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From: Ohneiser@aol.com
Sent: Saturday, March 16, 2002 3:00 PM
To: study.comments@ots.treas.gov
Subject: just a suggestion from an individual

Ms. Bair,

As an prior employee of AT&T doing international business development with a banking background it was apparent to me that there is an element that your study request seems to have excluded by omission.

A great deal of financial transactions can and do occur telephonically which means they can be done from anywhere to anywhere on earth.

I would suggest that to be able to do the kinds of information sharing you are interested in there should be a requirement that any individual who controls above the \$5k transaction amount usually monitored submit to a voice scan as part of the deposit process. In this way there is an ability to determine if the individual (in any language) has indeed triggered a transaction instantaneously with the event. If you don't include telephonic approved transations in your study then by definition the trail of transactions will be much older than it has to be.

I hope this helps

Regards

Bob Ohneiser Esq.

03/18/2002