

Universal Postal Union

# Manual of the Postal Financial Services

Berne 1995
International Bureau of the Universal Postal Union

## Note concerning the printing

The texts of the Money Orders Agreement, the Giro Agreement and the Cash-on-Delivery Agreement are printed in **bold characters.**
The texts of the Detailed Regulations and of the Final Protocols are printed in ordinary characters.
The texts of the commentary by the International Bureau are printed in small characters preceded by a square (■). The number of the provisions commented on is printed in **bold characters.**
Any amendments to the texts made in subsequent updates of the Manual are marked by a vertical line (**I**) in the margin opposite the amended text.

## Remarks

The Manual of the Postal Financial Services replaces volume 4 of the Annotated Acts published by the International Bureau after each Congress from 1940 to 1991. It includes the provisions of the three Agreements (Money Orders Agreement, Giro Agreement and Cash-on-Delivery Agreement) as revised by the 1994 Seoul Congress, those of their Detailed Regulations as revised by the POC in 1995 and the commentary made by the International Bureau. The provisions of the Manual are subdivided into three parts, corresponding to each Agreement.
The Manual is designed so as to give the reader immediate access to all the information about one and the same matter, viz:

- the provisions of the Agreement in question, indicated by
  **Article ...**
- the provisions of the Detailed Regulations in question, indicated by
  Article RE ...
- the provisions of the Final Protocol, given after the article concerned and indicated by
  Prot Article ... or Prot Article RE ...
- the commentary by the International Bureau following the provisions to which it refers.

The commentary now includes only topical elements to the exclusion of historical developments. People doing research and wishing to define the origins and development of the texts are advised to carefully retain the 1991 edition of volume 4 of the Annotated Code.

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# Abbreviations

(The abbreviations listed below are mainly used in the commentary)

## A. Common abbreviations

| | |
|---|---|
| adm or administration | postal administration |
| Agr | Agreement |
| AI | advice of entry (Giro) |
| AO | other items or items other than LC in the classification system based on content |
| AR | advice of delivery |
| art | article |
| c | centime |
| CA | Council of Administration |
| CCC | Customs Co-operation Council (up to 1994) |
| CCITT | International Telegraph and Telephone Consultative Committee |
| CCPS | Consultative Council for Postal Studies (up to 1994) |
| cf | confer (= compare) |
| circ | circular |
| cm | centimetre |
| COD | Cash-on-Delivery (Agreement or Detailed Regulations) |
| col | column |
| comm | commentary |
| 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 | Document (of Congresses, Conferences, Postal Operations Council, etc) |
| doc | document |
| EC | Executive Council (up to 1994) |
| EDI | Electronic Data Interchange |
| eg | for example |
| ELC | Executive and Liaison Committee (up to 1964) |
| EPFSC | European Postal Financial Services Commission |
| et seq | and those that follow |
| fr | franc |

| | |
|---|---|
| g | gramme |
| Gen Regs | General Regulations |
| Giro | Giro Agreement |
| h | hour |
| IAEA | International Atomic Energy Agency |
| IATA | International Air Transport Association |
| IB | International Bureau |
| IBRS | International Business Reply Service |
| ICAO | International Civil Aviation Organization |
| id | idem |
| IFC | International Finance Corporation |
| IMF | International Monetary Fund |
| IMO | International Maritime Organization |
| Ins | Insured Letters |
| ISO | International Organization for Standardization |
| ITU | International Telecommunications Union |
| Journal or Periodical | *"Union Postale"* (quarterly publication of the International Bureau) |
| kg | kilogramme |
| km | kilometre |
| lb (16 oz) | pound avoirdupois (453.59 grammes) |
| LC | letters and postcards |
| LDC | Least Developed Countries |
| M | special bag of printed papers for the same addressee |
| m | metre |
| max | maximum |
| min | minimum |
| mm | millimetre |
| mn | minute (of time) |
| Money Orders | Money Orders Agreement or Detailed Regulations |
| nm | nautical mile (1852 metres) |
| No | number |
| NPU | Nordic Postal Union |
| oz | ounce (28.3465 grammes) (one-sixteenth of the pound avoirdupois) |
| p, pp | page(s) |
| para | paragraph |
| Parcels | Postal Parcels Agreement |
| Periodical | See under Journal |
| POC | Postal Operation Council |
| POSTEUROP | Association of European Public Postal Operations |
| prop | proposal |
| Prot or Protocol | Final Protocol (to the respective Act) |
| R | registered |
| RE or Regs | Detailed Regulations |
| rec | recast |

| | |
|---|---|
| Rep | Report on the work of the Union, published by the International Bureau |
| RPTC | Regional Posts and Telecommunications Committee |
| s | second (time) |
| S.A.L. | Surface airlifted mail |
| SDR | Special Drawing Right |
| subpara | subparagraph |
| SV | empty bags |
| t | tonne (1000 kilogrammes) |
| T | postage due |
| t-km | tonne-kilometre or kilometric tonne (unit used in connection with conveyance) |
| T.m. | sea transit |
| T.t. | land transit |
| UN | United Nations |
| UPU or Union | Universal Postal Union |
| v | insured article |
| viz | videlicet (namely) |
| vol | volume |

## B. Abbreviations relating to forms

(These abbreviations are always followed by the serial number of the form)

| | |
|---|---|
| AV | Airmail (Washington 1989) |
| C | Convention (Washington 1989) |
| CN | Convention (Séoul 1994) |
| CP | Parcels |
| MP | Money Orders |
| R | COD |
| VD | Insured letters (Washington 1989) |
| VP | Giro |

# General List of UPU Member Countries and of territories included in the Union

**(Position at 1 January 1996)**

| | Party to the 1994 Seoul Agreements (P) or only the 1989 Washington Agreements (P*) | | |
|---|---|---|---|
| | MP | VP | R |
| Afghanistan | – | – | – |
| Albania | P | P | P |
| Algeria | P | P | P |
| Angola | – | – | – |
| Antigua and Barbuda | P* | P* | P* |
| Argentina | P | P | P |
| Armenia | P | P | P |
| Australia | – | – | – |
| – Norfolk Island | | | |
| Austria | P | P | P |
| Azerbaijan | – | – | – |
| Bahamas | – | – | – |
| Bahrain | – | – | – |
| Bangladesh | P | – | – |
| Barbados | – | – | – |
| Belarus | – | – | – |
| Belgium | P | P | P |
| Belize | – | – | – |
| Benin | P | P | P |
| Bhutan | – | – | – |
| Bolivia | P | P | P |
| Bosnia and Herzegovina | P* | P* | P* |
| Botswana | – | – | – |
| Brazil | P | – | P |
| Brunei Darussalam | – | – | – |
| Bulgaria (Rep) | P | P | – |
| Burkina Faso | P | P | P |
| Burundi | P | P | P |
| Cambodia | P | P | P |
| Cameroon | P | P | P |
| Canada | – | – | – |
| Cape Verde | P | P | P |
| Central African Rep | P | P | P |
| Chad | P | P | – |
| Chile | P | P | P |
| China (People's Rep) | P | P | P |
| Colombia | – | – | – |
| Comoros | P* | P* | P* |
| Congo (Rep) | P | P | P |
| Costa Rica | – | – | – |
| Côte d'Ivoire (Rep) | P | P | P |
| Croatia | P | P | P |
| Cuba | – | – | – |
| Cyprus | P | P | P |

| | Party to the 1994 Seoul Agreements (P) or only the 1989 Washington Agreements (P*) | | |
|---|---|---|---|
| | MP | VP | R |
| Czech (Rep) | P | – | P |
| Dem People's Rep of Korea | – | – | – |
| Denmark | P | P | P |
| – Faröe Islands | | | |
| – Greenland | | | |
| Djibouti | P | – | – |
| Dominica | – | – | – |
| Dominican Republic | – | – | – |
| Ecuador | P | P | P |
| Egypt | P | P | P |
| El Salvador | P* | – | – |
| Equatorial Guinea | P | P | P |
| Eritrea | – | – | – |
| Estonia | – | – | – |
| Ethiopia | – | – | – |
| Fiji | P | – | P |
| Finland (including the Åland Islands) | P | P | P |
| France | P | P | P |
| – French Overseas Departments: | | | |
| – – French Guiana | | | |
| – – Guadeloupe (including St Barthélémy and St Martin) | | | |
| – – Martinique | | | |
| – – Réunion | | | |
| – Territorial Community of Mayotte | | | |
| – Territorial Community of St Pierre and Miquelon | | | |
| – French Overseas Territories coming within the Union's jurisdiction by virtue of article 23 of the Constitution: | | | |
| – – French Polynesia (including Clipperton Island) | | | |
| – – French Southern and Antarctic Territories (St Paul and Amsterdam Islands, Crozet Islands, Kerguelen Islands, Terre Adélie) | | | |
| – – New Caledonia | | | |
| – – Wallis and Futuna Islands | | | |
| – – Scattered islands (Bassas da India, Europa, Juan de Nova, Glorieuses, Tromelin) | | | |
| Gabon | P | P | P |
| Gambia | – | – | – |
| Georgia | – | – | – |
| Germany | P | P | P |
| Ghana | P | – | P |
| Great Britain: | – | P | P |
| – United Kingdom of Great Britain and Northern Ireland | | | |
| – Guernsey | | | |
| – Jersey | | | |
| – Isle of Man | | | |
| Overseas Territories (United Kingdom of Great Britain and Northern Ireland): | – | P | P |
| – Anguilla | | | |
| – Ascension | | | |
| – Bermuda | | | |
| – British Indian Ocean Territory | | | |

| | Party to the 1994 Seoul Agreements (P) or only the 1989 Washington Agreements (P*) | | |
|---|---|---|---|
| | MP | VP | R |
| – Cayman Islands | | | |
| – Falkland Islands (Malvinas) | | | |
| – Gibraltar | | | |
| – Hong Kong | | | |
| – Montserrat | | | |
| – Pitcairn Islands (Pitcairn, Henderson, Ducie and Oeno) | | | |
| – South Georgia and the South Sandwich Islands | | | |
| – St Helena | | | |
| – Tristan da Cunha | | | |
| – Turks and Caicos Islands | | | |
| – Virgin Islands | | | |
| Greece | P | P | P |
| Grenada | P | – | – |
| Guatemala | – | – | – |
| Guinea | P | P | P |
| Guinea-Bissau | – | – | – |
| Guyana | P | P | P |
| Haiti | P* | – | – |
| Honduras (Rep) | – | – | – |
| Hungary (Rep) | P | P | P |
| Iceland | P | P | P |
| India | – | – | – |
| Indonesia | P | P | P |
| Iran (Islamic Rep) | P | P | P |
| Iraq | – | – | – |
| Ireland | – | – | – |
| Israel | – | – | – |
| Italy | P | P | P |
| Jamaica | – | – | – |
| Japan | P | P | – |
| Jordan | P | – | – |
| Kazakhstan | – | – | – |
| Kenya | – | – | – |
| Kiribati | – | – | – |
| Korea (Rep) | P | P | P |
| Kuwait | P | – | – |
| Kyrgyzstan | – | – | – |
| Lao People's Dem Rep | – | – | – |
| Latvia | – | – | – |
| Lebanon | P | – | – |
| Lesotho | – | – | – |
| Liberia | P | – | – |
| Libyan Jamahiriya | – | – | – |
| Liechtenstein | P | P | P |
| Lithuania | – | – | – |
| Luxembourg | P | P | P |
| Madagascar | P | P | – |
| Malawi | – | – | – |
| Malaysia | – | – | – |
| Maldives | P | – | – |
| Mali | P | P | P |
| Malta | – | – | – |
| Mauritania | P | P | P |

| | Party to the 1994 Seoul Agreements (P) or only the 1989 Washington Agreements (P*) | | |
|---|---|---|---|
| | MP | VP | R |
| Mauritius | – | – | – |
| Mexico | P | – | – |
| Moldova | P* | P* | P* |
| Monaco | P | P | P |
| Mongolia | – | – | – |
| Morocco | P | P | P |
| Mozambique | P | P | P |
| Myanmar | – | – | – |
| Namibia | P* | P* | P* |
| Nauru | – | – | P |
| Nepal | – | – | – |
| Netherlands | P | P | P |
| Netherlands Antilles and Aruba | P | P | P |
| – Netherlands Antilles (Bonaire, Curaçao, Saba, St Eustatius, St Maarten) | | | |
| – Aruba | | | |
| New Zealand (including the Ross Dependency) | – | – | – |
| – Cook Islands | | | |
| – Niue | | | |
| – Tokelau | | | |
| Nicaragua | – | – | – |
| Niger | P* | P* | P* |
| Nigeria | P | – | – |
| Norway | P | P | P |
| Oman | – | – | – |
| Pakistan | – | – | – |
| Panama (Rep) | P | P | P |
| Papua New Guinea | P | P | P |
| Paraguay | P | P | P |
| Peru | P | P | P |
| Philippines | P | P | P |
| Poland (Rep) | P | – | – |
| Portugal | P | – | P |
| – Macao | | | |
| Qatar | P | – | – |
| Romania | P | P | P |
| Russian Federation | – | – | – |
| Rwanda | P* | P* | – |
| Saint Christopher (St Kitts) and Nevis | P* | P* | P* |
| Saint Lucia | P | – | – |
| Saint Vincent and the Grenadines | P | P | – |
| San Marino | P | P | P |
| Sao Tome and Principe | – | – | – |
| Saudi Arabia | – | – | – |
| Senegal | P | P | P |
| Seychelles | – | – | – |
| Sierra Leone | P | – | – |
| Singapore | – | – | – |
| Slovakia | P | P | P |
| Slovenia | P* | P* | P* |
| Solomon Islands | P | – | – |
| Somalia | P* | P* | P* |
| South Africa | – | – | – |
| Spain | P | P | P |

| | Party to the 1994 Seoul Agreements (P) or only the 1989 Washington Agreements (P*) | | |
|---|---|---|---|
| | MP | VP | R |
| Sri Lanka | P | – | – |
| Sudan | P | – | – |
| Suriname | P | P | P |
| Swaziland | – | – | – |
| Sweden | P | P | P |
| Switzerland | P | P | P |
| Syrian Arab Rep | P | P | P |
| Tajikistan | P | P | P |
| Tanzania (United Rep) | – | – | – |
| Thailand | P | – | P |
| the former Yugoslav Republic of Macedonia | P | P | P |
| Togo | P | P | P |
| Tonga (including Niuafo'ou) | – | – | – |
| Trinidad and Tobago | – | – | – |
| Tunisia | P | P | P |
| Turkey | P | P | P |
| Turkmenistan | – | – | – |
| Tuvalu | – | – | – |
| Uganda | P | P | P |
| Ukraine | – | – | – |
| United Arab Emirates | P | P | P |
| United States of America | P | P | P |
| – Territories of the United States of America coming within the Union's jurisdiction by virtue of article 23 of the Constitution: | | | |
| – – Guam, Puerto Rico, Samoa, Virgin Islands of the United States of America | | | |
| – – Trust Territory of the Pacific Islands (Mariana Islands including Saipan and Tinian, but not the United States Possession of Guam) | | | |
| Uruguay | P | P | – |
| Uzbekistan | – | – | – |
| Vanuatu | P | – | – |
| Vatican | P | P | P |
| Venezuela | – | – | – |
| Viet Nam | P | – | – |
| Western Samoa | P | – | – |
| Yemen | P | – | P |
| Yugoslavia | P* | P* | P* |
| Zaire | P | P | P |
| Zambia | P | P | P |
| Zimbabwe | P | – | P |

Number of member countries: 189

UN member countries whose situation with regard to the UPU has not yet been settled:

Andorra
Marshall Islands
Micronesia (Federated States of)
Palau

Territory in a special situation:

East Timor

■ **Commentary**
For the signatures to the Postal Financial Services Agrs, see volume III of the Docs of the 1994 Seoul Congress (Final Acts), pp 229 to 261, 277 to 309, 321 to 353.

# Table of charges relating to the Postal Financial Services

| Description of charge | Amount | Observations | Article |
|---|---|---|---|
| 1 | 2* | 3 | 4 |
| **I. Charges provided for in the Money Orders Agreement** | | | |
| Charge for issuing an ordinary money order | 22.86 SDR at most | | 4.1 |
| Charge for request for advice of payment (of entry) | 0.98 SDR at most | | 4.1 |
| Express delivery charge | 1.63 SDR at most | | 4.1 |
| Charge for an inpayment money order | Lower than the charge for an ordinary money order of the same amount | | 4.3 |
| Additional charge allocated to the intermediary administration | Charge determined by the intermediary administration on the basis of the costs generated by the operations it carries out | | 4.4 |
| Delivery charge for payment at the place of address | Same charge as in internal service | Optional charge that may be collected from the payee | 4.5 a |
| Charge when the amount is entered to the credit of a giro account | Same charge as in internal service | Optional charge that may be collected from the payee | 4.5 b |
| Charge for authorization to extend the period of validity | 0.65 SDR at most | Optional charge that may be collected from the payee | 4.5 c |
| Poste restante charge | Same charge as in internal service | Optional charge that may be collected from the payee | 4.5 d |
| Additional express charge | Same charge as in internal service | When express delivery involves special demands an additional charge may be levied in accordance with the provisions governing transfers of funds of the same kind in the internal service. This optional charge may be collected from the payee | 4.5 e |

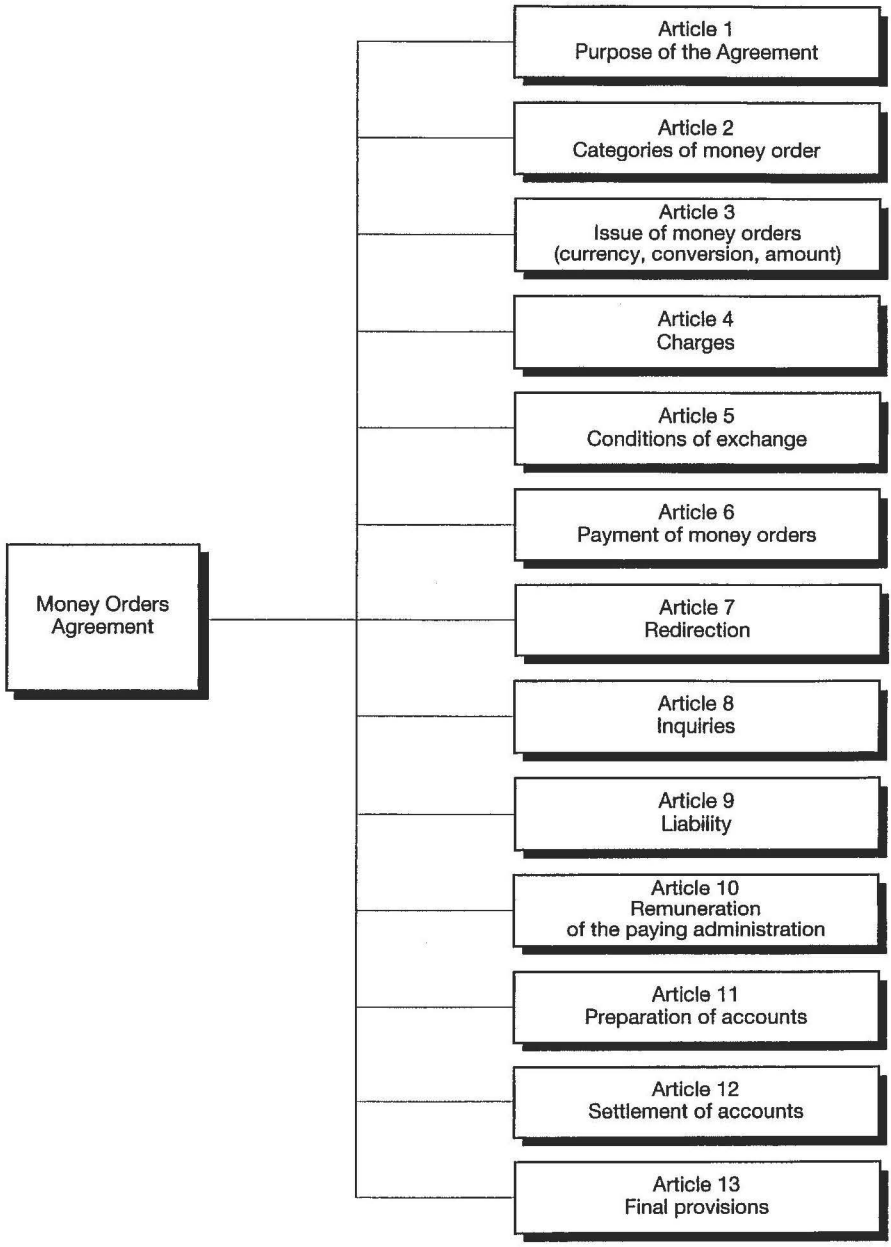
| Description of charge | Amount | Observations | Article |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| Payment authorization charge | 0.65 SDR at most | Charge may be collected from the sender or the payee, except if it has already been collected in respect of the advice of payment | 4.6 |
| Charge for a request for redirection | Same charge as in internal service | | 7.1 |
| Charge for payment to addressee only | 0.16 SDR at most | | RE 314.1 |
| Charge for withdrawal from the post or alteration or correction of address | 1.31 SDR at most | | RE 317.1 |
| Charge for ordinary telegraph money orders | Charge obtained by adding a telegram charge to the charge for issuing an ordinary money order | | RE 402 |
| **II. Charges provided for in the Giro Agreement** | | | |
| Charge for an ordinary transfer | The limit of the charge is not defined (amount to be determined by the issuing administration) | | 3.3 |
| Charge for the entry of a postal transfer to the credit of a giro account | The limit of the charge is not defined (amount to be determined by the administration of destination) | | 3.4 |
| Telegraph transfer charge | Charge obtained by adding a charge stipulated for transmission of a transfer by telecommunication on top of the charge for an ordinary transfer | | 3.7 |
| Charge for an inpayment to be made by inpayment advice | Lower than the charge for issuing an ordinary money order | Charge to be determined by the issuing administration | 5.3.2 |
| Charge collected from the payer of an outpayment cheque | The limit of the charge is not defined (amount to be determined by the administration of origin) | | 7.3 |

| Description of charge | Amount | Observations | Article |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| Charge collected from the payer of a postcheque | The limit of the charge is not defined (amount to be determined by the issuing administration) | | 12.5 |
| Charge for an advice of entry to the credit of the payee's account | 0.98 SDR at most | | RE 309.1 |
| **III. Charges provided for in the Cash-on-Delivery Agreement** | | | |
| Charge collected for payment by COD money order | Charge obtained by adding a charge to be freely determined by the administration of origin on top of the charges payable on the category to which the item belongs | | 3.3 |
| Charge collected for payment by COD inpayment money order | Charge obtained by adding a charge to be freely determined by the administration of origin on top of the charges payable on the category to which the item belongs. This charge is lower than that which would be payable on an item of the same amount paid for by COD money order | | 3.3 |
| Charge for increase in COD amount | Charge equal to that collected for payment by COD money order or by COD inpayment money order | Charge not 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 | 3.4 |
| Set charge collected from sender | 0.16 SDR at most | Charge collected 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 country of destination or in the country of origin of the item | 3.5 |

| Description of charge | Amount | Observations | Article |
|---|---|---|---|
| 1 | 2 | 3 | 4 |
| Set charge collected by the administration of destination | Charge collected on the COD amount. 0.65 SDR at most | Charge relating to the transfers and inpayment collected by the administration of destination of the item if the COD amount is credited to a postal giro account either in the country of destination or in the country of origin of the item | 4.3 a |
| Charge collected by the administration of destination if a COD money order is paid by means of a transfer or inpayment to the credit of a postal giro account | i Internal charge payable on transfers and inpayments when they are made to the credit of a postal giro account held in the country of destination<br>ii Charge payable on international transfers and inpayments when they are made to the credit of a postal giro account held in the country of origin of the item | The charge is collected on the COD amount | 4.3 b and c |

# Money Orders Agreement

# Synoptic table of the Money Orders Agreement



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# Money Orders Agreement

**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 4, of the Constitution, drawn up the following Agreement:**

# Detailed Regulations 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 Postal Operations Council has drawn up the following measures for ensuring the implementation of the Money Orders Agreement.

## 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.**

**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.**

■ **Commentary**

**1.1** 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.

"Contracting country" shall be taken to mean any Union member country signatory or non-signatory to the Agreement or assuming the service under a reciprocal relationship with other member countries on the basis of the Agreement.

**1.2** Non-postal organizations may participate in the exchange of money orders through the intermediary of a recognized postal adm in order to ensure the international service (in the event of legal dispute).

## Article 2
## Categories of money order

### 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.**

■ **Commentary**

**2.1** 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.

**2.2** 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 (cf also 5.1 under Giro Agr commentary).

## Article RE 201
## Forms for the use of the public

For the purpose of applying article RE 5606.3 of the Detailed Regulations of the Convention, the following shall be considered forms for the use of the public:

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).

■ **Commentary**

**201** The provisions of art RE 5606 of the Det Regs of the Conv are applicable by analogy to money order service forms, except in these case specified by the Money Order Agr and its Det Regs (cf. also 2.1 under the Money Order Agr.

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.

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.

■ **Commentary**
**202.2** The form MP 16bis gives 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.

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, Seoul 1994, art RE 202.1 – Size 148 x 105 mm, colour pink

## ■ Commentary

**MP 1** Insertion of the charge collected in the right-hand frame on the front is optional. Adms may provide for the sender's name to be inserted in the body of the money order.

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, Seoul 1994, art RE 202.1 – Size 210.8 x 101.6 mm, colour white with half-tone in 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

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 N°

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
(May be detached by the payee)

Amount in arabic figures

Date of issue

Name and address of sender/ Communications

Postal administration

**ORDINARY INTERNATIONAL MONEY ORDER for machine handling** MP12

Exchange rate[1]

Amount in arabic figures

Sum paid[1]

Amount and currency unit in words and roman letters

Payee

Space for postage stamps or indication of charge collected if applicable

[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, Seoul 1994, art RE 202.3 – 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

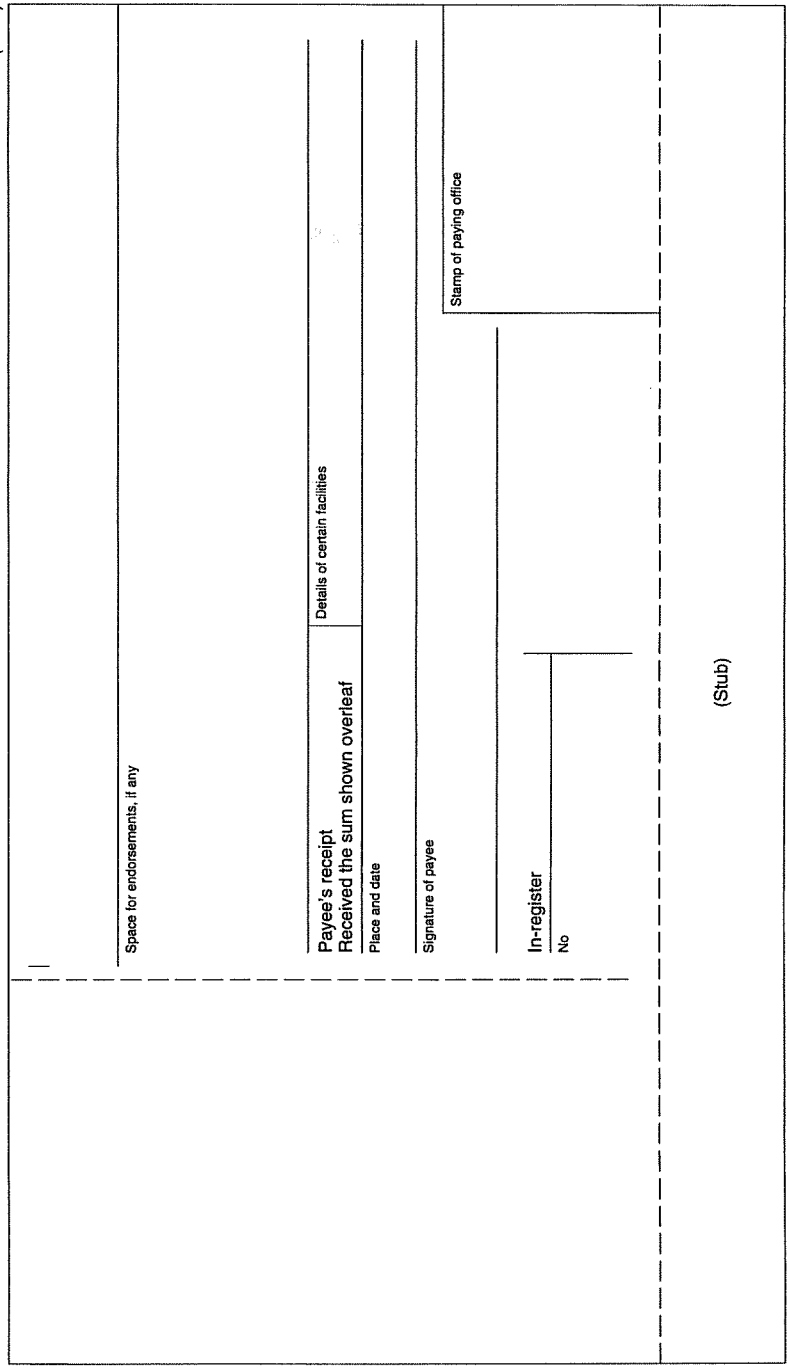
Sum deposited

Signature of the official

+ 21987654321+21+

Money Orders, Seoul 1994, art RE 202.3 – Size 210.8 x 101.6 mm, colour white with half-tone in 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 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, Seoul 1994, art RE 202.2 – 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, Seoul 1994, art RE 202.2 – Size 210.8 x 101.6 mm, colour white with half-tone in 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)

## 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.**

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

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

**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 Telegraph money orders shall be subject to the provisions of the International Telecommunication Regulations.**

■ **Commentary**

**3.1** 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.

**3.2** 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).

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. 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. 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.

**3.3** To achieve greater flexibility as regards the maximum amount on issue, it was decided to leave it to adms to set this amount.

**3.4** Cf Giro Agr, art RE 302.

## 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. Entries shall be handwritten, in block letters if possible, 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; abbreviated addresses and telegraphic addresses shall not be accepted.

■ **Commentary**

**301.1** The issuing adm remains free to prescribe the language or languages in which the money orders may be made out, 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.

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.

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.

**301.4** It may be useful for the roman letters to be transcribed into the characters of the country of destination.

## Article RE 302
## Preparation of inpayment money orders

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 301.1 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.

■ **Commentary**

**RE 302.1** Cf. comm. 301.1 and 301.4.

## Article RE 303
## Preparation of ordinary and inpayment money orders to be exchanged by telex

Ordinary and inpayment money orders to be exchanged by telex shall be prepared beforehand on MP 1, MP 1bis, MP 16 or MP 16bis forms in accordance with the provisions of articles RE 301 and RE 302.

Article RE 304
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:
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 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 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" 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 abbreviated according to international standard ISO 4217 and fractions of a unit, if any, in figures. The amount in words may be shown digit by digit written separately.

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.

■ **Commentary**

**304.1** The sole telegraph service indication "POSTFIN" was introduced into the UPU Acts 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.

By "issuing number" is to be understood "postal issuing number" previously used in the Acts. 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) (see comm. 1101.1 b).

**304.3** The expression "Money Orders 201–203" is given only as an example.

**304.6** 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, it was decided to reintroduce in this para the indication of the amount of the money order and the name of the currency unit in words. Moreover, since the abbreviated indication of the name of the currency unit on money orders is becoming increasingly automatic because it simplifies the wording, the 1991 EC, in resolution CE 18/1991, approved the introduction into the text of the provisions on the abbreviated indications of the name of the currency unit according to standard ISO 4217 thereby bringing the regulation into line with practice (see also comm 307.1).

## Article RE 305
## Preparation of telegraph inpayment money orders

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);
- postal service indication *(AVIS INSCRIPTION)*, if appropriate;
- name of the postal giro centre of destination.

The text part shall contain:
- *MANDAT*, followed by the 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 article RE 304.2, 3, 6 and 7 shall apply to the preparation of telegraph inpayment money orders.

■ **Commentary**
**305.1** See comm 304.1 regarding the wording of postal financial service telegrams. The telegraph service indication "LT" was eliminated from the address part in ordinary telegraph money orders and telegraph inpayment money orders in order to conform with CCITT regulations.

## Article RE 306
## 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", "Advice of entry", "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 315.

■ **Commentary**
**306** See also comm 315.

## Article RE 307
## 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 and the name of the currency unit abbreviated according to international standard ISO 4217. The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the currency unit 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 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.

■ **Commentary**

**307.1** 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 has been removed. The possibility of writing the amount digit by digit written separately has also been admitted. 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. To guarantee a min of uniformity and clarity in the abbreviated indication of the currency unit, ISO standard 4217 was adopted.

## Article RE 308
## Automatic registration

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

■ **Commentary**

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

## Article RE 309
## Money orders sent *"poste restante"* or to persons staying in hotels or boarding houses

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.

■ **Commentary**

**309** See comm 308.

## Article RE 310
## Payment of funds. Receipt

1 Each administration shall determine the form 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, shall be issued to the sender without charge at the time the funds are paid.

■ **Commentary**

**310.1** "Form" here means the means by which payment is made and the currency unit used.

**310.2** The obligation to enter the number of the money order on the receipt was introduced to facilitate investigations in case of an inquiry. The receipt must not be subject to any postal or fiscal fee.

Article RE 311
Advice of payment

1 The sender of a money order may ask to be notified of payment. Article 20 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.

Article RE 312
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 20 of the Convention shall apply to advices of entry.

Article RE 313
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 19 of the Convention shall be applicable.

Article RE 314
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. The sender requesting payment of a money order to the addressee only shall pay a special charge equal to that provided for in article 21 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).

Article RE 315
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. On money orders exchanged by means of lists, only references shall be accepted.

■ **Commentary**
**315** 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. The words "list money orders" are replaced by "money orders exchanged by means of lists".

Article RE 316
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 317
Withdrawal from the post. Alteration or correction of address

1 The sender of a money order may, under the conditions prescribed in article 29 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 RE 2901 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.

Postal administration of origin

MP 4

Post office or giro centre of origin

☐ 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<br>Signature of official in charge |
| Signature of person making the inquiry or request | |

Money Orders, Seoul 1994, art RE 317.2 – 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

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.....

**Declaration of payee (if possible)**

.....

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.....

.....

.....

.....

Stamp of office sending the reply
Signature of official in charge



## 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.**

**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 charge determined by the latter on the basis of the costs generated by the operations it carries out; 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.**

**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 12.3.5 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 of 0.65 SDR at most may be collected from either the sender or the payee, except if the charge has already been collected in respect of 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 exchanged under the terms of article 7.2 and 3.1 to 3.3 of the Convention shall be exempt from all charges.**

■ **Commentary**

4 The information relating to the charges collected by adms is published in the Compendium of information (Postal Financial Services.)

**4.2** In order to produce lower charges for users and thus meet competition from the banks, a major change was made in rate-fixing for money orders. For that purpose, the system of sharing charges, under which the charges collected on issue were governed by the payments (considered excessive) allocated to the paying adm, was dropped and the free fixing of charges subject to a max was introduced. This max was finally raised to 22.86 SDR.

**4.4** As it was considered that the method of calculating the transit charge was too inhibiting for the country providing such transit, the new principle was introduced whereby the intermediary adms determine the charge on the basis of the costs generated by the operations it carries out.

**4.6** As the reference to the charge that could be collected for the inquiries was deleted from the text of the Conv, the reference to the same charge in this article has also been deleted.

## 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.

■ **Commentary**

**402** Information on the charges collected by adms published in the Compendium of Information (Postal Financial Services).

## 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.**

**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.**

**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.**

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

■ **Commentary**

**5.1** "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, 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.

The term "ordinary money order" covers both the card money order and the list money order (see comm 2.1).

**5.3** Provision introduced to permit the transfer of funds through the post between countries operating different methods of exchange: card money orders and list money orders.

**5.4** Optional provision introduced to extend 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.

Article RE 501
Transmission of ordinary and inpayment money orders

1 Transmission by post

1.1 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 RE 4307.2 to 5, or in article RE 4310 of the Detailed Regulations of the Convention, depending on whether or not they are automatically registered. Administrations may agree among themselves that article RE 4307.2 of the Detailed Regulations of the Convention shall not apply to money orders subject to automatic registration.

2 Transmission by telex

2.1 Ordinary and inpayment money orders sent by telex shall be exchanged through the intermediary of offices of exchange designated by the administrations.

2.2 The exchanges shall be protected by a coding system.

2.3 The transmission shall be made for each instrument separately in the following telex message order:

- postal service indications, if appropriate (*"Avis de paiement"* (advice of payment); *"Avis d'inscription"* (advice of entry); *"Paiement en main propre"* (payment to the addressee only));
- word *"Mandat"* (money order) followed by the issuing number and the ISO international abbreviation of the issuing country;
- name of the issuing office preceded by its code number;
- name and address of the sender;
- amount to be paid written as follows: total number of currency units in numerals, then in words, name of the currency unit abbreviated in accordance with international standard ISO 4217 and, as applicable, fractions of the unit in numerals; the amount given in words may be written digit by digit separately;
- name, forename and full address of the payee;
- name of the payee and his postal giro account number (in the case of an inpayment money order);
- international transaction number;
- coding of message in accordance with bilateral agreement.

■ **Commentary**

**501.1.1** In view of the important nature of the provisions of the par. 3 of the former art 161 of the Det Regs of the Conv (transferred to the Manual of the Conv) with regard to the derogation from the conditions of transmission of money orders, particularly those subject to automatic registration, these provisions have been introduced into this art.

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.

2 Special list

A special MP 2 list shall be prepared for the money orders exempt from charges referred to in articles 7.2 and 3.1 to 3.3 of the Convention and article 4.8, of the Agreement as well as for the money orders referred to in article RE 608.8; 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).

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 |
| | | | | |
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**Alterations**

Money Orders, Seoul 1994, art RE 502.1.2.1 – Size 210 x 297 mm

| International number | Issue:<br>1 Office<br>2 Date<br>3 Number | Sender<br>Name and full address | Payee<br>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 |
| | | | | | | | | | | |
| | | | | | | | | | | |
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| | | | | | | | | | | |

| International number | Issue:<br>1 Office<br>2 Date<br>3 Number | Sender<br>Name and full address | Payee<br>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 |
| | | | | | | | | | | |
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| | | | | | | | | | | |

| International number | Issue:<br>1 Office<br>2 Date<br>3 Number | Sender<br>Name and full address | Payee<br>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 |
| | | | | | | | | | | |
| | | | | | | | | | | |
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| | | | | | | | | | | |

Stamp, date and signature

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 RE 4310 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.**

**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. 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 of 0.65 SDR at most 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.**

■ **Commentary**

**6.1 b** 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 was enough for all countries.

**6.2** 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.

■ **Commentary**
**601** Information about the method of applying these provisions by adm is given in the Compendium of Information (Postal Financial Services).

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 CN 07 form provided for in article RE 2001.2 of the Detailed Regulations of the Convention, shall be sent direct to the sender of the money order.

4 The provisions of article RE 604.1 to 4 and 7 shall apply by analogy to ordinary money orders transmitted by telex.

Article RE 603
Transcription of instruments

1 Money order telegrams

1.1 Money order telegrams should 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.

2 Ordinary and inpayment money orders transmitted by telex

2.1 Offices of exchange shall transcribe ordinary and inpayment money orders transmitted by telex in accordance with the conditions laid down in paragraph 1.1. In this case, however, the word "telex" shall be added to the title

"ordinary international money order" or "international inpayment money order".

2.2 The international transaction number shall be placed after the issuing number and separated from it by a fraction line.

■ **Commentary**

**603.1.1** Provisions introduced to do away with the great diversity noted in the docs used for payment of telegraph money orders. Since transcription of money order telegrams on an adapted form or on an MP 1 or MP 1bis form to obtain a telegraph money order for subsequent processing is not current in all adm. The fact is rather that money order telegrams prepared appropriately serve perfectly well as fully valid vouchers both for payment and for accounting. In that case, the money order telegram fits into the category of telegraph money order. Money order telegrams for telegraph inpayment money orders are treated in the same way.

**603.2** Para introduced following adoption of the regulations on the transmission of ordinary and inpayment money orders by telex.

## Article RE 604
## Payment of ordinary telegraph money orders

1 Ordinary telegraph money orders shall be paid on receipt.

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.

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. 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.

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

4 Article 7.2 of the Agreement 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 RE 2802.2 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 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:

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.

■ **Commentary**

**608.2** Clarification 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.

**608.7** See comm 603.1.1.

**608.8** Procedure introduced 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.

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 two months from the day of inquiry, in accordance with article 37 of the Convention, 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.

■ **Commentary**

**609.5** Addition introduced 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.

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

☐ Addition to

☐ Replacement of money order

To be entered by the paying administration when effecting the conversion

Name and forenames of payee

Street and number

Exchange rate

Place of destination

Sum paid

Country of destination

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, Seoul 1994, art RE 609.5 – Size 148 x 105 mm, colour pink

MP 13 (Back)

Space for endorsements, if any

☐ Replacement of money order

☐ Addition to money order

**Payee's receipt**

Received the sum shown overleaf

Place and date

Signature of payee

In-register

No

Stamp of paying office

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 means of telecommunication, where such treatment has been prescribed under articles RE 308 and RE 309.

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).

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<br>Our reference<br>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<br>Amount of money order |
| Sender | Name and full address |
| Payee | Name, forenames and full address<br>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, Seoul 1994, art RE 610.1 – 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

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 610.5 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 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.

## 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 27.1 to 3 of the Convention shall be applicable by analogy.**

**2 In the event of redirection, the *poste restante* charge and the additional express charge shall be cancelled.**

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

■ **Commentary**

**7.1** In order to standardize redirection procedure and avoid any doubts as to the authenticity of the instrument, it was 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.

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 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.

■ **Commentary**
**702.1** See comm 7.1.

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 30 of the Convention shall apply.**

■ **Commentary**

**8** See also comm on Conv, art RE 3001 and RE 3002.

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 ...).

■ **Commentary**

**801.1** Any information about the address to which inquiries must be sent is published in the Compendium of Information (Postal Financial Services).

**801.3** As the certificate of posting is the only document proving that the instrument has really been posted, it must be kept by the sender.

## 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.**

**2 Exceptions**

**Postal administrations shall be relieved of all liability:**

**a** for delays in the transmission and payment of money orders;

**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, upon expiry of the period prescribed in article 30.1 of the Convention.

**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.

**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.

**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 three 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 two months to pass without finally settling the claim.

**6 Reimbursement of the administration that paid the indemnity**

**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 the Detailed Regulations of the Convention (Rules for payment);
- **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.

**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.

■ **Commentary**

**9.1** 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.

Any other questions which such a case may involve must be decided according to the internal legislation of the country of destination. Adms accept no liability for carrying out subsequent arrangements made by the persons entitled, as set out in art RE 317, unless they have reached the offices concerned in time.

**9.4.2** Para designed 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.

**9.6.2 a** Cf Conv, Det Regs, art RE 5503.6.

## Article 10
## Remuneration of the paying administration

**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:**

- **0.82 SDR up to 65.34 SDR;**
- **0.98 SDR over 65.34 SDR and up to 130.68 SDR;**
- **1.21 SDR over 130.68 SDR and up to 196.01 SDR;**
- **1.47 SDR over 196.01 SDR and up to 261.35 SDR;**
- **1.73 SDR over 261.35 SDR and up to 326.69 SDR;**
- **2.09 SDR over 326.69 SDR and up to 392.02 SDR;**
- **2.52 SDR over 392.02 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.**

■ **Commentary**

**10.1** The principle of sharing charges was abandoned leaving it to issuing adms to decide freely the charge to be collected on issue (cf art 4.1 to 4.4). As a result, there is no longer any relation between charges and the remunerations to be allocated to the paying adm.

**10.5** This supplementary remuneration is designed to enable the paying adm to cover at least part of the services provided in paying to the addressee only.

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:

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 RE 402;

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.

■ **Commentary**

**1001.1** Cf also comm 402.6 in the Manual of the Conv.

## Article 11
## Preparation of accounts

**1 Each paying administration shall prepare for each issuing administration a monthly account showing the sums paid for ordinary money orders or a monthly account showing the amount of the lists received during the month for money orders exchanged by means of lists. These monthly accounts shall be in the form of the specimens annexed to the Detailed Regulations; they 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, or by means of a liaison giro account.**

■ **Commentary**

**11.4** A possibility provided for adms to use a giro account for settling money orders, like the system used in the giro service.

## Article RE 1101
## Preparation of monthly accounts for ordinary money orders

1 For the preparation of the monthly accounts referred to in article 11 of the Agreement (monthly account in the form of the annexed specimen MP 5 for ordinary money orders or monthly account in the form of the annexed specimen MP 15 for money orders exchanged by means of lists), the summary shall be made according to:

a the chronological order of the months of issue;
b the alphabetical or numerical order 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 9.6 and that of the interest prescribed in articles 9.6.3 and 12.4 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. Administrations shall endeavour, in any event, to transmit this document by the end of the second month following that to which it pertains.

8 If there are no instruments paid (money orders, payment authorizations), a "Nil" monthly account shall be sent to the corresponding administration. However, this account may be omitted by agreement between the administrations concerned.

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.

■ **Commentary**

**1101.1 b** 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).

**1101.7** As there are numerous modern means of transmission at the disposal of adms today, the word "telegraph" was replaced by "telecommunication".

**1101.10** This applies to any simplification of accounts (transmission by special lists, by magnetic tape or telematics; the possible non-return of money orders, etc).

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 | | | | | | | | |
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| 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, Seoul 1994, art RE 1101.1 – 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 |
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| 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, Seoul 1994, art RE 1101.2 – 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 articles 9 and 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 | | | | | |
| Amount per money order<br>Remuneration 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 articles 9 and 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, Seoul 1994, art RE 1101.2 – Size 210 x 297 mm

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 | | | | |
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| | | | | | | | | | | |
| 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, Seoul 1994, art RE 1101.1 – Size 210 x 297 mm

Article RE 1102
Preparation of monthly accounts for inpayment money orders

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

■ **Commentary**
**1102** Adms may agree to adopt, for the settlement of inpayment money orders, the provisions of the Giro Agr concerning inpayments.

Article RE 1103
Preparation of monthly accounts for ordinary and inpayment money orders transmitted by telex

Articles RE 1101 and RE 1102 shall apply to the preparation of monthly accounts for ordinary and inpayment money orders transmitted by telex.

■ **Commentary**
**1103** Art introduced following adoption of the methods of exchange for ordinary or inpayment money orders transmitted by telex.

Article RE 1104
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 MP 15 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 1105
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 in monthly accounts, 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 1106
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.

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<br>Date and signature | Seen and accepted by the corresponding administration<br>Stamp, date and signature |
|---|---|
| | |

Money Orders, Seoul 1994, art RE 1106.1 – Size 210 x 297 mm

Article RE 1107
Preparation of money orders accounts for which settlement is made by means of a liaison giro account

1 The money orders paid shall be centralized by the office of exchange of the paying administration.

2 They shall be described on an MP 5 account showing the total of the payments made, expressed in the currency of the paying country or in the currency agreed upon for execution of the service. The amount of remunerations owed by the issuing administration to the paying administration shall be added to the total of the MP 5 account.

3 The total of the MP 5 account shall be debited to the liaison giro account opened in the name of the issuing postal administration. The MP 5 account and the money orders paid shall be attached to the corresponding abstract of account which shall be sent to the issuing administration.

4 Money orders paid shall be sent to the issuing administration as soon as possible but at least once a week. However, they may be sent to the said administration once a month, if the administrations concerned have agreed on this.

■ **Commentary**
**1107** Cf comm 11.4.

## 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 or a liaison giro account to which amounts owed in respect of the money orders service shall be debited.**

**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.**

**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.**

■ **Commentary**
**12.4** It is not permitted to delay payment excessively.

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 12.2 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.

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.

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.

5 If a monthly account which has been transmitted does not reach the debtor administration, the latter shall be justified, if it does not receive a copy of the said account from its counterpart, in considering the amount of the instalments paid for the month in question as liquidating its debt for the period concerned and in having the creditor administration compensate the senders for their money orders presumed to have been paid to third parties.

■ **Commentary**

**1201.2** Under art RE 5503.7 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.

**1201.3** 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.

**1201.5** Para introduced to avoid difficulties which quite often occur because of this situation and with a view to having a legal basis for obtaining substitute information from the paying administration.

## 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 12.4 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 1101.7.

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.

3 A debtor administration which wishes to make use of the option provided for in article 12.2 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 12.2 of the Agreement.

Prot RE Sole article
Instalments

Because of its internal legislation, the postal administration of Mexico shall not be obliged to observe the terms of article RE 1202.1 of the Detailed Regulations of the Money Orders Agreement wich requires the payment of an instalment on the fifteenth day of any month durung which money orders were issued exceeding a total of 6533.81 SDR.

Article RE 1203
Liaison giro account

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 execution of the money orders service and possibly from any other operations that the administrations may agree to settle by this means.

2 Where administrations do not have a giro system, the liaison giro account may be opened with another financial institution.

■ **Commentary**
**1203** Art introduced to give adms the possibility of using a liaison giro account for settlement of money orders. Similar provisions have long applied in the giro service (see Giro Agr, art RE 101).

Article RE 1204
Maintenance of liaison giro accounts. 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. The administrations of origin and destination shall agree bilaterally on the method of exchanging information on debits and credits.

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 amounts owing, payment of the money orders 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 financial institution 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.

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 payment, etc, may impinge upon this article.

■ **Commentary**

**1204** Art introduced to give adms the possibility of using a liaison giro account for settlement of money orders. Similar provisions have long applied in the giro service (see comm 102.1 and 102.5 of the Giro Agr).

Article RE 1205
Operation of the liaison giro account

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 transfer to a banking institution in that capital or commercial centre;

b the amount of any money orders which may have been debited to the liaison account and which, for whatever reason, should be reimbursed to the issuing administration;

c any other credit operations agreed to between the corresponding administrations.

2 The following, in particular, shall be debited to the liaison giro account:
a the total of the MP 5 accounts referred to in article RE 1107;
b the total of the remunerations owed to the paying administration;
c sums the withdrawal of which is requested by the administration holding the liaison giro account for contingency levelling of the latter's credit balance;
d any other debit operations agreed to between the corresponding administrations.

■ **Commentary**
**1205** Cf comm 1203 and 1204 (see also Giro Agr art RE 103).

**Article 13**
**Final provisions**

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

**2 Article 4 of the Constitution 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 Postal Operations Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Postal Operations Council which are parties to the Agreement.**

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

**3.3.1 two thirds of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve the addition of new provisions;**

**3.3.2 a majority of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve amendments to provisions of this Agreement;**

**3.3.3 a majority of the votes, if they involve interpretation of the provisions of this Agreement.**

**3.4 Notwithstanding the provisions under 3.3.1, any member country whose national legislation is as yet incompatible with the proposed addition may, within 90 days from the date of notification of the latter, make a written declaration to the Director-General of the International Bureau stating that it is unable to accept the addition.**

**4 This Agreement shall come into force on 1 January 1996 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 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 Seoul, 14 September 1994.**

■ **Commentary**

**13.1** The text relating to the application of the Conv in the different Agrs has been standardized. Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied.

**13.2** This art concerns exceptional relations.

**13.3.2** Provision giving the POC formal power to lay down the Det Regs.

## 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 articles RE 2001 and RE 2002, (Advice of delivery);
b articles RE 1901 and RE 1902, (Express items);
c articles RE 2901 and RE 2902, (Withdrawal from the post, Alteration or correction of address), supplemented by article RE 317.2 to 5 of these Regulations.

## Article RE 1302
## Information to be supplied by administrations

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, 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 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.

■ **Commentary**
**1302.1** This information is published in the Comp of Information (Postal Financial Services). 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.

**1302.1 xiii** Cf comm 301.1.

## 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 Postal Operations Council.

■ **Commentary**
**1303.2** Pursuant to Gen Regs, art 104.9.2, the POC may also amend the Det Regs in case of urgent necessity.

Done at Berne, 16 February 1995.

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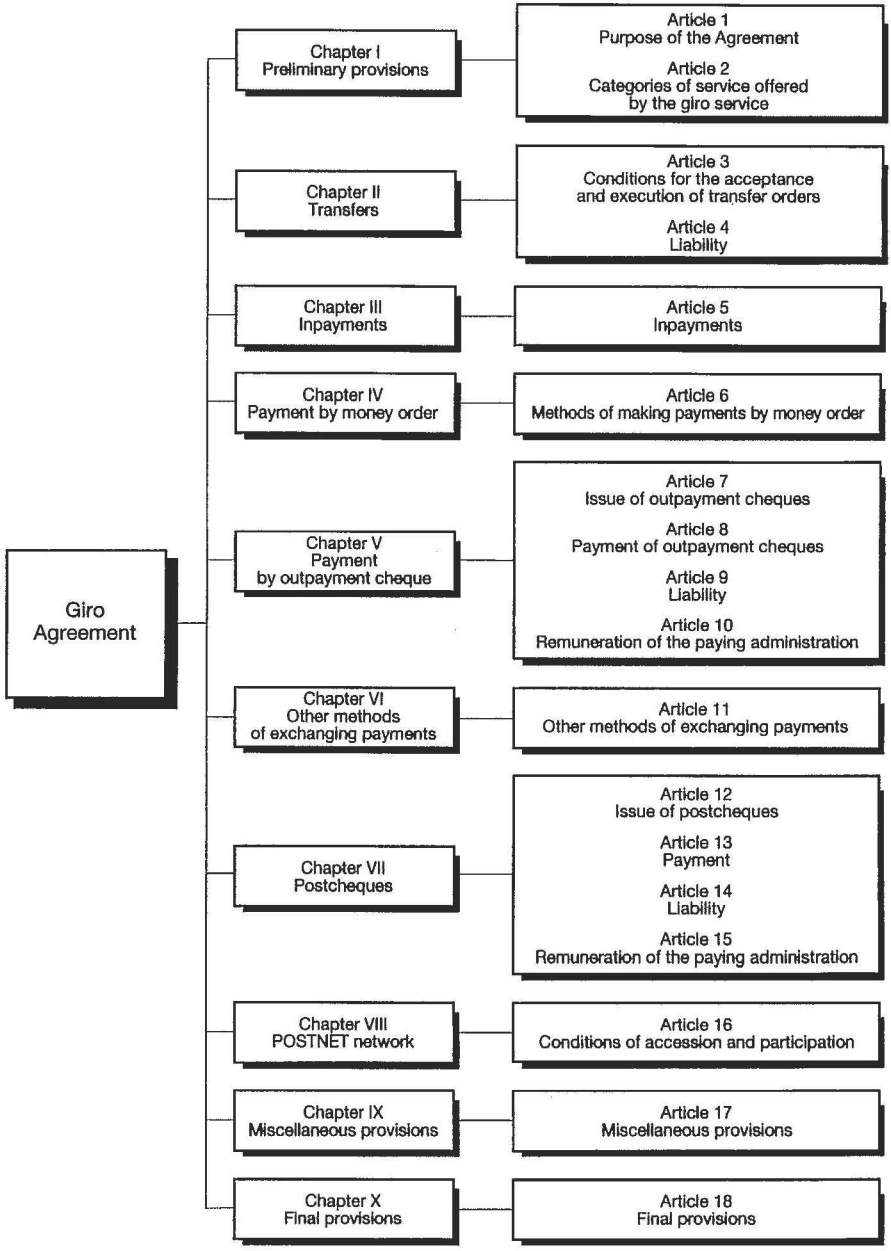
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# Giro Agreement

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# Giro Agreement

**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 4, of the Constitution, drawn up the following Agreement:**

# Detailed Regulations 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 Postal Operations Council has drawn up the following measures for ensuring the implementation of the Giro Agreement.

## 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 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.**

■ **Commentary**

**1.2** Where non-postal organizations operate the services governed by this Agr, adms must see to execution of the international service to ensure that exchanges through such organizations are smooth and completely secure (see also comm 1.2 of the Money Orders Agr).

## 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.

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.

■ **Commentary**

**101.1** As the mechanism of periodical liquidation accounts and the accounting stemming from them no longer corresponded to the needs of international exchanges, it was 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. These are 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.

**101.2** 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.

## Article RE 102
## Maintenance of liaison giro accounts. 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. The administrations of origin and destination shall agree bilaterally on the method of exchanging information on debits and credits.

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 interbank 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.

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.

■ **Commentary**

**102.1** 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. 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. 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.

**102.5** These provisions are designed to instigate the situation when adms exchanging giro transfers and cashing postcheques face the problem of uncovered balances, or more precisely of liaison accounts with negative balances.

## Article RE 103
## Operation of the liaison giro account

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 303.3 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 withdrawal 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 bookkeeping charges.

■ **Commentary**
**103** Cf also comm 101.1.

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 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 Withdrawal through the POSTNET network of cash dispensers**

**5.1** Postal financial institutions which have acceded by agreement to the POSTNET network may offer holders of their cards the possibility of withdrawing cash from POSTNET network cash dispensers.

**6 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.**

■ **Commentary**

**2.4** It should also be noted that some adms do not issue postcheques to holders of giro accounts.

**2.5** Following the creation of the network of POSTNET cash dispensers, a new service can be offered to customers by adms and postal financial institutions providing the giro service under the terms of the POSTNET agreement.

Article RE 201
Forms for the use of the public

For the purpose of applying article RE 5606.3 of the Detailed Regulations 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 or national forms consistent with banking practice used as transfer advices or, if applicable, as inpayment advices under the conditions set out in articles RE 301.2 and RE 503.2 shall not be subject to the provisions of the above-mentioned article RE 5606.3 of the Detailed Regulations of the Convention.

2 VP 7 inquiry about a transfer or inpayment

3 VP 10 advice of entry

4 VP 13 and VP 13bis transfer orders or 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.
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.

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.
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.

7 POSTNET network cash dispenser withdrawal card
The card used for withdrawals from POSTNET network cash dispensers shall comply with the technical specifications described in the POSTNET agreement.

■ **Commentary**

**201.1** The use of forms that have proved their worth in the execution of international payments, although not necessarily being specific domestic service forms of certain adms, simplify the measures to adapt operational procedures in line with banking practice.

**201.4.1** 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.

**201.5.1** Postcheques 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. Adms can issue postcheques to their account holders, whatever the nature of such accounts (giro, savings bank, etc). 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 it was decided that the technical characteristics of the form should be deposited with the IB (see also 1984 Hamburg Congress resolution C 51 for the procedure of depositing these characteristics and that of any amendment to them).

**201.6** 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.

**201.7** Each of the financial institutions concerned defines the card that can be used on the POSTNET network by its holders.

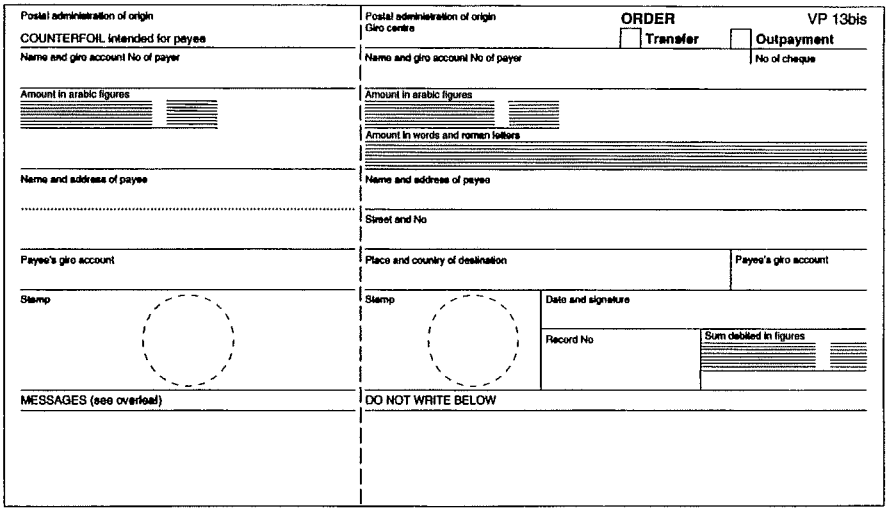
| Postal administration of origin<br>COUNTERFOIL<br>intended for payee | Postal administration of origin<br>Giro centre | **ORDER**<br>☐ **Transfer** ☐ **Outpayment** | VP 13 |
|---|---|---|---|
| Name and giro account No of payer | Name and giro account No of payer | | No of cheque |
| Amount in arabic figures | Amount in arabic figures<br>Amount in words and roman letters | | |
| Name and address of payee<br>..... | Name and address of payee<br>Street and No | | |
| Payee's giro account | Place and country of destination | | Payee's giro account |
| Stamp | Stamp | Date and signature<br>Record No | Sum debited in figures |
| Messages (see overleaf) | Do not write below | | |

Giro, Seoul 1994, art RE 201.4 – Size 148 x 105 mm

VP 13 (Back)

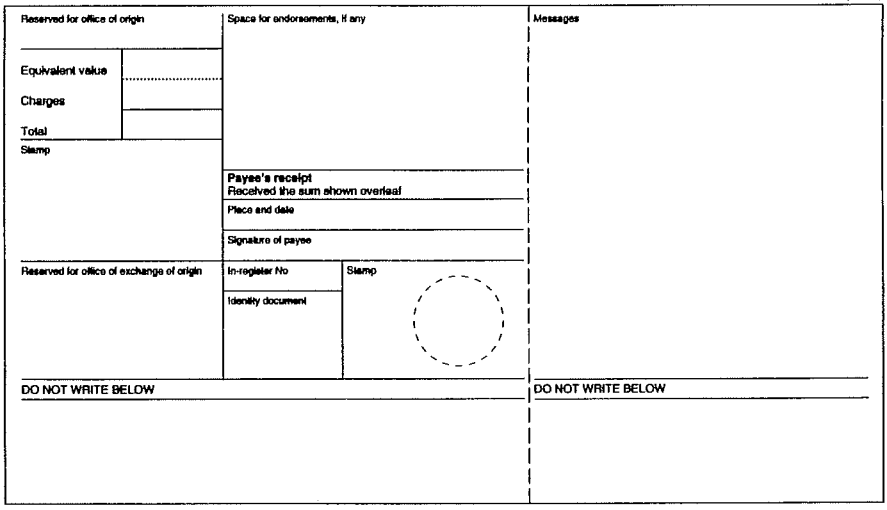
| Reserved for office of origin | Space for endorsements, if any | | Messages |
|---|---|---|---|
| Equivalent value<br>Charges<br>Total | | | |
| Stamp | **Payee's receipt**<br>Received the sum shown overleaf<br>Place and date<br>Signature of payee | | |
| Reserved for office of exchange of origin | In-register No<br>Identity document | Stamp | |
| Do not write below | | | Do not write below |

NB. – The obligatory technical characteristics of this form are deposited with the International Bureau




Giro, Seoul 1994, art RE 201.4 – Size 185.9 x 105 mm

VP 13bis (Back)




NB. – The obligatory technical characteristics of this form are deposited with the International Bureau

# 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.**

**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 7.2 and 3.1 to 3.3 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 International Telecommunication Regulations. 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.**

■ **Commentary**

**3.3** This is the principle of the non-sharing of charges (see also Money Orders Agr, comm 10.1).

Article RE 301
Preparation of transfer advices

1 For every transfer to be 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 or appropriate national forms consistent with banking practice.

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.

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.

5 Entries on forms shall be preferably typewritten. The entry of the amount shall be made in an authentic writing medium without any deletion, alteration or erasure, even if certified.

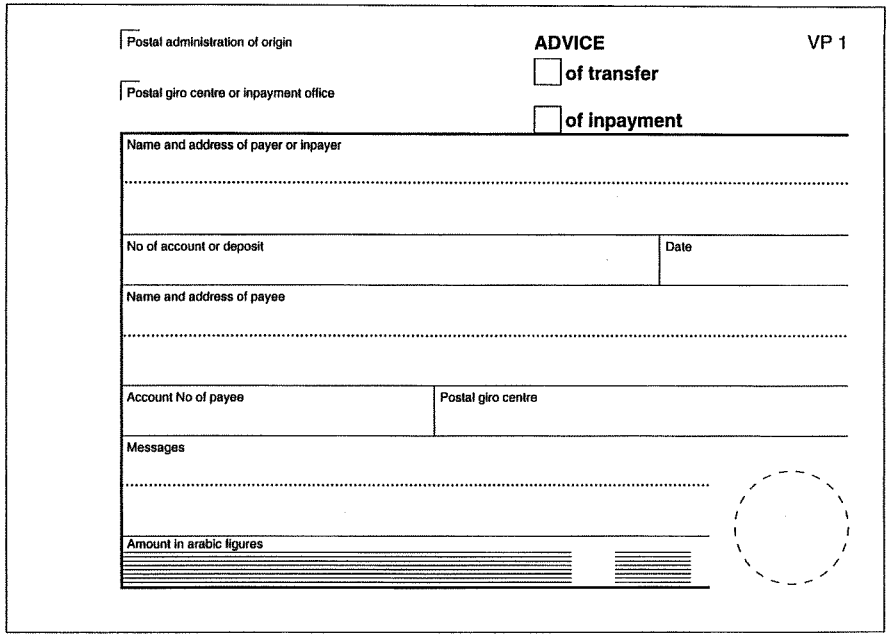
6 Transfer advices shall bear the date-stamp impression of the giro centre of origin.

■ **Commentary**
**301.2** See also comm 201.1.

**301.3** Aimed partly at enabling users of high-speed printers to include messages for the payee on the front of advices of transfer and partly at specifying that such messages must be limited to a short, precise reference to the payment. It should be remembered that the adms concerned assume no liability as regards the authenticity or content of the messages to the payee on the advice of transfer.

**301.4** International standard ISO 4217 for the abbreviated indication of the currency unit on international transfer orders was adopted (see also Money Orders Agr, comm 307.1).

**301.5** Aimed at adopting, as necessary, the relevant provisions of the domestic or international services. The security aspect is always taken into account.




Giro, Seoul 1994, art RE 301.2 – Size 148 x 105 mm

## ■ Commentary

**VP 1** Adms may apply the date-stamp of the giro office of destination as a guarantee for their country's account holders.

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.

■ **Commentary**
**303.3** An embossed stamp is not compulsory for countries which do not use it in their domestic service.

Postal administration of origin

VP 2

**LIST**

☐ **of transfers** ☐ **of inpayments**

☐ **of outpayments**

Postal giro centre

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, Seoul 1994, art RE 303.3 – Size 210 x 297 mm

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.

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, Seoul 1994, art RE 304.1 – Size 210 x 297 mm

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.

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 regularization list in the form of the specimen VP 4.

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 the VP 4 form.

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<br>Account No and name and address | Payer or inpayer<br>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, Seoul 1994, art RE 306.1 – Size 210 x 297 mm

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 20 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 CN 07 form, provided for in article RE 2001.2 of the Detailed Regulations of the Convention, shall be duly completed with the address of the payer (front of the VP 10) and the description of the transfer (back of the VP 10) 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).

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, Seoul 1994, art RE 309.3 – 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

Article RE 310
Cancellation of an ordinary transfer

1 The payer may, within the terms of article 29 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 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.

■ **Commentary**
**310.4** With a view to making provision for the possible use for giro transfers of means of transmission provided by telecommunications other than telex (telefax, teletransmission, etc) the term "by telegraph" was replaced by "by any form of telecommunications".

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, Seoul 1994, art RE 310.2 – 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, Seoul 1994, art RE 310.3 – Size 210 x 148 mm

Article RE 311
Non-execution of an ordinary transfer

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 307.2.

■ **Commentary**
**311** 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

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.

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 of destination, or exchanged between offices of exchange.

2 Transfer 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);
- postal service indication *(AVIS INSCRIPTION),* if appropriate;
- name of the giro centre of destination.

The text part shall contain:
- *VIREMENT,* followed by the 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.

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.

■ **Commentary**

**313.1** The provisions of the Det Regs have been adapted to the existing method of exchanging telegraph transfers between offices of exchange.

**313.2** See Money Orders, Det Regs, comm 304.1 as regards the wording adopted for postal financial services telgrams.

**313.6** Cf comm 310.4.

## Article RE 314
## Debiting of telegraph transfers to the liaison giro account

The administration 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.

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 or to the giro centre of the administration of origin by telecommunication stating the reason why the order was not executed. If, after checking, the centre of origin or the office of exchange 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 311.2 to 5.

■ **Commentary**
**316.1** The transmission of information must always be between the offices making the direct exchange (see also comm 313.1).

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 30 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 RE 3001.2.1 of the Detailed Regulations of the Convention.

Postal administration of origin

**INQUIRY** VP 7

☐ **Transfer** ☐ **Inpayment**

☐ **Outpayment**

| | | |
|---|---|---|
| Giro centre or inpayment office of origin | Date of inquiry<br>Date of transfer or inpayment | |
| Payer or inpayer | Name and place of address<br>Account or deposit No | |
| Amount | In figures, in currency of the country of destination | |
| Payee | Name and place of address<br>Giro centre<br>Account No | |
| Dispatch by the giro centre or inpayment office of origin | Giro centre or office of inpayment<br>Stamp<br>Exchange office of origin<br>List No<br>Date<br>Signature | |
| Dispatch by the giro office of exchange of the administration of origin | Exchange office of origin<br>Stamp<br>Exchange office of destination<br>List No<br>Serial No<br>Date<br>Signature | |
| Dispatch by the giro office of exchange of the administration of destination | Exchange office of destination<br>Stamp<br>Giro centre of destination<br>List No<br>Date<br>Signature | |
| Reply from the giro centre of destination | | |

Stamp of the giro centre of destination and date
Signature

Giro, Seoul 1994, art RE 317.3 – Size 210 x 297 mm

## Article 4
## Liability

1 Principle and extent of liability

1.1 Administrations shall be liable for amounts debited against the payer's account 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.

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 30.1 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, 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**

**5.1 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.**

■ **Commentary**

**4.1.1** 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. See also comm 301.3.

**4.4.2** Proof of formal notice may be easily shown if the dispatching adm sends it registered with an advice of receipt.

# Chapter III

# Inpayments

## Article 5
## Inpayments

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

■ **Commentary**

**5.1** The international inpayment 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.

**5.3.1** However, the terms "payer" and "giro centre of origin" used for transfers are equivalent to "inpayer" and "office of inpayment" for inpayments.

**5.3.2** 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.

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 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.

■ **Commentary**

**501** 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.

## 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 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.

■ **Commentary**

**502** 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.

## 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 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.**

■ **Commentary**
**6** These provisions are aimed at leaving it to each adm to choose the organizational method best suited to its internal usage.

# 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.**

■ **Commentary**

**7.5** It must be possible to make outpayment by telegraph in the same way as for a telegraph money order. The regulations laid down for the exchange of telegraph money orders apply by analogy.

## 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.

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.

■ **Commentary**
**701.4** 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.

## 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.

■ **Commentary**
**702** 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.

## Article RE 703
## Prohibited or authorized entries. Automatic registration

Articles RE 306 and RE 308 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 311, RE 317 and RE 607 of the Detailed Regulations of the Money Orders Agreement shall apply to outpayment cheques. For withdrawals from the post and alterations or corrections of address, administrations may agree to use VP 5 or VP 6 forms.

## 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.

2 Articles RE 303.3 and RE 305 shall apply to lists of outpayment cheques.

3 Article RE 502.4.1 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.

■ **Commentary**
**705.1** The VP 2 list has to be prepared in duplicate so that settlements between adms can be made through reciprocal liaison giro accounts.

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.

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 502.1.2 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 5.1 of that Agreement.

Article RE 709
Preparation of telegraph outpayment cheques

Article RE 304 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".

■ **Commentary**
**709** See Money Orders Agr, comm 304.1.

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 for transmission between their offices of exchange, they shall decide on the methods of operation.

■ **Commentary**
**710.6** See also comm 310.4.

## 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.**

**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.**

**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.**

■ **Commentary**

**8.1** The possibility of using their internal service forms for the payment of outpayment cheques will give adms of destination more operational flexibility.

**8.2** 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.

## 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 502.5 of the Detailed Regulations of the Money Orders Agreement.

## 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.

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.

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.

■ **Commentary**

**802.1** Depending on the agreed method of accounting for remunerations, the periodic debiting of remunerations is more rational and therefore also more frequent.

**802.3** 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.

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

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.

Article RE 804
Irregular outpayment cheques

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.

■ **Commentary**
**804** 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.

## 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.

■ **Commentary**
**806.2** 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.

## 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.

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 311.2 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.

■ **Commentary**
**807.1** 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.

## 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 609.1 to 3 of the Detailed Regulations of the Money Orders Agreement shall apply to payment authorizations made out in replacement of an outpayment cheque.

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.

■ **Commentary**
**808.2** 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.

## Article RE 809
## Stale outpayment cheques

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

■ **Commentary**
**809** See comm 808.2.

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 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.**

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

■ **Commentary**

9 It was considered 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.

## Article 10
## Remuneration of the paying administration

**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:**

**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 Detailed Regulations of the Convention (Equivalents);**

**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.**

■ **Commentary**

**10.3 a** See Conv, Det Regs, art RE 402.

# Chapter VI

# Other methods of exchanging payments

## Article 11
## Other methods of exchanging payments

**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.**

# Chapter VII

# Postcheques

## Article 12
## Issue of postcheques

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

**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.**

**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.**

**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.**

■ **Commentary**

**12.1** Cf comm 201.5.1.

**12.2** Cf comm 201.5.1 and 201.6.

**12.3** Paras designed 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.

**12.6** 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.

## 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 among the contracting countries.**

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 , 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.

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

■ **Commentary**

**1301.1** The terms and conditions of payment to third parties will be set bilaterally.

**1301.2** See comm 301.4.

Article RE 1302
Conditions of payment

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

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.

3 The payee, other than a third party, shall present his postcheque guarantee card. Whenever postcheques are cashed, an identity document (passport or identity card admitted for crossing frontiers) shall also be required.

4 The paying official shall verify that the information (surname and, if necessary, forename of the account holder, number of the postal account if appropriate 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.

■ **Commentary**

**1302.1** Limiting the number of postcheques payable at the same time was introduced to try to foil fraudulent attempts to cash stolen and forged or counterfeit postcheques or to limit the amount of such encashments.

**1302.2** Stolen postcheques are usually presented for payment already signed. 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 therefore make it possible to foil fraudulent attempts to cash stolen postcheques.

**1302.4** The new minimum technical characteristics of the postcheque guarantee card deposited with the UPU IB make it optimal to enter the number of the giro account on this card. Verification of the agreement of this component in the postcheque and the guarantee card must therefore be optimal as a condition of payment.

## Article RE 1303
## Return of paid postcheques to the giro service of origin

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.

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.

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

■ **Commentary**
**1304.1** This procedure is based on the one laid down in the Money Orders Agr.

## 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.**

■ **Commentary**

**14.2** 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.

**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.**

# Chapter VIII

# POSTNET network

## Article 16
## Conditions of accession and participation

**1 Accession of an institution to the network shall be subject to signature of the POSTNET agreement and the payment of an entry fee.**

**2 The conditions of accession to and participation in the service shall be defined in the POSTNET agreement.**

■ **Commentary**

**16.1** For applications to join, interested adms should contact the POSTNET Secretariat.

## Article RE 1601
## Technical specifications for use of the POSTNET network

1 The technical specifications for use of the POSTNET network shall be deposited with the headquarters of the POSTNET Secretariat.

2 They shall be supplied to any institution having signed the POSTNET agreement and paid the entry fee.

■ **Commentary**

**1601.1** Some general characteristics concerning the countries providing the service, such as the maximum amount authorized per withdrawal, charge to be collected from the drawer abroad and the names of the countries providing this service are grouped in the Compendium of Information (Postal Financial Services).

## Article RE 1602
## POSTNET Secretariat

1 The Secretariat of the POSTNET network shall be provided by one of the signatories of the POSTNET agreement for a renewable period of two years.

2 Its address shall be deposited with the International Bureau of the UPU.

## Article RE 1603
## Accounting procedure

The sums owed in respect of payment of transactions made by means of the POSTNET network shall be debited to the liaison account of the debtor postal financial institution.

# Chapter IX

# Miscellaneous provisions

## Article 17
## Miscellaneous provisions

**1 Application to open a giro account abroad**

**1.1 Where a giro account is opened abroad, postal or non-postal financial institutions of countries signatory to this Agreement shall, as part of the usual verification of the applicant, agree bilaterally on the assistance they can provide each other.**

**2 Free postage**

**2.1 Envelopes containing account statements addressed by giro centres to account holders 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.**

■ **Commentary**

**17.2.1** Exemption from postage must be admitted by all UPU countries, even by those which are not parties to the Agr or which have not yet ratified it.

## Article RE 1701
## 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).

■ **Commentary**

**1701** Adms should approach their giro centres to endorse envelopes containing account statements sent to account holders living abroad *"Franchise de port"* (port-free).

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

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**Address**

The applicant

☐ has just taken up residence ☐ is a sub-tenant

Giro, Seoul 1994, art RE 1701.3 – Size 210 x 297 mm

## ■ Commentary

**VP 9** Indication of examples is left to the discretion of each adm depending on the internal legislation of its country.

**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

## Article RE 1702
## 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).

■ **Commentary**

**1702** Adms should approach their giro centres to endorse envelopes containing account statements sent to account holders living abroad *"Franchise de port"* (port-free).

# Chapter X

## Final provisions

### Article 18
### 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.

2 Article 4 of the Constitution 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 Postal Operations Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Postal Operations Council which are parties to the Agreement.

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

3.3.1 two thirds of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve the addition of new provisions;

3.3.2 a majority of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve amendments to the provisions of this Agreement;

3.3.3 a majority of the votes, if they involve interpretation of the provisions of this Agreement.

3.4 Notwithstanding the provisions under 3.3.1, any member country whose national legislation is as yet incompatible with the proposed addition may, within 90 days from the date of notification of the latter, make a written declaration to the Director-General of the International Bureau stating that it is unable to accept the addition.

4 This Agreement shall come into force on 1 January 1996 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 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 Seoul, 14 September 1994.**

■ **Commentary**

**18.1** The text relating to the application of the Conv in the different Agrs was standardized. Couched as it is in general terms, this provision makes it possible to cover all cases in which the Conv is applied and also all cases in which the Money Orders Agr and its Det Regs are applied.

**18.2** This art concerns exceptional relations.

**18.3.2** See Money Orders Agr, comm 13.3.2.

## Article RE 1801
## Information to be supplied by administrations

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.

■ **Commentary**

**1801.1** Cf Money Orders Agr, comm 1302.1, as regards the rapid communication of this information after each Congress.

Article RE 1802
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 Postal Operations Council.

■ **Commentary**
**1802.2** Pursuant to Gen Regs, art 104.9.2, the POC may also amend the Det Regs in case of urgent necessity.

Done at Berne, 16 February 1995.

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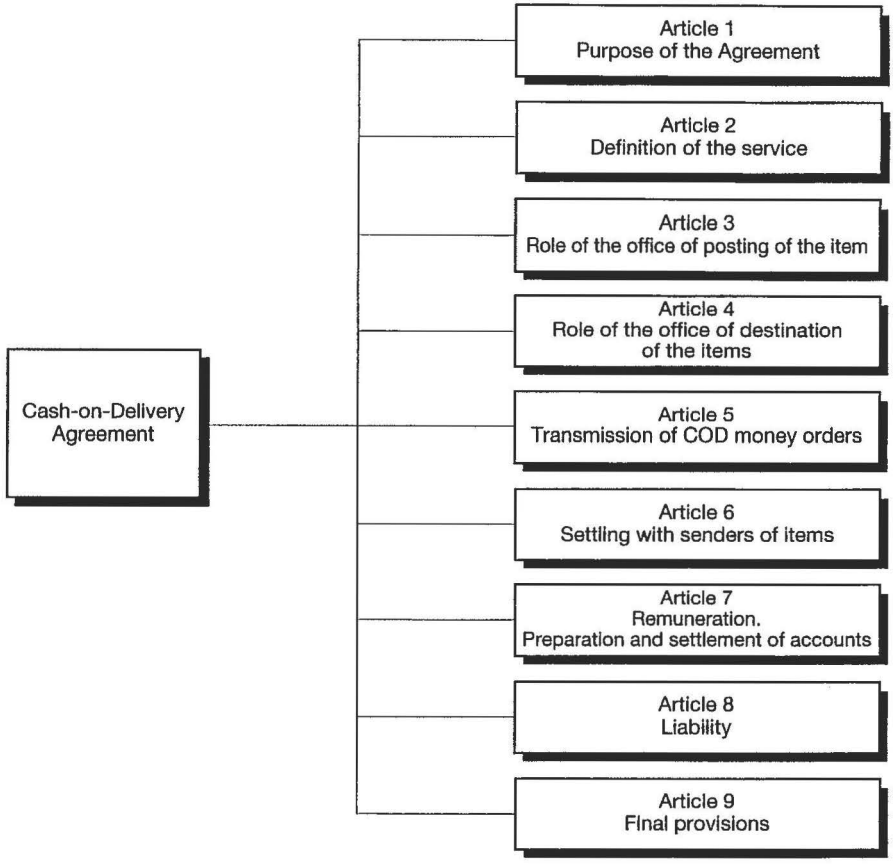
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# Cash-on-Delivery Agreement

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# Cash-on-Delivery Agreement

**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 4, of the Constitution, drawn up the following Agreement:**

# Detailed Regulations 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 Postal Operations Council has drawn up the following measures for ensuring the implementation of the Cash-on-Delivery Agreement.

**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:**
**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.**

■ **Commentary**
**2.2** This text lists the various possibilities offered in the UPU Acts for settling COD.

Article RE 201
Items accepted

1 Unregistered letter-post items whose COD amount does not exceed 32.67 SDR, registered items, insured items 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.

■ **Commentary**
**201.1** Option introduced to permit dispatch of unregistered COD items. The max COD amount was first fixed at 16.33 SDR (50 fr) and later raised to 32.67 SDR (100 fr).

Article RE 202
Forms for the use of the public

For the purpose of applying article RE 5606.3 of the Detailed Regulations of the Convention, the following shall be considered as forms for the use of the public:
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).

■ **Commentary**

**202** The R 3bis (Photo-readable international COD money order) and R 6bis (Photo-readable international COD inpayment money order) 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.

**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. 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, 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 29 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.**

■ **Commentary**
**3.2** It was considered 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.

Article RE 301
Indications to be given on the items and dispatch notes

1 Unregistered and registered items, insured items, 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 and the name of the currency unit abbreviated according to international standard ISO 4217. The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the currency unit 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.

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 ...).

■ **Commentary**
**301.2** See Money Orders Agr, comm 307.1.

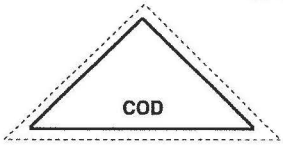
Article RE 302
Labels

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, an orange label in the form of the annexed specimen R 1. The CN 04 label provided for in article RE 1602.2 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.

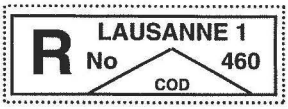
■ **Commentary**
**302.1** See Conv, comm 803.2.1.

R 1




COD, Seoul 1994, art RE 302.1 –
Size 37 x 18 mm (base x height), colour orange

R 2




COD, Seoul 1994, art RE 302.1 –
Size 37 x 13 mm, triangle orange

Article RE 303
Forms to be attached to the items

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, with printing of the half-tone in light green and the text in black, conforming to the annexed specimens R 3bis or R 6bis 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.

■ **Commentary**
**303** See comm 202.

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

COD, Seoul 1994, art RE 303.1 – 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

+ XXXXXXXXXXX+21+

INDICATIONS OF ISSUING OFFICE

Stamp of issuing office

Date

Money order No

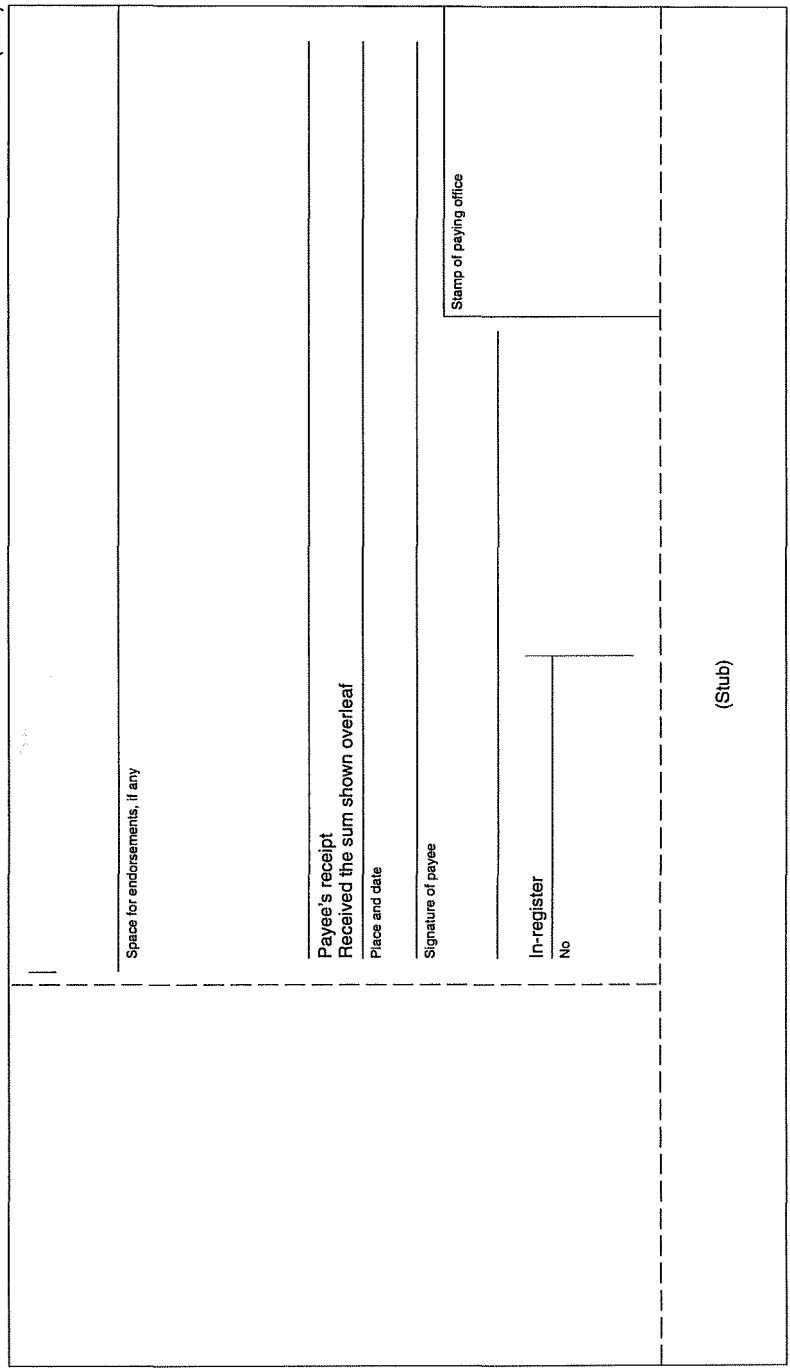
Office

Sum collected

Signature of the official

COD, Seoul 1994, art RE 303.1 – Size 210.8 x 101.6 mm, colour white with half-tone in 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

Country of destination of parcel

Parcel No

Date of posting

Sum collected

Money order No

Date

Issuing office

Signature of the official

COD, Seoul 1994, art RE 303.1 – Size 148 x 105 mm

R 4 (Back)

Space for endorsements, if any

**Payee's receipt**
Received the sum shown overleaf

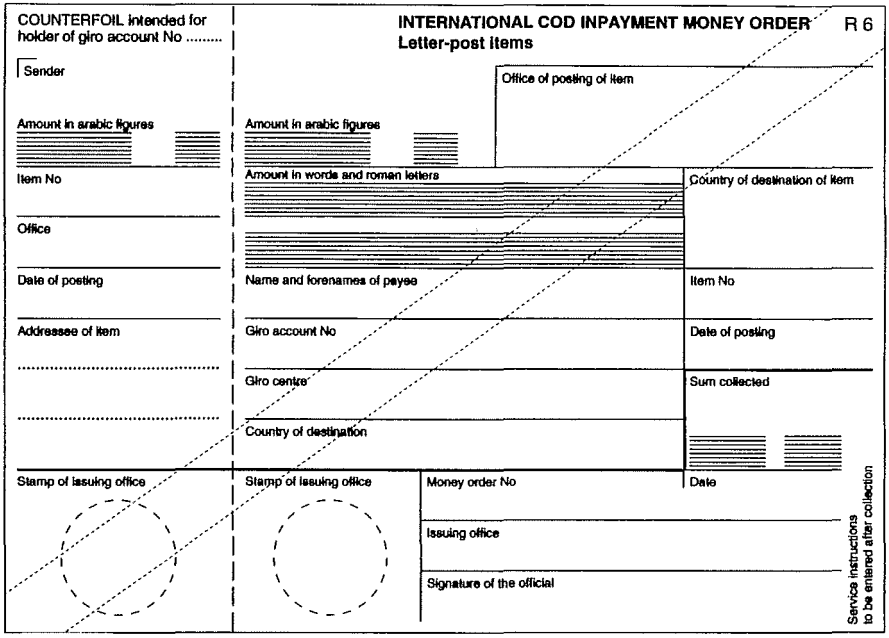
Place and date

Signature of payee

In-register

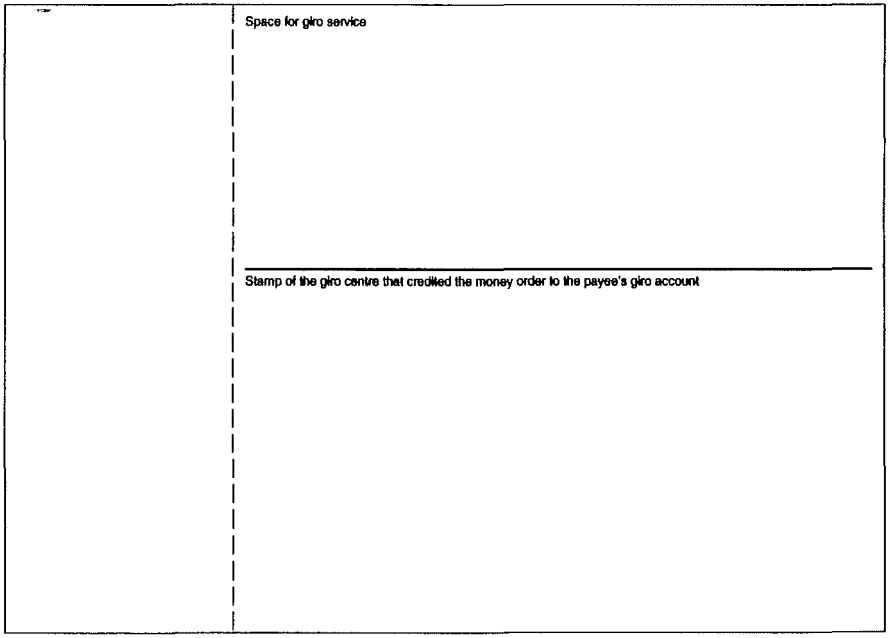
No

Stamp of paying office




COD, Seoul 1994, art RE 303.1 – 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 –

+ XXXXXXXXXXX+21+

COD, Seoul 1994, art RE 303.1 – Size 210.8 x 101.6 mm, colour white with half-tone in light green, yellow diagonal stripe

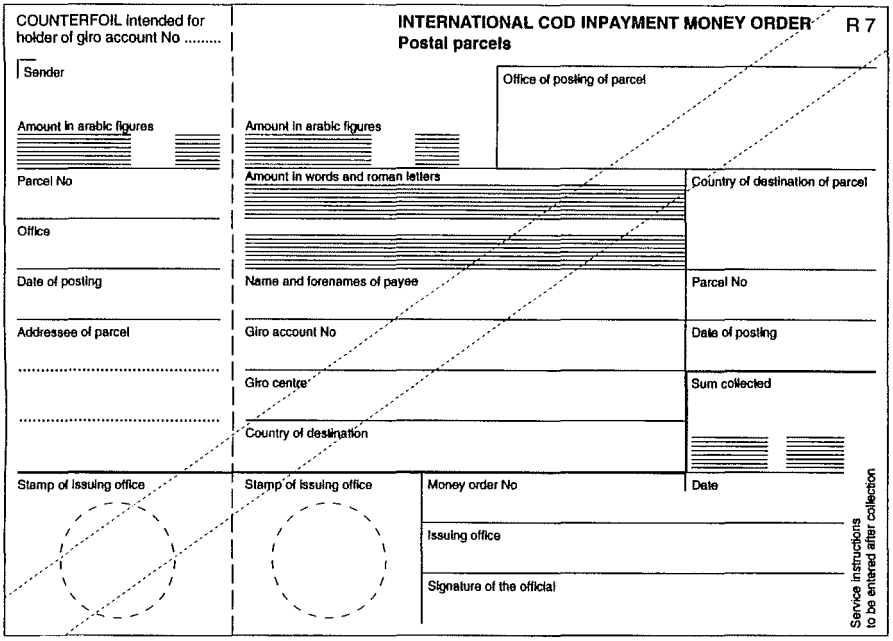
NB. – The obligatory technical characteristics of this form and the information concerning its use are deposited with the International Bureau

R 6bis (Back)

Space reserved for giro service

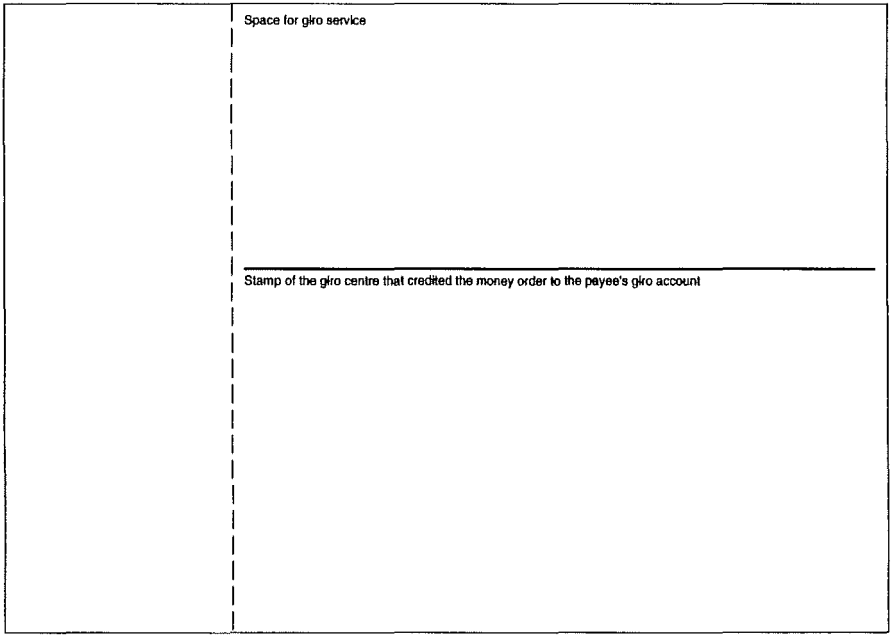
Stamp of the giro centre that credited the money order to the payee's giro account

(Stub)




COD, Seoul 1994, art RE 303.1 – Size 148 x 105 mm, 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

Amount in arabic figures

Amount in words and roman letters

Payee

Stamp of issuing office

**INTERNATIONAL COD MONEY ORDER** R 8
**to be filled in by machine**
**Letter-post items**

Office of posting of item

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, Seoul 1994, art RE 303.1 – 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, Seoul 1994, art RE 303.1 – Size 148 x 105 mm

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

Article RE 304
Transmission of unregistered letter-post items on which a COD charge is payable

Unregistered letter-post items on which a COD charge is payable shall be inserted in mails in accordance with article RE 4310 of the Detailed Regulations of the Convention.

■ **Commentary**
**304** The admission without the formality of registration of COD items whose COD amount does not exceed 32.67 SDR requires the introduction into the Det Regs of a provision specifying how such items have to be sent.

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 RE 2901 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 RE 2901.2.1 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 404.2.

■ **Commentary**
**305** See comm 202.

**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;**
**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.**

■ **Commentary**
**4.3 a** 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 was raised from 0.1 to 0.65 SDR.

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.

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 405.2 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.

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.

■ **Commentary**

**401.1** 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. This adaptation comes under the domestic system.

**401.5** The information mentioned in the last part of this para is very useful, if not essential, for senders of a large number of COD items.

## 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.

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 305.3.

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.

■ **Commentary**

**402.2** Whether this reservation can be satisfied by a written declaration is a question for internal legislation.

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 RE 2802 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 RE 307, RE 2001.1 and 2, RE 2003 and RE 2004 of the Postal Parcels Agreement; the sender may, however, ask for the instructions given by him by virtue of article RE 307.3 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 6.2 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 401.1.

**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. 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 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 referred to in both article 7.3 of the Convention and article 4.8 of the Money Orders Agreement; the list shall be endorsed, at the top, *"Mandats exempts de taxe"* (Money orders exempt from charges).

■ **Commentary**

**502.1** 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. The terms "list money orders" have been replaced by "money orders exchanged by means of lists" and "collecting office" by "office of destination".

**502.8** The exemption granted to items for prisoners of war and internees, as well as to braille literature for the blind (Conv, art 7) extends also to COD items.

## 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 502.5 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 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.**

■ **Commentary**

**6.1** 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 phrase "relating to items" covers both parcels and letters.

## 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 light green form conforming to the annexed specimen R 10.

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, Seoul 1994, art RE 601.3 – 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

Article RE 602
Inquiry concerning a COD amount which has not reached the payee

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 403.1 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 30 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.

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 ☐ ☐

Date

According to the inquirer's information, the item was delivered on

**2 Particulars to be supplied by the service of destination of the item**

Date

The above item was duly delivered to the rightful owner

| 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, Seoul 1994, 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

## 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.**

**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.**

■ **Commentary**

**7.1** See Money Orders Agr, comm 10.1.

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.

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 7.1 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.

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, Seoul 1994, art RE 701.1 – 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, Seoul 1994, art RE 701.1 – 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, Seoul 1994, art RE 701.1 – Size 210 x 297 mm

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 until the COD money order has been duly paid or until due entry to the credit of the payee's postal giro account. Furthermore, administrations shall be liable, up to the COD amount, for the delivery of items without collection of funds or against collection of a sum lower than the COD amount. 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 26.1, 2 and 4.2) or in the Postal Parcels Agreement (article 18.1.2, 1.4 to 1.8 and 2) and the provisions of its Detailed Regulations relating to the insured value;**
**c if no inquiry has been made within the period specified in article 30.1 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 the Detailed Regulations of the Convention (Reimbursement of the indemnity to the paying administration; settlement of indemnities between postal administrations), 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 37 of the Convention and the corresponding articles of its Detailed Regulations, 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;**
**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.**

■ **Commentary**

**8.1** 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.

By "COD amount" is to be understood the amount which the adm of destination should normally take into account according to the regulations.

The concept of fraudulent collection was assimilated to non-collection or collection of a sum lower than the COD amount and is therefore implicitly covered by para 2 above. Fraudulent collection means, in effect, collection by a swindler of the COD amount payable on a registered article stolen in the service.

**8.2 b** Cf Parcels, Agr, Det Regs, art RE 1801.4.

**8.3** Cf Conv, Det Regs, art RE 4603 and RE 4604. As regards the time allowed for payment of the indemnity, cf also Conv, Det Regs, art RE 3701 and RE 3702.

**8.4 a** 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.

**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.**

**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 Postal Operations Council for a decision or which are introduced between two Congresses shall be approved by a majority of the members of the Postal Operations Council which are parties to the Agreement.**

**2.3 To become effective, proposals introduced between two Congresses relating to this Agreement shall obtain:**

**2.3.1 two thirds of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve the addition of new provisions;**

**2.3.2 a majority of the votes, at least one half of the member countries party to the Agreement having replied to the consultation, if they involve amendments to the provisions of this Agreement;**

**2.3.3 a majority of the votes, if they involve interpretation of the provisions of this Agreement.**

**2.4 Notwithstanding the provisions under 2.3.1, any member country whose national legislation is as yet incompatible with the proposed addition may, within 90 days from the date of notification of the latter, make a written declaration to the Director-General of the International Bureau stating that it is unable to accept the addition.**

**3 This Agreement shall come into force on 1 January 1996 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 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 Seoul, 14 September 1994.**

■ **Commentary**

**9.1** The text relating to the application of the Conv in the different Agrs has been standardized. 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.

**9.2.2** See Money Orders Agr, comm 13.3.2.

## 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 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.

■ **Commentary**

**902.2** Cf Money Orders Agr, comm 1302.1, as regards the rapid communication of this information after each Congress.

## Article RE 903
## Entry into force and duration of the Detailed 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 Postal Operations Council.

Done at Berne, 16 February 1995.

■ **Commentary**

**903.2** Pursuant to the Gen Regs, art 104.9.2, the POC may also amend the Det Regs in case of urgent necessity.

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| | Agreement Art | Det Regs Art |
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# Other decisions concerning the Postal Financial Services Agreements and their Detailed Regulations

# Other decisions concerning the Postal Financial Services Agreements and their Detailed Regulations

**NB.** – The relevant decisions issued since the 1947 Paris Congress other than those amending the Acts (resolutions, decisions, recommendations, formal opinions, etc) which affect the postal financial services are given in chronological order below.

## Formal opinion MP 1/Vienna 1964
## Accession to the Postal Money Orders Agreement[1]

Congress urgently draws the attention of Union member countries which are not parties to the Postal Money Orders and Postal Travellers' Cheques Agreement[2] to the value of their adhering to the said Agreement insofar as the development of international exchanges is concerned. While testifying to the quality of the Acts of the Universal Postal Union, such rationalization of exchanges would greatly facilitate the work of developing countries; it would also most certainly be welcomed by all Union members on whom the existence of separate conventions imposes revision work which could be avoided without the countries traditionally using exchanges by list having to change the internal rules to which it is normal for them to remain faithful.

(French Documents of the 1964 Vienna Congress – volume II: pages 703, 1268, 1322)

[1] See recommendation C 1/Vienna 1964; resolution C 88/Tokyo 1969; resolution C 12/Rio de Janeiro 1979; recommendation C 13/Hamburg 1984.
[2] See resolution C 3/Washington 1989 abolishing postal travellers' cheques.

## Resolution C 11/Rio de Janeiro 1979
## Information to be supplied by administrations

Congress,

Referring
to article 101 of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques, Giro, COD, Collection of Bills, International Savings and Subscriptions to Newspapers and Periodicals Agreements[1], under which every administration must give the other administrations, through the International Bureau, certain information on the execution of the services governed by those Agreements,

Considering
that numerous amendments have to be made to this information after each Congress, when the Agreements go into force,

Anxious
to facilitate the work of administrations and to ensure the smooth functioning of the international service from the entry into force of a new Agreement,

Recognizing
that the attainment of this objective depends on the communication of this information to administrations in good time,

*Invites*

the administrations of member countries signatories of any of the above Agreements to notify the International Bureau of the information required in article 101 of the Detailed Regulations of each Agreement at least six months before the Agreements go into force, so that the International Bureau can publish it well before the date on which they take effect.

(Documents of the 1979 Rio de Janeiro Congress – volume II: pages 1263, 1672)

[1] Money Orders, Det Regs (Washington 1989), art RE 1302.
Giro, Det Regs (Washington 1989), art RE 1701.
COD, Det Regs (Washington 1989), art RE 902.

**Formal opinion C 22/Rio de Janeiro 1979**
**Preparation of card money orders**[1]

Congress,

Considering
that article 105, paragraph 1[1], of the Detailed Regulations of the Money Orders Agreement lays down that handwritten entries on card money orders shall be "printed if possible",

Noting
that this requirement is often disregarded and that as a result the entries are not always legible, thereby impeding the regularity of the service,

*Calls on*

administrations to recommend users to print handwritten entries on card money orders.

(Documents of the 1979 Rio de Janeiro Congress – volume II: page 1676)

[1] Art 105, para 1, becomes art RE 301, para 1, and "card money orders" becomes "ordinary money orders". Amendments made by the 1989 Washington Congress.

**Recommendation C 13/Hamburg 1984**
**Development of the postal financial services, particularly the international postal money order service**

Congress,

Basing itself on
resolution C 12 of the 1979 Rio de Janeiro Congress which instructs the Executive Council to carry out a study on defining ways of introducing or developing postal monetary articles services, particularly the postal money order service, in all Union countries,

Bearing in mind
the results of the study carried out on this matter,

Considering
that the reasons which prevent administrations from introducing or developing postal financial services are due for the most part to legal, economic or institutional difficulties peculiar to each country,

Noting
that a large number of administrations have succeeded in overcoming these difficulties by adapting their services to the requirements of the legal or financial authorities,

Convinced
that administrations still experiencing difficulties of the same kind in introducing financial services can be guided by similar methods and initiatives,

Aware
that the development of the postal financial services can make a major contribution to the economic development of countries,

*Recommends*

i administrations which have not yet introduced postal financial services internationally, to make the necessary approaches to the appropriate national authorities in order to convince them of the need and the usefulness of allowing funds to be transferred through the post;
ii administrations which operate the postal money order service at national level only to agree to pay postal money orders issued in other countries to payees in their country;
iii all administrations to take appropriate steps to promote the postal money order service internationally by all available means, while improving the quality of these services and speeding up the settlement of interadministration accounts.

(Documents of the 1984 Hamburg Congress – volume II: pages 547, 598)

**Resolution C 24/Hamburg 1984**
**Technical characteristics and information concerning the use of the MP 1bis and MP 12bis forms deposited with the International Bureau**

Congress,

Considering
that article 104, paragraph 3, of the Detailed Regulations of the Money Orders Agreement[1] provides for the deposit with the International Bureau of the technical characteristics and information concerning the use of the MP 1bis and MP 12bis forms,

Desirous
that these forms be prepared and utilized in as uniform a manner as possible so as to permit their mechanized and computerized processing by the countries of issue and destination,

*Instructs*

the administration of Sweden, as the country submitting proposals concerning the introduction of the new MP 1bis and MP 12bis forms, to deposit with the International Bureau the above-mentioned technical characteristics and information,

*Requests*

the countries participating in the issue of these forms to designate one of their number as a spokesman authorized to deposit with the International Bureau any alteration in the characteristics and information deposited,

*Authorizes*

the International Bureau to communicate these characteristics and this information to the administrations which so request,

*Instructs*

the Executive Council to monitor developments in the money orders service and, in the light of the experience gained, to propose to the next Congress any useful amendment to the above procedure.

(Documents of the 1984 Hamburg Congress – Volume II: pages 550 and 608)

[1] Money Orders, Det Regs (Washington 1989), and RE 202, para 4.

**Resolution C 51/Hamburg 1984**
**Technical characteristics of the postcheque form and postcheque guarantee card deposited with the International Bureau**

Congress,

Considering
that articles 149, paragraph 2, and 150 of the Detailed Regulations of the Giro Agreement (Rio de Janeiro 1979) provide for the deposit with the International Bureau of the technical characteristics of the postcheque form (VP 14) and the postcheque guarantee card (VP 15),

Anxious
to ensure that these two documents are established in as standard a form as possible while recognizing the need for them to include certain details peculiar to the issuing administration, such as the emblem of that administration,

*Endorses*

decision CE 5/1981 of the Executive Council to adopt, on a provisional basis, the technical characteristics of the postcheque form and postcheque guarantee card as used by certain European administrations and deposited with the International Bureau in 1980 in accordance with the aforementioned provisions,

*Requests*

the countries taking part in the issue of postcheques and the postcheque guarantee card to designate a spokesman who will be authorized to deposit with the International Bureau any amendment to the aforementioned technical characteristics,

*Authorizes*

the International Bureau to communicate these characteristics to any administration which requests them,

*Instructs*

the Executive Council to follow developments in the postcheque service and to propose to the next Congress, in the light of the experience acquired, any appropriate amendments to the aforementioned procedure.

(Documents of the 1984 Hamburg Congress – Volume II: pages 553 and 618)

**Resolution C 81/Hamburg 1984**
**Forms of the Agreements concerning the postal financial services**

Congress,

Having adopted
resolution C 10 concerning consideration of the Agreements concerning the postal financial services,

*Instructs*

the Executive Council, within the framework of such consideration, to standardize the terminology used in the presentation of the forms provided for in the Agreements concerning the postal financial services.

(Documents of the 1984 Hamburg Congress – Volume II: pages 547, 599, 602)

**Resolution C 3/Washington 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; Congress – Doc 78.1, 14th meeting)

**Decision C 51/Washington 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; Congress – Doc 78.1, 14th meeting)

**Decision C 94/Washington 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; Congress – Doc 78.3, 16th meeting)

**Resolution C 60/Seoul 1994**
**Recasting the Postal Financial Services Acts**

Congress,

Noting
the urgent need to improve the postal financial services and the desire expressed by administrations to have a new recast made of the relevant Acts,

Bearing in mind
the assertion that the essential tasks to ensure a future for the postal financial services must, with the development of international exchanges in this field, be based on international profitability and competitiveness,

Observing
that some administrations prefer, for the sake of flexibility, to continue to provide the services on the basis of bilateral agreements and that the substantial revision of the Postal Financial Services Agreements made in 1984–1989 has not had the expected effect of persuading more postal administrations to join these Agreements and provide financial services,

Anxious
to encourage as many administrations as possible to provide these services on the basis of the new Agreement which takes account of the development of international postal financial services,

Recognizing
that the initial study undertaken within the framework of the 1993 Execut ive Council culminated in the adoption of the principles of this recast and of the draft structure of the future Acts,

*Instructs*

the Council of Administration and the Postal Operations Council, in collaboration with the International Bureau, to continue a study aimed at recasting the Postal Financial Services Acts in order to provide a normative reference framework while simplifying to the maximum the prescribed procedures and to submit to the next Congress the necessary draft amendments to the Acts.

(Proposal 40. 0.2, Committee 8, 2nd meeting)

**Resolution C 61/Seoul 1994**
**Action plan to energize the postal financial services**

Congress,

In view of
the Seoul expanded debate held by Congress Committee 8 on 2 September 1994 on the subject "Future of the postal financial services",

Considering
- the overriding importance of extending the postal financial services so as to achieve better coverage and universality of the world network of international postal payments systems;
- the need to safeguard and improve the quality of the postal financial services;

- the development of telematic applications for transferring postal financial services funds and the use of computerized systems as an essential condition for operationally effective services;
- the magnitude of the revenue expected from postal financial exchanges and the need to develop customer loyalty at both the national and the international level;
- that, if they are to remain competitive, the services must quickly adapt to the changing environment and more particularly to developments on the international financial payments market,

Noting
the absence of international postal financial services in many UPU member countries,

Deeming
this situation unsatisfactory for the pursuit of efficient financial exchanges between partners on the different continents,

Deeming
on the one hand that existing regulations are ill-suited to the economic rules in force and, on the other, that they do not allow the flexibility required in the field of production,

Aware
of the fact that by itself, a development policy is not sufficient to ensure the establishment of reliable, modern and economically viable financial services,

Taking account
of the value of a common commitment founded on recognized principles of action,

*Approves*

the attached Action Plan to energize the postal financial services (PFSAP),

*Urges*

postal administrations to develop their postal financial exchanges by drawing on the objectives of the PFSAP, particularly with a view to the worldwide extension of the postal financial services,

*Invites*

the Restricted Unions to take extensive account of the PFSAP in their regional programmes and to define priorities at their level,

*Instructs*

the Postal Operations Council:

i to take measures to:
- urge the member countries of the Union to create services that, in the first instance, will permit the transfer of funds;
- facilitate the modernization of such transfers;
- promote flexibility in exchanges;
- simplify reciprocal payment methods;
- foster technical exchanges in the area of postal financial services;
- ensure appropriate promotion of the services;

ii to adapt existing regulations to those measures;

iii to ensure that application of the PFSAP is monitored;

iv to report to the next Congress on the execution of the PFSAP,

*Also instructs*

the International Bureau to monitor these activities and, where appropriate, to propose adjustments to this Action Plan to the Postal Operations Council.

(Proposal 40. 0.1, Committee 8, 2nd meeting)

*Annex 1*

**Action Plan to energize the postal financial services (PFSAP)**

| Objectives | | Projects/Actions/Activities | | Responsibility[1] |
|---|---|---|---|---|
| **Strategy** | | **A.** | Develop postal financial exchanges by establishing a universal, progressive and operational network of postal financial payments systems (services) at international level | |
| **A 1** | Extension worldwide of the postal financial services; universality of postal financial payments systems | *A 1.1* | *Increase the number of countries actively participating in the postal financial services in order to expand the coverage of services worldwide* | |
| | | A 1.1.1 | Urge the Union member countries and States, as appropriate, to establish postal financial services primarily for the transfer of funds in the international service. | POC, RU |
| | | A 1.1.2 | Give priority to the establishment of postal financial services within those administrations that do not at present offer services in this area. | Adm, RU |
| | | *A 1.2* | *Simplify the current regulations and the conditions governing execution of the services to encourage many administrations to participate in and to join international postal financial payment systems* | |
| | | A 1.2.1 | Recast the Postal Financial Services Acts with a view to simplifying the conditions governing execution of the postal financial services and making them more flexible. | POC, RU |
| | | *A 1.3* | *Support accession to the postal financial services on the basis of the UPU Agreements in force* | |
| | | A 1.3.1 | Consider measures for encouraging those administrations that provide services on the basis of bilateral agreements to subscribe to the UPU Agreements in force. | POC, RU |
| | | A 1.3.2 | Identify the reasons preventing administrations from subscribing to the UPU's universal Postal Financial Services Agreements and taking measures to adapt to the conditions of universal service on the basis of those UPU Agreements. | Adm, POC, RU |
| **A 2** | Develop and improve traditional and computerized postal financial services | *A 2.1* | *Develop and optimize the internal organization of postal financial institutions so as to achieve an even more effective postal financial services network for long-distance and direct-contact payments* | |
| | | A 2.1.1 | Increase the number of post offices providing postal financial services in all rural regions and zones, taking the cost/benefit ratio into account. | Adm |
| | | A 2.1.2 | Computerize post offices and procedures for internal processing of instruments at the counters, using the most efficient exchange methods and procedures | Adm, POC |

1 This column indicates the entities responsible for the actions. The following abbreviations have been used:
Adm = Administrations
IB = International Bureau
POC = Postal Operations Council
RU = Restricted Unions

| Objectives | | Projects/Actions/Activities | | Responsibility |
|---|---|---|---|---|
| | | *A 2.2* | *Improve the money orders service* | |
| | | A 2.2.1 | Improve money order transmission times. | Adm, POC |
| | | A 2.2.2 | Improve the security of the service and reduce inquiry response time. | Adm, POC |
| | | A 2.2.3 | Urge countries with no inward money order service to serve as intermediaries by issuing cheques payable to the beneficiaries. | Adm, POC |
| | | A 2.2.4 | Assign a group of experts to study measures for improving the international money orders service. | POC |
| | | *A 2.3* | *Improve the giro service* | |
| | | A 2.3.1 | Expand the issue of withdrawal cards and equip post offices with terminals and cash dispensers | Adm, POC |
| | | A 2.3.2 | Increase the number of countries agreeing to pay postcheques in post offices. | Adm, POC |
| | | A 2.3.3 | Assign a group of experts to study measures for improving the giro service. | POC |
| | | *A 2.4* | *Simplify the methods of exchanging money orders and giro cheques as well as cashing and payment procedures* | |
| | | A 2.4.1 | Conduct a study aimed at simplifying operating methods, cashing and payment procedures and methods for exchanging international money orders and giro cheques. | POC |
| | | *A 2.5* | *Simplify reciprocal methods of account billing and settlement* | |
| | | A 2.5.1 | Promote the use of the liaison giro account. | Adm, POC |
| | | A 2.5.2 | Introduce the use of computers for issuing and verifying account statements, establishing and electronically transmitting monthly accounts and summary lists for money orders. | Adm, POC |
| **A 3** | Establish the future configuration of the universal computerized network for electronic transmission of funds by the postal financial services | *A 3.1* | *Develop telematic applications for the transfer of postal financial services funds* | |
| | | A 3.1.1 | Promote the introduction, expansion and development of the electronic transfer system for postal financial funds worldwide in order to create a computerized international payments network with EUROGIRO as its linchpin. | Adm, POC |
| | | A 3.1.2 | Evaluate the criteria for participation of postal financial institutions in the EUROGIRO system as well as costs and installation and participation charges and fees in relation to benefits. | Adm, POC |
| | | A 3.1.3 | Encourage postal financial services capable of offering a transfer service to join the EUROGIRO system as users. | POC |
| | | A 3.1.4 | Promote cashing of money orders and international exchange of money orders through the EUROGIRO network. | Adm |
| | | A 3.1.5 | Promote the implementation of a new concept of computerized payment network that would provide an inexpensive electronic system for transfer of instruments to postal financial institutions with a low volume of transactions and/or that do not have a data processing system. | Adm, POC |
| **A 4** | Implement programmes for quality control of the postal financial services | *A 4.1* | *Provide computerized control of the quality of transactions* | |
| | | A 4.1.1 | Support the introduction of the means of ensuring computerized control of on-line postal financial operations from the post offices and make advantageous use of the EUROGIRO system. | Adm, POC |
| | | A 4.1.2 | Consider measures for establishing permanent quality control of postal financial services operations and in due course conduct studies for improving it. | Adm, POC |

| Objectives | | Projects/Actions/Activities | | Responsibility |
|---|---|---|---|---|
| **A 5** | Intensify co-ordination, cooperation and collaboration between UPU member countries, postal financial institutions | *A 5.1* | *Continue the partnership in respect of conventional services on the basis of bilateral and multilateral agreements relating to postal financial services* | |
| | | A 5.1.1 | Develop the exchange of information with administrations that provide these services on a bilateral (multilateral) basis only. | POC |
| | | *A 5.2* | *Support contacts and cooperation between countries wishing to develop new postal financial services systems* | |
| | | A 5.2.1 | Encourage technical exchanges in the postal financial services field. | Adm, POC, RU |
| | | A 5.2.2 | Establish permanent technical assistance cooperation programmes focussing on the establishment of postal financial services centres and the introduction of the money orders and giro services. | POC, RU |
| **Strategy** | | **B.** | **Adapt the postal financial services to market developments, customer needs, technological developments and means of communication in order to make them more profitable and competitive at international level** | |
| **B 1** | Work out a better definition of the postal financial services market | *B 1.1* | *Achieve a better knowledge of the postal financial services market* | |
| | | B 1.1.1 | Conduct studies to define:<br>– market structures and products to be developed;<br>– customer groups, user requirements and degree of satisfaction;<br>– competition: methods and market shares;<br>– service trends and development potential. | Adm, RU, POC |
| | | B 1.1.2 | Introduce customer relations programmes. | Adm |
| **B 2** | Adapt the postal financial services to changing customer needs | *B 2.1* | *Expand and standardize the range of postal financial services/products at national and international level* | |
| | | B 2.1.1 | Take measures to ensure that the range of postal financial services/products is expanded in all countries to allow long-distance and direct-contact payments and to encourage the introduction of basic services to enhance the universal nature of the services available to customers. | Adm, RU, POC |
| | | B 2.1.2 | Develop postal financial services in response to specific customer needs, such as deposit of salaries, automatic debit transfers, automatic transactions by means of withdrawal cards at cash dispensers, savings bank book, automatic deposit of dividends, indemnities, etc. | Adm, POC |
| | | B 2.1.3 | Ensure adequate promotion of traditional services and new postal financial payment products by implementing commercial marketing policies and using new technologies and procedures. | Adm, RU, POC |
| | | B 2.1.4 | Urge administrations to take all necessary measures to adapt the postal financial services to commercial and technical developments. | POC |
| | | *B 2.2* | *Facilitate inter-administration relations by adopting more flexible conditions for executing the services* | |
| | | B 2.2.1 | Amend the provisions in effect within the framework of the study on recasting the Postal Financial Services Acts | POC |
| | | B 2.2.2 | Adopt practical measures at bilateral level. | Adm |
| | | *B 2.3* | *Apply provisions between administrations calling for equitable, cost-related remuneration/compensation* | Adm, POC |

| Objectives | | Projects/Actions/Activities | | Responsibility |
|---|---|---|---|---|
| **B 3** | Ensure adequate management independence for postal financial services (postal financial institutions) | *B 3.1* | *Ensure that long-term corporate plans and policies have been worked out in respect of the development of the postal financial services* | |
| | | B 3.1.1 | Prepare and implement plans setting out clearly-defined actions, complete with objectives, costs and quantified time frames to allow investments to be sought. | Adm |
| **B 4** | Increase the role of the UPU in adapting the postal financial services to a new world | *B 4.1* | *Ensure implementation of the PFSAP in consideration of the authority granted and the means available* | |
| | | B 4.1.1 | Allocate responsibilities and PFSAP operational and monitoring procedures between the permanent bodies of the UPU | |
| | | B 4.1.2 | Define practical measures and studies relating to implementation of the PFSAP | POC, IB |
| | | B 4.1.3 | Consult administrations about monitoring the execution of the PFSAP | POC, IB |
| | | B 4.1.4 | Manage the financial resources allocated to PFSAP implementing and monitoring activities | POC |