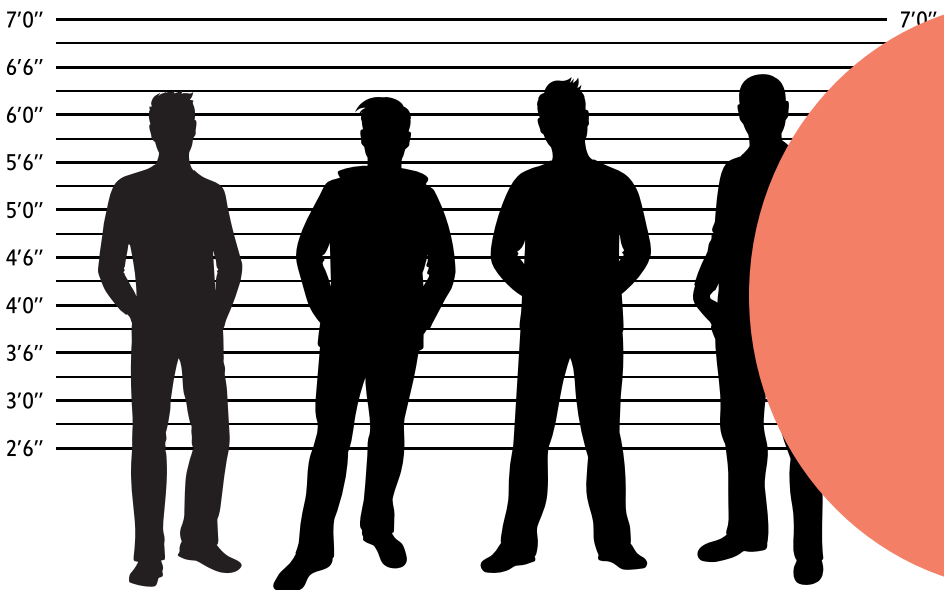


COULD YOU SPOT A MONEY LAUNDERER AT WORK?



When most people hear “anti-money laundering,” or AML, they think of banks and finance departments. But the truth is, money laundering doesn’t just happen on Wall Street — it can happen in any workplace, in any industry and often in the most routine of ways.

Criminals aren’t always running elaborate scams from overseas. Sometimes they pose as vendors, employees or contractors. All they need is a crack in the system, and that often comes from everyday tasks like hiring, approving payments or onboarding vendors.

What is money laundering?

Money laundering is the process of making illegally obtained money — often from crimes like fraud, drug trafficking or corruption — appear legitimate. Criminals do this by moving the money through a series of transactions or fake businesses to hide its true source. The goal is to “clean” the money so it can be used without raising suspicion.

MONEY LAUNDERING IS NOT JUST A “BIG COMPANY” PROBLEM

Spotting money launderers rarely starts with something obviously illegal. More often, it begins with something that just feels... off.

- A team lead insists on rushing a contractor through the hiring process without references.
- A new employee asks to reroute payments without following standard protocols.

- A vendor’s name pops up that no one’s heard of, and no one can explain who approved them.

Each of these moments can seem isolated and harmless. But when ignored, they become the open doors money launderers are looking for.

In one case, a nonprofit organization hired a contractor right before the holidays. The rush to meet end-of-year deadlines meant normal vetting steps were skipped. Months later, finance discovered that the contractor had been funneling fake payments into a shell account. By the time the fraud was uncovered, the contractor was long gone, and the organization had to answer to regulators and donors alike.

Just one employee feeling empowered to ask, “Are we sure about this?” might have prevented this.

Money laundering is not just a “big company” problem

It’s easy to assume your company is too small, too local or too cautious to be targeted. That is what money launderers look for.

Criminals know how to spot low vigilance: Fast growing teams without formal workflows, remote or hybrid workforces with less oversight. The less attention you pay, the more attention they give you.

Policies and checklists are important. But what really stops money laundering is a workplace where people feel safe to question the status quo. That culture is shaped by everyday choices — who we hire, what behaviors we reward and whether integrity is something we talk about only once a year or live out every day.

It’s also shaped by who gets trained, which should be every employee who touches payments, works with

vendors, reviews contracts or makes hiring decisions. Which, in today’s world, is just about everyone.

What you can do — starting today

Preventing money laundering starts by being alert, asking questions, noticing when something feels wrong and knowing what to do about it.

That might look like:

- Questioning a sudden vendor that no one can explain.
- Speaking up when a colleague pressures you to skip a step.
- Flagging a document that seems incomplete or suspicious.

If you’re not sure whether a process has been followed, check. If something seems vague or rushed, say so. And provide employee training and reporting channels, anonymous or otherwise. Silence is what criminals count on.

How Traliant can help

Our 15-minute Anti-Money Laundering course (see bit.ly/traliant-course) is designed for domestic organizations that operate in the U.S. without an international presence. This course provides a concise overview of U.S.-specific obligations under the Bank Secrecy Act, FinCEN and other related AML regulations.

Source: *Traliant*, www.Traliant.com

HUMAN RESOURCES

NEVER ACCEPT A GENERIC MEDICAL NOTE



The scenario is common. An employee is absent from work. He/she submits a generic note to the company from a medical professional that states, “Your employee [insert name] is under my care. Please excuse [insert name] from work for the next 30 days.” No reason is given. Because you have no prior knowledge of any medical issue with this employee, you have no way of understanding the reason for the 30-day absence. Now what should you do?

Never accept a generic note from a medical professional

Depending on your company’s employee count and the locations (cities and states) where your employees reside, your company may have leave of absence and/or disability accommodation obligations under federal or state leave of absence or disability accommodation laws, as well as your own employee handbook policies.

In addition, this absence may qualify as a short-term disability. This may entitle the employee to receive a percentage of his/her weekly wages as income replacement while off from work. Finally, if the employee submits another “generic note” that indicates that he/she requires another 30 days of leave (another common scenario), the leave extension may require your company to provide the employee and his/her dependents COBRA continuation paperwork.

With the limited information provided by the generic note, you simply do not have enough information to understand or comply with your legal obligations under the various leave, accommodation and/or benefit laws.

You need complete information

To provide the employee with all the benefits and rights that he/she is entitled to receive and to

ensure that the company complies with its obligations, you must request more complete information from the employee about the nature of the absence and of the limitations that the employee is experiencing due to a medical diagnosis.

Keep in mind that the company is not seeking the employee’s medical diagnosis itself, such as cancer or heart trouble. By requesting additional information from the employee, the company can provide the employee with the appropriate leave of absence request and designation forms. If a disability accommodation is more appropriate, the additional information may enable the company to offer a different accommodation, thereby enabling the employee to perform the essential functions of his/her job and eliminating the need for a 30-day leave of absence.

By accepting a generic note from a medical professional without seeking more complete information from the employee, the company may be exposing itself to liability under federal or state leave of absence, disability accommodation, disability benefit and/or COBRA continuation laws. In short, the company cannot “diagnose” its obligations under various laws without receiving more complete information regarding the reason for the absence.

To provide employees with their various entitlements and to protect the company from potential liability for failure to act or failure to provide the appropriate forms, notices or benefits, never accept a generic note from a medical professional.

Source: *Frank J. Del Barto, Principal*, www.masudafunai.com

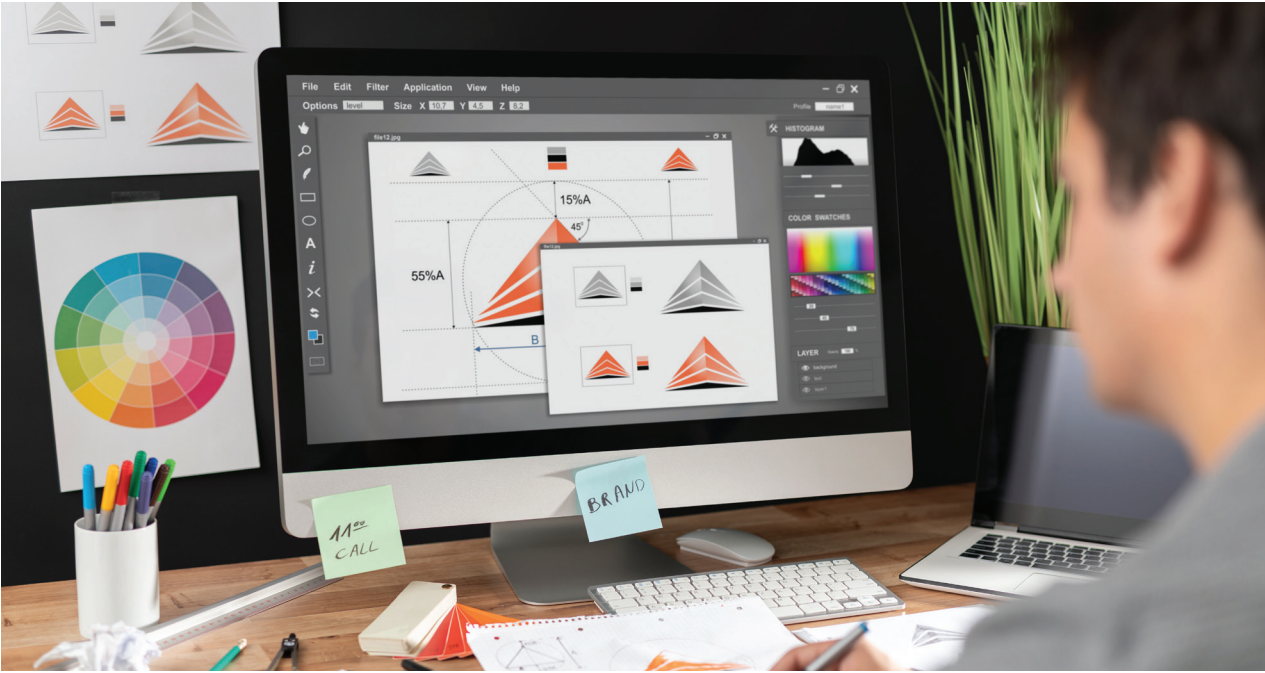
MEMBER BENEFITS

WEBINAR: LEARN NEW CMYK+ DESIGN SKILLS

Looking to add digital CMYK+ embellishments to your design offerings? FujiFilm’s free live one-hour webinar, “Get Started with CMYK+ Design,” is for you!

Topics covered include CMYK+ overview and inspiration, base palette setups, adding embellishments, electrifying colors with pink, and more.

There are still two dates available for this learning opportunity: September 23, 2025 and October 28, 2025. Register now at bit.ly/DESIGNERSEMINAR



BILL’S SHORT ATTENTION SPAN SALES TIPS: THE WIMBLEDON DIFFERENCE

My wife and I are big fans of the four major tennis tournaments. There’s the Australian Open in January, the French Open in May, Wimbledon in June/July, and the US Open in August.

A while back, the Tennis Channel played a video regarding the ball boys and girls at Wimbledon and the rigorous training and careful selection process the British engage in order to ensure perfection. It might seem like a small thing, but now that I’ve seen that video and the first three of the four tennis majors, I can state unequivocally that there is a wide margin of quality difference between Wimbledon and the others. Something as seemingly unimportant as picking up stray tennis balls puts this event above all the rest.

Are you paying attention to the details? Are you sweating the small stuff? In an industry where differentiation is hard to come by, it might just come down to seemingly unimportant factors.

Are your delivery vehicles clean? Are your drivers considerate? Are your employees polite in their exchanges with customers? Do you show gratitude for their business?

You probably don’t have equipment unique to the area. It’s beige and uses electricity, just like the competition. You produce quality. They produce quality.

People choose a print vendor for a lot of reasons and not all of them are reasonable. It’s clear one major tennis tournament has taken the time to focus on a part of the presentation others see as a box to check. I’d never noticed it before, but now I see the difference and until the other three roll balls with speed and precision, stand just so and learn the nuances and preferences of each player, I will hold the Brits’ tournament above the others.

Source: Bill Farquharson, The Sales Vault, https://SalesVault.Pro



MEMBER BENEFITS

PARTNER SPOTLIGHT: PRUDENTIAL OVERALL SUPPLY



Family owned and operated since 1932, Prudential Overall Supply is, at its core, an industrial laundry provider that focuses on reusable textile products. For the graphic communications industry, Prudential is a go-to source for high-quality print towels (also known as “shop towels”) and work uniforms.

Print towels

Many printing operations use a tremendous amount of print towels. Due to regulations surrounding cleaning and disposal of these towels (especially in California, where regulations are extremely stringent), you need a plan for dealing with your soiled print towels. If you purchase cloth towels and wash them, on top of the challenge of removing inks and solvents from cloth, you also need to be concerned with wastewater disposal. If you purchase disposable towels, you may not be allowed to simply throw them away once they are used.

Because they are Clean Green certified to the TRSA International Standard, Prudential solves

this problem in an environmentally-friendly way. Prudential purchases and maintains the inventory. Once a week they pick up your soiled towels and drop off a supply of the sizes and quantities of clean towels that you need.

Plus, as Jay Boyer, Prudential’s Key Account Manager, explains, “We keep our inventory of print towels completely separate from our other towels. The cleaning formula applied to these towels is designed specifically to remove printing inks and solvents. And our state-of-the-art processing equipment and techniques meet both air and water environmental compliance standards at the federal and state levels.”

Work uniforms

Prudential also provides work uniforms in a full range of sizes and variety of styles, for businesses of all sizes. Just like with the print towels program, they purchase, maintain and supply the uniforms, which are picked up and laundered on a regular schedule. “We’re able to remove the inks, solvents and stains,” Jay points out, “without dirtying up your employees’ own washing machines with those substances.”

PIA program

Prudential offers PIA members a 36-month service agreement that offers stability, savings and flexibility. You’ll receive unit rates that average 20% off book pricing, with no hidden fees or unexpected rate

increases. An additional benefit here is that all prices remain fixed until the contract anniversary date.

Plus, Prudential stands behind their service: If they’re not meeting your expectations and the issue isn’t resolved within 30 days of notice, you may terminate the agreement with just 30 days’ written notice.

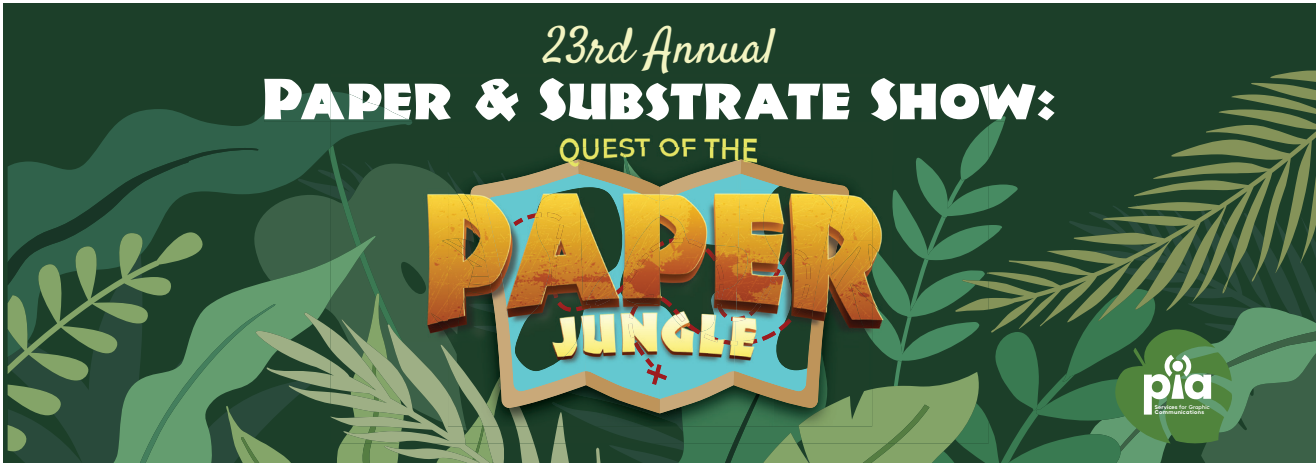
Benefits of these services

Prudential takes pride in being just a phone call away, ready to quickly address any questions or concerns. Their services are:

- **Environmentally friendly** – Support the “green” approach that is important to so many customers.
- **Convenient** – With these services you’ll always have the clean towels and uniforms you need, without having to deal with any maintenance or regulatory issues.
- **Easy to budget for** – Prices are all dictated in the contract, so there are never any pricing surprises.

How to get started

Prudential Overall Supply serves customers throughout most of the areas that PIA serves: Arizona, California, Colorado, New Mexico, Oregon and the greater Las Vegas area in Nevada. To take advantage of the PIA program, contact Jay Boyer, JayB@prudentialuniforms.com.



TUESDAY, SEPTEMBER 30, 2025 5:30 PM – 9:00 PM PT IRVINE, CA

www.piasc.org/papershow

CONTACT US

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Services for Graphic Communications

5800 S. Eastern Ave., #400 Los Angeles, CA 90040

VMA TOPGOLF AND MEXICAN FIESTA
Thursday, October 2, 2025
5:00 PM – 9:00 PM
Burlingame, CA
For more information contact Shannon Wolford at shannon@visualmediaalliance.org

CAL POLY CAREER DAY
October 8 – 9, 2025
San Luis Obispo, CA
To register contact Kristy Villanueva at kristy@piasc.org

AMERICAS PRINT AWARDS
October 16, 2025
Broadcast live on YouTube at 12:00 PM PT
www.youtube.com/@americasprintawards

R.A.I.S.E. ANNUAL SURPLUS DRIVE
October 30 – 31, 2025
9:00 AM – 2:00 PM
Anaheim, CA
For more information contact Kristy Villanueva at kristy@piasc.org

EVENTS CALENDAR

For full list of events, please visit www.piasc.org/events

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Don't miss this opportunity to embark on a Quest of the Paper Jungle to immerse yourself in the latest paper trends and technologies and connect with industry leaders, paper enthusiasts and fellow creatives! For more information or to RSVP, contact Karissa Melara at karissa@piasc.org.

SPOTLIGHT EVENT

PAPER & SUBSTRATE SHOW
Tuesday, September 30, 2025
5:30 PM – 9:30PM
Irvine, CA
www.piasc.org/papershow

