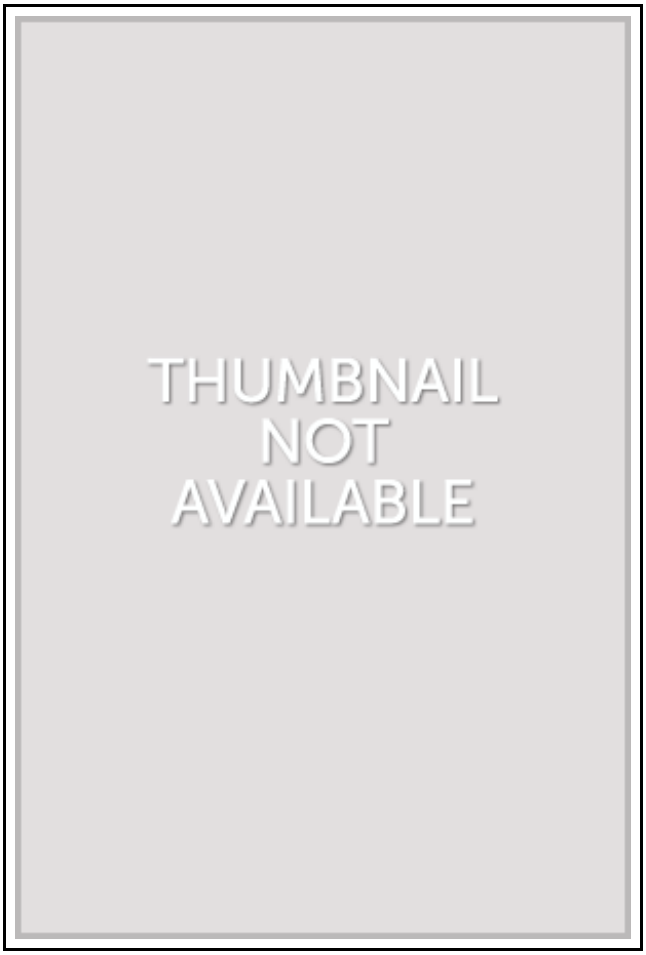
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RareBooksClub. Paperback. Book Condition: New. This item is printed on demand. Paperback. 82 pages. LC Number: KF27 . B5364 2009e OCLC Number: (OCoLC)469627005 Subject: Emigrant remittances -- Government policy -- United States. Excerpt: . . . 9 this is very important to customers who are traveling to pick up their remittances - the type of transaction, whether it is bank ac-count to bank account, or whether it involves cash or cards, and then what sort of pick-up fee our consumers might expect on the back end. There is another element to our disclosure template that we be-lieve is terribly important, and that is a sample of remittance cost, so that consumers can see the effect of seemingly small differences in fees and exchange rates, and what that means for the ultimate amount that could be picked up upon delivery. We think that this technique will address some of Dr. Orozcos concerns, in that this would be suitable for downloading, and could be delivered to providers, such that they could insert their own fi-nancial and costing information and make the information readily available to their customer base. In addition to this template, we have five recommendations that are corollary to use of the document: We believe that disclosure should occur visually before the trans-action. We believe that there should be a mechanism for error resolution in those cases when a transaction goes awry. We believe that foreign language disclosures are important, and that the three markets to which a provider sends most of the busi-ness should be covered with foreign language translation. And we recognize, as the chairman did in his opening remarks, that there are emerging technologies. We see more use of cell phones, Internet transfers, and prepaid cards as mechanisms used by this population. And so we recommend that...

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