

# Money orders

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# 1. Overview

A postal money order is a certified, cashable document guaranteed by Canada Post. It's a safe way to send money to make bill payments or purchases locally or anywhere in Canada. Money orders are also a great alternative when you don't want to mail cash.

The money order form consists of:

- A negotiable document with all other proof of purchase and claims or enquiry information printed on the point-of-sale (POS) receipt
- Added security features which include:
  - A barcode serial number
  - Polarized ink and a security code that's verified when the money order is cashed



***Please note:***

- The POS system prints the security code at the time of issue. It's used to verify the validity when a new money order is cashed.
- A postal money order doesn't require you to share your financial details but money orders are subject to various requirements, including federal legislation such as the ***Proceeds of Crime (Money Laundering) and Terrorist Financing Act*** (PCMLTFA) and associated regulations. Visit the [Financial Transactions and Reports Analysis Centre of Canada website](#) for more information.

## 2. Purchasing a money order

To buy a money order, you must pay the amount (face value) on the money order plus a fee for the service.

The maximum amount per money order is CAN\$999.99.

The fee per money order is CAN\$8.50. We'll apply a separate fee to each additional money order you buy.

Cash and debit card are the only acceptable methods of payment (you can't pay with a credit card). Terms and conditions apply. [Visit a post office](#) for more information.

## What you need to know

When buying a money order, you must:

- Provide the following names at the time of purchase:
  - Sender (person or business)
  - Payee (person or business)
- Show a valid piece of government-issued photo ID for all money orders of CAN\$3,000 or more (including fees and exchange, if applicable). You must pay applicable fees in Canadian currency.

These requirements protect your money order. Only the payee you choose, and whose name you imprint on the money order, will be able to cash it.

We can only issue you a money order if you provide the 'Sender' and the 'Pay To' (payee) names. Without this information, we can't complete the transaction.

## Direct service

Direct service lets you buy a postal money order and send it directly to the payee in Canada, where the payee cashes the money order at its face value. You can either mail it to the destination or deliver it yourself.

### ***Please note:***

Post offices must record specific information and complete a financial transaction report if:

- The total transaction amount (including fees and exchange, if applicable) is CAN\$3,000 or more (regardless of method of payment)
- or
- Multiple transactions are completed by or on behalf of the same person in a 24-hour period totaling CAN\$10,000 or more

If the transaction seems suspicious, the post office must complete a suspicious/attempted suspicious transaction report. Post offices may refer to "Targeting Money Laundering and Terrorist Financing at your post office" in the training binder issued in September 2009.

## 3. Cashing a money order

A money order issued in Canada may be cashed at any post office in Canada (without charge). You can also cash or deposit your money order at your financial institution. A money order payable to a business or other organization may only be cashed at their financial institution.

You may cash money orders if you're either the:

- Sender at a post office (only if the money order is unused)  
or
- Payee (identified in the "Pay To" section of the money order)

Sometimes a post office may not have enough funds available to cash your money order immediately. In that case, you can visit another post office or come back at a later time.

Note that some financial institutions may charge a fee for foreign postal money orders.

You must bring government-issued ID with you to cash a postal money order. You also may need to show acceptable identification with money order transactions, including transaction inquiries.

## Refunds

You can ask for a refund for a postal money order that hasn't been cashed. Call us at 1-800-563-0444 and be ready to give the serial number (printed on your sales receipt) of the money order.

Only the sender (the name of the person that's printed in the "Sender" section of the money order) can request a refund. A third party can't request a refund.

The purchase fee is non-refundable.

## 4. Find out the status of your money order

You must call the Money Order Verification Service (MOVS) at 1-800-563-0444 if:

- The payee claims the money order wasn't received
- The sender claims to have misplaced or lost the money order

We guarantee to refund <sup>1</sup> uncashed money orders after 45 days from the day of purchase that are lost, destroyed, or uncashed.

Some conditions apply. The waiting period is necessary to make sure the money order clears through the Canadian payment process.

<sup>1</sup>The fee paid for each money order is non-refundable.

## 5. Spotting a counterfeit postal money order

You can spot a fake postal money order by checking the following security features.

### Postal money order security features

<i>Security feature</i>	<i>Description</i>
<b><i>Watermark</i></b>	One or two beaver-shaped watermarks are visible when held up to the light.
<b><i>Micro printing</i></b>	Horizontal lines on the front bottom read: CPCSCPCPC or CANADAPOST/POSTESCANADA/CANADAPOST
<b><i>1-800 phone number</i></b>	1-800-563-0444 is the only phone number used to verify validity. Fraudsters might use an alternate phone number and give false validation codes.
<b><i>Fluorescent fibres</i></b>	Writing on the back is visible under ultraviolet light.

<i>Security feature</i>	<i>Description</i>
<i>Maximum amount</i>	CAN\$999.99
<i>Altered dollar value</i>	<p>For example, someone alters a money order with the value of \$8.00 to \$800.00.</p> <ul style="list-style-type: none"> <li>• Look for smudges of the ink</li> <li>• Look for visible differences in the font</li> <li>• Look for other numbers showing through the amount displayed</li> <li>• When you scan the barcode on the money order, verify it matches the serial number printed on the top right-hand side of the money order (Counterfeit money orders won't match)</li> </ul>

## 6. Pricing

To find information on money order pricing, see our [pricing sheet](#).