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Postal ps form 6401 money order inquiry

Seven percent of Americans do not use a checking account, according to a 2015 survey by the Federal Deposit Insurance Corporation, or FDIC. For businesses that want to reach this market segment or broaden payment options without the risk of taking personal checks, money orders offer one way to branch out. USPS, or postal, money orders feature built-in security features that will help you spot fraud while allowing you to cash the money order or deposit it in your bank account. Before accepting money orders for your business, review the security features of money orders offered by major providers, such as MoneyGram, Western Union and the USPS. Postal money orders feature watermarks of Benjamin Franklin repeated on the left side of the order's face, and a multicolored thread featuring the USPS acronym runs vertical to the right of the watermark. Other security tips include making sure the dollar amount is printed twice, has not been erased, and is less than \$1,000 for a domestic money order. Avoid providing a good or service until you have either cashed a money order or verified it is authentic. Money orders can be cashed at any USPS counter, but access to the service depends on the cash available at the facility. A cash drawer at a post office in a small town may not feature the reserves necessary to cash a \$1,000 money order but could process a \$100 transaction. Always ask first before endorsing your money order with a signature, as you must sign it in front of the postal worker cashing it. Be prepared to show a photo identification if the money order is in your name, or business documents if it's addressed to your company. Sign with both the business name and your name and title. When your primary goal is to have access to the funds provided by the money order versus actual cash, consider depositing the money order in your bank account. Many banks offer same-day access to the funds while others require a waiting period. Your bank may also require you to have a business account if your money order is made out to your business. Banks and money kiosks at retailers and grocery stores also offer money order cashing services for either a flat or percentage fee, such as 5 percent of the money order's value. Crafting a money order policy for buyers can help streamline the cashing and deposit process for your business. If you don't have a business checking account, ask buyers to address the money order to you or to you in care of your business. A note regarding the business purpose can be left on the memo line provided on USPS money orders. Include in the policy any holding or processing time required for a money order before goods or services are provided. You may be wondering whether not a money order you sent was cashed. Fortunately, you can check on the payment status of a United States Postal Service money order in person, online or by phone, mail or email. Online and phone inquiries provide instant verification and are free. However, you must pay a processing fee when submitting inquiries in person or by mail, and it usually takes a few weeks for these requests to be processed. Visit your local post office and request PS Form 6401, Money Order Inquiry. The form requires such information as your name and contact details, money order serial number and amount, and your signature. Give the completed form and the processing fee of \$6.25 to postal staff or mail it to the address on the form. The USPS will mail you a refund if the money order has not been cashed, and a copy of the cashed item if it was. Read More: Can You Replace a Money Order? Go to the Money Order Inquiry System page on the USPS website. Select "6401 Inquiry" and enter the money order's serial number in the field underneath. Typically, domestic money orders are 11-digits long and international money orders are 10-digits long. Click the "Go" button. The status of the money order, including whether it has been cashed, will appear on the next screen. Call USPS at (866) 974-2733 to check the payment status. The automated system will ask whether you are a customer or an employee. State "Customer." It will then ask what it can assist you with. State "Money Order Inquiry" and enter the money order's serial number using your phone's keypad. Since you no longer have the money order in your possession, you can obtain the serial number from the purchase receipt. If you don't have the receipt, call the U.S. Postal Inspection Service at (877) 876-2455 to obtain it. You can call that same phone number if you suspect fraud. If you suspect you've received a fake money order, call the Money Order Verification System at (866) 459-7822. To check payment status by email, send an inquiry to USPS by visiting the post office's homepage. Select the "Support" link at the top of the page. Next, click "Contact Us" and then "Send Email." When sending the email, make sure you include your name, phone number, address, and money order serial number and amount. Request the money order's payment status. Postal staff will respond in a follow-up email after researching your request. Read More: How Do I Get Money Back From a Money Order I Didn't Use? According to the FDIC's 2017 National Survey of Unbanked and Underbanked Households, 6.5 percent (8.4 million) of U.S. households had no savings or checking accounts. Since it isn't always possible to pay bills, pay rent and make other purchases with cash, it becomes necessary for those households to utilize another payment method. Money orders are an excellent option, as they are widely accepted and easy to mail to an intended recipient. If you accept a postal money order from a friend, family member or customer, you'll find it is fairly easy to cash. It's good practice to give the money order a once over before trying to cash it. First, the United States Post Office (USPS) only issues domestic money orders in amounts up to \$1,000 and international money orders of no more than \$700. Second, if you hold the money order up to the light, you should see the following: a watermark of Benjamin Franklin that is printed on the left side multiple times from the top to the bottom, a dark line running from top to bottom with the word "USPS" listed over and over and dollar amounts that are not discolored in any way. If, after examining the money order, you still aren't sure of its authenticity, you can call the U.S. Postal Service Money Order Verification System at 866-459-7822. Unfortunately, not all establishments are willing to cash money orders. Your local post office and most banks and credit unions are able to cash them, but you'll need to call ahead if you plan to take the money order anywhere else. A few common facilities that will take your money remittance and turn it into cash include convenience stores, grocery stores, big department stores like Walmart and check cashing places. There are also international sites, like the India Post Western Union, that you can use if you're currently traveling abroad. After you find and visit the establishment that accepts money orders, you'll need to sign the back of the money order, just like you would a check. If you're depositing the money order into your bank account, you can simply write "For Deposit Only" on the back and write your bank account number underneath. The employee who is ready to cash your money order will first need to see your identification. It is his job to ensure that you are the recipient named on the front of the money order. A passport book or card, a valid driver's license or a state or military ID are your best options. The employee may not accept identification that doesn't have both your picture and signature listed on it. If you are expecting a money order, but it fails to appear in your mailbox in a reasonable amount of time, it may have been lost or stolen. Your local post office can help you with this. You'll need to fill out PS Form 6401 "Money Order Inquiry." The form requires the money order's assigned serial number, date, amount and the issuing post office number, all of which you can find on the original receipt. Since you are the recipient of the money order, you'll need to contact the purchaser for this information. When submitting Form 6401, you'll also need to present a \$5.95 processing fee. The post office will then add the money order's serial number to their missing money order list. This list is designed to prevent fraud in the event that your money order was stolen. After the post office verifies the status of your money order, they will mail you a replacement. When you are a money order "payee," it means that a money order has been sent to you from another individual. There are several ways you can get your money from a postal money order if you are a payee. If you are the person who originally purchased the money order, you are the "payer." As the payer, you can easily receive reimbursement for a money order if you decide you no longer need it. Take your U.S. Postal Service money order to a local bank that you have an account with. Present the money order, along with your picture ID, to cash the money order. Visit the Postal Service office and present the money order to the postal representative, along with a government issued photo ID to get your money. Visit a local check cashing agency. Present the money order and your photo ID to the agency representative. Agree to the fee that is charged for cashing your money order. In most cases, the fee will be a percentage of the money order amount. This percentage will vary by agency. Visit a Postal Service office location. Advise the representative that you purchased a money order and discovered that you didn't need it. Present the Postal Service representative with your money order, along with your purchase receipt. Show a government issued photo ID to receive the payout for the money order. Write your name in the "Pay To Order Of" field and sign the back of the money order to receive your payout. References United States Post Service: Domestic Money Orders United States Postal Service. "Sending Money Orders." Accessed Jan. 13, 2020. Western Union. "Do Money Orders Have an Expiration Date?" Accessed Jan. 13, 2020. Western Union. "How Do I Request a Money Order Refund?" Accessed Jan. 13, 2020. United States Postal Service. "Money Orders - The Basics." Accessed Jan. 13, 2020. United States Postal Service. "Money Order Inquiry System." Accessed Jan. 13, 2020. MoneyGram. "Money Order Information." Accessed Jan. 13, 2020. MoneyGram. "Money Order Claim Card." Accessed Jan. 13, 2020. Western Union. "All About Money Orders." Accessed Jan. 13, 2020. Western Union. "Money Order Research Request." Accessed Jan. 13, 2020. Office of the Comptroller of the Currency. "Answers About Forgery and Fraud." Accessed Jan. 13, 2020. Writer Bio Fairzah Imani, an educator, minister and published author, has worked with clients such as Harrison House Author, Thomas Weeks III, Candle Of Prayer Company and "Truth & Church Magazine." Her dossier includes JaZaMM WebDesigns, assistant high-school band director, district manager for the Clarion Ledger and event coordinator for the Vicksburg Convention Center. It's never been easier to pay for goods and services. You can send a payment electronically, use a credit card or pay with cash you withdrew from the bank. But there are times when none of those is an option. A money order can serve as a safer alternative to cash and personal checks. If you're sending money through the U.S. Postal Service, you may find yourself limited in your payment options. Cash may work on the recipient's end, but you won't be protected if it gets lost along the way. One of the best things about a money order is that it can be replaced by the original issuer if it doesn't arrive at its destination. But often the reason you'll purchase a money order is that you're buying something and the seller only accepts that form of payment. You may also use money orders in lieu of personal checks or debit cards if you don't have a bank account. You can typically purchase a money order easily. You can buy one at the post office, convenience stores, department stores, grocery stores, banks and credit unions, drugstores and check-cashing locations. The history of money orders offers a decent explanation of their purpose. In the mid to late 1800s, cash was routinely sent via the postal service. For that reason, post offices and mail carriers became targets for thieves. To combat the problem, postmaster Montgomery Blair came up with the idea of a money order, which would also make it easier to send money to soldiers serving in the Civil War. The program immediately took off, with families taking advantage of the easy way to send money to soldiers. Later, immigrants used money orders to send money to relatives in their native countries. At one time, if you wanted to pay for an item, you only had a few options, especially if you were sending payment through the postal system. Often you'd pay by personal check, which clearly displays your checking account number to anyone who receives it. Recipients also didn't like personal checks because they can take two to five business days to "clear," which puts them at risk if sufficient money isn't in the buyer's account to cover it. Here are some reasons you might use a money order: The seller requires it You prefer not to give out your checking account number You don't have a checking account and cash isn't an option You're sending money internationally You'll pay a small fee when you purchase a money order. This fee is based on the dollar amount of the money order. For money orders up to \$500, the USPS charges \$1.25 per money order. For amounts above that, you'll pay \$1.75. The USPS limits money order amounts to \$1,000. If you want to save a little money, you may want to shop around. According to The Simple Dollar, Walmart has the lowest money order fee, at \$0.88, while Western Union's fee is slightly higher, staying under \$1 for amounts up to \$1,000. The only other fee you'll face is a replacement fee if you lose it. The post office charges \$7.60 per money order to issue a replacement money order. Read More: How to Send a MoneyGram Money Order There are some limitations that come with money orders. One is the dollar limit. Although it can vary by issuer, typically you'll find that you can't buy a money order for more than \$1,000. If you need to make a payment higher than that, you'll have to purchase multiple money orders, paying fees on each. Another limitation is how you can pay for a money order. In most cases, you'll have to use either cash or a debit card to buy a money order. There are a few select merchants that will allow you to pay using a credit card, but you should be very careful with this. Some credit card issuers consider a money order purchase a "cash advance," which can come with hefty fees. Read More: The Required Information for a Money Order Money orders can be a great way to send money to areas outside the U.S. The post office currently provides money orders that are good in 26 locations, including the Bahamas, Ecuador and Jamaica. The USPS no longer sells money orders destined for recipients in Japan, nor will it cash money orders from senders located in Japan. You can purchase international money orders at any post office location using cash, a debit card or a traveler's check with a fee of \$10.25, plus the processing fee charged by the receiving country. Your international money order will be printed only with the dollar amount. You'll need to fill in the other information. A wire transfer can sometimes be a better option, particularly if you're sending money internationally. You can do this through the post office's Sure Money program, which has payout locations set up in participating countries. It is slightly pricier, at \$14.55 for up to \$750 or \$20.75 for up to \$1,500, but it's faster and you can send to Mexico, Columbia and Argentina. But there are plenty of other options for international transfers, including Western Union and TransferWise. If you're wiring money domestically, you may find you save time, but fees can be higher. Wire transfers are quicker and more secure, provided you verify that the receiving party is legitimate. Due to all the wire transfer scams, you'll probably want to limit your use of them for purchases like home closings. Prepaid debit cards can be a great alternative to a money order in certain situations. If you don't have a credit or debit card, for instance, and you're trying to pay someone who takes those forms of payment, prepaid may be the way to go. You won't have to worry about getting the money order to the seller and it possibly getting lost along the way. But prepaid debit cards can be expensive. It's important to look closely at the fees that come with any prepaid debit cards you purchase. Walmart's prepaid card tends to have low fees and great perks, such as free bill pay and free cash at Walmart MoneyCenters. With any prepaid card, you can not only use them online, but also for local purchases where credit and debit cards are accepted. In some cases, you'll be asked to provide a cashier's check as payment. Cashier's checks are often required for large purchases like closing costs on a house or car sales. You'll have to get your bank to issue a cashier's check, and the teller will ensure the funds are available before issuing it. However, money orders do have some benefits. You have plenty of purchase options outside of your bank, for one. You'll also have an easier time replacing it if necessary. With a cashier's check, it can take 30 to 90 days to be reissued. Money orders simply require you to take the receipt to the original purchase location and have it reissued immediately, sometimes with a small fee. In some instances, you may be the one holding a money order that you need to cash. You can cash a domestic money order at any post office or deposit it into your own bank account. In some instances, you can even get your mail carrier to cash it for you. With your own bank, you'll deposit a money order as you would a personal check, but the post office will require a government-issued ID with the name matching the name written on the money order. For international money orders, the same will apply. However, it's important to check to make sure your money order is coming from one of the USPS's partner countries. If you have trouble depositing it into your bank account, your local post office is an option, but it will only cash money orders from one of those countries. One of the biggest draws of a money order is that it's a relatively secure form of payment. But money order scams exist. If someone has offered to pay you using a money order, you need to be aware of these scams. Here are some telltale signs of a money order scam: The payer insists on paying by money order. In some cases, a scammer may offer a cashier's check as an alternative, but this can be counterfeit, as well. The payer offers to pay an amount above the purchase price you quoted. Basically, if it seems too good to be true, it's worth further inspection. The payer requests some of the money back in either cash, a wire transfer or some other type of payment. If the money order is presented in person, look for watermarks, especially with a USPS-issued money order. Also look closely at the dollar amount to make sure it hasn't been altered. If you suspect the money order you're being offered may be a fraud, stop and take time to investigate. For remote payers, ask to see an image of the money order before they send it by mail. You can always contact the issuer. For the USPS, call 1-877-876-2455 for suspected fraud or 1-866-459-7822 if you have a counterfeit money order in hand. Money order scams aren't the only concern. If you're sending money through the mail, whether it's cash, check or money order, it can be intercepted. With a check or money order as your payment method, you can have it replaced, but the process is a hassle and will result in delays. If you can avoid it, you'll be better off. Before the money order leaves your hands, make sure you have the serial number and amount jotted down. This may be on the receipt you were given when you purchased it. Also make sure someone can't see the money order through the envelope if you're sending it through the mail. You can do this through security envelopes or concealing it with a piece of paper. One of the best things about a money order is that it creates a paper trail. You can track a money order in progress as long as you have the serial number and dollar amount of the document. Read More: How to Track Post Office Money Orders Ideally, every money order will land safely in the recipient's bank account. But in the event it doesn't make it, you'll need to know what to do to get a new one issued. Make sure you have the serial number and dollar amount and go to the original issuer of the money order. Here are the instructions for some of the most popular issuers. USPS: To request a replacement money order from the post office, you'll need to go to a local branch. Ask a counter employee to start a Money Order Inquiry. Once the inquiry has started, you can monitor the status on the Check Money Order Status page. It can take up to 30 days to confirm a money order has been lost, and only then will a replacement be issued. Walmart: Use the Money Order Information form to track the status. If your money order can't be found, you'll be prompted to request a replacement. Western Union: The best thing about Western Union's money orders is how easy they are to report lost. Simply look at the back of the money order and you'll find a money order tracing-refund request. You can alternatively submit the Money Order Customer Request form for a money order refund. As with any form of payment, there are situations where money orders make sense. Shop around to make sure you're getting the best deal possible on fees. Also compare them to prepaid debit cards, cashier's checks, personal checks and wire transfers to find the best option for your needs.

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