

No. 23681

UNIVERSAL POSTAL UNION

**Money Orders and Postal Travellers' Cheques Agreement
(with Detailed Regulations and Final Protocol). Con-
cluded at Hamburg on 27 July 1984**

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MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT

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MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT¹

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 1964,² have, by common consent and subject to article 25, paragraph 3, of the Constitution, drawn up the following Agreement:

Section I

Preliminary provisions

Article 1

Purpose of the Agreement

This Agreement shall govern the exchange of postal money orders, hereinafter called "money orders", and the postal travellers' cheques service that contracting countries agree to set up in their reciprocal relations.

Section II

Money orders

Chapter I

General provisions

Article 2

Methods of exchange

1 Money orders may be exchanged either by post or, if money order telegrams are accepted in relations between the countries concerned, by telegraph.

2 Exchange by post may be carried out by cards or lists, as administrations prefer. In the first case, the instruments shall be called "card money orders", and in the second "list money orders".

3 However, 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.

¹ Put into effect* on 1 January 1986, in accordance with article 52. Definitive signatures had been affixed or instruments of ratification, accession or approval had been deposited with the Government of Switzerland as follows:

<i>State</i>	<i>Date of definitive signature (s) or of deposit of the instrument of ratification or approval (AA)</i>
Belgium	20 December 1985 AA
Benin	27 July 1984 s
Denmark	27 July 1984 s
Japan	30 July 1985 AA
Liechtenstein	18 November 1985
Switzerland	5 December 1985

* The mandatory and optional Acts of the Universal Postal Union generate their effects according to a special scheme. They enter into force at a date decided upon by the Congress of the Universal Postal Union, but, as it appears, most of the member States are not in a position to ratify the Acts before they are put into effect; however, they do apply them. To solve the resulting contradiction, the principle of "tacit ratification" or "tacit approval" was admitted. It is based on the effective implementation of the provisions contained in the new Acts established by the Congress. This tacit ratification or approval does not replace formal ratification or approval. Its purpose is only to insure the continued application of the Acts of the Universal Postal Union. (Information provided by the Swiss Government.)

² United Nations, *Treaty Series*, vol. 611, p. 7.

4 The money orders referred to in paragraphs 2 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 Exchange by telegraph may be done by telegraph card money orders or by telegraph list money orders, and both categories shall be called "telegraph money orders".

Chapter II

Issue of money orders

Article 3

Currency. Conversion

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.

Article 4

Maximum amount issued

1 The amount of a money order may not exceed the equivalent of 7000 francs (2286.83 SDR). However, each administration may set a lower maximum.

2 Exceptionally, no maximum shall be set for the money orders covered by article 7.

Article 5

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 given gratis to the sender at the time the funds are paid.

Article 6

Charges

1 The issuing administration shall freely decide the charge to be collected at the time of issue. The amount of this charge may not exceed 45 francs (14.70 SDR).

2 To this principal charge, it shall add any charges pertaining to special services (request for advice of payment, for payment by express, etc).

3 Money orders exchanged between a contracting country and a non-contracting country through the intermediary of a country party to this Agreement may be subjected by the intermediary administration to an additional proportional charge of 1/4 percent, but not less than 2.50 francs (0.82 SDR) and not more than 5 francs (1.63 SDR), to be deducted from the amount of the order; however, this charge may be collected from the sender and allocated to the administration of the intermediary country if the administrations concerned have so agreed.

Article 7

Exemption from charges

Money orders relating to the postal service exchanged under the terms of article 15 of the Convention¹ shall be exempt from all charges.

¹ See p. 65 of this volume.

Article 8

Special provisions regarding the issue of telegraph money orders

1 Telegraph money orders shall be subject to the provisions of the Telegraph Regulations attached to the International Telecommunications Convention.¹

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

Chapter III

Special provisions relating to certain facilities offered to the public

Article 9

Advice of payment. Express delivery. Payment to addressee only. Messages to the payee

1 The sender of a money order may ask to be notified of payment. Article 48, paragraph 1, of the Convention shall be applicable to advices of payment.

2 If the first advice of payment has not reached him within a normal time, the sender may make out a second on payment of the charge laid down. If the money order was paid before the second advice of payment was made out, the charge collected shall be refunded to the sender.

3 Subject to article 16, the sender of a money order may ask for the funds to be delivered at the place of address by express delivery immediately upon arrival of the money order; in that case, article 32 of the Convention shall be applicable.

4 In relations with countries which permit payment to the addressee only, the sender of a 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 24, paragraph 1, t, of the Convention.

5 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. On list money orders, only references shall be accepted.

Article 10

Withdrawal from the post. Alteration of address

The sender of a money order, under the conditions prescribed in article 33 of the Convention, may have it withdrawn from the service or have its address altered, so long as the instrument or the funds have not been delivered to the payee.

Article 11

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 34, paragraphs 1 to 3, of the Convention shall be applicable by analogy.

2 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.

¹ United Kingdom, *Treaty Series*, No. 74 (1961), Cmnd. 1484.

3 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.

4 In the event of redirection, article 34, paragraph 6, of the Convention shall be applicable with respect to the poste restante charge and the additional express charge.

Article 12

Endorsement

Any country may declare ownership of money orders from another country transferable by endorsement within its territory.

Chapter IV

Payment of money orders

Article 13

Duration of validity. Authorization to extend period of validity

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, card money orders sent direct to the paying post 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 post office by the service designated by the issuing administration. List money orders and card money orders sent to offices of exchange in accordance with article 2, paragraph 3, may not be granted the authorization to extend the period of validity.

3 The authorization to extend the period of validity shall confer upon card money orders, starting from the day it is granted, a new validity whose duration shall be the same as that which a money order issued on the same day would have.

4 If non-payment before expiry of validity is not due to a service error, an "authorization to extend the period of validity" charge, equal to that provided for in article 24, paragraph 1, o, of the Convention, may be collected.

Article 14

Maximum amount on payment

1 In the absence of special agreement, the maximum amount of the money orders payable in a country shall be the same as that adopted by the administration of that country for issue.

2 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 this maximum.

Article 15

General rules for payment of money orders

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

2 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.

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

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

Article 16

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 17

Charges collectable from the payee

The following charges may be collected from the payee:

- a a delivery charge, when payment is made at the place of address;
- b the charge for payment authorization laid down in article 20, paragraph 5;
- c if appropriate, the charge for authorization to extend the period of validity provided for in article 13, paragraph 4;
- d the charge laid down in article 24, paragraph 1, e, of the Convention, when the money order is addressed *poste restante*.

Article 18

Special provisions regarding payment of telegraph money orders

- 1 Telegraph money orders shall always be delivered as laid down in article 16.
- 2 When funds are delivered to the address by express delivery, the paying administration may collect a special charge for this.
- 3 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.

Chapter V

Unpaid money orders. Payment authorizations

Article 19

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.
- 3 Any money order unpaid for any cause whatsoever shall be refunded to the sender.
- 4 Article 34, paragraph 6, of the Convention shall be applicable to the poste restante charge and the additional express charge.

Article 20

Payment authorization

- 1 Any card 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 If no service error was committed, a "payment authorization" charge equal to that prescribed in article 24, paragraph 1, o, of the Convention may be collected from either the sender or the payee, except if the charge has already been collected for the inquiry form or the advice of payment.

Article 21

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.

Chapter VI

Liability

Article 22

Principle and extent of liability

- 1 Postal administrations shall be liable for the sums paid in until such time as the money orders have been duly paid.
- 2 Liability shall extend to errors of conversion and telegraphic transmission errors.
- 3 Administrations shall assume no liability for delays which may occur in the transmission and payment of money orders.

Article 23

Exceptions to the principle of liability

Postal administrations shall be relieved of all liability:

- a 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;
- b upon expiry of the prescription period referred to in article 21;
- c in the case of a dispute as to the validity of a payment, upon expiry of the period prescribed in article 42, paragraph 1, of the Convention.

Article 24

Determination of liability

- 1 Subject to paragraphs 2 to 5 below, liability shall rest with the issuing administration.
- 2 Liability shall rest with the paying administration if it cannot establish that payment was made under the terms prescribed in its regulations.
- 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.
- 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.
- 5 Subject to paragraph 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.

Article 25

Refund of amounts owing. Recourse

- 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.
- 2 Whatever the reason for the refund, the amount refunded may not exceed that paid in.
- 3 The administration which indemnified the claimant shall have the right of recourse against the administration responsible for the incorrect payment.
- 4 The administration which finally bore the loss shall have the right of recourse, up to the amount paid, against the sender, against the payee or against third parties.

Article 26

Time allowed for payment

- 1 Payment of amounts owing to the claimant shall be made as soon as possible, within a maximum period of six months from the day following the day of inquiry.

2 The administration which, according to article 25, paragraph 1, shall indemnify the claimant 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.

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

Article 27

Reimbursement of the administration that paid the indemnity

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 dispatch of the advice of payment.

2 This reimbursement shall be made without charge for the creditor administration:

- a by one of the payment procedures outlined in article 103, paragraph 6, of the Detailed Regulations of the Convention;
- b subject to agreement, by an entry to the credit of the administration of that country in the money order account.

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.

Chapter VII

Accounting

Article 28

Remuneration of the paying administration

1 The issuing administration shall allocate to the paying administration for each money order paid a remuneration the rate of which shall be fixed, on the basis of the average amount of the card money orders included in one and the same monthly account, at:

- 2.00 francs (0.65 SDR) up to 200 francs (65.34 SDR);
- 2.50 francs (0.82 SDR) over 200 francs (65.34 SDR) and up to 400 francs (130.68 SDR);
- 3.00 francs (0.98 SDR) over 400 francs (130.68 SDR) and up to 600 francs (196.01 SDR);
- 3.70 francs (1.21 SDR) over 600 francs (196.01 SDR) and up to 800 francs (261.35 SDR);
- 4.50 francs (1.47 SDR) over 800 francs (261.35 SDR) and up to 1000 francs (326.69 SDR);
- 5.30 francs (1.73 SDR) over 1000 francs (326.69 SDR).

2 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 104;
- b the total amount in SDRs obtained for remuneration in respect of each account shall be converted into the currency of the paying country on the basis of the actual value of the SDR operative on the last day of the month to which the account relates.

3 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 25 francs (8.17 SDR).

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

5 For list money orders, over and above the remuneration provided for in paragraph 1, a supplementary remuneration of 50 centimes (0.16 SDR) shall be allocated to the paying administration. Paragraph 3 shall apply by analogy to list money orders.

6 The issuing administration shall allocate to the paying administration a supplementary remuneration of 0.40 francs (0.13 SDR) for each money order paid to the addressee only.

7 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.

Article 29

Preparation of accounts

1 Each paying administration shall prepare for each issuing administration a monthly account of the sums paid for card money orders or a monthly account of the amount of the lists received during the month for list money orders; the monthly accounts shall be incorporated, periodically, in a general offset account giving rise to the determination of a balance.

2 Where the combined system of exchange provided for in article 2, paragraph 3, applies, each paying administration shall prepare a monthly account of the sums paid if money orders are sent direct from the issuing administration to its paying offices or a monthly account of the amount of the money orders received during the month if money orders are sent from the post offices of the issuing administration to its office of exchange.

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

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

Article 30

Settlement of accounts

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

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

3 Any administration which finds another administration overdrawn by a sum exceeding the limits fixed by the Regulations¹ 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 on the preparation and settlement of accounts.

Chapter VIII

Miscellaneous provisions

Article 31

Offices participating in the exchange

Postal administrations shall take all necessary measures to ensure, so far as possible, the payment of money orders in all localities of their countries.

¹ See p. 387 of this volume.

Article 32

Participation of non-postal organizations

1 Countries in which the money order service is provided by non-postal organizations may participate in the exchange governed by the provisions of this Agreement.

2 Such organizations shall come to an agreement with the postal administration of their country to ensure full implementation of all clauses of the 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.

Article 33

Prohibition of fiscal or other fees

Money orders and the receipts given on money orders may not be subjected to any charge or fee other than those authorized by this Agreement.

Section III

Inpayment money orders

Article 34

Nature of inpayment money orders

The sender of a money order may, as a substitute for payment in cash, request entry of the amount to the credit of the postal giro account of the payee, if the regulations of the country of destination permit.

Article 35

General provisions

1 Subject to articles 36 to 39, inpayment money orders shall be governed by the provisions laid down for money orders in this Agreement.

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

Article 36

Maximum amount issued

The amount on inpayment money orders 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.

Article 37

Charges

1 The issuing administration shall freely decide the charge to be collected at the time of issue. This charge, which it shall retain in its entirety, shall be lower than the charge for a money order of the same amount.

2 To this principal charge it shall add any charges pertaining to special services (request for advice of entry to the credit of the payee's postal giro account, etc).

Article 38

Advice of entry

In relations between countries whose administrations have so agreed, the depositor may ask for an advice of entry to the credit of the payee's account. Article 48 of the Convention shall apply to advices of entry.

Article 39

Prohibitions

- 1 Reforwarding of an inpayment money order to another country of destination shall not be permitted.
- 2 Notwithstanding article 12, endorsement shall not be permitted for inpayment money orders.

Section IV

Postal travellers' cheques

Chapter I

General provisions and issue

Article 40

Definition. Cheque books

- 1 Postal travellers' cheques shall be instruments which may be issued and paid by the postal administrations of contracting countries on the basis of the provisions of this Agreement.
- 2 They shall be issued in books.

Article 41

Currency. Maximum amount. Conversion

- 1 Each cheque shall be made out, in the currency of the country of payment for a fixed sum equivalent to approximately 50, 100, 200 or 500 francs (respectively 16.33, 32.67, 65.34 or 163.35 SDR) as determined by agreement between the postal administrations concerned.
- 2 In special cases, the cheques may be made out in a currency other than that of the country of payment or for a sum appreciably different from any of the equivalents stated in paragraph 1.
- 3 The issuing administration shall fix the conversion rate of its currency into that of the paying country.
- 4 A book shall contain not more than ten cheques; each book may contain cheques of different amounts.

Article 42

Charge

The issuing administration shall freely decide on the charge to be collected upon issue.

Article 43

Selling price

The issuing administration may collect, in addition to the value of the cheques and in addition to the charges, a sum corresponding to the cost of the cheques, their covers and the work involved in making up the books.

Chapter II

Payment of cheques

Article 44

Validity of cheques. Payment of funds

- 1 The cheques shall be valid for twelve months from the day of issue; months shall be counted from nth to nth, whatever the number of days in them.
- 2 When the paying service does not have sufficient funds, it may suspend payment of the cheques until such time as it has been able to procure the means of payment.
- 3 Ownership of books and cheques shall not be transferable by means of endorsement or cession; books and cheques may not be pledged.

Article 45

Stop orders

Subject to the application of the legislation of their country, administrations may not act on requests to stop the payment of a properly issued cheque.

Chapter III

Claims. Liability. Accounts

Article 46

Claims and liability

- 1 No claim may be instigated against the issuing administration unless the book is produced.
- 2 In case of the loss of a book or cheques, the claimant shall, in order to obtain reimbursement of the corresponding amounts, show proof to the issuing administration that he has requested delivery of a book of cheques and paid the total corresponding amount.
- 3 This administration may then proceed to make the repayment within a period which may not exceed the period of validity by six months and after satisfying itself that the instruments declared to be lost have not been paid.
- 4 Administrations shall not be liable for the consequences which may be caused by the loss, fraudulent removal or fraudulent use of books or cheques.

Article 47

Remuneration of the paying administration. Preparation of accounts

1 The issuing administration shall allocate to the paying administration a standard remuneration of 1 franc (0.33 SDR) per cheque paid.

2 The account of the amounts paid for cheques shall be prepared monthly at the same time as the account of the amounts paid for money orders.

Section V

Final provisions

Article 48

Application of this Agreement to postal travellers' cheques

Section II of this Agreement shall apply to postal travellers' cheques in all cases not expressly governed by section IV.

Article 49

Application of the Convention

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

Article 50

Exception to the application of the Constitution

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

Article 51

Conditions for approval of proposals concerning this Agreement and its Detailed Regulations

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.

2 To become effective, proposals introduced between two Congresses relating to this Agreement and its Detailed Regulations must obtain:

- a unanimity of votes, if they involve the addition of new provisions or amendments to articles 1 to 10, 11, paragraph 4, 12 to 14, 15, paragraphs 1, 2 and 4, 16 to 18, 19, paragraph 4, 20, paragraph 5, 22 to 30, 33, and 48 to 52 of this Agreement and 102 to 106, 110, 117, 120, 122, 125, 130 to 136, 140, paragraph 1, and 161 of its Detailed Regulations;
- b two thirds of the votes, if they involve amendments to provisions of this Agreement other than those mentioned under a and c, and of articles 107 to 109, 111, 113, 116, 118, 119, 123, 124, 126, 128, 137, 141 and 142 to 148 of its Detailed Regulations;
- c a majority of the votes, if they involve amendments to article 20, paragraph 3, of the Agreement and other articles of the Detailed Regulations or interpretation of the provisions of this Agreement and its Detailed Regulations, except in the case of a dispute to be submitted to arbitration as provided for in article 32 of the Constitution.

Article 52

Entry into force and duration of the Agreement

This Agreement shall come into force on 1 January 1986 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 in the archives of the Government of the Swiss Confederation. A copy thereof shall be delivered to each party by the Government of the country in which Congress is held.

Done at Hamburg, 27 July 1984.

This Agreement was signed on behalf of the States and territorial entities listed below by one or several of the plenipotentiaries who signed the Third Additional Protocol to the Constitution of the Universal Postal Union:

(For the signatures affixed by those plenipotentiaries under the Third Additional Protocol, see United Nations, Treaty Series, vol. 1414, p. 21.)

People's Democratic Republic of Algeria
Federal Republic of Germany
United States of America
Argentine Republic
Republic of Austria
Belgium
People's Republic of Benin
People's Republic of Bulgaria
Republic of Burundi
Republic of Cameroon
Central African Republic
Chile
Republic of Cyprus
Islamic Federal Republic of the Comoros
People's Republic of the Congo
Republic of Korea
Republic of Côte d'Ivoire
Kingdom of Denmark
Republic of Djibouti
Arab Republic of Egypt
Republic of Ecuador
Spain
Finland
French Republic
Gabonese Republic
Greece
Republic of Guinea
Republic of Haiti
Republic of Upper Volta
Hungarian People's Republic
Republic of Indonesia
Republic of Iceland
Japan
Hashemite Kingdom of Jordan
Kuwait
Lebanese Republic
Principality of Liechtenstein
Luxembourg
Democratic Republic of Madagascar
Republic of Mali
Kingdom of Morocco
Islamic Republic of Mauritania
United Mexican States
Principality of Monaco

Republic of the Niger
Norway
Netherlands
Netherlands Antilles
Republic of Peru
Polish People's Republic
Portugal
State of Qatar
Socialist Republic of Romania
Rwandese Republic
Republic of San Marino
Solomon Islands
Republic of Senegal
Democratic Republic of the Sudan
Democratic Socialist Republic of Sri Lanka
Sweden
Swiss Confederation
Republic of Suriname
Syrian Arab Republic
Republic of Chad
Czechoslovak Socialist Republic
Thailand
Togolese Republic
Tunisia
Turkey
Eastern Republic of Uruguay
Vatican City State
Yemen Arab Republic
People's Democratic Republic of Yemen
Socialist Federal Republic of Yugoslavia

DETAILED REGULATIONS OF THE MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT

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ANNEXES: FORMS

DETAILED REGULATIONS OF THE MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT

Having regard to article 22, paragraph 5, of the Constitution of the Universal Postal Union concluded at Vienna on 10 July 1964,¹ the undersigned, on behalf of their respective postal administrations, have by common consent drawn up the following measures for ensuring the implementation of the Money Orders and Postal Travellers' Cheques Agreement.

Part I

Preliminary provisions

Article 101

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:

a Money order service

- i a list showing the countries with which it exchanges postal 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, poste restante, authorization to extend the period of validity, inquiry, and payment authorization, respectively;
- ix the duration of the period after which its legislation permanently assigns to the State the amount of the money orders whose payment has not been claimed;
- x the special charge for delivery of funds by express (telegraph money orders);
- xi its decision with respect to the possibility, in its country, of transferring or not transferring ownership of money orders by means of endorsement;
- xii a copy of the money order forms it uses, unless money orders are exchanged by means of lists;
- xiii the spelling, in the official language of its country, of the numbers 1 to 1000 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 alteration of address and requests for authorization to extend the period of validity shall be transmitted (central administration, exchange office or other specifically designated office);

¹ United Nations, *Treaty Series*, vol. 611, p. 7.

- b Postal travellers' cheques
 - i a list of the countries with which it exchanges postal travellers' cheques on the basis of the Agreement;
 - ii either a list of the offices that it authorizes to issue and pay cheques or the notice that all its offices participate in the service;
 - iii the amount, in the currency of the countries for which the cheques are drawn, of each postal travellers' cheque;
 - iv the charges collected on cheques issued.
- 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.

Article 102

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 Convention¹ shall be applicable, particularly those of the following articles:

- a article 135, "Advice of delivery";
- b article 138, "Express items";
- c articles 144 and 145, "Withdrawal from the post. Alteration of address", supplemented by articles 110 and 125 of these Regulations.

Article 103

Forms for the use of the public

For the purpose of applying article 10, paragraph 4, of the Convention, the following shall be considered forms for the use of the public:

- MP 1 (International money order).
- MP 1bis (Photo-readable international money order).
- MP 4 (Inquiry concerning an international money order).
- MP 10 (Postal travellers' cheque).
- MP 11 (Book of postal travellers' cheques).
- MP 12 (International money order for machine handling).
- MP 12bis (Photo-readable international money order for machine handling).
- MP 16 (International inpayment money order).

Part II

Money orders

Section I

Card money orders

Chapter I

Issue. Transmission

¹ See p. 113 of this volume.

Article 104

Card money order forms

- 1 Card money orders shall be drawn up on a form made of:
 - either strong pink cardboard conforming to the annexed specimen MP 1,
 - or strong paper with a white ground, 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 Administrations which agree to grant certain facilities to bulk posters of money orders may authorize them to use forms conforming to either the annexed specimen MP 12 or the annexed specimen MP 12bis.
- 3 The technical characteristics of forms MP 1bis and MP 12bis and the information concerning their use shall be deposited with the International Bureau.

Article 105

Preparation of card money orders

- 1 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; however, service instructions may be entered in indelible pencil. The MP 12 and MP 12bis forms shall, with the exception of the service instructions, be filled in completely by typewriter.
- 2 The money order amount and the name of the currency unit shall be written out in words in the language prescribed by the issuing administration. The amount given in words may be written digit by digit separately. The amount shall also be given in numerals and, if necessary, with the abbreviation of the name of the unit provided that it is usual and does not create confusion. 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 indication in words of the amount on MP 1, MP 1bis, MP 12 and MP 12bis 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.
- 4 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.
- 5 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.
- 6 Service money orders shall bear on both front and back the entry "*Service des postes*" (On postal service) or some similar entry.
- 7 Money orders for delivery to the addressee only shall bear on front and back, in conspicuous letters, the entry "*Ne payer qu'en main propre*" (Pay to addressee only).
- 8 Money orders with advice of payment shall bear on the front, in conspicuous letters, the entry "*Avis de paiement*" (Advice of payment).
- 9 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 and MP 16 forms.

Article 106

Prohibited or authorized entries

It shall be prohibited to make any entries on money orders other than those comprised in the contents of the forms, except for service instructions such as "On postal service", "Pay to addressee only", "Advice of payment", "By airmail", "By express"; however, the sender may write down a personal message on the front or the back of the counterfoil, as provided for in article 9, paragraph 5, of the Agreement.

Article 107

Automatic registration

Administrations may agree among themselves as to the amount above which the money orders they issue shall be automatically registered, providing this amount exceeds the equivalent of 300 francs (98.01 SDR).

Article 108

Money orders sent "Poste restante" or to persons staying in hotels or boarding houses

Money orders sent "Poste restante" or to persons staying temporarily in hotels, boarding houses or other public places of lodging and the amount of which exceeds the equivalent of 300 francs (98.01 SDR) shall be either automatically registered or sent by telegraph. Administrations shall agree among themselves on the treatment to be applied.

Article 109

Transmission of card money orders

1 Money orders shall be sent by the quickest route (air or surface) and, in the absence of special agreement, à découvert.

2 Money orders shall be inserted in mails in the manner prescribed in article 157, paragraphs 2 to 6, or in article 159 of the Detailed Regulations of the Convention, depending on whether or not they are automatically registered.

Chapter II

Special provisions relating to certain facilities offered to the public

Article 110

Withdrawal from the post. Alteration of address

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

2 Any request for withdrawal from the post or for alteration 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 pencil; the paying office shall hold the money order until receipt of this confirmation.

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

Article 111

Redirection of card 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 order 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. In the event of redirection by telegraph, the indication "*Réexpédié*" shall be entered on the advice of issue referred to in article 134.

3 The original money order shall be receipted by the reforwarding office; it shall bear the entry "*Réexpédié le montant de ... à ... sous déduction des taxes de ...*" (Reforwarded the amount from ... to ... after 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.

Chapter III

Special treatment. Inquiries

Article 112

Irregular card money orders

1 Any card 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) and in an envelope along 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;
- b discrepancies in or omission of amounts;
- c exceeding of the maximum amount agreed between the administrations concerned;
- d erasures or alterations in the entries;
- e omission of stamp, signature on money orders not prepared by some mechanical procedure, or other service indications;
- f indication of the amount to be paid in a currency other than that which is accepted, or omission of the name of the currency unit;
- g obvious error in the ratio between the currency of the issuing country and that of the paying country, a ratio which the paying office, however, shall not be bound to verify;
- h use of non-regulation form;
- i absence of automatic registration or non-use of the telegraph service, where such treatment has been prescribed under articles 107 and 108.

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 ink 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 telegram. If not, it shall notify the sender, who shall then be authorized to correct the irregularity by air or by telegram, at his own expense.

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

Article 113

Preparation of the advice of payment

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 114

Authorization to extend period of validity

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

Article 115

Inquiries

1 Any inquiry concerning a card 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 and to the order of the same payee. Inquiries shall be transmitted officially and always by the quickest route (air or surface) under the conditions prescribed in article 42 of the Convention.

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 No ... 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 ...). The period prescribed in article 42, paragraph 1, of the Convention shall apply.

Chapter IV

Unpaid card money orders

Article 116

Return of unpaid card money orders

1 Money orders which it has not been possible to pay to the payees for any reason shall be returned direct to the issuing office; before this the paying office shall record them, stamp them or affix the label prescribed in article 143, paragraphs 1 to 3, of the Detailed Regulations of the Convention.

2 However, money orders prepared under the conditions laid down in article 111 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.

Article 117

Payment authorizations

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.

Article 118

Card money orders mislaid, lost or destroyed before payment

1 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.

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

3 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 the period prescribed in article 26, paragraphs 1 and 2, of the Agreement 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.

Article 119

Card money orders mislaid, lost or destroyed after payment

1 The paying administration may replace any 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.

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.

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.

Section II

List money orders

Chapter I

Preliminary provisions

Article 120

Provisions common to list money orders and card money orders

The following articles of these Regulations shall apply to list money orders:

- a article 106 "Prohibited or authorized entries";
- b article 110 "Withdrawal from the post. Alteration of address", supplemented by article 125;
- c article 115 "Inquiries".

Chapter II

Issue. Transmission

Article 121

Offices of exchange

List money orders shall be exchanged only through the intermediary of offices called "offices of exchange" designated by the administration of each of the contracting countries.

Article 122

Transmission of list money orders

- 1 List 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.
- 2 Between offices of exchange of different countries, they shall be transmitted according to the following rules:
 - a 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;
 - b 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;
 - c 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;
 - d 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.
- 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.

Article 123

Special lists

A special MP 2 list shall be prepared for the money orders exempt from charges referred to in article 16 of the Convention and article 7 of the Agreement as well as for the list money orders referred to in article 129, paragraph 1, of the Detailed Regulations; the list shall be endorsed at the top "*Mandats exempts de taxe*" (Money orders exempt from charges).

Article 124

Special services. Entries to be made on lists

- 1 When the sender of a money order requests express delivery, the entry "*Exprès*" (Express) shall be made on the MP 2 list in the "Remarks" column, opposite the corresponding entry.
- 2 When the sender of a money order requests an advice of payment, the notation "AP" shall be entered on the MP 2 list, in the "Remarks" column, opposite the entry relating to the money order.
- 3 When the sender of a money order requests payment to addressee only, the entry "*Ne payer qu'en main propre*" (Payment to addressee only) shall be made on the MP 2 list in the "Remarks" column, opposite the money order.

Chapter III

Special provisions relating to certain facilities offered to the public

Article 125

Withdrawal from the post. Alteration of address

Notwithstanding article 144 of the Detailed Regulations of the Convention, MP 4 requests for withdrawal from the post or alteration of address relating to list money orders shall be sent to the office of exchange of the paying country through the intermediary of the office of exchange of the issuing country.

Article 126

Redirection of list money orders

Any list money orders 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.

Chapter IV

Operations in the paying country

Article 127

Treatment of missing or incorrect lists

- 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.
- 2 The lists shall be carefully 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.
- 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).

Article 128

Sending advice of payment

The advice of payment, prepared by the paying office on a C 5 form provided for in article 135, paragraph 2, of the Detailed Regulations of the Convention, shall be sent direct to the sender of the money order.

Article 129

Return of unpaid list money orders

1 The following 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 money orders referred to in article 19 of the Agreement;
- b money orders which have been the subject of a request for withdrawal from the post.

2 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.

Section III

Combined system of exchange

Chapter I

Preliminary provisions

Article 130

Common provisions

The provisions of this section shall govern the exchange of money orders in accordance with article 2, paragraph 3, of the Agreement. The provisions of these Regulations concerning card money orders and list money orders shall also apply to these money orders, if they are compatible.

Chapter II

Issue. Transmission

Article 131

Transmission of money orders

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 159 of the Detailed Regulations of the Convention.

Section IV

Telegraph money orders

Chapter I

Preliminary provisions

Article 132

Common provisions

The provisions respecting card money orders and list money orders shall apply to telegraph money orders in everything not expressly governed by section IV of these Regulations.

Chapter II

Issue. Transmission

Article 133

Preparation of telegraph money orders

1 Telegraph money orders shall be prepared by the issuing post office and shall give rise to the transmission of money order telegrams direct to the paying post office. Money order telegrams shall be written in French in the absence of special agreement and shall invariably be drawn up as follows:

The address part shall contain:

- *POSTFIN* (preceded by the telegraph service indications *URGENT* or *LT*, if appropriate, and followed by other telegraph service indications, if necessary);
- postal service indications, if appropriate (*AVIS PAIEMENT* and *PAIEMENT MAIN PROPRE*);
- name of the paying office.

The text part shall contain:

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

2 The payee's name shall be transformed into a mixed group consisting of figures, signs and letters. This transformation shall be done as follows:

- a the figure 1) shall be used to identify the group;
- b all the parts of the payee's name shall be separated by a fraction bar, in accordance with the following example:

"M Jean de Biasé" is transformed into *"1) MONSIEUR/JEAN/DE/BIASE"*.

3 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.

4 When several 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.

5 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.

6 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 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.

7 The amount shall be expressed as follows: total number of currency units in figures, fractions of a unit, if any, in figures, then name of the currency unit.

Article 134

Advice of issue

1 The issuing office shall draw up for each telegraph money order a confirmatory advice of issue in the form of the annexed specimen MP 3.

2 It shall be prohibited to apply postage stamps or postage-paid impressions to these advices.

3 The advice of issue shall be sent, under cover, by the first mail and by the quickest route (air or surface):

- a direct to the paying office, in the case of a telegraph card money order;
- b to the office of exchange of the issuing country, in the case of a telegraph list money order.

Article 135

Transmission of telegraph list money orders

1 Telegraph list 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.

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

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

Chapter III

Special provisions relating to certain facilities offered to the public

Article 136

Alteration of address

1 Except where a simple correction of the address as described in article 33, paragraph 6, of the Convention is involved, the paying office of a telegraph money order shall have the advice of issue in its possession before acting upon a request for alteration of address.

2 However, the paying administration may, on its own responsibility, act on a telegraphic request for alteration of address without waiting for either confirmation by post or the advice of issue.

Article 137

Redirection of telegraph money orders

A telegraph money order shall be redirected by post or by telegraph in accordance with the provisions of article 111 without having to wait for the advice of issue.

Chapter IV

Operations in the paying country

Article 138

Treatment of irregular telegraph money orders

1 When a 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 112, paragraphs 5 and 6.

3 Any 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 139

Transcription of money order telegrams

Money order telegrams shall be transcribed on an adapted form or on an MP 1 or MP 1bis 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 inserted in the title (“International telegraph money order”).

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

Article 140

Payment of telegraph money orders

1 Telegraph money orders shall be paid on receipt and without waiting for the advice of issue; this shall subsequently be attached, if possible, to the money order receipted by the payee.

2 Telegraph money orders whose advice of issue reaches the paying office before the money order telegram shall not be paid on sight of the advice of issue alone; in this case the money order telegram shall be inquired about by means of a telegraph service advice. Advices of issue which have not reached the paying office by the first mail after the date of the money order shall be inquired about by means of a request for rectification in the form of the specimen MP 14.

3 Telegraph list 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.

4 Telegraph list 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 telegraph list 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.

Article 141

Preparation of advice of payment

The task of preparing an advice of payment for a telegraph money order shall rest with the paying office, which shall send it to the issuing office immediately after payment and without waiting for the advice of issue.

Article 142

Return of unpaid telegraph money orders

1 Telegraph card money orders which it has not been possible to pay to the payees for any reason whatsoever shall be subject to the provisions of article 116.

2 They shall be returned under cover, without waiting for the arrival of the relative advices of issue. Advices of issue received subsequently shall also be returned under cover.

Section V

Inpayment money orders

Article 143

General provisions

Subject to what is expressly prescribed in this section, inpayment money orders shall be subject to the general provisions governing money orders whatever the method of transmission, by post or by telegraph, and whether the card system or the list system is involved.

Article 144

Preparation of inpayment money orders

1 Inpayment money orders shall be prepared on a strong, yellow cardboard form conforming to the annexed specimen MP 16.

2 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.

Article 145

List of inpayment money orders

1 Inpayment money orders, in the list system, shall be transmitted by means of a special MP 2 list which shall be entitled "*Mandats de versement*" (Inpayment money orders).

2 When the sender of an inpayment 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 pertaining to the money order.

Article 146

Telegraph inpayment money orders

Telegraph inpayment money orders shall be prepared in accordance with article 133. They shall give rise to the simultaneous transmission of money order telegrams and advices of issue in the form of specimen MP 3 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 drawn up as follows:

The address part shall contain:

- *POSTFIN* (preceded by the telegraph service indications *URGENT* or *LT*, if appropriate, and followed by other telegraph service indications, if necessary);
- the postal service indication (*AVIS INSCRIPTION*), if appropriate;
- name of the postal giro centre of destination.

The text part shall contain:

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

Article 147

Inpayment money orders mislaid, lost or destroyed after entry

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 form bearing the indications prescribed in article 119, paragraph 1, and specifying on the back the date of entry to the credit of the payee's postal giro account.

Article 148

Accounting provisions concerning 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.

Section VI

Accounting provisions

Chapter I

Common rules

Article 149

Preparation of monthly accounts

1 Each paying administration shall prepare monthly, for each of the administrations from which it received money orders, a monthly account in the form of the annexed specimen MP 5 for card money orders and money orders sent direct in accordance with the combined system of exchange provided for in article 2, paragraph 3, of the Agreement, or a monthly account in the form of the annexed specimen MP 15 for list money orders. It shall summarize in this account all the money orders paid by its own offices or all the money orders sent to its office of exchange on behalf of the corresponding administration during the preceding month. 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 28 of the Agreement;
- b if appropriate, the amount of the reimbursement referred to in article 27 and that of the interest prescribed in articles 27, paragraph 3, and 30, paragraph 4, of the Agreement.

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

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

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

9 Discrepancies in the monthly accounts noted by the debtor administration, whether in the summary of the instruments or in the calculation of the remuneration, shall be taken up in the next monthly account to be prepared; they shall be ignored if the amount does not exceed 10 francs (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.

Article 150

Preparation of the general account

- 1 The general account shall be drawn up, on a form conforming to the annexed specimen MP 8, by the creditor administration immediately upon receipt of the monthly accounts and even before checking the details of these accounts.
- 2 It shall be settled within two months following expiry of the month to which it pertains.
- 3 Administrations may agree among themselves to prepare the general account on a quarterly, half-yearly or yearly basis.

Article 151

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 any credit established under the terms of article 30, paragraph 2, of the Agreement.
- 2 The payment charges collected in the debtor country (fees, clearing charges, deposits, commission, etc) and charges collected by banks in intermediate countries shall be borne by the debtor administration. The charges collected in the creditor country shall be borne by the creditor administration.
- 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.

Article 152

Instalments

- 1 Any administration which finds another administration overdrawn by a sum exceeding 30 000 francs (9800.72 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 30 000 francs (9800.72 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 30, paragraph 4, of the Agreement shall apply unless the debtor administration is able to prove that the creditor administration does not regularly send its accounts within the period laid down in article 149, paragraph 7.

- 2 A debtor administration which wishes to make use of the option provided for in article 30, paragraph 2, of the Agreement without having previously received a request for an instalment from the creditor administration shall determine as it sees fit the amount and frequency of the payments it deems necessary to cover its issues.
- 3 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 30, paragraph 2, of the Agreement.

Chapter II

Special accounting rules for list money orders and telegraph money orders

Article 153

Preparation of monthly accounts

List money orders and telegraph money orders shall be subject to the following special accounting provisions:

- a List money orders
 - i administrations shall summarize, on the monthly account, the totals of the lists received during the month;
 - ii the monthly account shall be transmitted to the debtor administration immediately upon receipt of the last list of the month to which it pertains;
 - iii administrations may, by common consent, waive preparation of monthly accounts and settle the amount of each list by means of a cheque or draft, to be attached to that list;
- b Telegraph money orders
 - i telegraph money orders shall be summarized with the card money orders or the list money orders, as appropriate;
 - ii telegraph money orders, accompanied by corresponding advices of issue, whenever possible, shall be attached to the monthly account; advices of issue which reach the paying administration after transmission of the account upon which the telegraph money orders to which they pertain are described shall be returned to the issuing administration, attached to a later account;
 - iii the provisions of subparagraph b, ii, shall not apply to telegraph list money orders.

Part III

Postal travellers' cheques

Article 154

General rules for issue

Subject to the special provisions below, the general provisions relating to the issue of money orders shall be applicable to the drawing up of cheques and book covers.

Article 155

Cheque and book cover forms. Supply

1 Postal travellers' cheques shall be prepared on forms conforming to the annexed specimen MP 10. They shall be made of white paper with a shaded watermark representing an allegoric head approximately two centimetres high. A white strip three-and-one-half centimetres wide shall be provided on the left of the form. The watermark shall be placed at the top of this strip; an embossed stamp, the same for all countries and representing the head of Mercury, shall be applied in the centre; the lower part of this strip shall be reserved for the impression of the embossed stamp which the service issuing the cheques shall apply in accordance with article 156. Apart from the white strip, the form shall have a security backing formed by printing very clearly in three colours an allegory composed of some large subjects with relief shading. The words "*Bon postal de voyage*" (Postal travellers' cheque) shall be printed at the same time as the security backing and in the same colours. Distinctly different shades shall be used for the cheques of each of the four values prescribed in article 41, paragraph 1, of the Agreement.

- 2 Each cheque shall bear the following indications, printed on the front:
 - a a serial number from 1 to 100 000;
 - b the name of the issuing country;
 - c the value of the cheque followed by the name of the currency in which it has been drawn up;
 - d the name of the country in which it shall be exclusively payable.
- 3 Cheques sold to the public shall be bound in a book with a light blue cover conforming to the annexed specimen MP 11. The name of the issuing country and the name of the paying country shall be printed on the front.
- 4 Administrations shall be supplied with cheques and book covers by the International Bureau which shall arrange for them to be printed.

Article 156

Preparation of cheques

- 1 On issue, the impression of an embossed stamp, peculiar to the service which issues them, shall be applied to the cheques in the white strip on the front in the space provided for that purpose. The first and last days of validity shall also be indicated on the cheques by hand, with a typewriter or by means of a stamp. Administrations may agree to authenticate the cheques by means of the impression of the rubber stamp used for the issue of postal money orders.
- 2 Administrations may agree to indicate the name of the issuing service by means of a special embossed stamp.

Article 157

Make-up and preparation of books

- 1 The cheques shall be placed in the books in numerical order.
- 2 The office issuing a book shall indicate on the cover, in the space provided for that purpose, the first and last day of validity of the cheques. It shall also write on the hatchings of this cover the number of cheques issued and the numbers of the first and the last of these cheques; the name of the paying country shall be written conspicuously on the book and on the cheques in the spaces provided.
- 3 Entries shall be made by hand, with a typewriter or by means of a mechanical printing process.
- 4 The impression of the embossed stamp or the rubber stamp mentioned in article 153, paragraph 1, shall be applied on the cover in the space provided for that purpose when the book is prepared.

Article 158

Exceptional payment of cheques drawn up in a currency other than that of the country where payment is requested

- 1 When, as a result of exceptional circumstances and then only in relations between countries which have agreed on this beforehand, the payee is obliged to ask for payment of his cheques in a country other than the paying country originally indicated on the cheques, the amount to be paid on each cheque in the currency of the country where payment is sought shall be requested by telegram or airmail from the issuing office, at the payee's expense.
- 2 The office which makes the payment shall indicate on the front of the cheque the amount paid in its currency and attach the telegram or reply note to the cheques paid in accordance with the terms of paragraph 1.

Article 159

Cheques mislaid, lost or destroyed after payment

Article 119 shall apply by analogy to postal travellers' cheques mislaid, lost or destroyed after payment. The replacement instrument shall be prepared on form MP 10. The paying administration shall obtain, through the intermediary of the administration of origin, a statement from the payee to serve as a receipt.

Article 160

Preparation of accounts

- 1 The monthly account of cheques paid shall be prepared on a form conforming to the annexed specimen MP 9.
- 2 This account shall be attached to the MP 5 monthly account relating to the money orders paid during the same period and its total shall be added to that of the MP 5 account.
- 3 Postal travellers' cheques paid exceptionally by a country which is not a party to the service, under the terms of article 158, shall be entered in a special MP 5 monthly account, which shall be annexed to the postal money order account.

Part IV

Final provisions

Article 161

Entry into force and duration of the Regulations

- 1 These Regulations shall come into force on the day on which the Money Orders and Postal Travellers' Cheques Agreement comes into operation.
- 2 They shall have the same duration as that Agreement, unless renewed by common consent between the parties concerned.

Done at Hamburg, 27 July 1984.

SIGNATURES

(The same as for the Agreement; see p. 385 of this volume.)

ANNEXES: FORMS

LIST OF FORMS

No	Title or nature of form	References
1	2	3
MP 1	International money order	Art 104, para 1
MP 1bis	Photo-readable international money order	Art 104, para 1
MP 2	List of money orders	Art 122, para 2, a
MP 3	Advice of issue of a telegraph money order	Art 134, para 1
MP 4	Inquiry or request for withdrawal from the post or alteration of address concerning an international money order	Art 110, para 1
MP 5	Monthly account of card money orders and payment authorizations	Art 149, para 1
MP 6	Summary list of paid money orders and payment authorizations	Art 149, para 2
MP 7	Monthly account of money orders, payment authorizations and COD money orders	Art 149, para 2
MP 8	General account of money orders	Art 150, para 1
MP 9	Monthly account of postal travellers' cheques	Art 160, para 1
MP 10	Postal travellers' cheque	Art 155, para 1
MP 11	Book of postal travellers' cheques	Art 155, para 3
MP 12	International money order for machine handling	Art 104, para 2
MP 12bis	Photo-readable international money order for machine handling	Art 104, para 2
MP 13	Payment authorization	Art 117
MP 14	Request for rectification of a money order, or inpayment money order or request for authorization of payment	Art 112, para 1
MP 15	Monthly account of list money orders	Art 149, para 1
MP 16	International inpayment money order	Art 144, para 1

(Front)

COUNTERFOIL (May be detached by the payee)		Postal administration		INTERNATIONAL MONEY ORDER		MP 1
Amount in arabic figures	Amount in arabic figures	Exchange rate ¹		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 No					
	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 No		Sum deposited
				Office		Date
				Signature of the official		

Money orders, Hamburg 1984, art 104, para 1 — Size: 148 x 105 mm, colour: pink

(Back)

Space for endorsements, if any	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

MP 1bis (Front)

(Stub)		INDICATIONS OF ISSUING OFFICE Stamp of issuing office	
COUNTERFOIL* Name and address of sender (optional) Communications Amount in arabic figures Stamp of issuing office		INTERNATIONAL MONEY ORDER — MP 1bis (Country) Name and address of sender Advice of payment, to the addressee in person, express Name and forenames of payee Street and No 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 Sum deposited Signature of the official	
		Date Money order No Office Sum deposited Signature of the official	
* May be detached by the payee Reference No 21987654321		1 To be entered by the paying administration when affixing stamp DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE	

Money orders, Hamburg 1984, art 104, para 1 — Size: 210.8 x 101.6 mm, colour: pink

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

MP 1bis (Back)

Space for endorsements, if any		Details of certain facilities		Stamp of paying office	(Stub)
		Payee's receipt Received the sum shown overleaf Place and date			
Signature of payee		In-register No		Stamp of paying office	(Stub)

MP 1bis (copy) (optional)

(Stub)		INDICATIONS OF ISSUING OFFICE	
INTERNATIONAL MONEY ORDER — MP 1bis		Stamp of issuing office	
Name and address of sender		<div style="font-size: 4em; transform: rotate(-45deg); opacity: 0.5;">COPY</div>	
Advice of payment, to the addressee in person, express			
Name and forenames of payee			
Street and No			
Place of destination			
Country of destination		Date	
Amount in arabic figures		Money order No	
Amount and currency unit in words and roman letters		Office	
Exchange rate 1		Sum deposited	
Sum paid 1		Signature of the official	
1 To be entered by the issuing administration when effecting the conversion.			
DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE			
		+ 21987654321+21+	

Administration preparing the list

MP 2 (Page 1)

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

[illegible]

Alterations

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is a vertical margin line on the left side, creating a narrow left margin. The paper appears to be from a notebook or a standard ruled sheet of paper.

MP 2 (page 2)

[illegible]

MP 2 (page 3)

[illegible]

<input type="checkbox"/> Postal administration of origin <input type="checkbox"/> Office of destination	ADVICE OF ISSUE MP 3 <input type="checkbox"/> Telegraph money order <input type="checkbox"/> Telegraph inpayment money order		
Notes. To be sent under cover by the quickest route (air or surface)			
Posting	Office	Money order No	Date
Amount in currency of paying country		Amount in currency of issuing country	
Name of sender			
Payee. Name, forenames, title and full address			
Stamp and date. Signature of the official preparing the advice <div style="border: 1px dashed black; border-radius: 50%; width: 100px; height: 100px; margin: 20px auto;"></div>		Stamp of paying office <div style="border: 1px dashed black; border-radius: 50%; width: 100px; height: 100px; margin: 20px auto;"></div>	
The amount cannot be paid on sight of this advice of issue, but only on receipt of the telegram to which this advice relates.			

Money orders, Hamburg 1984, art 134, para 1 — Size: 148 x 105 mm

☐ Postal administration of origin

MP 4 (Front)

☐ Post office or giro centre of origin☐ INQUIRY☐ REQUEST FOR WITHDRAWAL FROM THE POST☐ REQUEST FOR ALTERATION OF ADDRESS

Post office or giro centre of destination		Date of MP 4 form	
		Our reference	
		Your reference	
Description of money order	<input type="checkbox"/> Card money order	<input type="checkbox"/> List money order	<input type="checkbox"/> Inpayment money order
Method of transmission	<input type="checkbox"/> Surface or air	<input type="checkbox"/> Telegraph	
Issue	Office	No of money order	Date
Amount	<input type="checkbox"/> In currency of paying country	<input type="checkbox"/> 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	<input type="checkbox"/> The sender states that the payee has not received the amount. Please investigate this matter and communicate the findings to us		
	<input type="checkbox"/> Please return the above-mentioned money order to me for delivery to sender		
	<input type="checkbox"/> Please alter as follows		
	Present address of money order		
	Altered address		
	<input type="checkbox"/> 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	<input type="checkbox"/> to the original payee		
	<input type="checkbox"/> to the sender		
Method of transmission of reply	<input type="checkbox"/> Surface	<input type="checkbox"/> Air	<input type="checkbox"/> Telegraph
The present form must be returned to the office of origin of the request			
Place and date	Stamp of office originating the request		
Signature of person making the inquiry or request	Signature of official in charge		
Money orders, Hamburg 1984, art 110, para 1 — Size: 210 x 297 mm			

Office sending the reply

MP 4 (Back)

REPLY TO INQUIRY
OR REQUEST

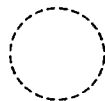
Post office or giro centre of destination of the reply	Date of the reply
	Our reference
	Your reference

Treatment of money order in question

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

Declaration of payee (if possible)

Stamp of office sending the reply
Signature of official in charge



Administration preparing the account

MP 5

MONTHLY ACCOUNT
Card money orders and payment authorizations

Issuing administration					Date of account			
					Month			Year
Serial number of the money orders and payment authorizations paid	Issue				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
	Year	Month	Office	Number				
1	2	3	4	5	6	7	8	9
1								
2								
3								
4								
5								
6								
7								
8								
9								
10								
11								
12								
13								
14								
15								
16								
17								
18								
19								
20								
Totals								
Money orders and payment authorizations for which charges have been received (col 6)								
No of money orders				Average amount				
				Amount per money order				
Remuneration								
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, Hamburg 1984, art 149, para 1 — Size: 210 x 297 mm

[Administration preparing the list]

MP 6

SUMMARY LIST

SUMMARY LIST

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.

[illegible]

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, Hamburg 1984, art 149, para 2 – Size: 210 x 297 mm

Administration preparing the account

MP 7

MONTHLY ACCOUNT
 Money orders, payment authorizations and
 COD money orders

Issuing administration	Date of account	
	Month	Year

Notes. This account may also include the reimbursements and interest provided for in articles 27 and 30 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			
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			
<input type="checkbox"/> to be added <input type="checkbox"/> to be deducted			
Possible entries in accordance with articles 27 and 30 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, Hamburg 1984, art 149, para 2 — Size: 210 x 297 mm

Administration preparing the account

MP 8

GENERAL ACCOUNT
Money orders

Corresponding administration	Date of account
	Exchanged during the period

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

Breakdown of instalments

[illegible]

Stamp of administration preparing the account Date and signature	Seen and accepted by the corresponding administration Stamp, date and signature
Money orders, Hamburg 1984, art 150, para 1 – Size: 210 x 297 mm	

[Administration preparing the account]

MP 9

MONTHLY ACCOUNT
Postal travellers' cheques

Issuing administration				Date of account	Annexes	
				Month	Year	
Serial number of cheques paid	Issue			Number	Amount in currency of paying country	
	Year	Month	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						
19						
20						
Total of cheques paid						
Remuneration						
Grand total of sums payable by the issuing administration						
The present monthly account is certified as conforming to the total of cheques attached						
Stamp, date and signature						

Money orders, Hamburg 1984, art 160, para 1 — Size: 210 x 297 mm

(Front)

<p style="text-align: center;">Counterfoil for the holder</p> <p style="text-align: center;">.....</p> <p style="text-align: center;">POSTAL TRAVELLERS' CHEQUE</p> <p style="text-align: center;">Amount (in currency of paying country)</p> <p style="text-align: center;">.....</p> <p style="text-align: center;">Paying office</p> <p style="text-align: center;">.....</p> <p style="text-align: center;">Date of payment</p> <p style="text-align: center;">.....</p>	<p style="text-align: right;">MP 10</p> <p>POSTAL ADMINISTRATION</p> <p>of No</p> <p style="text-align: right;">Issuing office</p> <p style="text-align: right;">.....</p> <p style="text-align: right;">Valid from</p> <p style="text-align: right;">To</p> <p style="text-align: center;">POSTAL TRAVELLERS' CHEQUE</p> <p>for the sum of (in arabic figures with indication of currency)</p> <p style="text-align: center;">..... (in words)</p> <p>payable exclusively (Name of paying country)</p> <p>to the person named on the cover of the book</p> <p style="text-align: right;">Embossed stamp of issuing office</p>
---	---

Money orders, Hamburg 1984, art 155, para 1 — Size: 162 x 114 mm

(Back)

<p>Identity documents produced</p> <p>.....</p> <p>Received against this postal travellers' cheque the following sum</p> <p>Amount</p> <p>Place Date</p> <p>Signature¹</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%; vertical-align: top; padding: 2px;">Date stamp of paying office</td> <td style="width: 70%; vertical-align: top; padding: 2px;"> <p>Date of payment</p> <p>No of payment</p> <p>Signature of payer</p> <p>¹ Must conform to that on the cover</p> </td> </tr> </table>	Date stamp of paying office	<p>Date of payment</p> <p>No of payment</p> <p>Signature of payer</p> <p>¹ Must conform to that on the cover</p>	Empty space for stamp or signature
Date stamp of paying office	<p>Date of payment</p> <p>No of payment</p> <p>Signature of payer</p> <p>¹ Must conform to that on the cover</p>		

(Page 1 of cover)

Issuing administration		BOOK OF POSTAL TRAVELLERS' CHEQUES (See page 4 of cover)		MP 11
Validity	from			
	to (inclusive)			
Description of cheques (in arabic figures)	Quantity	Numbers (first and last)		Denomination
Paying country				
Holder	Name and forenames			Embossed stamp (impression) of issuing office
	Address			
	Place of address			
	Signature			

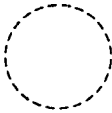
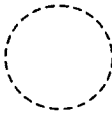
Money orders, Hamburg 1984, art 155, para 3 — Size: 162 x 115 mm

(Page 4 of cover)

- Postal travellers' cheques shall be made out in the currency of the paying country; this country is named on page 1 of the cover of this book.
- In the offices taking part in the service payment shall be made against surrender of the cheque signed in ink. The entitled person must prove his identity either by producing a passport or postal identity card or by other means of proof accepted by the paying country.
- When the paying service does not have the funds necessary for the payment of the cheque or cheques presented, payment may be suspended until such time as it has been able to procure the funds.
- The sums paid for conversion into cheques shall, within the prescribed period laid down in the legislation of the issuing country, be guaranteed to the entitled persons up to the time when the cheques are duly paid. An inquiry by the entitled person concerning the payment of a cheque to an unauthorized person shall be admitted only within a period of one year starting from the day following the issue of such cheque. Postal

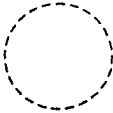
- administrations shall not be liable for the consequences which may arise from loss, theft or the fraudulent use of books or the cheques contained in them.
- No inquiry may be instigated against the administration of the issuing country unless the book which is the subject of the inquiry is produced. However, in the case of loss of book or one or more cheques, the person concerned must show proof to the issuing administration that he has requested delivery of a book of cheques and has paid the total corresponding sum for this purpose. Repayment may not be made until the said administration has satisfied itself that the cheques declared to be lost have not been paid.
 - Books or a cheque or cheques contained in them shall not be transferable to third persons by means of endorsement or cession; they may not be pledged.
- Subject to the provisions of the internal legislation of each country, no action may be taken on requests to stop the payment of properly issued cheques.

(Front)

COUNTERFOIL (May be detached by the payee)	Postal administration		INTERNATIONAL MONEY ORDER MP 12 for machine handling	
	Amount in arabic figures		Exchange rate¹	Space for postage stamps or indication of charge collected if applicable
	Amount in arabic figures		Sum paid¹	
	Date of issue		Amount and currency unit in words and roman letters	
	Name and address of sender/ Communications			
	Payee			
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, Hamburg 1984, art 104, para 2 — Size: 148 x 105 mm, colour: pink

(Back)

Space for endorsements, if any	
<hr/>	
Payee's receipt	
Received the sum shown overleaf	
Place and date	
Signature of payee	
In-register	Stamp of paying office
No	

MP 12bis (Front)

(Stub)		INDICATIONS OF ISSUING OFFICE Stamp of issuing office	
COUNTERFOIL*	(Country) Name and address of sender	INTERNATIONAL MONEY ORDER — MP 12bis	
	Communications	Advice of payment, to the addressee in person, express	
* May be detached by the payee		Payee	
		Date Money order No Office	
Amount in arabic figures	Amount in arabic figures	Amount and currency unit in words and roman letters	Sum deposited
Stamp of issuing office	Exchange rate 1	Sum paid 1	Signature of the official
Reference No. 21987654321		1 To be entered by the paying administration when affixing	
		DO NOT WRITE HERE — DO NOT WRITE HERE — DO NOT WRITE HERE	
		+ 21987654321+21+	

Money orders, Hamburg 1984, art 104, para 2 — Size: 210.8 x 101.6 mm, colour: pink

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




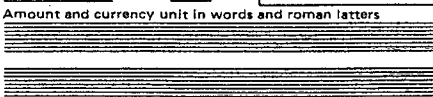

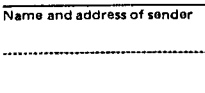
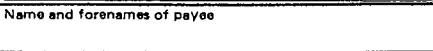
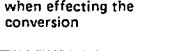
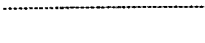
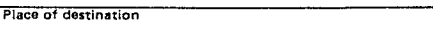
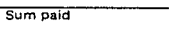
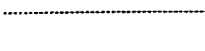

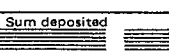
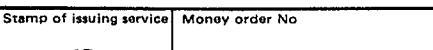

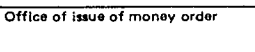
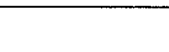


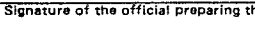
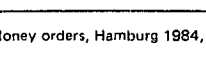
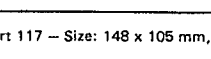
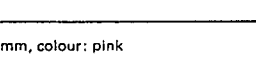
MP 12bis (Back)

<div>Space for endorsements, if any</div>		Details of certain facilities	
		Payee's receipt Received the sum shown overleaf Place and date	
<div>Signature of payee</div>		<div>Stamp of paying office</div>	
		<div>In-register No</div>	
		(Stub)	

MP 12bis (copy) (optional)


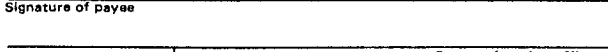
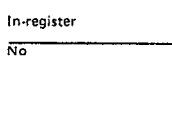

(Country) Name and address of sender		INTERNATIONAL MONEY ORDER — MP 12bis		INDICATIONS OF ISSUING OFFICE Stamp of issuing office	
Advice of payment, to the addressee in person, express		Payee		Date	
				Charge collected	
Amount in arabic figures		Amount and currency unit in words and roman letters		Sum deposited	
				Signature of the official	
Exchange rate 1		Sum paid 1		1 To be entered by the paying administration when effecting payment	
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 — DO NOT WRITE HERE		DO NOT WRITE HERE — DO NOT WRITE HERE	
				+ 21987654321+21+	

(Front)

COUNTERFOIL		Postal administration		PAYMENT AUTHORIZATION		MP 13
Amount in arabic figures  Date of original money order 		Amount in arabic figures  Amount and currency unit in words and roman letters 		Authorization No.  <input type="checkbox"/> Replacement of <input type="checkbox"/> Addition to money order		To be entered by the paying administration when effecting the conversion
Name and address of sender 		Name and forenames of payee 		Exchange rate 		
		Street and number 		Sum paid 		
		Place of destination 		Sum deposited 		
Country of destination 		Stamp of issuing service 		Money order No. 		Date 
		Stamp of issuing service 		Office of issue of money order 		
				Signature of the official preparing the authorization 		

Money orders, Hamburg 1984, art 117 — Size: 148 x 105 mm, colour: pink

(Back)

Space for endorsements, if any	
<input type="checkbox"/> Replacement of money order <input type="checkbox"/> Addition to money order	Payee's receipt Received the sum shown overleaf Place and date  Signature of payee  <div style="display: flex; justify-content: space-between;"> <div style="width: 40%;"> In-register No  </div> <div style="width: 55%; text-align: right;"> Stamp of paying office  </div> </div>

[Postal administration of origin]

I. REQUEST FOR RECTIFICATION

MP 14 (Front)

[Office of origin]

☐ of a money order☐ of an inpayment money order

II. REQUEST FOR AUTHORIZATION

☐ of payment (back)

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

Description of money order	<input type="checkbox"/> Card money order	<input type="checkbox"/> Telegraph money order	
	Office	Money order No	Date
Issue			
Amount	<input type="checkbox"/> In currency of country of payment	<input type="checkbox"/> In currency of country of issue	
	Amount of money order		
Sender	Name and full address		
Payee	Name, forenames and full address		
	Giro centre	Account No	
Additional information			

I. Request for rectification of a money order

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

- ☐ Incorrect, incomplete or unclear indication or omission of the name or address of the payee
- ☐ The number of the giro account as shown is wrong
- ☐ Discrepancies in or omission of amounts
- ☐ Erasures or alterations in the entries
- ☐ Omission of stamps, signature or other service indications
- ☐ Indication of the sum to be paid in a currency other than that which is accepted
- ☐ Exceeding the maximum amount authorized
- ☐ Obvious error in the ratio between the currency of the issuing country and that of the paying country
- ☐ Omission of the name of the currency unit
- ☐ Use of non-regulation form
- ☐ Expiry of validity date. Date to be countersigned
- ☐ The advice of issue (MP 3) has not arrived. Please send a duplicate or confirm the issue

Other reasons

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

Money orders, Hamburg 1984, art 112, para 1 — Size: 210 x 297 mm

II. Request for payment authorization

MP 14 (Back)

The money order described opposite

☐ was mislaid before payment☐ was destroyed before payment☐ was lost before payment☐ requires an additional payment to the payee, following an error in conversion



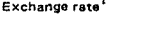

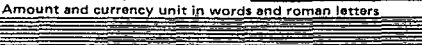
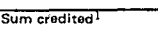


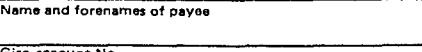

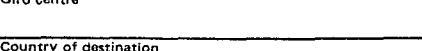


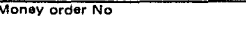

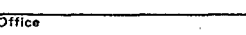
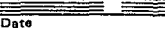

Amount of additional payment

Please issue a payment authorization and send it with this form

Stamp of paying office and date
Signature


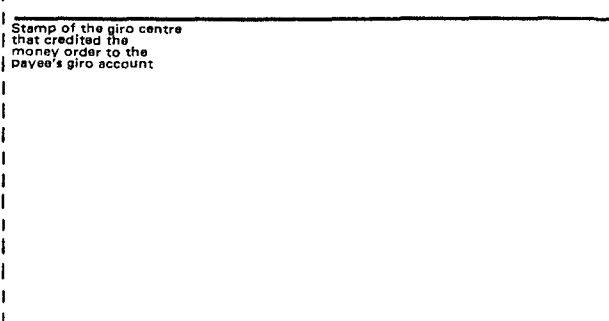
Stamp of issuing office of money order

(Front)

COUNTERFOIL intended for holder of giro account No		Postal administration		INTERNATIONAL INPAYMENT MONEY ORDER		MP 16
Amount in arabic figures 		Amount in arabic figures 		Exchange rate ¹ 		Space for postage stamps or indication of charge collected if applicable
Date of issue 		Amount and currency unit in words and roman letters 		Sum credited ¹ 		
Name and address of sender 		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, Hamburg 1984, art 144, para 1 — Size: 148 x 105 mm, colour: yellow

(Back)

Space reserved for giro service 	
Stamp of the giro centre that credited the money order to the payee's giro account 	

FINAL PROTOCOL TO THE DETAILED REGULATIONS
OF THE MONEY ORDERS AND POSTAL TRAVELLERS' CHEQUES AGREEMENT

At the moment of proceeding to signature of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement concluded this day, the undersigned, on behalf of their respective postal administrations, have agreed the following:

Article I

Instalments

Because of its internal legislation, the postal administration of Mexico shall not be obliged to observe the terms of article 152, paragraph 1, of the Detailed Regulations of the Money Orders and Postal Travellers' Cheques Agreement which requires the payment of an instalment on the fifteenth day of any month during which money orders were issued exceeding a total of 30 000 gold francs (9800.72 SDR).

In witness whereof, the plenipotentiaries below have drawn up this Protocol which shall have the same force and the same validity as if its provisions were inserted in the actual text of the Detailed Regulations to which it relates.

Done at Hamburg, 27 July 1984.

SIGNATURES

(The same as for the Agreement; see p. 385 of this volume.)
