account of the introduction of SDR into the UPU Acts (II 1681, prop 7038.2).

Chapter VI

Other methods of exchanging payments

Article 11
Other methods of exchanging payments (1) (2)

1 International payments to be made by debiting giro accounts may also be made by magnetic tape or any other medium agreed on by administrations.

2 Administrations of destination may use their internal service forms to represent payment orders sent to them by these methods. The conditions of exchange shall then be settled in special agreements adopted by the administrations concerned.

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1) Art introduced by the 1979 Rio de Janeiro Congress permitting adms of destination to use their internal service forms to pay the orders received, thereby giving more operational flexibility (II 1678, prop 7038.91).

2) In the light of the recasting of this Agr by the 1989 Washington Congress, the title of this art has been amended.

Chapter VII

Postcheques

Article 12
Issue of postcheques

1 Each administration may issue postcheques to holders of giro accounts. (1)

2 Holders of giro accounts to whom postcheques have been issued shall also be furnished with a postcheque guarantee card which must be produced at the time of payment. (2)

3 The maximum amount guaranteed shall be printed on the back of each postcheque or in an annex in the currency agreed between the contracting countries. (3)

4 In the absence of a specific agreement with the paying administration the issuing administration shall fix the conversion rate of its currency into that of the paying country.

5 The issuing administration may collect a charge from the payer of a postcheque.

6 If need be, the duration of validity of postcheques shall be fixed by the issuing administration. It shall be shown on the postcheque by printing the last date of validity. In the absence of such indication, the validity of postcheques shall be unlimited. (4)

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1) Cf art RE 201, note 3.

2) Provision introduced by the 1979 Rio de Janeiro Congress to enable adms to issue postcheques to their account holders, whatever the nature of such accounts (giro, savings bank, etc). As for the guarantee card for production at the time of payment, this is intended to make it easier to check the identity of the payee and to increase the security of payment operations (II 1677, prop 7039.1).

3) Paras introduced by the 1974 Lausanne Congress (II 1437, prop 7000.1), supplemented by the 1979 Rio de Janeiro Congress (II 1677, prop 7040.1) and amended by the 1989 Washington Congress (II Congress/C 8 – Rep 4, prop 7012.1), to enable the bearer of a postcheque to know in advance what sum he can draw in currency in the country to which he is going. Showing the sum, payment of which is guaranteed, in several currencies relieves the paying official from having to make the conversion and, at the same time, the paying adm is not exposed to any exchange risk. In some cases, it may be expedient to fix the maximum amount in a currency other than that of the paying country or even that of the issuing country.

4) In principle, a postcheque should not have a fixed period of validity so as not to limit the facilities it offers the clientele. However, since the absence of a duration of validity is counter to the usage of the money order service, it should be left to the parties concerned to decide what solution they intend to find for this problem (1974 Lausanne Congress, II 1437, prop 7000.1).

Article 13
Payment

1 The amount of postcheques shall be paid to the payee in legal currency of the paying country at post office counters.

2 The maximum amount which may be paid by means of a postcheque shall be fixed by common agreement (1) among the contracting countries.

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1) The 1974 Lausanne Congress considered it advisable to leave it to the adms concerned to agree on the maximum amount of the postcheques (II 1437, prop 7000.1).

Article RE 1301
Presentation of postcheques at the counter for payment

1 Upon presentation of the postcheque at the counter for payment, the payee, other than a third party (1), shall enter, in the space reserved for that purpose, in arabic numerals, the sum to be paid, expressed in the currency agreed between the contracting countries.

2 The amount shall be preceded by the abbreviation of the name of the monetary unit of the country of payment, in principle according to international standard ISO 4217. (2)

3 The entry of the amount shall be made in ink without any deletion, erasure or alteration, even if certified.

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1) The terms and conditions of payment to third parties will be set bilaterally (1979 Rio de Janeiro Congress, II 1678, prop 7550.1).

2) See art RE 301, note 3.

Article RE 1302
Conditions of payment

1 The maximum number of postcheques payable at the same time shall be limited to 10. (1)

2 The postcheque shall be endorsed with the signature of the payee, other than a third party, made in the presence of the paying official. If the instrument has already been signed, the counter official must ask for the signature to be repeated, in his presence, on the back of the instrument. (2)

3 The payee, other than a third party, shall present his postcheque guarantee card. Whenever three or more postcheques are cashed, an identity document (passport, identity card admitted for crossing frontiers or postal identity card) shall also be required. It shall also be requested by the counter official in the following cases:
- in countries where legislation so requires;
- in cases of doubt about the identity of the person requesting payment of instruments or about the authenticity of such instruments or of the guarantee card;
- at the request of any issuing administration for a limited period in the event of theft or fraud relating to such instruments.

4 The paying official shall verify that the information (surname and, if necessary, forename of the account holder, number of the postal account and signature on the front and, if applicable, on the back) appearing on the postcheque agrees with that on the guarantee card and, if appropriate, the identity document.

5 The paying official shall stamp the postcheque with the date-stamp of the paying office and shall note the number of the postcheque guarantee card in the spaces reserved for that purpose. He shall describe, if necessary, the identity document presented on the back of one of the postcheques paid.

6 The terms and conditions of payment of postcheques to third parties shall be fixed by agreement between the administrations concerned.

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1) Limiting the number of postcheques payable at the same time was introduced by the 1989 Washington Congress to try to foil fraudulent attempts to cash stolen and forged or counterfeit postcheques or to limit the amount of such encashments (II Congress/C 8 – Rep 4, prop 75 1302.2).

2) Stolen postcheques are usually presented for payment already signed. The 1989 Washington Congress accordingly agreed that repetition of the signature on the back of the instrument, in the presence of the counter official and without being able to see the original signature on the guarantee card, should make it possible to foil fraudulent attempts to cash stolen postcheques (II Congress/C 8 – Rep 4, prop 75 1302.1).

Article RE 1303
Return of paid postcheques to the giro service of origin (1)

1 Paid postcheques shall be centralized by the office of exchange of the paying administration.

2 They shall be described on a VP 2 list or on an MP 5 account showing the total amount of the payments made, expressed in the currency of the paying country. To the total amount of the VP 2 list or the MP 5 account shall be added the sum of the remunerations payable by the issuing administration to the paying administration.

3 The total amount of the VP 2 list shall be debited from the liaison giro account opened in the name of the issuing administration. The VP 2 list and the paid postcheques shall be attached to the relevant account statement which shall be sent to the issuing administration.

4 Paid postcheques shall be returned to the issuing administration as soon as possible and not later than one month after payment.

5 Article RE 1201 of the Detailed Regulations of the Money Orders Agreement shall apply, where necessary, to payment of the MP 5 account.

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1) This procedure simplifies to a max the accounting and settlement formalities between adms (1974 Lausanne Congress, II 1439, prop 7500.1)

Article RE 1304
Replacement of postcheques lost after payment

1 Postcheques lost or destroyed after payment shall be replaced by the paying administration by a duplicate prepared on a blank form. This form shall bear all the

necessary indications of the original instrument as well as the words "Duplicata établi en remplacement d'un postchèque perdu après paiement" (Duplicate prepared to replace a postcheque lost after payment) and the date-stamp of the office of exchange of the paying administration. (1)

2 The administration issuing the postcheques shall provide the paying administrations with the postcheque forms necessary for the preparation of the above-mentioned duplicates.

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1) This procedure is based on the one laid down in the Money Orders Agr (1974 Lausanne Congress, II 1439, prop 7500.1).

Article 14
Liability

1 The paying administration shall be relieved of all liability when it can prove that payment was made under the conditions prescribed in articles RE 1301 and RE 1302.

2 The issuing administration shall not be bound to honour fraudulent or counterfeit postcheques returned to it after the period provided for in article RE 1303, paragraph 4. (1)

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1) The 1989 Washington Congress accepted that in order to react quickly in cases of fraud, it is important to be in possession of the paid postcheques as fast as possible because the frauds can often only be detected by the issuing adm after receipt of the paid postcheques. It is therefore important to ensure that the periods for return are strictly observed (II Congress/C 8 – Rep 3, prop 7014.1).

Article 15
Remuneration of the paying administration

The administrations which agree to participate in the postcheque service shall fix by common agreement the amount of the remuneration which shall be allocated to the paying administration. (1)

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1) Since it is in the immediate interest of the adm issuing the postcheques to develop its payment network as much as possible, it should be left to the adms participating in the service to fix the amount of the remuneration (1974 Lausanne Congress, II 1437, prop 7000.1).

Chapter VIII

Miscellaneous provisions

Article 16
Miscellaneous provisions

1 Application to open a giro account abroad

1.1 Where an application is made to open a giro account in a country with which the applicant's country of residence exchanges giro transfers, the administration of the country of residence shall be bound, in verifying the application, to cooperate fully with the administration responsible for keeping the account.

1.2 Administrations shall undertake to carry out this verification with all due care and diligence, without thereby, however, assuming any liability.

1.3 At the request of the administration which keeps the account, the administration of the country of residence shall also undertake, as far as possible, to verify information about any change in the legal capacity of the account holder.

2 Free postage

2.1 Envelopes containing account statements addressed by giro centres to account holders (1) shall be sent by the quickest route (air or surface) and forwarded postage-free in every country of the Union.

2.2 The redirection of these envelopes in any country of the Union shall not, in any circumstances, deprive them of the benefit of this exemption.

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1) An adm whose government had not yet ratified the Transfers Agr refused to admit post-free account statements addressed by giro centres in another country to account holders residing in its country. Thereupon, this art was interpreted as meaning that, as a matter of principle, exemption from postage must be admitted by all UPU countries, even by those which are not parties to the Agr the provisions of which provide for such exemption or which have not yet ratified it (1929 London Congress, I 166; II 207) (cf also 1924 Stockholm Congress, II 825, at end).

Article RE 1601
Application to open a giro account abroad

1 Any application to open a giro account abroad shall be addressed by the applicant to the administration called upon to hold the account. It shall be sent to that administration either direct by the applicant or through the giro centre in the area

where he resides. Where the applicant already has a national giro account, the application may be forwarded through the giro centre which manages his account.

2 This centre, acting in conformity with the regulations laid down for the opening of an account in its own country, shall verify applications whether made through the said centre or passed to it by a foreign administration to which they have been submitted direct.

3 If necessary, the above-mentioned centre, after consulting the applicant, shall rectify any incorrect information in the application and attach to it a fully completed attestation in the form of the annexed specimen VP 9. In certain special cases not covered by the wording of that form, it may supplement or correct the form if necessary by means of an explanatory letter; it shall then send all these documents to the office of exchange in the country of destination through the office of exchange in its own country. The attestations shall be stamped with an impression of the date-stamp of the intervening country's office of exchange and signed by the official or officials authorized to certify summary lists.

Article RE 1602
Postage-free envelopes containing account statements

Envelopes containing account statements and sent post-free by giro centres to account holders shall bear the designation of the forwarding giro centre and the indication "Service des postes" (On postal service). (1)

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1) Formal opinion that adms should approach their giro centres to endorse envelopes containing account statements sent to account holders living abroad "Franchise de port" (post-free) (1939 Buenos Aires Congress, II 558).

Chapter IX

Final provisions

Article 17
Final provisions

1 The Convention, the Money Orders Agreement and its Detailed Regulations shall be applicable, where appropriate, by analogy, in all cases not expressly governed by this Agreement. (1) (2)

2 Article 4 of the Constitution (3) shall not apply to this Agreement.

3 Conditions for approval of proposals concerning this Agreement

3.1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations must be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

3.2 To become effective, proposals relating to the Detailed Regulations of this Agreement which have been referred by Congress to the Executive Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Executive Council which are parties to the Agreement. (4)

3.3 To become effective, proposals introduced between two Congresses relating to this Agreement shall obtain:

a unanimity of votes, if they involve the addition of new provisions;
b two thirds of the votes, if they involve amendments to the provisions of this Agreement;
c a majority of the votes, if they involve interpretation of the provisions of this Agreement. (5)

4 This Agreement shall come into force on 1 January 1991 and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed (6) this Agreement in a single original which shall be deposited with the Director-General of the International Bureau. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at Washington, 14 December 1989.

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1) The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, prop 8250, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied.

2) Para amended by the 1989 Washington Congress to enable this provision to cover not only all cases in which the Conv is applied but also all cases in which the Money Orders Agr and its Det Regs are applied (II Congress/C 8 – Rep 3, prop 7017.1).

3) This art concerns exceptional relations (1964 Vienna Congress, Doc 88, para 2, b).

4) See Money Orders Agr, art 13, note 3.

5) See Money Orders Agr, art 13, note 4.

6) Names of the countries that signed the Agr:

People's Democratic Republic of Algeria
Argentine Republic
Republic of Austria
Belgium
People's Republic of Benin
Burkina Faso
Republic of Burundi
Republic of Cameroon
Central African Republic
Republic of Chad
Chile
Islamic Federal Republic of the Comoros
People's Republic of the Congo
Republic of Côte d'Ivoire
Republic of Cyprus
Kingdom of Denmark
Republic of Ecuador
Arab Republic of Egypt
Republic of Finland
French Republic
Gabonese Republic
Federal Republic of Germany
United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Overseas Territories for whose international relations the Government of the United Kingdom of Great Britain and Northern Ireland is responsible
Greece
Republic of Guinea
Republic of Hungary
Republic of Iceland
Republic of Indonesia
Islamic Republic of Iran
Israel
Italy
Japan
Republic of Korea
Principality of Liechtenstein
Luxembourg
Democratic Republic of Madagascar
Republic of Mali
Islamic Republic of Mauritania
Principality of Monaco
Kingdom of Morocco
Netherlands
Netherlands Antilles and Aruba
Republic of the Niger
Norway
Republic of Paraguay
Republic of Peru
Rwandese Republic
Republic of San Marino
Republic of Senegal
Somali Democratic Republic
Spain
Sweden
Swiss Confederation
Togolese Republic
Republic of Tunisia
Republic of Turkey
Republic of Uganda
United Arab Emirates
Eastern Republic of Uruguay
Vatican City State
Socialist Federal Republic of Yugoslavia

(For the signatures to the Agr, see 1989 Washington Docs, vol III/1, pp 323 to 359.)

Article RE 1701
Information to be supplied by administrations (1)

1 Administrations shall send to each other direct:

a the names of the offices of exchange referred to in article RE 104;

b specimen impressions of the authentication stamps used in the offices of exchange;

c a list – with specimen signatures – of the officials who are authorized to sign the summary lists in those offices; this list shall be supplied in sufficient copies to meet the needs of the service. In cases of amendment, a complete new list shall be sent to the corresponding administration; however, if it is just a question of cancelling one of the listed signatures, it shall be sufficient to have it struck off the existing list which shall continue to be used;

d the rate of conversion fixed for transfers, inpayment or outpayment cheques, if this is specially requested.

2 In addition, each administration shall transmit to the other administrations, through the intermediary of the International Bureau, the following information:
a a list of the countries with which it exchanges transfers, inpayments, outpayment cheques or postcheques and, if applicable, telegraph transfers, inpayments or outpayment cheques;
b the names of the offices of exchange referred to in article RE 104.

3 Any amendment to the information mentioned above shall be notified without delay.

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1) Cf Money Orders Agr, art RE 1302, note 1, as regards the rapid communication of this information after each Congress.

Article RE 1702
Entry into force and duration of the Detailed Regulations

1 These Regulations shall come into force on the day on which the Giro Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless otherwise decided by the Executive Council. (1)

Done at Washington, 15 December 1989.

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1) Pursuant to Gen Regs, art 102, para 6.2, the EC may also amend the Det Regs in case of urgent necessity.

(For the signatures to the Det Regs, see 1989 Washington Docs, vol III/2, p 327.)

List of forms (1) (2)

N°	Title or nature of form	References
1	2	3
VP 1	Advice of transfer or inpayment	Art RE 301, para 2
VP 2	List of transfers, inpayments or outpayment cheques	Art RE 303, para 3
VP 3	Summary list	Art RE 304, para 1
VP 4	Regularization list	Art RE 306, para 1
VP 5	Postal request to cancel a transfer, inpayment or outpayment	Art RE 310, para 2
VP 6	Telegraphic request to cancel a transfer, inpayment or outpayment	Art RE 310, para 3
VP 7	Inquiry about a transfer, inpayment or outpayment	Art RE 317, para 3
VP 9	Attestation (opening of a postal giro account abroad)	Art RE 1601, para 3
VP 10	Advice of entry	Art RE 309, para 3
VP 13	Transfer or outpayment cheque order	Art RE 201, para 4
VP 13bis	Transfer or outpayment cheque order (large size)	Art RE 201, para 4
VP 14	Postcheque	Art RE 201, para 5
VP 15	Postcheque guarantee card	Art RE 201, para 6

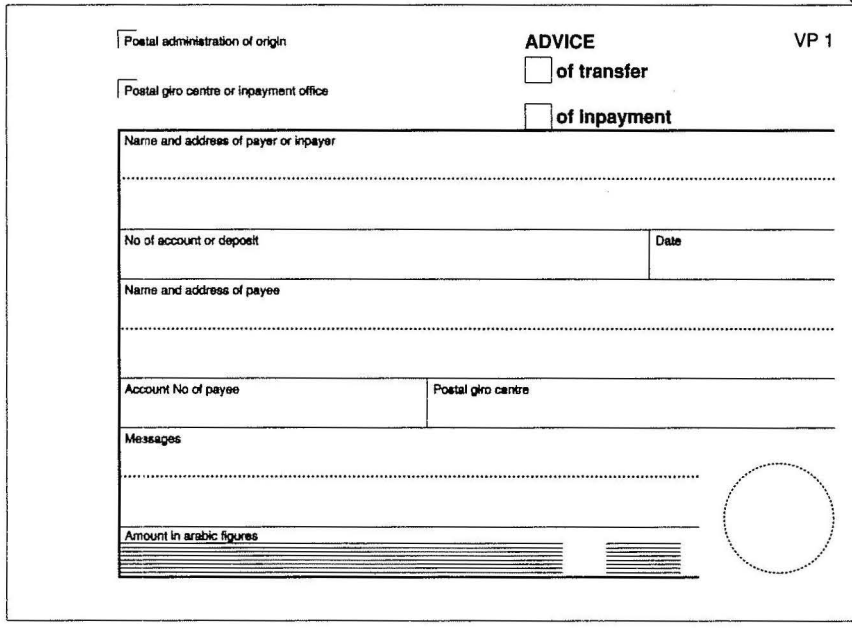
Annexes

Forms VP 1 to VP 7, VP 9, VP 10, VP 13 to VP 15

1) Form VP 12 (Statement of banking instruments for collection) was abolished by the 1989 Washington Congress as a consequence of resolution C 3/1989, prop 05.

2) VP 14 and VP 15: the layout and technical characteristics are deposited with the International Bureau.

(1)



Giro, Washington 1989, art RE 301, para 2 – Size 148 x 105 mm

1) Adms may stamp this form with the date-stamp of the giro office of destination as a guarantee for account holders of their country (1934 Cairo Congress, II 585 and 586).

Postal administration of origin

VP 2

LIST

☐ **of transfers** ☐ **of inpayments**

Postal giro centre

☐ **of outpayments**

Postal giro centre of destination	Date of list	No on VP 3 list
	Number of VP 1, VP 13 or VP 13bis advices attached	
	☐ Confirmation of a telegraphic transmission	

	Payee					
	Account (No of cheque form in case of outpayments)		Name and address	Payer or inpayer Account debited or deposit		Amount
	No	Office		No	Office	
	1	2	3	4	5	6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
	Total					

Stamp (in relief if possible) of the giro office of exchange and date

Giro, Washington 1989, art RE 303, para 3 – Size 210 x 297 mm

Postal administration of origin

VP 3

SUMMARY LIST

☐ **Lists of transfers** ☐ **Lists of inpayments**

Postal giro centre

☐ **Lists of outpayments**

Postal giro centre of destination	Date of summary list
	No of summary list
	Number of VP 2 lists attached

Please carry out the orders shown on the attached VP 2 lists, the amounts of which are the following

Serial No	Amount	Serial No	Amount	Serial No	Amount
1	2	3	4	5	6
1		Brought forward		Brought forward	
2		15		28	
3		16		29	
4		17		30	
5		18		31	
6		19		32	
7		20		33	
8		21		34	
9		22		35	
10		23		36	
11		24		37	
12		25		38	
13		26		39	
14		27		40	
Carried forward		Carried forward		Total	

Total sum of — In words

Stamp (in relief if possible) of the giro office of exchange and date
Signatures

Giro, Washington 1989, art RE 304, para 1 – Size 210 x 297 mm

Postal administration of origin

VP 4

REGULARIZATION LIST

☐ **Transfers not made** ☐ **Inpayments not made**

☐ **Outpayments not made**

Postal giro centre

☐ **CORRECTION to a summary list** ☐ **NOTIFICATION of irregularity**

Dispatching office of exchange	Date of the VP 4
	Number of annexes
	Date of summary list / No

List No	Serial No	Payee Account No and name and address	Payer or inpayer Account No and name and address	Amount	
1	2	3	4	5	
Reason					
Reason					
Reason					
Reason					
Reason					
Reason					
Reason					
No of liaison giro account to which total amount is credited			Total		

Reasons for the correction or the notification

Total of the summary list described above after correction[1]

In figures	In words

Stamp (in relief if possible) of the giro office of exchange and date
Signatures

[1] Only if summary list corrected

Giro, Washington 1969, art RE 308, para 1 – Size 210 x 297 mm

Postal administration of origin

VP 5

REQUEST FOR CANCELLATION

☐ **Transfer** ☐ **Inpayment**

Postal giro centre or inpayment office

☐ **Outpayment**

Giro centre of destination	Date of request
	Notes. To be sent by registered post
	☐ Confirmation of a telegraphic request

Confirmation of the telegraphic request	Giro centre or inpayment office of origin
	Date of telegraphic request
	Giro centre of destination

Please cancel the order described below and return the relevant advice to us

Payer or inpayer	Giro centre or inpayment office of origin
	Account or deposit No
	Name and place of address
Amount	In figures, in currency of the country of destination
Payee	Giro centre
	Account No
	Name and place of address

Stamp of giro centre or inpayment office of origin and date
Signature

Advice sent	Date	Summary list No
	No of list	Serial No

Stamp of giro office of exchange of administration of origin and date
Signature

Giro, Washington 1989, art RE 310, para 2 – Size 210 x 297 mm

Postal administration of origin

VP 6

TELEGRAPHIC REQUEST FOR CANCELLATION

☐ **Transfer** ☐ **Inpayment**

☐ **Outpayment**

Office where payee's account is held	Date of request
"Postbur"	
Cancel ☐ transfer ☐ inpayment	
Giro centre or inpayment office of origin	Account No
Name and address of payer or inpayer	
Amount in arabic figures	
Giro centre of destination	Account No
Name and address of payee	
☐ "Postbur" ☐ "Postbur"	
Notes. Confirm this request immediately in writing, by means of a VP 5 form	Stamp of giro centre or inpayment office of origin and date

Giro, Washington 1989, art RE 310, para 3 – Size 210 x 148 mm

Postal administration of origin

INQUIRY VP 7

☐ Transfer ☐ Inpayment

☐ Outpayment

Giro centre or inpayment office of origin	Date of inquiry	
	Date of transfer or inpayment	
Payer or inpayer	Name and place of address	
	Account or deposit No	
Amount	In figures, in currency of the country of destination	
Payee	Name and place of address	
	Giro centre	Account No
Dispatch by the giro centre or inpayment office of origin	Giro centre or office of inpayment	Stamp
	Exchange office of origin	
	List No / Date	
	Signature	
Dispatch by the giro office of exchange of the administration of origin	Exchange office of origin	Stamp
	Exchange office of destination	
	List No / Serial No	
	Date	
	Signature	
Dispatch by the giro office of exchange of the administration of destination	Exchange office of destination	Stamp
	Giro centre of destination	
	List No / Date	
	Signature	
Reply from the giro centre of destination		

Stamp of the giro centre of destination and date
Signature

Giro, Washington 1989, art RE 317, para 3 – Size 210 x 297 mm

Postal administration of origin

VP 9

ATTESTATION
Opening of a postal giro account abroad

Postal giro centre	Date of attestation
Giro centre of destination	Notes. No abbreviation may be used except where the applicant so requires
	Number of annexes

Description of the giro account for which application is made

.....

.....

.....

.....

Information concerning the applicant

Give a fuller description of the applicant(s) on the dotted lines, eg private person; spouse; commercial or industrial establishment not entered in the register of companies; non-commercial association not entered in the register of friendly societies; registered firm (state nature of firm, eg commercial partnership, ordinary partnership, company, joint-stock association of partners, joint-stock limited company, limited liability company, etc), entered in the register of companies under No X; registered cooperative society, registered under No X in the appropriate register; registered non-commercial association, entered in the register of friendly societies under No X; Government department (1)

.....

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.....

Address

The applicant

☐ has just taken up residence ☐ is a sub-tenant

Giro, Washington 1989, art RE 1601, para 3 – Size 210 x 297 mm

1) It is left to each adm to give examples according to the internal legislation of its country (1934 Cairo Congress, II 586).

Description of the persons representing the applicant VP 9 (Back)

Names and full descriptions of the persons who are legally entitled to represent the applicant according to the register of companies, the appropriate register for cooperative societies, the register of friendly societies, deed of partnership, articles of association, etc

Names and titles	May sign alone	
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No
.....	☐ Yes	☐ No

The powers conferred on the persons enumerated above are subject to the following restrictions

.....

.....

.....

.....

Result of investigation

The attached request to open a postal giro account has been verified by us in conformity with the regulations in force in our country regarding the opening of such accounts

☐ As a result of this investigation we should feel no hesitation, if application were made, in opening a giro account in our service for the applicant described above

☐ An account is already being kept in our service under this description. The applicant is entitled to sign; his signature corresponds to the specimen in our files

Stamp (in relief if possible) of the giro centre and date
Signature of officials

Postal administration of origin

VP 10

ADVICE OF ENTRY

On postal service

Giro centre or inpayment office

Stamp of the giro centre preparing the advice

☐ **Postal transfer**

☐ **Telegraph transfer**

☐ **Postal inpayment**

☐ **Telegraph inpayment**

This advice should be returned by the quickest route, including air, without surcharge. A blue "PAR AVION" (BY AIRMAIL) label or impression shall be affixed to advices which are returned by air

Name of payer or inpayer

Street and No

Place of destination

Country of destination

Giro, Washington 1989, art RE 309, para 3 – Size 148 x 105 mm

VP 10 (Back)

Amount in figures, in currency of the country of destination

Payer or inpayer. Name and address

Account No

Payee. Name and address

Account No

Giro centre holding the account to be credited

Action on the order described

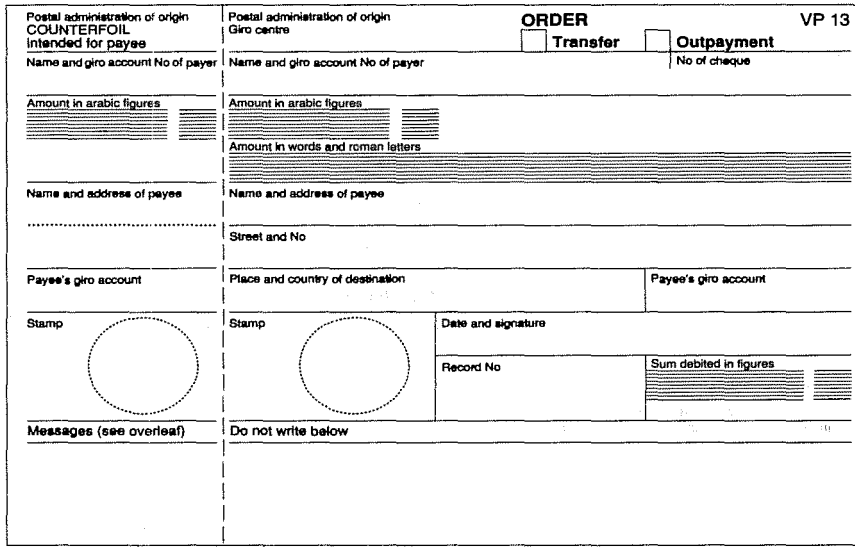
Date

☐ Carried out

Reason

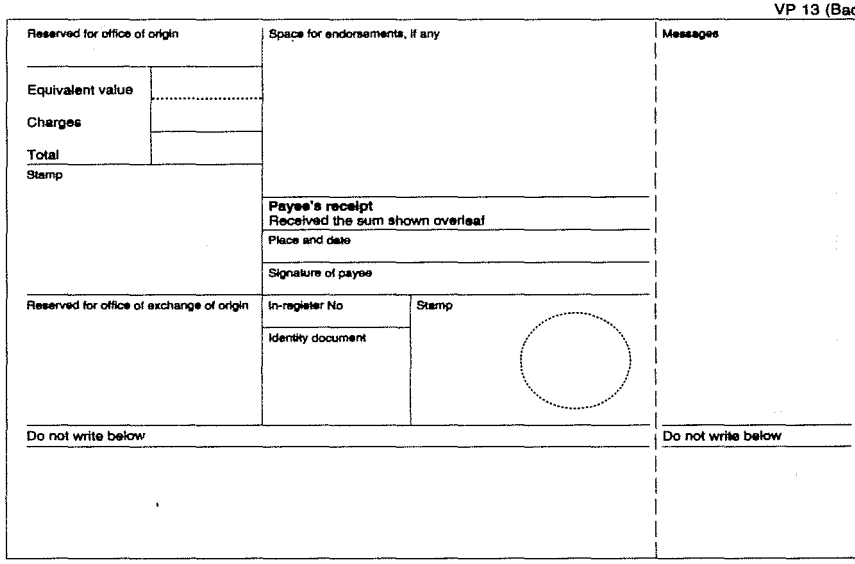
☐ Not carried out

Stamp, date and signature

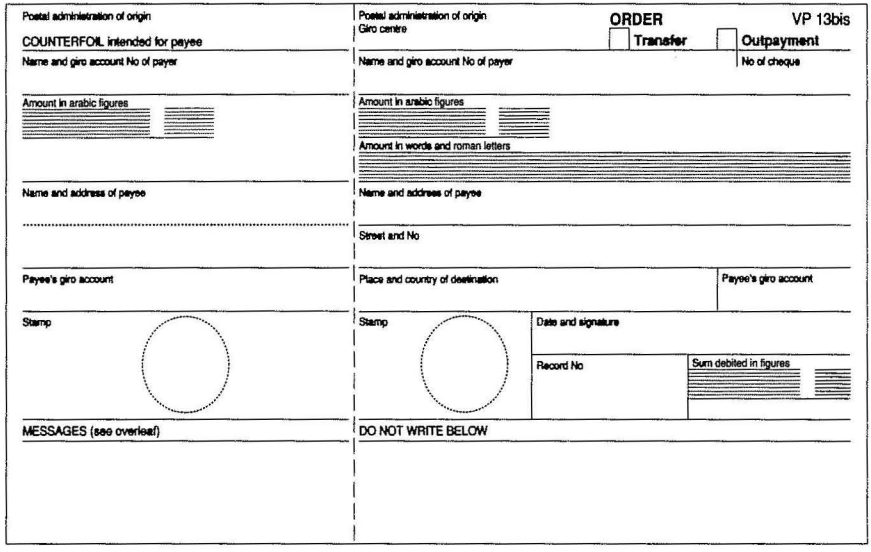


Giro, Washington 1969, art RE 201, para 4 – Size 148 x 105 mm

VP 13 (Back)

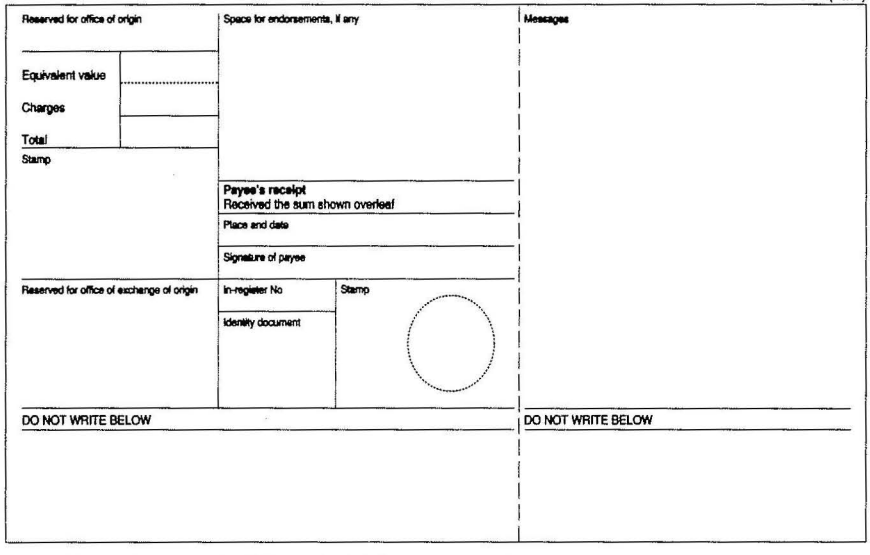


NB. – The obligatory technical characteristics of this form are deposited with the International Bureau



Giro, Washington 1989, art RE 201, para 4 – Size 185.9 x 105 mm

VP 13bis (Back)



NB. – The obligatory technical characteristics of this form are deposited with the International Bureau

Alphabetical Index

NB. The figures and letters in small type placed above the line refer to the paragraphs and subparagraphs of the articles concerned.

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Cash-on-Delivery Agreement

Agreement and Detailed Regulations

– Forms

Cash-on-Delivery Agreement (1)

Contents

Art
1 *Purpose of the Agreement*

2 *Definition of the service*

RE 201 Items accepted
RE 202 Forms for the use of the public

3 *Role of the office of posting of the items*

RE 301 Indications to be given on the items and dispatch notes
RE 302 Labels
RE 303 Forms to be attached to the items
RE 304 Transmission of unregistered letter-post items on which a COD charge is payable
RE 305 Cancellation or alteration of the COD amount

4 *Role of the office of destination of the items*

RE 401 Conversion. Treatment of payment instruments
RE 402 Treatment of irregularities
RE 403 Payment period. Return to origin
RE 404 Destruction or replacement of payment instruments
RE 405 Redirection

5 *Transmission of COD money orders*

RE 501 Offices of exchange for COD money orders exchanged by means of lists
RE 502 Preparation and transmission of COD lists
RE 503 Treatment of COD lists

1) In this Act, the articles are arranged as follows: articles of the Agreement followed immediately by those of the corresponding Detailed Regulations.

6 Settling with senders of items

RE 601 COD money orders undelivered, uncollected or not received
RE 602 Inquiry concerning a COD amount which has not reached the payee

7 Remuneration. Preparation and settlement of accounts

RE 701 Preparation and settlement of accounts relating to COD money orders exchanged direct
RE 702 Preparation and settlement of accounts relating to COD money orders exchanged by means of lists

8 Liability

9 Final provisions

RE 901 Application of the Detailed Regulations of the Convention and of certain Agreements
RE 902 Information to be supplied by administrations
RE 903 Entry into force and duration of the Detailed Regulations

Annexes

Forms: see "List of forms"

Cash-on-Delivery Agreement (1) (2)

The undersigned, plenipotentiaries of the Governments of the member countries of the Union, having regard to article 22, paragraph 4, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, have, by common consent and subject to article 25, paragraph 3 (3), of the Constitution, drawn up the following Agreement (4):

Detailed Regulations (5) of the Cash-on-Delivery Agreement

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964, the Executive Council has drawn up the following measures for ensuring the implementation of the Cash-on-Delivery Agreement:

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1) **Background note**
The cash-on-delivery (COD) service was introduced by the 1885 Lisbon Congress which adopted a provision allowing the dispatch of parcels up to a COD amount of 500 fr. The 1891 Vienna Congress extended this to registered correspondence and insured letters and boxes. It was not until the 1947 Paris Congress, however, that the provisions on COD items were collected in a separate Agr.
Like the other Postal Financial Services Agrs, the Agr was recast between the 1952 Brussels and 1957 Ottawa Congresses. The latter gave the public the option of paying the COD amount by a transfer to an account held in the collecting country; further possibilities of settlement were added later (see Agr, art 2). The 1964 Vienna Congress brought the wording of the Agr into line with that of the Money Orders Agr so as to establish some harmony in the operations which share common features. That Congress also admitted the possibility of paying COD amounts by list money order.

2) Pursuant to a study recommended by resolution C 10 of the 1984 Hamburg Congress, the 1989 Washington Congress made a complete recast of the Postal Financial Services Agrs, including the Cash-on-Delivery Agr. For further details see Money Orders, preamble, note 3.

3) This provision became art 25, para 4, with the entry into force of the Washington Acts.

4) The list of member countries among which the Agr is concluded was deleted from the preambles to all the Acts by the 1964 Vienna Congress; it is now drawn up by the IB in accordance with Gen Regs, art 112.

5) The arts of these Det Regs are designated as follows: "Article RE ...".

Article 1
Purpose of the Agreement

This Agreement shall govern the exchange of cash-on-delivery (COD) items which contracting countries agree to set up in their reciprocal relations.

Article 2
Definition of the service

1 Certain letter-post and parcel-post items may be sent cash-on-delivery.

2 The funds intended for the sender of the items may be sent to him (1):
a by COD money order, the amount of which shall be paid in cash in the country of origin of the item; however, if the regulations of the paying administration so permit, this amount may be paid into a postal giro account held in that country;
b by COD inpayment money order, the amount of which shall be entered to the credit of a postal giro account held in the country of origin of the item, if the regulations of that country's administration so permit;
c by transfer or inpayment to a postal giro account held either in the collecting country or in the country of origin of the item if the administrations concerned allow such procedures. (2)

---

1) Text adopted by the 1979 Rio de Janeiro Congress and amended by the 1989 Washington Congress to arrange systematically the various possibilities already offered in the UPU Acts for settling COD (II 1680, prop 8005.1 and II Congress/C 8 – Rep 4, prop 8000.1).

2) The method of settling by transfer was introduced by the 1957 Ottawa Congress (I 836 and 837, prop 221), by inpayment into a postal giro account held in the country of origin by the 1964 Vienna Congress (I 889, prop 8400, art 4).

Article RE 201
Items accepted

1 Unregistered letter-post items whose COD amount does not exceed 32.67 SDR (1), registered items, insured letters (2) and postal parcels which fulfil the conditions laid down in the Convention or the Postal Parcels Agreement may be sent cash-on-delivery.

2 Administrations shall be entitled to restrict the cash-on-delivery service to some only of the above-mentioned categories of item.

1) Option introduced by the 1974 Lausanne Congress to permit dispatch of unregistered COD items (II 1440, prop 8002.1). The max COD amount was fixed at 50 fr by the Lausanne Congress and raised to 100 fr by the 1979 Rio de Janeiro Congress (II 1680, prop 8002.1).

2) Insured boxes were abolished by the 1974 Lausanne Congress (II 1386, prop 4001.2).

Article RE 202
Forms for the use of the public

For the purpose of applying article 11, paragraph 4, of the Convention, the following shall be considered as forms for the use of the public (1):

R 3 (International COD money order, letter-post service);
R 3bis (Photo-readable international COD money order (letter post/postal parcels));
R 4 (International COD money order, postal parcels service);
R 6 (International COD inpayment money order, letter-post service);
R 6bis (Photo-readable international COD inpayment money order (letter post/postal parcels));
R 7 (International COD inpayment money order, postal parcels service);
R 8 (International COD money order to be filled in by machine, letter-post service);
R 9 (International COD money order to be filled in by machine, postal parcels service);
R 11 (Inquiry concerning a COD amount which has not reached the payee).

1) Besides the existing forms, the 1989 Washington Congress introduced three new forms, namely: R 3bis (Photo-readable international COD money order), R 6bis (Photo-readable international COD inpayment money order) and R 11 (Inquiry – COD amount which has not reached the payee). The first two forms can be used both for letter-post items and for postal parcels. They can also be used to account for paid money orders using the present manual method, a simplified method based on the serial numbers, or a computerized method to be agreed between the adms concerned (II Congress/C 8 – Rep 4, props 8903.91, 8906.91 and 8911.91).

Article 3
Role of the office of posting of the items

1 In the absence of special agreement, the COD amount shall be expressed in the currency of the country of origin of the item; however, if the COD amount is to be paid in or transferred to a postal giro account held in the country of destination, it shall be expressed in the currency of that country.

2 When the COD amount is paid by COD money order, the amount of the latter may not exceed the maximum adopted in the country of destination for the issue of

money orders intended for the country of origin of the item. However, when payment is made to the sender by COD inpayment money order or by transfer, the maximum amount may be adjusted to the amount fixed for inpayment money orders or transfers. (1) In both cases, a higher maximum may be mutually agreed on.

3 The administration of origin of the item shall freely decide the charge to be paid by the sender (2), in addition to the postal charges payable on the category to which the item belongs, when payment is made by COD money order or COD inpayment money order. The charge payable on a COD item paid for by COD inpayment money order shall be lower than that which would be payable on an item of the same amount paid for by COD money order.

4 The sender of a COD item may, under the conditions prescribed in article 38 of the Convention, ask for the COD amount to be cancelled, reduced or increased. If the COD amount is increased, the sender shall pay, on the increase, the charge mentioned in paragraph 3 above; this charge shall not be collected when the amount is to be credited to a postal giro account by means of an inpayment form or an advice of inpayment or transfer.

5 If the COD amount is to be paid by means of an inpayment form or an advice of inpayment or transfer to be credited to a postal giro account either in the collecting country or in the country of origin of the item, a set charge of 0.16 SDR at most shall be collected from the sender.

---

1) The 1979 Rio de Janeiro Congress considered it appropriate to give senders of COD items who were holders of giro accounts the benefit of higher max amounts than those fixed for ordinary money orders, when payment to the sender is made by COD inpayment money order or by transfer (II 1680, prop 8003.1).

2) The free setting of charges was admitted by the 1974 Lausanne Congress (II 1440, prop 8007.1).

Article RE 301
Indications to be given on the items and dispatch notes

1 Unregistered and registered items, insured letters (1), postal parcels on which a COD charge is payable and the corresponding dispatch notes shall bear very prominently, on the address side in the case of the items, the heading "Remboursement" (COD) followed by the COD amount in roman letters and arabic numerals, without erasure or alteration, even if certified. The entry relating to the COD amount may not be made in pencil or indelible pencil; however, service instructions may be made with an indelible pencil.

2 The COD amount and the name of the currency unit shall be written out in words in the language prescribed by the administration of origin. The amount given in words may be written digit by digit separately. The amount shall also be given in

numerals and, if necessary, with the abbreviation of the name of the currency unit written in principle according to international standard ISO 4217. In the sum in numerals, fractions of the currency unit shall be expressed by means of two (or three) figures including zeros, corresponding to the tenths, hundredths (and thousandths). In the sum in words, where repetition of the fractions is not obligatory, they may be expressed in figures after the indication of the number of currency units. (2) (3)

3 The sender shall write his name and address in roman letters on the address side of the item and, in the case of a parcel, on the front of the dispatch note. When the sum collected is to be entered to the credit of a postal giro account, the item and, where applicable, the dispatch note shall also bear on the address side the following annotation in French or in another language known in the country of destination "A porter au crédit du compte courant postal n° ... de M ... à ... tenu par le bureau de chèques de ..." (Credit to postal giro account No ... of Mr ... at ... held by giro centre of ...).

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1) The 1974 Lausanne Congress abolished insured boxes.

2) See Money Orders Agr, art RE 306, note 1.

3) See Money Orders Agr, art RE 306, note 2.

Article RE 302
Labels

1 When a COD charge is payable on them, letter-post items shall bear on the address side, in so far as possible in the top left-hand corner, beneath the sender's name and address where these are given (1), an orange label in the form of the annexed specimen R 1. The C 4 label provided for in article 133, paragraph 4, of the Detailed Regulations of the Convention (or impression of the special stamp instead) shall be applied wherever possible in the top corner of the R 1 label; however, instead of the two above-mentioned labels, administrations may use a single label in the form of the annexed specimen R 2 bearing in roman letters the name of the office of origin, the letter R, the serial number of the item and an orange triangle containing the word "Remboursement" (COD).

2 COD postal parcels and their dispatch notes shall bear the R 1 label on the address side.

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1) See Conv, art 113, note 3.

Article RE 303
Forms to be attached to the items (1)

1 Apart from the cases provided for in paragraphs 4 and 6, every COD item shall be accompanied by:
- a COD money order form in strong light green cardboard conforming to the annexed specimens R 3, R 6 or R 8 in the case of a letter-post item, or in strong white cardboard conforming to the annexed specimens R 4, R 7 or R 9 in the case of a parcel; or
- a COD money order form in strong white paper conforming to the annexed specimens R 3bis or R 6bis, printed in light green and common to letter-post items and postal parcels.

The money order form shall bear the indication of the COD amount in the currency of the country of origin of the item and, as a general rule, show the sender of that item as the payee of the money order.

2 When the amount of the COD money order can be entered to the credit of a postal giro account held in the country of origin of the item, a sender wishing to take advantage of this facility shall give on the instrument, instead of his address, the name of the holder and the number of the postal giro account to be credited as well as the centre holding the account.

3 Each administration may have money orders relating to items originating in its country addressed to the office of origin of the item or to any other of its offices. In that case, the name of the office shall be given on the R 3, R 3bis, R 4, R 6, R 6bis, R 7, R 8 or R 9 form.

4 If the sender asks for the COD amount to be paid into a postal giro account held in the country of destination, the item shall, in the absence of a special agreement, be accompanied by an inpayment form of the type prescribed by the regulations of that country. This form shall name the holder of the account to be credited and contain any other particulars required by the form apart from the amount to be credited which, after collection, shall be entered by the administration of destination of the item. If the inpayment form has a counterfoil the sender shall write thereon his name, address and any other particulars he thinks necessary.

5 The money order shall be firmly attached to the item or, in the case of a parcel, to the dispatch note; the same shall apply, where appropriate, to the inpayment form.

6 No form shall be attached to the item or to the dispatch note if the sender, pursuant to article 2, c, of the Agreement, asks for the COD amount to be paid into a postal giro account held in the country of origin of the item or transferred to a postal giro account.

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1) See art RE 202, note 1.

Article RE 304
Transmission of unregistered letter-post items on which a COD charge is payable (1)

Unregistered letter-post items on which a COD charge is payable shall be inserted in mails in accordance with article 164 of the Detailed Regulations of the Convention.

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1) The admission without the formality of registration of COD items whose COD amount does not exceed 100 g fr requires the introduction into the Det Regs of a provision specifying how such items have to be sent (1974 Lausanne Congress, II 1441, prop 8505.91).

Article RE 305
Cancellation or alteration of the COD amount

1 Every request for cancellation or alteration of the COD amount shall be subject to article 148 of the Detailed Regulations of the Convention.

2 A telegraphic request shall be confirmed by the first post by a postal request accompanied by the facsimile referred to in article 148, paragraph 1, of the Detailed Regulations of the Convention. The office of destination shall hold the item until receipt of this confirmation; the administration of destination may, on its own responsibility, act on the telegraphic request without waiting for confirmation by post.

3 If the COD amount is to be settled by money order, the postal request for alteration shall be accompanied by an R 3, R 3bis, R 4, R 6, R 6bis, R 7, R 8 or R 9 form, as the case may be, giving the corrected amount. In the case of a telegraphic request, the COD money order shall be replaced by the office of destination under the conditions laid down in article RE 404, paragraph 2. (1)

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1) Cf art RE 202, note 1.

Article 4
Role of the office of destination of the items

1 Subject to the reservations made in the Detailed Regulations, COD money orders and COD inpayment money orders shall be subject to the provisions laid down in the Money Orders Agreement.

2 COD money orders and COD inpayment money orders shall automatically be sent by the quickest route (air or surface) to the paying office or to the giro centre responsible for crediting the accounts.

3 Furthermore, for the transfers or inpayments mentioned in article 3, paragraph 5, the administration of the country of destination shall collect on the COD amount the following charges:

a a set charge of 0.65 SDR at most; (1) (2)

b any internal charge payable on transfers or inpayments when they are made to the credit of a postal giro account held in the country of destination;

c the charge payable on international transfers or inpayments when they are made to the credit of a postal giro account in the country of origin of the item.

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1) The 1974 Lausanne Congress raised from 30 c to 2 fr the max charge which the adm of the collecting country may charge on transfers and inpayments to take account of the operations carried out by that adm (II 1440, prop 8007.1).

2) Pursuant to art 7 of the Const, the g fr and g c in which the amounts in the various Agrs were previously expressed have been replaced by the SDR (1989 Washington Congress, Const, art 7).

Article RE 401
Conversion. Treatment of payment instruments

1 In the absence of special agreement, the COD amount expressed in the currency of the country of origin of the item shall be converted into the currency of the country of destination by the postal administration of the latter country; this administration shall use the conversion rate it uses for money orders intended for the country of origin of the item. (1)

2 Immediately after collecting the COD amount, the office of destination or any other office appointed by the administration of destination shall fill in the "Indications de service" (Service instructions) part of the COD money order and, after applying its date-stamp, shall send it without charge to the address given thereon or to its office of exchange, as the case may be.

3 In the case of redirection and subject to article RE 405, paragraph 2, the administration of new destination shall follow the same procedure as if the items had been sent to it direct.

4 COD money orders and COD inpayment money orders shall be automatically sent by the quickest route (air or surface) to the paying office or to the giro centre responsible for crediting the accounts.

5 If the funds collected are paid into or transferred to a postal giro account, the office of destination shall enter the following indications on the advice of transfer or inpayment intended for the holder of the account: on the front, the word

"Remboursement" (COD) and, on the back, the category, the number of the COD item and, if applicable, the name of the addressee of the item. (2)

6 Inpayment forms for COD items where the amount is to be entered to the credit of a postal giro account in the country of destination shall be treated according to the regulations of that country.

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1) The adm of destination takes care to adapt this rate in good time to the tendencies and fluctuations of the exchange rate when this is unstable (cf Const, art 32, note, arbit 12). This adaptation comes under the domestic system (1934 Cairo Congress, I 1322).

2) The information mentioned in the last part of this para, which was introduced by the 1964 Vienna Congress, is very useful, if not essential, for senders of a large number of COD items (II 1300, prop 8401).

Article RE 402
Treatment of irregularities

1 In the event of discrepancy between the indications of the COD amount on the item, on the one hand, and on the money order or dispatch note, on the other, the higher figure shall be collected from the addressee.

2 If the sender refuses to pay that sum, the item may, subject to paragraph 5, be delivered against payment of the lower figure, provided that he undertakes to make any additional payment necessary on receipt of information supplied by the administration of origin; if he does not agree to this condition, delivery of the item shall be postponed. (1)

3 In every case, a request for information shall be sent immediately by the quickest route (air or surface) to the service indicated by the administration of origin, which shall reply as soon as possible by the quickest route (air or surface), stating the exact COD amount and applying, where applicable, article RE 305, paragraph 3.

4 Dispatch of the COD money order, the inpayment form or the transfer order shall be postponed until receipt of the reply to the request for information.

5 When the addressee is a transient or has to leave, payment of the higher figure shall always be required; in the event of refusal, the item shall not be delivered until receipt of the reply to the request for information.

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1) Whether this reservation can be satisfied by a written declaration is a question for internal legislation (1934 Cairo Congress, I 316 and 1322, prop 355).

Article RE 403
Payment period. Return to origin

1 The COD amount shall be paid within seven days reckoned from the day after the arrival of the item at the office of destination; this period may be extended to one month at most when the legislation of the country of destination so permits.

2 Where a letter-post item is concerned, it shall be returned to the office of origin upon expiry of the payment period; the sender may, however, ask in a note for the immediate return of the article if the addressee will not pay the COD amount at the first presentation. The article shall also be returned immediately if the addressee, upon presentation, categorically refuses all payment. The reasons for return shall in all cases be indicated on the item, pursuant to article 146 of the Detailed Regulations of the Convention.

3 Where a parcel is concerned, it shall be treated upon expiry of the payment period in accordance with articles 23, 26, paragraphs 2 and 3, 29 and 30 of the Postal Parcels Agreement; the sender may, however, ask for the instructions given by him by virtue of article 106, paragraph 7, of the Detailed Regulations of the Postal Parcels Agreement to be carried out immediately if the addressee will not pay the COD amount at the first presentation. These instructions shall also be carried out immediately if the addressee, upon presentation, categorically refuses all payment. If, in reply to an advice of non-delivery, the sender has given instructions to the office of destination, the above-mentioned periods shall be reckoned from the day after arrival of these instructions.

Article RE 404
Destruction or replacement of payment instruments

1 The following shall be destroyed by the administration of destination:
a any COD money order form which has become unusable because of discrepancy between the indications of the COD amount or as a result of cancellation or alteration of the amount;
b any inpayment form which has become unusable because of cancellation of the COD amount;
c any COD money order form or inpayment form relating to an item returned to origin for any reason.

2 When forms relating to COD items are mislaid, lost or destroyed before collection, the office of destination shall make duplicates of them on regulation forms.

Article RE 405
Redirection

1 Any item on which a COD charge is payable may be redirected if the country of new destination provides the service for items of this type in its relations with the country of origin; in that case, the COD money order form shall remain attached to the item.

2 If the sender has asked for settlement by entry to the credit of a postal giro account and if the country of new destination does not allow this form of payment, article 6, paragraph 2, of the Agreement shall apply. The office of new destination shall convert the COD amount into the currency of its country, taking as a basis the rate specified in article RE 401, paragraph 1.

Article 5
Transmission of COD money orders

COD money orders may be transmitted either direct between the issuing office and the paying office or by means of lists, as administrations prefer.

Article RE 501
Offices of exchange for COD money orders exchanged by means of lists

COD money orders exchanged by means of lists shall be exchanged only through the intermediary of offices called "offices of exchange" designated by the administration of each of the contracting countries.

Article RE 502
Preparation and transmission of COD lists

1 Each office of exchange shall prepare, daily or upon agreed dates, MP 2 lists stamped "Remboursement" (COD) summarizing the COD money orders exchanged by means of lists sent to it by the offices of destination. (1) If the money orders are not attached, the category and number of the COD items shall be noted in the "Remarks" column of the MP 2 list. (2)

2 Every COD money order entered on a list shall bear a serial number called an international number; this number shall be assigned from an annual series beginning, by agreement between the administrations concerned, on 1 January or 1 July.

3 When the numbering changes, the first list which follows shall bear, in addition to the first number of the new series, the last number of the preceding series.

4 The lists themselves shall be numbered according to the natural sequence of numbers, beginning on 1 January or 1 July of each year.

5 The lists shall be transmitted to the corresponding office of exchange by the first post by the quickest route (air or surface) and, in the absence of special agreement, without the COD money orders exchanged by means of those lists.

6 The corresponding office of exchange shall acknowledge receipt of each list by an appropriate entry on the first list dispatched in the opposite direction.

7 In the absence of special agreement, one list may be used for COD charges relating to letter-post items and parcels.

8 A special MP 2 list shall be prepared for the money orders exempt from charges (3) referred to in both article 17 of the Convention and article 4, paragraph 7, of the Money Orders Agreement; the list shall be endorsed, at the top, "Mandats exempts de taxe" (Money orders exempt from charges).

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1) When form MP 2 is used in "the list" system, instead of COD or collection-of-bills money orders, the words "sender" and "payee" in cols 3 and 4 refer to the settlement money orders themselves and not to the COD items or the bills for collection (1964 Vienna Congress, II 1287, 1288 and 1313, prop 8058).

2) The terms "list money orders" have been replaced by "money orders exchanged by means of lists" and "collecting office" by "office of destination" (II Congress/C 8 – Rep 1, prop 6000.1).

3) The exemption granted to items for prisoners of war and internees, as well as to braille literature for the blind (Conv, arts 16 and 17) extends also to COD items (1952 Brussels Congress, II 968).

Article RE 503
Treatment of COD lists

1 Verification and correction of amounts and entries on COD lists and the treatment of other irregularities shall be subject to article RE 502, paragraph 5, of the Detailed Regulations of the Money Orders Agreement.

2 Upon receipt of an MP 2 list, the office of exchange of the country of origin of the item shall pay the payees of the COD money orders using a form selected by its administration according to its requirements.

3 COD money orders which have been included in the lists but whose payment instruments it has not been possible to deliver to the payees shall be allocated to the administration of origin of the items. The same shall apply in the case of payment instruments which have been delivered to the rightful owners but the amounts of which have not been collected.

Article 6
Settling with senders of items

1 COD money orders relating to COD items (1) shall be paid to senders under the conditions laid down by the administration of origin of the item.

2 The amount of a COD money order which, for any reason, has not been paid to the payee shall be kept at his disposal by the administration of the country of origin of the item; it shall be permanently acquired by that administration upon expiry of the legal prescription period in force in that country. When, for any reason, the inpayment or transfer to a postal giro account requested under article 2, b, cannot be carried out, the administration which collected the funds shall prepare a COD money order for the corresponding amount made out to the sender of the item.

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1) COD money orders relating to COD parcels are paid to senders under the conditions laid down by the adm of origin of the item. The 1989 Washington Congress agreed to the phrase "relating to parcels" being replaced by "relating to items", which covers both parcels and letters (II Congress/C 8 – Rep 4, prop 8000.1).

Article RE 601
COD money orders undelivered, uncollected or not received

1 COD money orders which it has not been possible to deliver to the payees shall, where applicable after being subjected to the formality of authorization to extend the validity period, be receipted by the administration of origin of the items to which these instruments refer and credited to the account of the administration which issued them.

2 The same shall apply to COD money orders which have been delivered to the rightful owners, but the amount of which has not been collected. Such instruments shall first be replaced by payment authorizations prepared by the administration of origin of the money orders.

3 Any issued COD money order that is mislaid, lost or destroyed before payment may be replaced by a payment authorization issued by the administration of destination on a green form conforming to the annexed specimen R 10.

Article RE 602
Inquiry concerning a COD amount which has not reached the payee (1)

A sender of a COD item who has established that his item has been duly delivered to the addressee but who, bearing in mind the periods mentioned in article RE 403, paragraph 1, has not yet come into possession of the COD amount may lodge an inquiry to be prepared on an R 11 form and sent, as a general rule, to the office

which delivered the COD item. Inquiries shall be forwarded automatically and always by the quickest route (air or surface) on the conditions laid down in article 47 of the Convention. The form, duly completed by the services concerned, shall be returned by the quickest route (air or surface) to the office which prepared it.

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1) Art introduced by the 1989 Washington Congress allowing the sender of a COD item who has established that his item has actually been delivered to the addressee but who, bearing in mind the waiting periods of seven days and one month, has not yet come into possession of the COD amount to lodge an inquiry. The inquiry is to be made using a new R 11 form, which is to be sent to the office which delivered the COD item. This provision is intended to modify the existing procedures for dealing with inquiries about COD items so as to speed up the settlement of disputes arising from them (II Congress/C 8 – Rep 4, prop 85 0601.91).

Article 7
Remuneration. Preparation and settlement of accounts

1 The administration of origin of the item shall allocate to the administration of destination, on the amount of the charges that it has collected in application of article 3, paragraphs 3, 4 and 5, a remuneration the amount of which shall be fixed at 0.98 SDR. (1)

2 COD items paid for by COD inpayment money order shall give rise to the allocation of the same remuneration as that which is allocated when payment is made by COD money order.

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1) See Money Orders Agr, art 10, note 1.

Article RE 701
Preparation and settlement of accounts relating to COD money orders exchanged direct

1 In the absence of special agreement, accounts relating to paid COD money orders shall be prepared on a form conforming to the annexed specimen R 5. If necessary, paid money orders shall be summarized on a special list conforming to the annexed specimen R 5bis, which shall be attached to the monthly account prepared in this case on a form conforming to the annexed specimen R 5ter. (1)

2 In the absence of special agreement, R 5 forms may be used for COD money orders relating to letter-post items or parcels.

3 The paid and receipted COD money orders shall accompany the R 5 detailed account. They shall be entered in the alphabetical or numerical order of the issuing offices, as agreed, and according to the numerical order of entry in the registers of

those offices, wherever possible in chronological order. The administration preparing the account shall deduct from its total debt the amount of the charges payable to the corresponding administration in accordance with article 7, paragraph 1.

4 The balance of the R 5 account shall be added, wherever possible, to that of the monthly account for money orders prepared for the same period. Verification and settlement of the R 5 account shall be carried out in accordance with the Money Orders Agreement and its Detailed Regulations.

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1) Forms introduced by the 1979 Rio de Janeiro Congress (II 1680 and 1681, props 8514.1, 8905.91 and 8905.92).

Article RE 702
Preparation and settlement of accounts relating to COD money orders exchanged by means of lists

1 Subject to the following special provisions, COD money orders exchanged by means of lists shall be subject, with regard to the preparation and settlement of accounts, to the provisions relating to money orders exchanged by means of lists contained in the Money Orders Agreement.

2 Each administration of origin of COD items shall prepare an R 5 monthly account at the end of each month, for each administration of destination. The totals of the lists received during the month shall be recapitulated in this account.

3 The administration preparing the account shall deduct from the total the amount of the remuneration payable to the corresponding administration in accordance with article 7 of the Agreement.

4 The balance of the R 5 account shall be added, wherever possible, to that of the monthly account for money orders prepared for the same period. Verification and settlement of the R 5 account shall be carried out in accordance with the Money Orders Agreement and its Detailed Regulations.

Article 8
Liability

1 Administrations shall be liable for the funds collected (1) until the COD money order has been duly paid or until due entry to the credit of the payee's postal giro account. (2) Furthermore, administrations shall be liable, up to the COD amount (3), for the delivery of items without collection of funds or against collection of a sum lower than the COD amount. (4) Administrations shall assume no liability for delays which may occur in the collection and dispatch of funds.

2 No indemnity shall be payable in respect of the COD amount:
a if the failure to collect is due to an error or negligence on the part of the sender;
b if the item has not been delivered because it falls within the prohibitions specified in the Convention (article 41, paragraphs 1, 2 and 3, b) or in the Postal Parcels Agreement (article 20, a, ii, iv, v, vi, vii, viii and b, and article 24);
c if no inquiry has been made within the period specified in article 47, paragraph 1, of the Convention.

3 The obligation to pay the indemnity shall rest with the administration of origin of the item; that administration may exercise its right of recourse against the administration which was liable and which shall be bound to reimburse it, under the terms laid down in article 68 of the Convention, the sums paid out on its behalf. The administration which finally bore the payment of the indemnity shall have the right of recourse, up to the amount of that indemnity, against the addressee, against the sender or against third parties. Article 66 of the Convention relating to the time allowed for payment of the indemnity for the loss of a registered item shall apply, for all categories of COD items, to the payment of the sums collected or the indemnity.

4 The administration of destination shall not be liable for irregularities committed when it can:
a prove that the error was due to the non-observance of a statutory provision by the administration of the country of origin; (5)
b establish that, at the time of transfer to its service, the item and, in the case of a postal parcel, the dispatch note relating thereto did not bear the regulation endorsements. When liability cannot be clearly assigned to one of the two administrations, they shall bear the loss equally.

5 When the addressee returns an item which has been delivered to him without collection of the COD amount, the sender shall be advised that he may take possession of it within a period of three months, on condition that he drop all claim to payment of the COD amount or return the amount received by virtue of paragraph 1 above. If the sender takes delivery of the item, the amount reimbursed shall be repaid to the administration or administrations which bore the loss. If the sender does not take delivery of the item, it shall become the property of the administration or administrations which bore the loss.

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1) The question of whether it is permissible to seize the collected sum from the sender before it has been transferred must be dealt with according to the internal laws of the country in which the office of destination is situated (1920 Madrid Congress, II 400 and 401).

2) In relations where variations in the exchange rate or even devaluation of the currency of one of the countries concerned are to be expected, there is a risk of loss. If it is the currency of the country of the sender of the COD item that weakens, the sender will admittedly receive the nominal COD amount but this nominal amount may have suffered an intrinsic loss of value between dispatch of the COD item and payment of the money order. On the other hand, if it is the currency of the country of destination that is affected, the adm of that country must have taken precautions by fixing, for the collection of the COD amount, a conversion rate covering, in any event, the amount of the COD money order payable to the dispatching adm, in the latter's currency. However, if the COD money order is not paid during its period of validity (Money Orders Agr, art 6)

and it has to be submitted to the issuing adm for authorization to extend the period of validity, that adm could refuse such authorization if, in the meantime, its currency has fallen so far that it would have to pay an amount greatly exceeding the amount it collected. However, in the case of a service error, the COD amount will be guaranteed on the sender (1924 Stockholm Congress, II 368 and 369, 530 and 531).

3) By "COD amount" is to be understood the amount which the adm of destination should normally take into account according to the regulations (1939 Buenos Aires Congress, II 550).

4) The concept of fraudulent collection contained in the 1952 Brussels Agr, art 7, para 1 ("... the sender shall be entitled to an indemnity ... if collection has been effected fraudulently") was not retained; it was assimilated to non-collection or collection of a sum lower than the COD amount and is therefore implicitly covered by para 2 above (I 837 and 838, prop 221). Fraudulent collection means, in effect, collection by a swindler of the COD amount payable on a registered article stolen in the service (1924 Stockholm Congress, II 367, art 60).

5) An adm which does not provide the COD service could not be made liable for delivering, without collecting the COD amount, a COD item sent to it by mistake by another adm. Only the adm of origin, which was responsible for the mistake, could be made liable in such a case (1906 Rome Congress, II 114).

Article 9
Final provisions

1 The Convention, the Money Orders Agreement, the Giro Agreement and the Postal Parcels Agreement shall be applicable, where appropriate, in all cases which do not run counter to this Agreement. (1)

2 Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

2.1 To become effective, proposals submitted to Congress relating to this Agreement and its Detailed Regulations shall be approved by a majority of the member countries present and voting which are parties to the Agreement. At least half of these member countries represented at Congress shall be present at the time of voting.

2.2 To become effective, proposals relating to the Detailed Regulations of this Agreement which have been referred by Congress to the Executive Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Executive Council which are parties to the Agreement. (2)

2.3 To become effective, proposals introduced between two Congresses relating to this Agreement shall obtain:
a unanimity of votes, if they involve the addition of new provisions;
b two thirds of the votes, if they involve amendments to the provisions of this Agreement;
c a majority of the votes, if they involve interpretation of the provisions of this Agreement. (3)

3 This Agreement shall come into force on 1 January 1991 and shall remain in operation until the entry into force of the Acts of the next Congress.

In witness whereof, the plenipotentiaries of the Governments of the contracting countries have signed (4) this Agreement in a single copy which shall be deposited with the Director-General of the International Bureau. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at Washington, 14 December 1989.

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1) The 1964 Vienna Congress standardized the text relating to the application of the Conv in the different Agrs (II 399, Doc 88). Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv and the Agrs are applied.

2) See Money Orders Agr, art 13, note 3.

3) Cf Money Orders Agr, art 13, note 4.

4) Names of the countries that signed the Agr:

People's Democratic Republic of Algeria
Argentine Republic
Republic of Austria
Belgium
People's Republic of Benin
Burkina Faso
Republic of Burundi
Republic of Cameroon
Republic of Cape Verde
Central African Republic
Republic of Chad
Chile
Islamic Federal Republic of the Comoros
People's Republic of the Congo
Republic of Côte d'Ivoire
Republic of Cyprus
Czechoslovak Socialist Republic
Kingdom of Denmark
Republic of Ecuador
Arab Republic of Egypt
Republic of Finland
French Republic
Gabonese Republic
Federal Republic of Germany
United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Overseas Territories for whose international relations the Government of the United Kingdom of Great Britain and Northern Ireland is responsible
Greece
Republic of Guinea
Republic of Hungary
Republic of Iceland
Republic of Indonesia
Islamic Republic of Iran
Israel
Italy
Republic of Korea
Principality of Liechtenstein
Luxembourg
Republic of Mali
Islamic Republic of Mauritania
Principality of Monaco
Kingdom of Morocco
Netherlands
Netherlands Antilles and Aruba
Republic of the Niger
Norway
Republic of Paraguay
Republic of Peru
Portugal
Republic of San Marino
Republic of Senegal
Somali Democratic Republic
Spain
Republic of Suriname
Sweden
Swiss Confederation
Thailand
Togolese Republic
Republic of Tunisia
Republic of Turkey
Republic of Uganda
United Arab Emirates
Vatican City State
People's Democratic Republic of Yemen
Socialist Federal Republic of Yugoslavia

(For the signatures to the Agr, see 1989 Washington Docs, vol III/1, pp 369 to 405.)

Article RE 901
Application of the Detailed Regulations of the Convention and of certain Agreements

In all cases not expressly governed by these Regulations, the provisions of the Detailed Regulations of the Convention, of the Money Orders Agreement, of the Giro Agreement and of the Postal Parcels Agreement shall be applicable to COD items.

Article RE 902
Information to be supplied by administrations (1)

1 Each administration shall transmit to the other administrations, through the intermediary of the International Bureau, any relevant information concerning the cash-on-delivery service.

2 Any change shall be notified without delay.

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1) Cf Money Orders Agr, art RE 1302, note 1, as regards the rapid communication of this information after each Congress.

Article RE 903
Entry into force and duration of the Regulations

1 These Regulations shall come into force on the day on which the Cash-on-Delivery Agreement comes into operation.

2 They shall have the same duration as that Agreement, unless decided otherwise by the Executive Council. (1)

Done at Washington, 15 December 1989.

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1) Pursuant to the Gen Regs, art 102, para 6.2, the EC may also amend the Det Regs in case of urgent necessity.

(For the signatures to the Det Regs, see 1989 Washington Docs, vol III/2, p 355.)

List of forms (1)

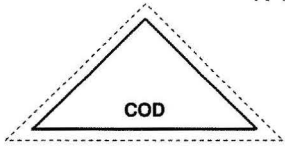
N°	Title or nature of form	References
1	2	3
R 1	"COD" label	Art RE 302, para 1
R 2	"R" label combined with name of office of origin, number of item and triangle bearing the indication "COD"	Art RE 302, para 1
R 3	International COD money order (letter-post items)	Art RE 303, para 1
R 3bis	Photo-readable international COD money order (letter-post items and postal parcels)	Art RE 303, para 1
R 4	International COD money order (postal parcels)	Art RE 303, para 1
R 5	Detailed account – COD money orders	Art RE 701, para 1
R 5bis	Summary list – COD money orders	Art RE 701, para 1
R 5ter	Detailed account – COD money orders	Art RE 701, para 1
R 6	International COD inpayment money order (letter-post items)	Art RE 303, para 1
R 6bis	Photo-readable international COD inpayment money order (letter-post items and postal parcels)	Art RE 303, para 1
R 7	International COD inpayment money order (postal parcels)	Art RE 303, para 1
R 8	International COD money order to be filled in by machine (letter-post items)	Art RE 303, para 1
R 9	International COD money order to be filled in by machine (postal parcels)	Art RE 303, para 1
R 10	Replacement of an international COD money order	Art RE 601, para 3
R 11	Inquiry – COD amount which has not reached the payee	Art RE 602

Annexes

Forms R 1 to R 11

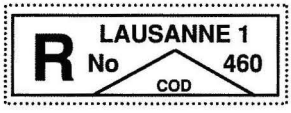
1) A background note on the standardization of forms, followed by a general note, is given in Annotated Acts, vol 2, after the list of forms.

R 1



COD, Washington 1989, art RE 302, para 1 –
Size 37 x 18 mm (base x height), colour orange

R 2



COD, Washington 1989, art RE 302, para 1 –
Size 37 x 13 mm, triangle orange

COUNTERFOIL

Sender

Amount in arabic figures

Item No

Office

Date of posting

Addressee of item

.....

.....

Stamp of issuing office

INTERNATIONAL COD MONEY ORDER R 3
Letter-post items

Office of posting of item

Amount in arabic figures

Amount in words and roman letters

Name and forenames of payee

Street and No

Place of destination

Country of destination

Stamp of issuing office

Country of destination of item

Item No

Date of posting

Sum collected

Money order No

Date

Issuing office

Signature of the official

Service instructions

COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour light green

R 3 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

(Stub)

COUNTERFOIL

Sender

Item No

Office

Date of posting

Addressee of item

Amount in arabic figures

Stamp of issuing office

Reference No

INTERNATIONAL COD MONEY ORDER R 3bis

Name and address of sender

Office of posting of item

Name and forenames of payee

Country of destination of item

Street and No

Place of destination

Item No

Country of destination

Date of posting

Amount in arabic figures

Amount and currency unit in words and roman letters

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Date

Money order No

Office

Sum collected

Signature of the official

\+ XXXXXXXXXXX+21+

COD, Washington 1989, art RE 303, para 1 – Size 210.8 x 101.6 mm, colour light green

NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

R 3bis (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

Stamp of paying office

In-register

No

(Stub)

COUNTERFOIL

Sender

Amount in arabic figures

Parcel No

Office

Date of posting

Addressee of parcel

.....

.....

Stamp of issuing office

INTERNATIONAL COD MONEY ORDER R 4
Postal parcels

Office of posting of parcel

Amount in arabic figures

Amount and currency unit in words and roman letters

Name and forenames of payee

Street and No

Place of destination

Country of destination

Stamp of issuing office

Money order No

Issuing office

Signature of the official

Country of destination of parcel

Parcel No

Date of posting

Sum collected

Date

Service instructions

COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour white

R 4 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

Creditor administration

DETAILED ACCOUNT
COD money orders

R 5

Debtor administration	Date of dispatch	
	Month	Year

No serial	No of issue	Date of issue	Issuing office	Amount of money orders		Remarks
1	2	3	4	5		6
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
Totals						
Less Remuneration						
Balance to the credit of the creditor administration						

COD, Washington 1989, art RE 701, para 1 – Size 210 x 297 mm

☐ Creditor administration

R 5bis

SUMMARY LIST
COD money orders

Debtor administration	Date of dispatch	No
	Month	Year

Serial No	Issue			Amount of money orders		Remarks
	Date	Office	No			
1	2	3	4	5		6
		Brought forward				
1						
2						
3						
4						
5						
6						
7						
8						
9						
0						
1						
2						
3						
4						
5						
6						
7						
8						
9						
0						
		☐ Carried forward				
		☐ Totals				

COD, Washington 1989, art RE 701, para 1 – Size 210 x 297 mm

R 5bis (Back)

Serial No	Issue			Amount of money orders		Remarks
	Date	Office	No			
1	2	3	4	5		6
		Brought forward.....				
1						
2						
3						
4						
5						
6						
7						
8						
9						
0						
1						
2						
3						
4						
5						
6						
7						
8						
9						
0						
		☐ Carried forward.....				
		☐ Totals				

Creditor administration

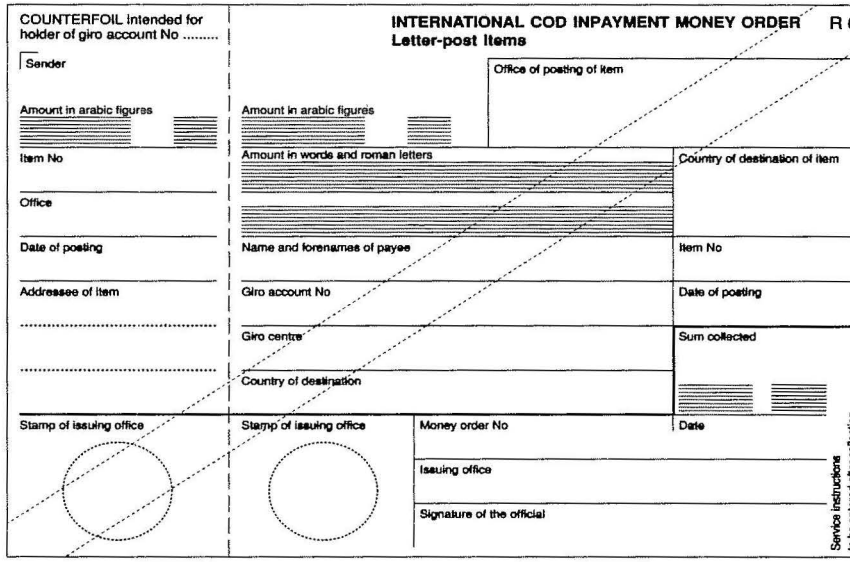
R 5ter

DETAILED ACCOUNT
COD money orders

Debtor administration	Date of dispatch	
	Month	Year

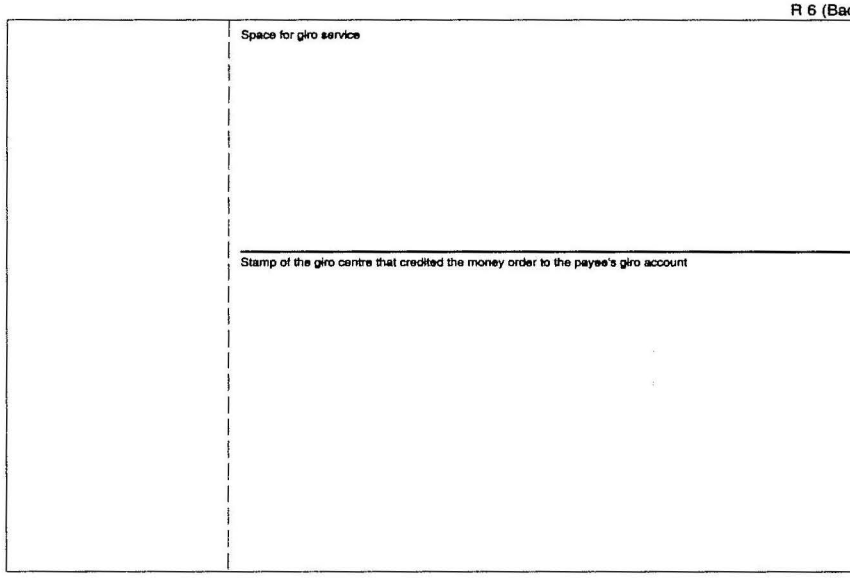
Instrument	Number of money orders	Amount of money orders
1	2	3
Money orders (total on R 5bis forms attached)		
Remuneration		
Alterations		
Totals		
Remuneration to be deducted		
Balance to the credit of the creditor administration		

COD, Washington 1989, art RE 701, para 1 – Size 210 x 297 mm



COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour light green, yellow diagonal stripe

R 6 (Back)



(Stub)

COUNTERFOIL intended for holder of giro account No

Sender

Item No | Date of posting

Office

Addressee of item

Amount in arabic figures

Stamp of issuing office

Reference No

INTERNATIONAL COD INPAYMENT MONEY ORDER R 6bis

Name and address of sender

Office of posting of item

Payee

Country of destination of item

Giro account No | Giro centre | Item No

Country of destination | Date of posting

Amount in arabic figures

Amount and currency unit in words and roman letters

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Date

Money order No

Office

Sum collected

Signature of the official

DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE – DO NOT WRITE HERE

\+ XXXXXXXXXX+21+

COD, Washington 1989, art RE 303, para 1 – Size 210.8 x 101.6 mm, colour light green, yellow diagonal stripe

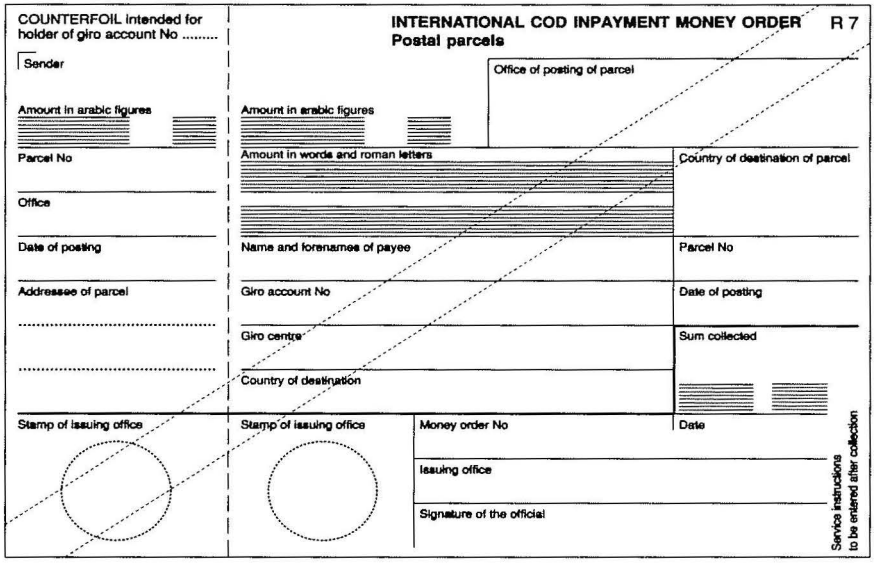
NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

R 6bis (Back)

Space reserved for giro service

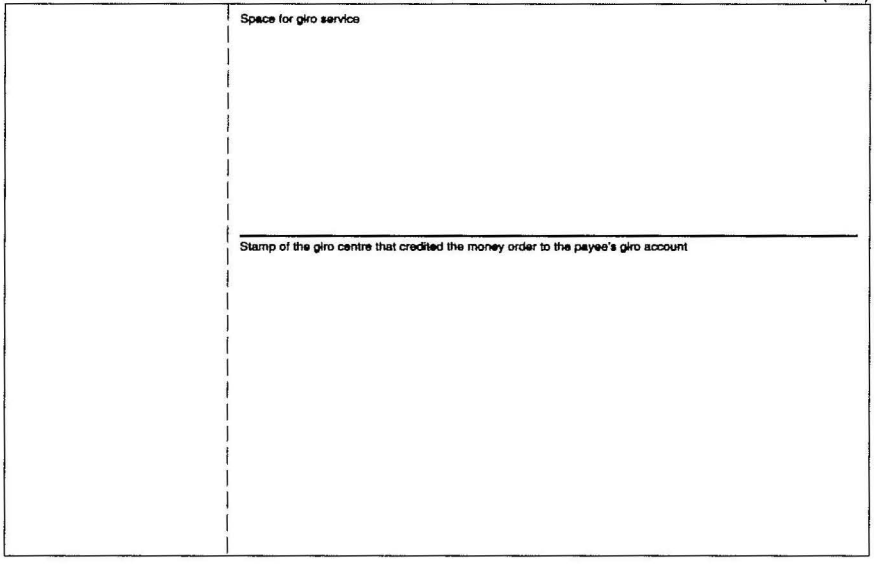
Stamp of the giro centre that credited the money order to the payee's giro account

(Stub)



COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour white, yellow diagonal stripe

R 7 (Back)



COUNTERFOIL

Sender

Amount in arabic figures

Item No

Office

Date of posting

Addressee of item

.....

.....

Stamp of issuing office

INTERNATIONAL COD MONEY ORDER R 8
to be filled in by machine
Letter-post items

Office of posting of item

Amount in arabic figures

Amount in words and roman letters

Payee

Country of destination of item

Item No

Date of posting

Sum collected

Stamp of issuing office

Money order No

Date

Issuing office

Signature of the official

Service instructions

COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour light green

R 8 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

COUNTERFOIL

Sender

Amount in arabic figures

Parcel No

Office

Date of posting

Addressee of parcel

.....

.....

Stamp of issuing office

INTERNATIONAL COD MONEY ORDER R 9
to be filled in by machine
Postal parcels

Office of posting of parcel

Amount in arabic figures

Amount in words and roman letters

Payee

Country of destination of parcel

Parcel No

Date of posting

Sum collected

Stamp of issuing office

Money order No

Date

Issuing office

Signature of the official

Service instructions

COD, Washington 1989, art RE 303, para 1 – Size 148 x 105 mm, colour white

R 9 (Back)

Space for endorsements, if any

Payee's receipt
Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

COUNTERFOIL No
Sender
File No
Amount in arabic figures
Item No
Office
Date of posting
Addressee of item
.....
.....
Stamp of issuing service

Payment authorization No

REPLACEMENT OF AN INTERNATIONAL COD MONEY ORDER
Postal parcels or letter-post items

R 10

File No
Amount in arabic figures
Office of posting of item
Amount in words and roman letters
Country of destination of item
Name and forenames of payee
Item No
Street and No or giro account No
Date of posting
Place of destination or giro centre
Sum collected
Country of destination
Stamp of issuing service
Money order No
Date
Issuing office
Signature of the official
Service instructions

COD, Washington 1989, art RE 601, para 3 – Size 148 x 105 mm, colour light green

R 10 (Back)

Replacement of a COD money order

Space for giro service

Payee's receipt
Received the sum shown overleaf
Place and date
Signature of payee
In-register
No
Stamp of paying office

Postal administration of origin

R 11

INQUIRY
COD amount which has not reached the payee

Service of origin	References

1 Particulars to be supplied by the service of origin of the item

Nature of item

☐ Letter ☐ Printed paper No ☐ Small packet ☐ Not registered No

☐ Registered No ..... ☐ Ordinary parcel No .....

☐ Insured parcel ☐ Insured letter

Weight of the item

Special particulars

☐ Airmail ☐ Express ☐ S.A.L. ☐

Date of posting of item	COD amount

Name and address of sender of item (payee of COD amount)

.....

.....

Giro account No

Name and address of addressee of COD item

.....

.....

The COD item was accompanied by a form

☐ R 3 ☐ R 4 ☐ R 6 ☐ R 7 ☐ ☐

According to the inquirer's information, the item was delivered on Date

2 Particulars to be supplied by the service of destination of the item

The above item was duly delivered to the rightful owner Date

The COD amount	Date	No of money order
☐ has been forwarded to the sender of the item		
☐ has been forwarded to the giro centre of		
☐ is forwarded by the attached money order		
☐ A duplicate was prepared on		

Stamp of the service and signature

COD, Washington 1989, art RE 602 – Size 210 x 297 mm

3 Particulars to be supplied by the office of destination about settlement of the COD amount (post office or giro centre) R 11 (Back)

The COD amount	Date
☐ has been paid to the payee	
☐ has been credited to giro account No	
☐	
☐	

Stamp of the service and signature

Any other comments

Alphabetical Index

NB. The figures and letters in small type above the line refer to the paragraphs and subparagraphs of the articles concerned.

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– Special lists	–	502[8]
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– Return	–	403
– Transmission (by air or surface)	4[2]	–
– Uncollected	–	503[3], 601
– Unpaid	6[2]	601
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Entry into force and duration of the Agreement and Detailed Regulations	–	903
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– Methods of –	5	–
– Offices of –	–	501, 502[1, 6]
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Forms for the use of the public	–	202
– List of –. See page 162		
– to be attached to the items	–	303
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– Delays	8[1]	–
– Determination	8[4]	–
– Exceptions to the principle of –	8[2]	–
– Extent	8	–
– Indemnity	8[2, 3]	–
– Loss of item	8[3]	–
– Principle	8[1]	–
– Recourse	8[3]	–
– Return	8[5]	–
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Decisions other than those amending the Acts

Postal Financial Services

Other decisions of the 1989 Washington Congress concerning the Postal Financial Services Agreements (1)

1) A complete list of the decisions of the 1989 Washington Congress, other than amendments to the Acts, is given in numerical order on pp 407–532 of vol III/1 of the Documents of that Congress.

Resolution C 3/1989

Postal Financial Services and Subscriptions to Newspapers and Periodicals Agreements abolished. Possibility of their being retained or reintroduced

Congress,

Noting
that member countries of the UPU either do not participate in the postal travellers' cheques, giro travellers' cheques, instruments payable at giro centres, collection of bills, savings and subscriptions to newspapers and periodicals services, or execute these services on the basis of bilateral agreements which differ greatly from one another,

Believing
that, under those circumstances, regulation of these services by the UPU is no longer justified,

Decides

i to delete from the Money Orders Agreement all provisions concerning postal travellers' cheques;
ii to delete from the Giro Agreement the provisions concerning "Giro travellers' cheques" and those concerning "Negotiation by giro transfer of instruments payable at giro centres";
iii to abolish the Collection of Bills Agreement, the International Savings Agreement and the Subscriptions to Newspapers and Periodicals Agreement;
iv to leave administrations the possibility of retaining or subsequently reintroducing between themselves all or part of the provisions relating to the above-mentioned services,

Accordingly instructs

the International Bureau to distribute by means of circulars, as the need arises and at the request of the countries concerned, a list of the countries participating in these services, as well as certain information of a general nature.

(Proposal 05, Committee 8, 1st meeting)

Decision C 51/1989

Postal financial service (POSTFIN) telegrams

Congress

Decides

to apply the provision of article RE 303, paragraph 6, on expressing the amount in figures, then in words in postal financial service (POSTFIN) telegrams with effect from 1 July 1990.

(Proposal 6000.2, Committee 8, 2nd meeting)

Decision C 94/1989

Use of other methods of transferring funds in the postal financial services

Congress

Instructs

the Executive Council to conduct a study on the possibility of using other faster and less cumbersome methods of transferring funds in the postal financial services and to communicate the result of this study to the postal administrations of their use.

(Committee 8, 4th meeting)