

**[Company Name]**  
[Street Address]  
[City, State, Zip Code]  
[Date]

**[Recipient Name/Business Owner]**  
[Business Name]  
[Street Address]  
[City, State, Zip Code]

**Subject: ADVISORY: Compliance Requirements for Cash-Intensive Businesses**

Dear [Recipient Name],

This letter serves as a formal advisory regarding the regulatory and compliance obligations associated with operating a cash-intensive business. Due to the high volume of physical currency handled by your industry, it is imperative to maintain rigorous internal controls to ensure compliance with Anti-Money Laundering (AML) and Counter-Terrorist Financing (CTF) regulations.

To ensure your business remains in good standing, please review the following requirements:

- **Record Keeping:** Maintain accurate, daily records of all cash receipts and disbursements. Ensure that point-of-sale (POS) data matches physical deposits.
- **Currency Transaction Reporting:** Be advised that any single or linked cash transactions exceeding [Insert Currency Amount, e.g., \$10,000] must be reported to the appropriate regulatory authority (e.g., FinCEN Form 112) within the required timeframe.
- **Customer Due Diligence (CDD):** Implement procedures to identify and verify the identity of customers performing large or suspicious transactions.
- **Internal Audits:** Conduct regular internal reviews of your cash handling processes to identify and mitigate risks of theft or non-compliance.
- **Employee Training:** Ensure all staff members are trained to recognize red flags for money laundering and understand the legal requirements for reporting suspicious activity.

Failure to comply with these regulations can result in significant financial penalties, loss of banking privileges, or legal action. We recommend consulting with a certified compliance officer or legal counsel to review your current protocols.

If you have any questions regarding these requirements, please contact our office at [Phone Number] or via email at [Email Address].

Sincerely,

[Signature]  
[Name of Sender]

[Title/Position]  
[Organization Name]