Financial Crimes Enforcement Network

FinCEN Currency Transaction Report (FinCEN CTR) Electronic Filing Requirements

Release Date July 2013 – Version 1.2

DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network (FinCEN)

Table of Contents

Revision History iv

Purpose 1

Electronic Filing 1

File Organization 2

Record Layouts 4

- Transmitter (1A) Record – Required 4
- Parent Financial Institution Information (2A) Record – Required 6
- Financial Institution Where Transaction(s) Take Place (2B) Record – Required 8
- Transaction Summary (3A) Record – Required 11
- Foreign Cash-in (3B) Record 16
- Foreign Cash-out (3C) Record 17
- Person Involved in Transaction(s) (4A) Record – Required 18
- Account Number (Cash-in) (4B) Record 23
- Account Number (Cash-out) (4C) Record 24
- Financial Institution Where Transaction(s) Takes Place Summary (9A) Record – Required 25
- Parent Financial Institution Information Summary (9B) Record – Required 26
- File Summary (9Z) Record – Required 27

Acknowledgement Record Formats 28

- Acknowledgement Transmitter (1A) Record 28
- Acknowledgement Parent Financial Institution (2A) Record 29
- Acknowledgement Financial Institution Where Transaction(s) Take Place (2B) Record 29
- Acknowledgement Transaction Summary (3A) Record 30
- Acknowledgement Foreign Cash-in (3B) Record 31
- Acknowledgement Foreign Cash-out (3C) Record 31
- Acknowledgement Person Involved in Transaction(s) (4A) Record 32
- Acknowledgement Account Number (Cash-in) (4B) Record 33
- Acknowledgement Account Number (Cash-out) (4C) Record 33
- Acknowledgement Trailer for Transmitter (9Z) Record 34

Attachment A – Error Code List 35

Attachment B – Error Correction Instructions 45

Attachment C – Electronic Filing Instructions 47

Secure Data Transfer Mode Users 67

Revision History

Version Number	Date	Reason for Change
1.0	03/22/12	Updates electronic specification document title from "BSA Electronic Requirements for Bank Secrecy Act Currency Transaction Report (BSA CTR)" to "FinCEN Currency Transaction Report (FinCEN CTR) Electronic Filing Requirements." All references to "BSA CTR" have been changed to "FinCEN CTR." Updates Date of birth (Item 17) instructions, located in Attachment C – Electronic Filing Instructions, to include language that explains how to enter dates on a discrete file vs. a batch file (i.e. MM/DD/CCYY for discrete files; MMDDCCYY for batch files). Updates Date of transaction (Item 23) instructions, located in Attachment C – Electronic Filing Instructions, to include language that explains how to enter dates on a discrete file vs. a batch file (i.e. MM/DD/CCYY for discrete files; MMDDCCYY for batch files). Updates Date Filed (Item 42) instructions, located in Attachment C – Electronic Filing Instructions, to the following: "Item 42 Date filed: Enter the date a batch filed FinCEN CTR is filed in MMDDCCYY format where MM = month, DD = day, CC = century, and YY = year. Single digit days or months must be prefaced by a zero. This date will automatically be added to a discrete FinCEN CTR when a filer signs the FinCEN CTR." Updates Financial Institution ID Number Type (Item 39) Description and Remarks to include the full description for each identification type (e.g. "CRD number" changed to "Central Registration Depository (CRD) number") Updates TIN Type (Item 16) Description and Remarks to refer the filer to "Item 16 instructions in Attachment C for information on entering the "TIN Type" when "TIN Unknown" contains "X."" Updates the Account Number (Cash-in) (4B) Record introductory paragraph to include the following statement: "There will be no 4B record associated with a FinCEN CTR in the file if there is no account number associated with the cash-in transaction(s) or no amount recorded in "Cash-In Amount" in the Person involved in Transaction(s) (4A) Record." Updates the Account Number (Cash-out) (4C) Record introductory paragraph to include the following statement: "There will be no 4C record associated with a FinCEN CTR in the file if there is no account number associated with the cash-out transaction(s) or no amount recorded in "Cash-out Amount" in the Person involved in Transaction(s) (4A) Record." Updates error code C414* in Attachment A – Error Code List to include the following explanation as to why the TIN entry is invalid: "Person TIN is an invalid number string such as all zeros, all nines, 123456789, or *a U.S. TIN and not nine digits."*

Version Number	Date	Reason for Change
		Removes the phrase "or person state unknown" from error code C430 in Attachment A – Error Code List and replaces the reference to Field Position "732a" with "786-787." Replaces the reference to "F07" error code with "F18" from the Error Categories introductory paragraph, located in Attachment B –Error Code Instructions. Added the following clarifying language to the Error Codes Description and Remarks (Acknowledgement Transmitter (1A) Record, pos. 30-119): "…Error codes associated with this record begin with a "T," are 3 alphanumeric characters in length, and are left-justified…" Updates Total cash-in (Item 25) instructions, located in Attachment C – Electronic Filing Instructions, to include the following statement: "The total cash in will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 25a through 25i and 25z." Deletes Attachment C – Field Editing Instructions and the data incorporated as General Instructions "15. Prohibited words and phrases" and "16. Name editing instructions" in Attachment D – Electronic Filing Instructions. Attachment D was then re-named Attachment C in all references to that attachment in the document. Updates Total cash-out (Item 27) instructions, located in Attachment C – Electronic Filing Instructions, to include the following statement: "The total cash out will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 27a through 27j and 27z." Removes "Identification" from Financial Institution ID Number (Item 39) RSSD list option description, located in Attachment C – Electronic Filing Instructions (i.e. Item 39d is now "Research, Statistics, Supervision, and Discount (RSSD) number") Updates error code F88 in Attachment A – Error Code List to remove the reference to "code" at the end of the error description. The updated description for F88 is now "The Transmitter Control Code (TCC) specified in the file is not a valid production TCC." Removes reference to BSA E-Filing website for ISO information from the "Address" instructions located in Attachment C – Electronic Filing Instructions, as no such information is posted to the BSA E-Filing site at this time. Removes "alphanumeric" as an invalid form of entry for the Transmitter TIN in the 1A record, position 483-507. Removes error code C430 "Person state contains an entry and the person country code is not equal to CA, MX, or US" associated with Item 20 ID issuing state. Updates the location of the approved list of NAICS codes (Item 9) to http://bsaefiling.fincen.treas.gov/main.html. The change can be seen in the 4A record, position 449-454, as well as Attachment C – Electronic Filing Instructions.

Version Number	Date	Reason for Change
		Updates the Description and Remarks associated with the ID Issuing State (Item 20) in the 4A record (position 783-785) to the following: "REQUIRED (conditional). Enter the appropriate two or three character code when the identification was issued by a known state, province, or territory of the United States, Canada, or Mexico. See General Instruction 10 in Attachment D for information about the codes to be entered. Left justify and space-fill the entry. Space-fill this field if "ID Issuing Country" contains a country code other than "US," "CA," or "MX," or if "ID Type" contains "A."" Adds the following lead sentence to the General Instructions "16. Name Editing Instructions" of Attachment C – Electronic Filing Instructions: "When recording the name of an individual, a filer should enter the last name/family name or equivalent in a last name field, the first name or equivalent in the first name field, middle name or equivalent in the middle name field, and name suffix (such as JR, SR, III, etc) in the suffix field whenever these fields are provided." Updates Attachment C – Electronic Filing Instructions for Item 2 to include the following changes: "…Select option 2d if the transaction(s) were conducted by the agent of a private courier service such as an armored car company engaged by the person(s) involved in the transaction(s) and not by the reporting financial institution. In that case the information on the courier service's agent will be recorded in Part I (see FIN-2009-R002). Boxes 2a, 2b, and 2d cannot be checked if box 4b "If entity" is checked." Adds the following to General Instructions, located in Attachment C – Electronic Filing Instructions: "Items that do not begin with an asterisk must be completed if the data are known and will be left blank if the data are unknown. If an item's instructions differ from this general instruction, the item instructions must be followed." Updates the General Instructions associated with "9. Corrected or Amended Reports", located in Attachment C – Electronic Filing Instructions: • Changed "FinCEN Form 110" to "FinCEN Form 104." • Revised the fifth sentence to state, "Field 1d must contain the Document Control Number (DCN) or BSA Identifier (BSA ID) assigned to the prior filing." • Added this sentence to the end of General Instruction 9, "BSA IDs, which replaced DCNs, are provided in acknowledgement records sent to member financial institutions by the BSA E-Filing System." Updates the following Item Instructions, located in Attachment C – Electronic Filing Instructions: • Added to Item 1 "/BSA Identifier" to "d. Document Control Number." • Added the following sentences to the end of the Item 1 instructions: "Enter all zeros if the prior report DCN or BSA ID is unknown. The BSA ID is replacing the DCN in all future electronic filings." • Added a note to the instructions for Item 2 that states as follows:

Version Number	Date	Reason for Change
		"NOTE: If more than one Item 2 option applies to a person involved in the transaction(s), complete only one Part I on that person. If multiple options that include 2d "Courier service" apply, check the "Courier service" box. Check the box "Person conducting transaction on own behalf" if options 2a, 2b, and 2c or options 2a and 2c apply. If options 2b and 2c apply, check the box "Person conducting transaction for another."" • In the Item 28 instructions changed all references to "26a" to "28a."
1.1	09/19/2012	**General Updates:** • **Financial Institution Where Transaction(s) Take Place (2B) Record** The maximum number of 2B records that can be associated with a single currency transaction report has been increased from 99 to 999. • **Person Involved in Transaction(s) (4A) Record** The maximum number of 4A records that can be associated with a single currency transaction report has been increased from 99 to 999. • **FinCEN CTR "report"** Replaces the reference to the FinCEN CTR as a "form" with "report" throughout the document. • **Acknowledgement File Format** Updates the acknowledgement file format to include User Field values from incoming records. **Updates to File Organization:** • **Financial Institution Where Transaction(s) Take Place (2B) Record** Replaces "99" with "999" in the following sentence: "Filers are permitted to associate up to **999** 2B records for a single currency transaction report." • **Person Involved in Transaction(s) (4A) Record** Replaces "99" with "999" in the following sentence: "Filers are permitted to associate up to 999 4A records for a single currency transaction report." **Updates to Record Layouts:** • **Transmitter ZIP/Postal Code, Institution ZIP Code, and Items: 36/13** Updates the Description and Remarks to add the statement "or four nines" to the following sentence: "A nine-digit entry cannot end with four zeros or four nines …" • **Financial Institution Where Transaction(s) Take Place (2B) Record** Updates to the introductory paragraph to add the following bold text: "The number of 2B records is dependent on the number of branches the Parent FI is reporting on the file; **however, there can be no more the 999 2B records associated with a single CTR reported in the file.**" • **Primary Federal Regulator (Item 2)** Updates the Description and Remarks to remove "where transaction(s) occurred." • **Alternate name, e.g., trade name, DBA (Item 31)** Updates the Description and Remarks to add "Do not include "AKA"

Version Number	Date	Reason for Change
		or "DBA" with the alternate name." • **EIN (Item 32)** Updates the Description and Remarks to replace "filer" with "financial institution" in the second sentence. • **Transaction Type (Item 24)** Updates the Description and Remarks by replacing "Check all that apply" with "Multiple codes may be entered" and adding the sentence "See the Item 24 instructions in Attachment C for information on when to enter these codes." • **Middle Name and Name Suffix (Item 6)** Updates the Description and Remarks by adding the following statement (in bold): "Space-fill if no entry **or if "Person Involved is Entity" contains "X".**" • **TIN (Item 15)** Updates the Description and Remarks by adding the following statement (in bold): "Foreign TINs may be as long as 25-digits, with no formatting **such as spaces, hyphens, or periods**." • **ID Issuing State (Item 20)** Updates the Description and Remarks by adding the following (in bold): "Space-fill this field if "ID Issuing Country" contains a country code other than "US," "CA," or "MX;" **if the "ID Issuing State" is unknown**; or if "ID Type" contains "A."" • **ID Issuing Country (Item 20)** Updates the Description and Remarks by replacing the last sentence with the following: "Space-fill if "ID Type" contains "A" or if the "ID Issuing Country" is unknown." • **ID Number (Item 20)** Updates the Description and Remarks by replacing the last sentence with the following: "Space-fill if "ID Type" contains "A" or if the "ID Number" is unknown." **Attachment A – Error Code List:** • **Field Positions and Form Field Number** Updates the Field Positions column and Form Field Number column for the following error codes to include the "Unknown" fields as part of the validation: C402, C404, C405, C407, C408, C411, C413, C417. Also updates the Field Name Item number associated with the fields unknown option to include an "a" for the following fields: 4, 5, 10, 11, 12, 13, 14, 15, 17. **Attachment B – Error Code List:** • **Error Categories** Replaces the statement "fatal errors that result" with "format errors that may result" in the first sentence of the section. • **Correction Requirements** Adds the word "format" between "fatal" and "errors" in the first sentence of the section. Adds the phrase "from a rejected batch file" between "FinCEN CTRs" and "as corrected reports" in the last sentence of the first paragraph in the section.

Version Number	Date	Reason for Change
		Attachment C - Electronic Filing Instructions: • **General Instructions (Item 16 Name Editing Instructions)** Updates "16. Name Editing Instructions" to match the instructions in the FinCEN SAR and FinCEN DOEP. • **Item Instructions (Item *1 Type of filing)** Updates the following sentences to replace the reference to "FinCEN CTR" with "CTR": "Correct/amend prior report" if the report corrects or amends a previously-filed CTR. See General Instruction 9 for additional instructions on filing corrected or amended CTRs." Also, updates the second to last sentence to state, "Enter all zeros if the prior report DCN or BSA ID is unknown, for example when the prior report was a paper filing." • **Item Instructions (Item 24)** Updates the instructions for Item 24 as follows (see bold text): "Check box 24e "Aggregated transactions" if the financial institution did not identify **any of the** transactor(s) because the FinCEN CTR reports aggregated transactions, **all** of which were below the reporting requirement, **and at least one of the aggregated transactions was a teller transaction**." • **Item Instructions (Items 25 Total cash in, and 27 Total cash out)** Updates the instructions for Item 25 and 27 by inserting "total or" between "and" and "subtotals" in the second sentence. • **Secure Data Transfer Mode Users** Updates the instructions to include a section describing the naming convention information related to SDTM/System to System filers.
1.2	05/16/2013	**Attachment C – Electronic Filing Instructions:** • **Item Instructions (Item 2)** Adds the statement "Option 2b also cannot be selected if box 4b "If entity" is checked." Updates the instructions for option 2d to reference updated guidance on Armored Car Service (ACS). Updates the NOTE to include the following scenario: Select option 2a when options 2a and 2b apply. • **Item Instructions (Part III Financial Institution Where Transaction(s) Takes Place)** Adds batch file examples displaying sample batch file layouts based on different scenarios. **Updates to Record Layouts:** • **Total Cash-in (Item 25)** Updates the Description and Remarks to include as a new third sentence, "The amount must match the total of all amounts entered in Items 25a-z." • **Cash-in (Items 25a-z)** Updates the Description and Remarks to begin with "Required (conditional) and inserts the phrase "included in this report" between "amount" and "for" in the first sentence. • **Total Cash-out (Item 27)** Updates the Description and Remarks to include as a new third

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		sentence, "The amount must match the total of all amounts entered in Items 27a-z." • **Cash-out (Items 27a-z)** Updates the Description and Remarks to begin with "Required (conditional) and inserts the phrase "included in this report" between "amount" and "for" in the first sentence.

Purpose

The purpose of this document is to provide the requirements and conditions for electronically filing the FinCEN Currency Transaction Report (FinCEN CTR). Electronic filing of this report will be through the BSA E-Filing System operated by the Financial Crimes Enforcement Network (FinCEN). For more information on the BSA E-Filing System and to register, please go to http://bsaefiling.fincen.treas.gov. This document should be used in conjunction with the "General Specifications for Electronic Filing of Bank Secrecy Act (BSA) Reports" (General Specifications) available at http://www.fincen.gov/forms/files/e-filing_GENspecs.pdf. It is recommended that you refer to the General Specifications first, and then the specific information contained in this document. If the General Specifications conflict with any specific requirement found in this document, the specific requirement should be followed. Additional instructions concerning the data to be entered in the electronic file are found in Attachment C – Electronic Filing Instructions.

Electronic Filing

The BSA E-Filing System Batch File Testing Procedures are detailed in a separate document that can be accessed on the BSA E-Filing System web site at http://bsaefiling.fincen.treas.gov under Quick Links. For purposes of this document, the filer is the organization responsible for filing the FinCEN CTR and the transmitter is the organization responsible for preparing the electronic files. The filer and transmitter may be the same or different organizations. Filers are required to retain a copy of the FinCEN CTR data and all original supporting documentation or business record equivalent for five years from the date of the report. All supporting documentation must be made available to appropriate authorities upon request.

File Organization

The following data controls must be followed or the FinCEN CTR electronic file will be rejected. The data records must be in the following sequence:

Transmitter (1A) Record – Required

There can only be one of this record type and it must be the first record on the file.

Parent Financial Institution Information (2A) Record – Required

There must be one of this record type for each Parent Financial Institution (FI) on the file. This record type immediately precedes all records related to the Parent FI.

Financial Institution Where Transaction(s) Take Place (2B) Record – Required

There must be at least one of this record type for each financial institution reporting under the Parent Financial Institution Information (2A) Record. This record type precedes all transaction records for the financial institution. Filers are permitted to associate up to 999 2B records for a single currency transaction report. Multiple 2B records must be grouped together prior to the associated Transaction Summary (3A) Record(s)

Transaction Summary (3A) Record – Required

There can only be one of this record type for each currency transaction or aggregated transactions being reported for the financial institution(s) identified in the associated 2B record(s). Filers are permitted to associate more than one currency transaction report with a single 2B record or a set of 2B records—assuming each financial institution where transaction(s) take place is the same for all associated currency transaction reports that follow. Foreign Cash-in (3B) Record and/or Foreign Cash-out (3C) Record will follow the 3A record if needed.

Foreign Cash-in (3B) Record

One or more of this record type may follow a Transaction Summary (3A) Record when one or more types of foreign (cash-in) currency are involved in the currency transaction. A maximum of 99 3B records may be associated with a single currency transaction report.

Foreign Cash-out (3C) Record

One or more of this record type may follow a Transaction Summary (3A) Record or Foreign Cash-in (3B) Record when one or more types of foreign (cash-out) currency are involved in the currency transaction. A maximum of 99 3C records may be associated with a single currency transaction report.

Person Involved in Transaction(s) (4A) Record – Required

There must be one of this record type for each person involved in the currency transaction(s). Filers are permitted to associate up to 999 4A records for a single currency transaction report. An Account Number (Cash-in) (4B) Record and/or Account Number (Cash-out) (4C) Record will follow the associated 4A record if needed.

Account Number (Cash-in) (4B) Record

One or more of this record type may follow the Person Involved in Transaction(s) (4A) Record when one or more account numbers are included in the cash-in for the person involved in the currency transaction(s). A maximum of 99 4B records may be associated with a Person Involved in Transaction(s) (4A) Record.

Account Number (Cash-out) (4C) Record

One or more of this record type may follow the Person Involved in Transaction(s) (4A) Record or Account Number (Cash-in) (4B) Record when one or more account numbers are included in the cash-out for the person involved in the currency transaction(s). A maximum of 99 4C records may be associated with a Person Involved in Transaction(s) (4A) Record.

Financial Institution Where Transaction(s) Take Place Summary (9A) Record – Required

There must be one 9A record for all Transaction Summary (3A) Records associated with one or more Financial Institution Where Transaction(s) Take Place (2B) Records.

Parent Financial Institution Information Summary (9B) Record – Required

There must be one of this record type for each Parent FI 2A record reported on the file.

File Summary (9Z) Record – Required

There must be one of this record type on the file and it must be the last record.

Record Layouts

Transmitter (1A) Record – Required

The first record on each file must be the Transmitter (1A) Record, which will contain information identifying the batch file transmitter (person or organization handling the data accumulation and formatting). There will be only one transmitter record on each electronic file. All data elements for this record are required.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "1A."
3-152	Transmitter Name	150	REQUIRED. Enter the full name of the individual or organization that is transmitting the reports in this file. Left justify and space-fill the entry.
153-252	Transmitter Address	100	REQUIRED. Enter the street address of the transmitter. Left justify and space-fill the entry.
253-302	Transmitter City	50	REQUIRED. Enter the city of the transmitter. Left justify and space-fill the entry.
303-305	Transmitter State	3	REQUIRED. Enter the state code of the transmitter if the Transmitter Country code is CA, MX, or US. See General Instruction 10 in Attachment C for information about the codes to be entered. Left justify and space-fill the entry. Space-fill if no entry or when Transmitter Country contains a code other than CA, MX, or US.
306-314	Transmitter ZIP/Postal Code	9	REQUIRED. Enter the ZIP Code or foreign postal code for the transmitter. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. An entry must be five or nine digits if the "Transmitter Country" is "US." A nine-digit entry cannot end with four zeros or four nines if "Transmitter Country" is "US." Left justify and space-fill this entry if less than nine digits.
315-316	Transmitter Country	2	REQUIRED. Enter the transmitter country code. See General Instruction 10 in Attachment C for information about the codes to be entered.
317-332	Transmitter Telephone Number	16	REQUIRED. Enter the transmitter telephone number. Enter all numbers as a single number string without formatting or punctuation such as spaces, hyphens, or parenthesis. Left justify and space-fill the entry.

Field Position(s)	Field Name	Length	Description and Remarks
333-482	Transmitter Contact Name	150	REQUIRED. Enter the name of an official contact for the transmitter. Left justify and space-fill the entry.
483-507	Transmitter Taxpayer Identification Number (TIN)	25	REQUIRED. Enter the U.S. or foreign Taxpayer Identification Number (TIN) assigned to the transmitter. Do not enter hyphens, slashes, or invalid entries such as all nines, all zeros, or "123456789". Left justify and space-fill the entry.
508-515	Coverage Beginning Date	8	REQUIRED. This will be the date of the earliest original transaction on the file. Enter as a numeric 8-position entry in the format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.
516-523	Coverage Ending Date	8	REQUIRED. This will be the date of the latest original transaction on the file. Enter as a numeric 8-position entry in the format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.
524-531	Transmitter Control Code (TCC)	8	REQUIRED. Enter the assigned 8-character Transmitter Control Code (TCC). Do not enter a TCC assigned for testing purposes.
532-534	Batch Sequence Number (BSN)	3	Space-fill this field, which is reserved for BSA E-Filing use.
535-1036	Filler	502	Space-filled.
1037-1040	Format Indicator	4	Space-fill this field, which is reserved for BSA E-Filing use.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise space-fill this field.

Parent Financial Institution Information (2A) Record – Required

This record identifies information regarding the Parent Financial Institution (FI) that is responsible for reporting the currency transaction(s). The number of 2A records depends on the number of different Parent FIs included on the file.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter '2A'.
3-4	Institution Primary Federal Regulator	2	REQUIRED. Enter the parent financial institution primary federal regulator code for the federal regulator or BSA examiner with primary responsibility for enforcing the institution's Bank Secrecy Act compliance. Left justify and space-fill this entry. Code Regulator/Examiner A Commodities Futures Trading Commission (CFTC) B Federal Reserve Board (FRB) C Federal Deposit Insurance Corporation (FDIC) D Internal Revenue Service (IRS) E National Credit Union Administration (NCUA) F Office of the Comptroller of the Currency (OCC) G Securities and Exchange Commission (SEC)
5-154	Institution Name	150	REQUIRED. Enter the full legal name of the parent financial institution. Left justify and space-fill the entry.
155-254	Institution Address	100	REQUIRED. Enter the address of the parent financial institution headquarters. Left justify and space-fill the entry.
255-304	Institution City	50	REQUIRED. Enter the city of the parent financial institution headquarters. Left justify and space-fill the entry.
305-307	Institution State	3	REQUIRED. Enter the code for the parent financial institution headquarters state. See General Instruction 10 in Attachment C for information about the codes to be entered. Left justify and space-fill the entry.
308-316	Institution ZIP Code	9	REQUIRED. Enter the parent financial institution ZIP Code. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. A nine-digit entry cannot end with four zeros or four nines. Left justify and space-fill this entry if 5 digits.
317-341	Institution TIN	25	REQUIRED. Enter the parent financial institution's EIN. If the financial institution does not have an EIN, enter the SSN of the institution's principal owner. Do not enter hyphens, slashes, alpha characters, or invalid entries such as all nines, all zeros, or "123456789". Left justify and space-fill the entry.

Field Position(s)	Field Name	Length	Description and Remarks
342-349	Transmitter Control Code (TCC)	8	REQUIRED. Enter the assigned 8-character Transmitter Control Code (TCC). Do not enter a TCC assigned for testing purposes.
350-1040	Filler	691	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Financial Institution Where Transaction(s) Take Place (2B) Record – Required

This record identifies information regarding the financial institution where transaction(s) took place. The number of 2B records is dependent on the number of branches the Parent FI is reporting on the file; however, there can be no more the 999 2B records associated with a single CTR reported in the file. The 2B record item numbers refer to Attachment C - Electronic Filing Instructions Part III, Items 29-39.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "2B".
3-12	Location Code	10	REQUIRED. Enter an identifying number for the financial institution where the transaction(s) took place. Right justify and zero-fill.
13-14	Primary Federal Regulator (Item 29)	2	REQUIRED. Enter the financial institution Primary Federal Regulator code for the federal regulator or BSA examiner with primary responsibility for enforcing the institution's Bank Secrecy Act compliance. Left justify and space-fill this entry. Code Regulator/Examiner A Commodities Futures Trading Commission (CFTC) B Federal Reserve Board (FRB) C Federal Deposit Insurance Corporation (FDIC) D Internal Revenue Service (IRS) E National Credit Union Administration (NCUA) F Office of the Comptroller of the Currency (OCC) G Securities and Exchange Commission (SEC)
15-164	Legal Name of Financial Institution (Item 30)	150	REQUIRED. Enter the financial institution legal name. Left justify and space-fill the entry.
165-314	Alternate name, e.g., trade name, DBA (Item 31)	150	Enter the financial institution alternate name (e.g., trade name, DBA, etc.). Do not include “AKA” or “DBA” with the alternate name. Left justify and space-fill the entry. Space-fill if no entry.
315-323	EIN (Item 32)	9	REQUIRED. Enter the Employer Identification Number (EIN) of the financial institution. Must be the 9-digit number assigned to the financial institution by the IRS. Do not enter hyphens, slashes, alpha characters, or individual entries such as all nines, all zeros, or "123456789". Left justify and space-fill the entry.
324-423	Address (Item 33)	100	REQUIRED. Enter the financial institution street address. Left justify and space-fill the entry.

Field Position(s)	Field Name	Length	Description and Remarks
424-473	City (Item 34)	50	REQUIRED. Enter the financial institution city. Left justify and space-fill the entry.
474-476	State (Item 35)	3	REQUIRED. Enter the code for the financial institution state. See General Instruction 10 in Attachment C for information about the codes to be entered. Left justify and space-fill the entry.
477-485	ZIP Code (Item 36)	9	REQUIRED. Enter the financial institution ZIP Code. Do not include punctuation or formatting such as hyphens, periods, and spaces within the entry. A nine-digit entry cannot end with four zeros or four nines. Left justify and space-fill the entry if 5 digits.
486	Type of Financial Institution (Item 37)	1	REQUIRED. Enter the code that describes the financial institution. If "Z" is entered, a brief description of the institution type must be entered in "Financial Institution Type Other Description." Code Description A Casino/Card club B Depository institution C MSB D Securities/Futures Z Other
487-536	Type of Financial Institution Other (Item 37)	50	REQUIRED (conditional). If "Type of Financial Institution" is "Z," enter a brief description of the type. Left justify and space-fill the entry. Space-fill if no entry.
537	Gaming Institution Type (Item 38)	1	REQUIRED (conditional). If "Type of Financial Institution" is "A," enter the code that best describes the type of gaming institution. If the code "Z" is entered, enter a brief description in "Gaming Institution Type Other." Left justify and space-fill the entry." Space-fill if no entry. Code Description A State licensed casino B Tribal authorized casino C Card club Z Other
538-587	Gaming Institution Type Other (Item 38)	50	REQUIRED (Conditional). If "Gaming Institution Type" is "Z," enter a brief description of the type. Left justify and space-fill the entry. Space-fill if no entry.

Field Position(s)	Field Name	Length	Description and Remarks
588	Financial Institution ID Number Type (Item 39)	1	Identify the type of identification for the financial institution by entering the appropriate code from the following list. Enter a space if none of the options apply. Code Description A Central Registration Depository (CRD) number B Investment Advisor Registration Depository (IARD) number C National Futures Association (NFA) number D Research, Statistics, Supervision, and Discount (RSSD) number E Securities and Exchange Commission (SEC) number
589-598	Financial Institution ID Number (Item 39)	10	REQUIRED (conditional). Enter the financial institution's identification number if a code was entered in "Financial Institution ID Number Type." Left justify and space-fill the entry. Space-fill if no entry.
599-1040	Filler	442	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Transaction Summary (3A) Record – Required

This record identifies information regarding the actual currency transaction(s). The number of 3A records depends on the number of different FinCEN CTRs included on the file. The 3A record may only occur one time per FinCEN CTR. The 3A record item numbers refer to Attachment C - Electronic Filing Instructions Item 1, Part II Items 23-27, and Part III Items 40-42.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "3A".
3-7	Transaction Sequence Number	5	REQUIRED. Enter a sequential number starting with 00001 and increment by 1 for each Transaction Summary (3A) record.
8	Type of Filing (Item 1)	1	REQUIRED. Enter one of the following codes to record the type of filing: Code Description A Initial report B Correct/amend prior report C FinCEN directed Backfiling
9-22	Prior Report Document Control Number (DCN)	14	REQUIRED (conditional). If "Filing Type" is "B Correct/amend prior report," enter the Document Control Number (DCN) or BSA Identifier previously assigned by FinCEN to the CTR to be corrected or amended. Zero-fill this field if "Filing Type" is "A Initial Report" or "C FinCEN directed Backfiling."
23-30	Date of Transaction (Item 23)	8	REQUIRED. Enter the date of the transaction(s) as a numeric 8-position field in MMDDCCYY format where MM = month, DD = day, CC = century, and YY = year. This date cannot be more recent than the date filed.
31-35	Transaction Type (Item 24)	5	REQUIRED (conditional). Enter the appropriate code(s) if the CTR involves any of the following types of transaction delivery or payment methods. Multiple codes may be entered, left justified and space-filled. Do not place spaces between multiple entries. Space-fill if none apply. See the Item 24 instructions in Attachment C for information on when to enter these codes. Code Description A Armored car (FI contract) B ATM C Mail Deposit or Shipment D Night Deposit E Aggregated transactions

Field Position(s)	Field Name	Length	Description and Remarks
36-50	Total Cash-in (Item 25)	15	REQUIRED (conditional). Enter the "Total Cash-in" amount, right justified and zero-filled. The amount must be greater than $10,000. If no amount is recorded, space-fill this field. The amount must match the total of all amounts entered in Items 25a-z.
51-65	Cash-in: Deposit(s) (Item 25a)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Deposit(s)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
66-80	Cash-in: Payment(s) (Item 25b)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Payment(s)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
81-95	Cash-in: Currency received for funds transfer(s) out (Item 25c)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Currency received for funds transfer(s) out." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
96-110	Cash-in: Purchase of negotiable instrument(s) (Item 25d)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Purchase of negotiable instrument(s)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
111-125	Cash-in: Currency exchange (Item 25e)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Currency exchange." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
126-140	Cash-in: Currency to prepaid access (Item 25f)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Currency to prepaid access." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
141-155	Cash-in: Purchase(s) of casino chips, tokens, and other gaming instruments (Item 25g)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Purchase(s) of casino chips, tokens, and other gaming instruments." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
156-170	Cash-in: Currency wager(s) including money plays (Item 25h)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Currency wager(s) including money plays." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.

Field Position(s)	Field Name	Length	Description and Remarks
171-185	Cash-in: Bills inserted into gaming devices (Item 25i)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Bills inserted into gaming devices." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
186-235	Cash-in: Other (specify) (Item 25z)	50	REQUIRED (conditional). Enter a description of the cash-in transaction in "Other" if none of the other cash-in options apply. Left justify and space-fill unused positions. If no entry is recorded, space-fill this field.
236-250	Cash-in: Other (Item 25z)	15	REQUIRED (conditional). Enter the transaction cash-in amount included in this report for "Other." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
251-265	Total Cash-out (Item 27)	15	REQUIRED (conditional). Enter the "Total Cash-out" amount, right justified and zero-filled. The amount must be greater than $10,000. If no amount is recorded, space-fill this field. The amount must match the total of all amounts entered in Items 27a-z.
266-280	Cash-out: Withdrawal(s) (Item 27a)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Withdrawal(s)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
281-295	Cash-out: Advance(s) on credit (including markers) (Item 27b)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Advance(s) on credit (including markers)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
296-310	Cash-out: Currency paid from funds transfer(s) in (Item 27c)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Currency paid from funds transfer(s) in." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
311-325	Cash-out: Negotiable instrument(s) cashed (Item 27d)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Negotiable instrument(s) cashed." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
326-340	Cash-out: Currency exchange(s) (Item 27e)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Currency exchange(s)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.

Field Position(s)	Field Name	Length	Description and Remarks
341-355	Cash-out: Currency from prepaid access (Item 27f)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Currency from prepaid access." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
356-370	Cash-out: Redemption(s) of casino chips, tokens, TITO tickets, and other gaming instruments (Item 27g)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Redemption(s) of casino chips, tokens, TITO tickets, and other gaming instruments." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
371-385	Cash-out: Payment(s) on wager(s) (including race book and OTB or sports pool) (Item 27h)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Payment(s) on wager(s) (including race book and OTB or sports pool)." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
386-400	Cash-out: Travel and complimentary expenses and gaming incentives (Item 27i)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Travel and complimentary expenses and gaming incentives." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
401-415	Cash-out: Payment for tournament, contest or other promotions (Item 27j)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Payment for tournament, contest or other promotions." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
416-465	Cash-out: Other (specify) (Item 27z)	50	REQUIRED (conditional). Enter a description for transaction cash-out for "Other." Left justify and space-fill unused positions.
466-480	Cash-out: Other (Item 27z)	15	REQUIRED (conditional). Enter the transaction cash-out amount included in this report for "Other." This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
481-535	Contact Office (Item 40)	55	REQUIRED. Enter the name of the office to contact for information concerning the FinCEN CTR. Left justify and space-fill the entry.
536-551	Phone Number (Item 41)	16	REQUIRED. Enter the contact office phone number. Left justify and space-fill the entry.
552-557	Phone Extension (Item 41a)	6	Enter the contact office phone extension. Left justify and space-fill the entry. Space-fill if no entry.

Field Position(s)	Field Name	Length	Description and Remarks
558-565	Date Filed (Item 42)	8	REQUIRED. Enter the date the FinCEN CTR is filed as a numeric 8-position entry in the format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year.
566-1040	Filler	475	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Foreign Cash-in (3B) Record

This record identifies information regarding the foreign cash-in involved in the currency transaction(s). A maximum of 99 3B records may be associated with a Transaction Summary (3A) Record. The 3B record item number refers to Attachment C - Electronic Filing Instructions Part II, Item 26. If no foreign cash-in currency was involved in the transaction(s) there will be no 3B record for the FinCEN CTR in the file.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "3B".
3-7	Transaction Sequence Number	5	REQUIRED. Enter the Transaction Sequence Number from the associated 3A record. Right justify and zero-fill.
8-22	Foreign cash-in (Item 26)	15	REQUIRED. Enter the amount of foreign currency involved in this cash-in transaction. This entry must be right justified and zero-filled. Do not convert to U.S. Dollars.
23-24	Foreign country (two letter code) (Item 26)	2	REQUIRED. Enter the two letter country code for the country that issued the currency. See General Instruction 10 in Attachment C for information about the codes to be entered.
25-1040	Filler	1016	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Foreign Cash-out (3C) Record

This record identifies information regarding the foreign cash-out involved in the currency transaction(s). A maximum of 99 3C records may be associated with a Transaction Summary (3A) Record. The 3B record item number refers to Attachment C - Electronic Filing Instructions Part II, Item 28. If no foreign cash-out currency was involved in the transaction(s) there will be no 3C record for the FinCEN CTR in the file.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "3C".
3-7	Transaction Sequence Number	5	REQUIRED. Enter the Transaction Sequence Number from the associated 3A record. Right justify and zero-fill.
8-22	Foreign cash-out (Item 28)	15	REQUIRED. Enter the amount of foreign currency involved in the cash-out transaction. This entry must be right justified and zero-filled. Do not convert to U.S. Dollars.
23-24	Foreign country (two letter code) (Item 28)	2	REQUIRED. Enter the two letter country code for the country that issued the currency. See General Instruction 10 in Attachment C for information about the codes to be entered.
25-1040	Filler	1016	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Person Involved in Transaction(s) (4A) Record – Required

This record identifies information regarding the person (i.e. an individual or entity) involved in the currency transaction(s). There may be multiples of this record depending on the number of persons involved in each FinCEN CTR on the file; however, there can be no more the 999 4A records associated with a single CTR reported in the file. The 4A record item numbers refer to Attachment C - Electronic Filing Instructions Part I, Items 2-22.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "4A".
3-7	Transaction Sequence Number	5	REQUIRED. Enter the Transaction Sequence Number from the associated 3A record. Right justify and zero-fill.
8	Person Involved Type (Item 2)	1	REQUIRED. Enter the code that describes the person involved in the transaction: Code Description A Person conducting transaction on own behalf B Person conducting transaction for another C Person on whose behalf transaction is conducted D Courier service (private)
9	Multiple Transactions (Item 3)	1	Enter "X" if multiple transactions were conducted by or for the person recorded in the 4A record. Space-fill if no entry.
10-159	Individual's last name or entity's legal name (Item 4)	150	REQUIRED (conditional). Enter the individual's last name or entity's legal name for the person involved in the transaction(s). Left justify and space-fill the entry. Space-fill if "Entity/Last Name Unknown" contains "X".
160	Person Involved is Entity (Item 4b)	1	If the person involved in the transaction is an entity, enter “X”.
161	Entity/Last Name Unknown (Item 4a)	1	If the last name or entity legal name of the person involved in the transaction is unknown, enter “X”. Space-fill if no entry.
162-196	First Name (Item 5)	35	REQUIRED (conditional). Enter the first name, left justified and space-filled, of the individual involved in the transaction(s). Space-fill if "Person Involved is Entity" or "First Name Unknown" contains "X".
197	First Name Unknown (Item 5a)	1	Enter "X" if the first name of the individual is unknown. "First Name" must be space-filled. Otherwise, space-fill this item.

Field Position(s)	Field Name	Length	Description and Remarks
198-232	Middle Name (Item 6)	35	Enter the middle name or middle initial of the individual involved in the transaction(s), left justified and space-filled. Space-fill if no entry or if "Person Involved is Entity" contains "X".
233-267	Name Suffix (Item 6)	35	Enter the name suffix such as JR, SR, III, etc. of the individual involved in the transaction(s), left justified and space-filled. Space-fill if no entry or if "Person Involved is Entity" contains "X".
268	Gender (Item 7)	1	Enter the code for the gender of the individual involved in the transaction(s). Space-fill if "Person Involved is Entity" contains "X." Code Description A Male B Female C Unknown
269-418	Alternate Name (Item 8)	150	Enter the alternate name of the person involved in the transaction(s) (e.g. AKA - individual or DBA - entity). Left justify and space-fill this entry. Do not include the acronyms "AKA" or "DBA" with the alternate name. Space-fill if no entry.
419-448	Occupation or type of business (Item 9)	30	Enter the occupation or type of business for the person involved in the transaction. Left justify and space-fill this entry. Space-fill if no entry.
449-454	NAICS Code (Item 9)	6	Enter the NAICS Code for the occupation or type of business of the person involved in the transaction(s). Access the NAICS Code list from the BSA E-Filing Web Site (http://bsaefiling.fincen.treas.gov/main.html). Left justify and space-fill this entry. Space-fill if no entry.
455-554	Address (Item 10)	100	REQUIRED (conditional). Enter the street address of the person involved in the transaction(s). Left justify and space-fill this entry. Space-fill if "Address Unknown" contains "X."
555	Address Unknown (Item 10a)	1	If the street address is unknown, enter "X". Otherwise, space-fill this field.
556-605	City (Item 11)	50	REQUIRED (conditional). Enter the city of the person involved in the transaction(s). Left justify and space-fill the entry. Space-fill if "City Unknown" contains "X."
606	City Unknown (Item 11a)	1	If the city is unknown, enter "X". Otherwise, space-fill this field.

Field Position(s)	Field Name	Length	Description and Remarks
607-609	State (Item 12)	3	REQUIRED (conditional). Enter the state code for the person involved in the transaction(s). Left justify and space-fill the entry. See General Instruction 10 in Attachment C for information about the codes to be entered. Space-fill if "State Unknown" contains "X" or if "Country" does not contain "CA," "MX," or "US."
610	State Unknown (Item 12a)	1	If the state is unknown, enter "X". Otherwise, space-fill this field.
611-619	ZIP/Postal Code (Item 13)	9	REQUIRED (conditional). Enter the ZIP Code or foreign postal code for the person involved in the transaction(s). A five-digit code must be followed by four spaces. A nine-digit entry cannot end with four zeros or four nines. ZIP Codes and foreign postal codes must be entered without formatting or special characters such as spaces or hyphens. Left justify and space-fill this entry. Space-fill if "ZIP/Postal Code Unknown" contains "X."
620	ZIP/Postal Code Unknown (Item 13a)	1	If the ZIP Code or foreign postal code is unknown, enter "X". Otherwise, space-fill this field.
621-622	Country (Item 14)	2	REQUIRED (conditional). Enter the country code for the person involved in the transaction(s). See General Instruction 10 in Attachment C for information about the codes to be entered. Space-fill if "Country Unknown" contains "X."
623	Country Unknown (Item 14a)	1	If the country is unknown, enter "X". Otherwise, space-fill this field.
624-648	TIN (Item 15)	25	REQUIRED (conditional). Enter the U.S. or foreign Taxpayer Identification Number (TIN) for the person involved in the transaction(s). U.S. TINs must be 9-digits in length, with no formatting such as hyphens and no consecutive string of the same number. Foreign TINs may be as long as 25-digits, with no formatting such as spaces, hyphens, or periods. Space-fill if "TIN Unknown" contains "X".
649	TIN Unknown (Item 15a)	1	If the Taxpayer Identification Number (TIN) for the person involved in the transaction is unknown, enter "X". Otherwise, space-fill this field.

Field Position(s)	Field Name	Length	Description and Remarks
650	TIN Type (Item 16)	1	REQUIRED (conditional). Enter the Taxpayer Identification Number (TIN) type for the person involved in the transaction. See the Item 16 instructions in Attachment C for information on entering the "TIN Type" when "TIN Unknown" contains "X." Code Description A EIN B SSN/ITIN C Foreign
651-658	Date of Birth (Item 17)	8	REQUIRED (conditional). Record the date of birth of the individual involved in the transaction(s). The date must be a numeric 8-position entry in the format MMDDCCYY where MM = month, DD = day, CC = century, and YY = year. Single digits for a day or month must be preceded by a zero, e.g. January 7, 1980 would be entered as 01071980. Space-fill if either "Date of Birth Unknown" or "Person Involved is Entity" contains "X."
659	Date of Birth Unknown (Item 17a)	1	If the DOB of the individual involved in the transition(s) is unknown, enter "X". Space-fill if "Date of Birth" contains an entry or if "Person Involved is Entity" contains "X."
660-675	Contact Phone Number (Item 18)	16	Enter the telephone number of the person involved in the transaction(s). The entry must be a single number string without formatting such as hyphens, spaces, or parenthesis. Left justify and space-fill the entry. Space-fill if unknown.
676-681	Contact Phone Extension (Item 18)	6	Enter the telephone extension for the person involved in the transaction(s). Left justify and space-fill this entry. Otherwise, space-fill.
682-731	E-mail Address (Item 19)	50	Enter the e-mail address of the person involved in the transaction(s). Include all formatting, punctuation, and special characters in the e-mail address. Left justify and space-fill the entry. Space-fill if unknown.
732	ID Type (Item 20)	1	REQUIRED. Enter the code for the type of identification used to verify the identity of the person involved in the transaction. Code Description A Unknown B Driver's license/State ID C Passport D Alien registration Z Other
733-782	ID Type Other Description (Item 20)	50	REQUIRED (conditional). If "ID Type" is "Z Other," describe the type. Otherwise, space-fill.

Field Position(s)	Field Name	Length	Description and Remarks
783-785	ID Issuing State (Item 20)	3	REQUIRED (conditional). Enter the appropriate two or three character code when the identification was issued by a known state, province, or territory of the United States, Canada, or Mexico. See General Instruction 10 in Attachment C for information about the codes to be entered. Left justify and space-fill the entry. Space-fill this field if "ID Issuing Country" contains a country code other than "US," "CA," or "MX;" if the "ID Issuing State" is unknown; or if "ID Type" contains "A."
786-787	ID Issuing Country (Item 20)	2	REQUIRED. Enter the country code for the form of identification used to verify the identity of the person involved in the transaction. See General Instruction 10 in Attachment C for information about the codes to be entered. Space-fill if "ID Type" contains "A" or if the "ID Issuing Country" is unknown.
788-811	ID Number (Item 20)	24	REQUIRED (conditional). Enter the number from the identification used to verify the identity of the person involved in the transaction. Left justify and space-fill the entry. If no entry is recorded, space-fill this field. Space-fill if "ID Type" contains "A" or if the "ID Number" is unknown.
812-826	Cash-in Amount (Item 21)	15	Enter the cash-in amount for the person listed in Item 4. This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
827-841	Cash-out Amount (Item 22)	15	Enter the cash-out amount for the person listed in Item 4. This entry must be greater than zero, right justified and zero-filled. If no entry is recorded, space-fill this field.
842-1040	Filler	199	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Account Number (Cash-in) (4B) Record

This record identifies information regarding the account number included in Item 21 (cash-in) for the person involved in the currency transaction(s). A maximum of 99 4B records may be associated with a Person Involved in Transaction(s) (4A) Record. The 4B record item number refers to Attachment C - Electronic Filing Instructions Part I, Item 21a. There will be no 4B record associated with a FinCEN CTR in the file if there is no account number associated with the cash-in transaction(s) or no amount recorded in "Cash-In Amount" in the Person involved in Transaction(s) (4A) Record.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "4B".
3-7	Transaction Sequence Number	5	REQUIRED. Enter the Transaction Sequence Number from the associated 3A record. Right justify and zero-fill.
8-47	Account Number included in item 21 (Item 21a)	40	Enter a cash-in account number associated with the 4A record person involved in the transaction(s). Left justify and space-fill the entry.
48-1040	Filler	993	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Account Number (Cash-out) (4C) Record

This record identifies information regarding the account number included in Item 22 (cash-out) for the person involved in the currency transaction(s). A maximum of 99 4C records may be associated with a Person Involved in Transaction(s) (4A) Record. The 4C record item number refers to Attachment C - Electronic Filing Instructions Part I, Item 22a. There will be no 4C record associated with a FinCEN CTR in the file if there is no account number associated with the cash-out transaction(s) or no amount recorded in "Cash-out Amount" in the Person involved in Transaction(s) (4A) Record.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "4C".
3-7	Transaction Sequence Number	5	REQUIRED. Enter the Transaction Sequence Number from the associated 3A record. Right justify and zero-fill.
8-47	Account Number included in item 22 (Item 22a)	40	Enter a cash-out account number associated with the 4A record person involved in the transaction(s). Left justify and space-fill the entry.
48-1040	Filler	993	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Financial Institution Where Transaction(s) Takes Place Summary (9A) Record – Required

There must be one of this record type for all FinCEN CTRs associated with one or more Financial Institution Where Transaction(s) Take Place (2B) Records. If multiple financial institutions are reported together for one or more FinCEN CTRs, only one 9A record will be needed to summarize the FinCEN CTR(s) reported for the financial institution 2B records. This record contains counts of the number of 3A, 4A, 6A, and 7A record types associated with the Financial Institution Where Transaction(s) Takes Place (2B) Record.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "9A".
3-9	Transaction Summary Count (3A)	7	REQUIRED. Enter the number of Transaction Summary (3A) Records for the Financial Institution(s) Where Transaction(s) Take Place. Right justify and zero-fill the entry.
10-16	Person Involved in Transaction(s) Count (4A)	7	REQUIRED. Enter the number of Person Involved in Transaction(s) (4A) Records for the Financial Institution(s) Where Transaction(s) Take Place. Right justify and zero-fill the entry.
17-23	Account Number (Cash in) Count (4B)	7	REQUIRED. Enter the number of Account Number (Cash in) (4B) Records for the Financial Institution(s) Where Activity Occurred. Right justify and zero-fill the entry.
24-30	Account Number (Cash out) Count (4C)	7	REQUIRED. Enter the number of Account Number (Cash out) (4C) Records for the Financial Institution(s) Where Activity Occurred. Right justify and zero-fill the entry.
31-1040	Filler	1010	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Parent Financial Institution Information Summary (9B) Record – Required

There must be one of this record type for each Parent Financial Institution Information (2A) Record reported on the file. This record contains counts of the number of 2B, 3A, 4A, 4B, and 4C record types associated with the Parent Financial Institution Information (2A) Record.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "9B."
3-9	Financial Institution Where Transaction(s) Take Place Count (2B)	7	REQUIRED. Enter the number of Financial Institution Where Transaction(s) Take Place (2B) Records for the Parent Financial Institution. Right justify and zero-fill the entry.
10-16	Transaction Summary Count (3A)	7	REQUIRED. Enter the number of Transaction Summary (3A) Records for the Parent Financial Institution. Right justify and zero-fill the entry.
17-23	Person Involved in Transaction(s) Count (4A)	7	REQUIRED. Enter the number of Person Involved in Transaction(s) (4A) Records for the Parent Financial Institution. Right justify and zero-fill the entry.
24-30	Account Number (Cash in) Count (4B)	7	REQUIRED. Enter the number of Account Number (Cash in) (4B) Records for the Parent Financial Institution. Right justify and zero-fill the entry.
31-37	Account Number (Cash out) Count (4C)	7	REQUIRED. Enter the number of Account Number (Cash out) (4C) Records for the Parent Financial Institution. Right justify and zero-fill the entry.
38-1040	Filler	1003	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

File Summary (9Z) Record – Required

There should only be one of these records on the file and it must be the very last record on the file. The record contains counts of the number of the various record types which are on the file. The File Summary (9Z) Record should contain the following data elements:

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	REQUIRED. Enter "9Z".
3-9	Parent Financial Institution Information Count (2A)	7	REQUIRED. Enter the number of Parent Financial Institution Information (2A) Records. Right justify and zero-fill the entry.
10-16	Financial Institution Where Transaction(s) Take Place (2B)	7	REQUIRED. Enter the number of Financial Institution Where Transaction(s) Take Place (2B) Records. Right justify and zero-fill the entry.
17-23	Transaction Summary Count (3A)	7	REQUIRED. Enter the number of Transaction Summary (3A) Records. Right justify and zero-fill the entry.
24-30	Person Involved in Transaction(s) Count (4A)	7	REQUIRED. Enter the number of Person Involved in Transaction(s) (4A) Records. Right justify and zero-fill the entry.
31-37	Account Number (Cash in) Count (4B)	7	REQUIRED. Enter the number of Account Number (Cash in) (4B) Records. Right justify and zero-fill the entry.
38-44	Account Number (Cash out) Count (4C)	7	REQUIRED. Enter the number of Account Number (Cash out) (4C) Records. Right justify and zero-fill the entry.
45-1040	Filler	996	Space-filled.
1041-1050	User Field	10	Use this field for any descriptive information you may require; otherwise, space-fill. This information will be returned in the acknowledgement file.

Acknowledgement Record Formats

The FinCEN CTR batch acknowledgement file defined below is provided in ASCII format. The acknowledgement file will contain a corresponding acknowledgement record for each record received on the batch file.

Acknowledgement Transmitter (1A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the transmitter data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 1A record.
3-10	Coverage Beginning Date	8	Field Position 508-515 of the incoming 1A record. Enter as a numeric 8-position field in the format: month, day, century, year (MMDDCCYY)
11-18	Coverage Ending Date	8	Field Position 516-523 of the incoming 1A record. Enter as a numeric 8-position field in the format: month, day, century, year (MMDDCCYY)
19-26	Transmitter Control Code (TCC)	8	Field Position 524-531 of the incoming 1A record.
27-29	Batch Sequence Number (BSN)	3	References the batch number of the original transmission file (532-534, 1A Record). This number is for BSA E-Filing internal use only.
30-119	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record begin with a "T," are 3 alphanumeric characters in length, and are left-justified. Unused error code positions are zero filled.
120-129	User Field	10	Field Positions 1041-1050 of the incoming 1A record.
130-150	Filler	21	Space-filled.

Acknowledgement Parent Financial Institution (2A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Parent Financial Institution (2A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 2A record.
3-27	Institution TIN	25	Field Position 317-341 of the incoming 2A record.
28-117	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
118-127	User Field	10	Field Positions 1041-1050 of the incoming 2A record..
128-150	Filler	23	Space-filled.

Acknowledgement Financial Institution Where Transaction(s) Take Place (2B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Financial Institution Where Transaction(s) Take Place (2B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 2B record.
3-12	Location Code	10	Field Position 3-12 of the incoming 2B record.
13-102	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
103-112	User Field	10	Field Positions 1041-1050 of the incoming 2B record.
113-150	Filler	38	Space-filled.

Acknowledgement Transaction Summary (3A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Transaction Summary (3A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 3A record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 3A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 3A record.
122-150	Filler	29	Space-filled.

Acknowledgement Foreign Cash-in (3B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Foreign Cash-in (3B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 3B record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 3B record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 3B record.
122-150	Filler	29	Space-filled.

Acknowledgement Foreign Cash-out (3C) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Foreign Cash-out (3C) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 3C record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 3C record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 3C record.
122-150	Filler	29	Space-filled.

Acknowledgement Person Involved in Transaction(s) (4A) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Person Involved in Transaction(s) (4A) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 4A record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 4A record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 4A record.
122-150	Filler	29	Space-filled.

Acknowledgement Account Number (Cash-in) (4B) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Account Number (Cash-in) (4B) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 4B record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 4B record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 4B record.
122-150	Filler	29	Space-filled.

Acknowledgement Account Number (Cash-out) (4C) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record contains identifying information and error codes pertaining to the Account Number (Cash-out) (4C) Record data received by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 4C record.
3-7	Transaction Sequence Number	5	Field Position 3-7 of the incoming 4C record.
8-21	BSA Identifier	14	Assigned by FinCEN. A unique identifying number.
22-111	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 4 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
112-121	User Field	10	Field Positions 1041-1050 of the incoming 4C record.
122-150	Filler	29	Space-filled.

Acknowledgement Trailer for Transmitter (9Z) Record

This record is created by FinCEN as part of an acknowledgement file returned to the transmitter. This record is a systems control record and it summarizes the data processed by FinCEN.

Field Position(s)	Field Name	Length	Description and Remarks
1-2	Record Type	2	Field Position 1-2 of the incoming 9Z record.
3-12	Number of Parent Financial Institution Information (2A) Records in File	10	Generated by FinCEN.
13-22	Number of Transaction Summary (3A) Records in File	10	Generated by FinCEN.
23-112	Error Codes	90	Please see Attachment A - Error Code List for a detailed description of each error code. Error codes associated with this record are 3 alphanumeric characters in length and are left-justified. Unused error code positions are zero filled.
113-122	User Field	10	Field Positions 1041-1050 of the incoming 9Z record.
123-150	Filler	28	Space-filled.

Attachment A – Error Code List

Error Code	Error Description	Record	Field Position	Report Field Number
Fatal Errors **A fatal error will result in the rejection of the batch file (not including error code F24).*				
F02	Number of records reported does not match the computer count for the 2A record.			
F03	Number of records reported does not match the computer count for the 2B record.			
F04	Number of records reported does not match the computer count for the 3A record in the file.			
F09	Number of records reported does not match the computer count for the 4A records.			
F11	A required 2A record is missing from the submitted file.			
F12	A required 2B record is missing from the submitted file.			
F13	A required 3A record is missing from the submitted file.			
F14	A required 4A record is missing from the submitted file.			
F16	A required 1A record is missing from the submitted file.			
F17	A required 9A record is missing from the submitted file.			
F18	A required 9Z record is missing from the submitted file.			
F21	A required 9B record is missing from the submitted file.			
F24	Number of forms reported on the Batch Form does not match the computed count of the forms found in the file. Note: This error is not returned in the acknowledgement file. The Batch Form is used when submitting a batch file via the website. If this error is returned via the web site, do not resubmit the file with a corrected value for number of forms. This error is to assist with ensuring the filer has uploaded the correct file for processing.			
F34	An invalid record type was present in Field Position 1-2 in one or more records of the submitted file.			

Error Code	Error Description	Record	Field Position	Report Field Number
F37	A duplicate "Transaction Sequence"/"Transaction Sequence Number" was present in the submitted file.			
F38	The "Transaction Sequence"/"Transaction Sequence Number" is missing from the submitted file.			
F39	A non-numeric "Transaction Sequence"/"Transaction Sequence Number" is present in the submitted file.			
F88	The Transmitter Control Code (TCC) specified in the file is not a valid production TCC.			
F89	The submitted batch contains an invalid format indicator in the 1A record.			
F93	An invalid line terminator was present on the submitted file			
F94	Cannot continue processing the submitted file because of previous errors encountered.			
F96	One, or more, invalid characters were present in the submitted file.			
F97	An invalid record sequencing was present on the submitted file.			
F98	An invalid record length was present on the submitted file.			
F99	Unknown file error. Please contact the BSA E-Filing Help Desk for assistance.			
Validation Errors **Validation errors are for informational purposes only.*				
E01	This submission cannot be accepted because it contains significant errors. Please fix and resubmit the file.			
E02	This submission has been accepted and will be processed by FinCEN, however it contains some errors which need to be corrected once this submission has been acknowledged.			
File Errors **File error codes containing an asterisk (*) are primary errors that must be corrected.*				

Error Code	Error Description	Record	Field Position	Report Field Number
T01	Transmitter name is blank.	1A	3-152	
T02	Transmitter address is blank.	1A	153-252	
T03	Transmitter city is blank.	1A	253-302	
T04	Transmitter state is blank.	1A	303-305	
T05	Transmitter ZIP Code or foreign postal code is blank.	1A	306-314	
T06	Transmitter telephone number is blank.	1A	317-332	
T07	Transmitter contact name is blank.	1A	333-482	
T08	Transmitter TIN is blank.	1A	483-507	
T09	Coverage beginning date is blank or invalid.	1A	508-515	
T10	Coverage ending date is blank or invalid.	1A	516-523	
T12	The Transmitter Control Code is blank.	1A	524-531	
C301	Filing type is blank.	3A	8	1
C302	Filing type contains an invalid code.	3A	8	1
C303*	Prior report Document Control Number or BSA Identifier is blank.	3A	9-22	
C304*	Prior report Document Control Number or BSA Identifier contains non-numeric values.	3A	9-22	

Error Code	Error Description	Record	Field Position	Report Field Number
C401*	Person last/legal name is blank.	4A	10-159	4
C402	Person first name is blank.	4A	162-197	5, 5a
C403	Person gender contains an invalid code.	4A	268	7
C404	Person street address is blank.	4A	455-555	10, 10a
C405	Person city is blank.	4A	556-606	11, 11a
C406	Person state is not a valid state code and person country is equal to CA, MX, or US.	4A	607-609	12
C407	Person state is blank and person country is equal to CA, MX, or US.	4A	607-610	12, 12a
C408	Person ZIP Code or foreign postal code is blank.	4A	611-620	13, 13a
C409	Person ZIP Code is a nine digit code ending in four zeros/nines and person country is equal to US.	4A	611-619	13
C410	Person ZIP Code is not equal to five or nine digits or contains non-numeric values and person country is equal to US.	4A	611-619	13
C411	Person country is blank.	4A	621-623	14, 14a
C412	Person country is not a valid country code.	4A	621-622	14
C413*	Person TIN is blank.	4A	624-649	15, 15a
C414*	Person TIN is an invalid number string such as all zeros, all nines, 123456789, or a U.S. TIN and not nine digits.	4A	624-648	15

Error Code	Error Description	Record	Field Position	Report Field Number
C415	Person TIN type is blank.	4A	650	16
C416	Person TIN type contains an invalid code.	4A	650	16
C417	Person date of birth is blank.	4A	651-659	17, 17a
C418	Person date of birth is less than January 1, 1900.	4A	651-658	17
C419	Person date of birth contains non-numeric values or is in an invalid format.	4A	651-658	17
C420	Person telephone number contains non-numeric values or is in an invalid format.	4A	660-675	18
C421	Person e-mail address is in an invalid format.	4A	682-731	19
C422*	Person identification is blank.	4A	732	20
C423	Person identification type contains an invalid code.	4A	732	20
C424	Person identification other description is blank.	4A	733-782	20z
C425	Person identification issuing state is not a valid state code and person country is equal to CA, MX, or US.	4A	783-785	20e
C426	Person identification issuing country is not a valid country code.	4A	786-787	20f
C427	Cash-in amount for the person involved in the transaction contains non-numeric values or is in an invalid format.	4A	812-826	21
C428	Cash-out amount for the person involved in the transaction contains non-numeric values or is in an invalid format.	4A	827-841	22

Error Code	Error Description	Record	Field Position	Report Field Number
C429	Person identification number is blank.	4A	788-811	20
C307*	Date of transaction is blank.	3A	23-30	23
C308*	Date of transaction is greater than the date filed.	3A	23-30	23
C309*	Date of transaction is prior to January 1, 1950.	3A	23-30	23
C310*	Date of transaction is not a numeric 8-position field in MMDDCCYY format where MM=month, DD=day, CC=century, YY=year.	3A	23-30	23
C311	Method of transaction(s) contains an invalid code.	3A	31-35	24
C312*	Total cash-in and total cash-out are blank.	3A	36-50 251-265	25 27
C313*	Total cash-in contains non-numeric values or is in an invalid format.	3A	36-50	25
C314	Total cash-in "Deposit(s)" amount contains non-numeric values or is in an invalid format.	3A	51-65	25a
C315	Total cash-in "Payment(s)" amount contains non-numeric values or is in an invalid format.	3A	66-80	25b
C316	Total cash-in "Currency received for fund transfer(s) out" amount contains non-numeric values or is in an invalid format.	3A	81-95	25c
C317	Total cash-in "Purchase of negotiable instrument(s)" amount contains non-numeric values or is in an invalid format.	3A	96-110	25d
C318	Total cash-in "Currency exchange(s)" amount contains non-numeric values or is in an invalid format.	3A	111-125	25e

Error Code	Error Description	Record	Field Position	Report Field Number
C319	Total cash-in "Currency to prepaid access" amount contains non-numeric values or is in an invalid format.	3A	126-140	25f
C320	Total cash-in "Purchase(s) of casino chips, tokens, and other gaming instruments" amount contains non-numeric values or is in an invalid format.	3A	141-155	25g
C321	Total cash-in "Currency wager(s) including money plays" amount contains non-numeric values or is in an invalid format.	3A	156-170	25h
C322	Total cash-in "Bills inserted into gaming devices" amount contains non-numeric values or is in an invalid format.	3A	171-185	25i
C323	Total cash-in "Other" amount contains non-numeric values or is in an invalid format.	3A	236-250	25z
C324	Total cash-in "Other" description is blank.	3A	186-235	25z
C325	Foreign cash-in amount contains non-numeric values or is in an invalid format.	3B	8-22	26
C326	Foreign cash-in country is not a valid country code.	3B	23-24	26a
C327*	Total cash-out contains non-numeric values or is in an invalid format.	3A	251-265	27
C328	Total cash-out "Withdrawal(s)" amount contains non-numeric values or is in an invalid format.	3A	266-280	27a
C329	Total cash-out "Advance(s) on credit (including markers)" amount contains non-numeric values or is in an invalid format.	3A	281-295	27b
C330	Total cash-out "Currency paid from funds transfer(s) in" amount contains non-numeric values or is in an invalid format.	3A	296-310	27c
C331	Total cash-out "Negotiable instrument(s) cashed" amount contains non-numeric values or is in an invalid format.	3A	311-325	27d

Error Code	Error Description	Record	Field Position	Report Field Number
C332	Total cash-out "Currency exchange(s)" amount contains non-numeric values or is in an invalid format.	3A	326-340	27e
C333	Total cash-out "Currency to prepaid access" amount contains non-numeric values or is in an invalid format.	3A	341-355	27f
C334	Total cash-out "Redemption(s) of casino chips, tokens, TITO tickets, and other gaming instruments" amount contains non-numeric values or is in an invalid format.	3A	356-370	27g
C335	Total cash-out "Payment(s) on wager(s) (including race book and OTB or sports pool)" amount contains non-numeric values or is in an invalid format.	3A	371-385	27h
C336	Total cash-out "Travel and complimentary expenses and gaming incentives" amount contains non-numeric values or is in an invalid format.	3A	386-400	27i
C337	Total cash-out "Payment for tournament, contest or other promotions" amount contains non-numeric values or is in an invalid format.	3A	401-415	27j
C338	Total cash-out "Other" amount contains non-numeric values or is in an invalid format.	3A	466-480	27z
C339	Total cash-out "Other" description is blank.	3A	416-465	27z
C340	Foreign cash-out amount contains non-numeric values or is in an invalid format.	3C	8-22	28
C341	Foreign cash-out country is not a valid country code.	3C	23-24	28a
C342*	Total cash-in is not equal to the total amounts recorded in items 25a-i and 25z.	3A	36-50	25
C343*	Total cash-out is not equal to the total amounts recorded in items 27a-j and 27z.	3A	251-265	27
C201*	Financial institution primary federal regulator is blank.	2B	13-14	29

Error Code	Error Description	Record	Field Position	Report Field Number
C202*	Financial institution primary federal regulator contains an invalid code.	2B	13-14	29
C203*	Financial institution legal name is blank.	2B	15-164	30
C204*	Financial institution EIN is blank.	2B	315-323	32
C205*	Financial institution EIN is an invalid number string such as all zeros, all nines, or 123456789, or contains non-numeric values.	2B	315-323	32
C206	Financial institution street address is blank.	2B	324-423	33
C207	Financial institution city is blank.	2B	424-473	34
C208	Financial institution state is not a valid state code.	2B	474-476	35
C209	Financial institution state is blank.	2B	474-476	35
C210*	Financial institution ZIP Code is blank.	2B	477-485	36
C211	Financial institution ZIP Code is a nine digit code ending in four zeros/nines.	2B	477-485	36
C212*	Financial institution ZIP Code is not equal to five or nine digits, or contains non-numeric values.	2B	477-485	36
C213	Financial institution type is blank.	2B	486	37
C214	Financial institution type contains an invalid code.	2B	486	37
C215	Financial institution type other description is blank.	2B	487-536	37z

Error Code	Error Description	Record	Field Position	Report Field Number
C216	Gaming institution type is blank.	2B	537	38
C217	Gaming institution type contains an invalid code.	2B	537	38
C218	Gaming institution type other description is blank.	2B	538-587	38z
C219	Financial institution identification type contains an invalid code.	2B	588	39
C220	Financial institution identification number is blank when one of boxes 39a-39e has been checked.	2B	589-598	39f
C344	Contact office is blank.	3A	481-535	40
C345	Contact telephone number is blank.	3A	536-551	41
C346	Contact telephone number is contains non-numeric values or is in an invalid format.	3A	536-551	41
C347	Date filed is blank.	3A	558-565	42
C348	Date filed is not a numeric 8-position field in MMDDCCYY format where MM=month, DD=day, CC=century, YY=year.	3A	558-565	42
C349	Date filed is greater than the current date or is less than 01/01/2000.	3A	558-565	42
C350	Total cash-in and/or total cash-out contains an amount less than or equal to $10,000.	3A	36-50 251-265	25 27

Attachment B – Error Correction Instructions

This attachment identifies the requirements and procedures for correcting FinCEN CTR errors reported to batch filers during the FinCEN CTR acknowledgement process.

Error Categories:

There are two types of errors identified in batch files: format errors that may result in automatic rejection of a batch file and file errors that represent errors in data entered in individual fields. Format errors prevent the batch file from being processed. For example, error F18 "A required 9Z record is missing from the submitted file" is a fatal format error because each batch file must contain a 9Z record. Error C404 "Person street address is blank" is a file error because it indicates data is missing from a street address field. A batch file with large numbers of file errors can be rejected by the BSA E-Filing Program if the number of errors exceeds programming limits.

File errors are classified as primary or secondary errors, depending on their importance. Primary errors are file errors that violate electronic filing requirements or report instructions and so degrade FinCEN CTR data quality that they must be corrected. Primary errors make it difficult for regulators, analysts, and law enforcement investigators to locate the FinCEN CTRs in the database or identify the nature and circumstances of the currency transactions. Examples of such errors include blank last names or legal names, missing financial institution Employer Identification Numbers, or invalid entries in the transaction date field. Attachment A – Error Code List identifies primary errors by adding an asterisk (*) to the four digit error code.

Secondary errors are file errors that violate electronic filing requirements or report instructions but have a lesser impact on FinCEN CTR data quality. Examples of secondary errors are ZIP Codes that end in four zeros (e.g. 123450000), blank or invalid financial institution address information, or invalid telephone numbers.

Correction Requirements:

Filers should immediately correct and resubmit a batch file rejected for fatal format errors or for large numbers of file errors when notified by FinCEN the batch file was not accepted. Rejection of a batch file does not relieve the filer of the responsibility to file a FinCEN CTR within 15 days following the day on which the reportable transaction occurred.

When an accepted batch file contains FinCEN CTRs with primary errors, those FinCEN CTRs must be re-filed as corrected reports with the primary errors corrected.

If the accepted batch file contains FinCEN CTRs with both primary and secondary errors, they must be re-filed as corrected reports with all errors corrected.

FinCEN CTRs that contain only secondary errors need not be re-filed.

FinCEN requires that filers prevent all reported errors in their future filings.

FinCEN recommends that primary error corrections be made no later than 30 days after receiving error notifications. Furthermore, FinCEN recommends that filers remedy any systemic problems in their electronic submissions within 30 days of receiving error notifications. **If technical issues prevent filers from implementing corrections within these time frames, filers should notify FinCEN by writing to:**

Financial Crimes Enforcement Network
Office of Compliance
P.O. Box 39
Vienna, VA 22183

This correspondence should explain the technical issues involved that prevent meeting the time frame, provide an estimate of when the issues will be resolved, and include a contact name and telephone number.

Correction Procedures:

FinCEN CTR batch files are rejected when they contain fatal format errors or when the number of file errors exceeds limits set by the BSA E-Filing Program. In either case, filers must correct all errors identified in the batch file and resubmit the batch file to BSA E-Filing. Because they were not accepted by FinCEN, initial report FinCEN CTRs in the re-submitted batch file are still initial reports. Do not identify FinCEN CTRs from a rejected batch file as corrected reports unless they originally were filed as corrected reports.

If errors in an accepted file involve primary file errors, filers must file corrected reports on all FinCEN CTRs containing primary file errors using the following procedures:

- Make the corrections to both the primary and secondary errors in all FinCEN CTRs that contains primary errors.
- Enter "B" at Field Position 8 "Type of Filing" in the Transaction Summary (3A) Record.
- Enter the prior report's BSA Identifier from the FinCEN CTR acknowledgement records at Field Position 9-22 "Prior Report Document Control Number" in the Transaction Summary (3A) Record.
- Ensure that Field Position 558-565 contains a new "Date Filed" in the Transaction Summary (3A) Record.
- Complete all other data in the FinCEN CTRs in their entirety.
- Retransmit the corrected FinCEN CTR in a new batch file. Do not re-transmit the original batch file because this will cause duplicate database entries on any FinCEN CTRs that were not corrected.

FinCEN monitors FinCEN CTR filings to identify financial institutions that fail to correct primary errors in prior filings or to prevent previously-reported errors of any type in future filings. FinCEN may report such failures to a financial institution's primary federal/state regulator or BSA examiner.

Attachment C – Electronic Filing Instructions

The following instructions apply only to the electronic filing of the FinCEN Currency Transaction Report (FinCEN CTR), FinCEN Form 112, through FinCEN's BSA E-Filing System. Unless specifically mentioned in the text, these instructions do not apply to any other current or prior Bank Secrecy Act reports.

Filing Prohibition

The FinCEN CTR should not be filed for suspicious transactions involving $10,000 or less in currency or to note that a transaction of more than $10,000 is suspicious. Any suspicious or unusual activity should be reported by a financial institution using the FinCEN Suspicious Activity Report (FinCEN SAR), FinCEN Form 111. If a transaction is suspicious and in excess of $10,000 in currency, then both a FinCEN CTR and a FinCEN SAR must be filed. In situations involving suspicious transactions requiring immediate attention, such as when a reportable transaction is ongoing, the financial institution shall immediately notify, by telephone, appropriate law enforcement and regulatory authorities in addition to filing a timely FinCEN SAR.

General Instructions

1. Who must file: Each financial institution (other than the U.S. Postal Service, for which there are separate rules) must file a FinCEN CTR for each deposit, withdrawal, exchange of currency, or other payment or transfer, by, through, or to the financial institution which involves a transaction in currency of more than $10,000. Multiple transactions must be treated as a single transaction if the financial institution has knowledge that they are by or on behalf of the same person and they result in either currency received (cash in) or currency disbursed (cash out) by the financial institution totaling more than $10,000 during any one business day. For a bank, a business day is the day on which transactions are routinely posted to customers' accounts, as normally communicated to depository customers. The business day for casinos is based on the gaming day, which is the normal business day of the casino by which it keeps its books and records for business, accounting, and tax purposes. For all other financial institutions, a business day is a calendar day. Generally, financial institutions are defined as banks, other types of depository institutions, casinos and card clubs, brokers or dealers in securities, money transmitters, currency exchangers, check cashers, and issuers/sellers/payers of money orders and traveler's checks. Only those casinos, gambling casinos, or card clubs in the United States that have gross annual gaming revenues in excess of $1 million are financial institutions for purposes of the FinCEN CTR. The FinCEN CTR should not be used to report receipts of currency in excess of $10,000 by any non-gaming businesses of a casino (*e.g.*, a hotel). Instead,

such transactions should be reported on Form 8300, Report of Cash Payments Over $10,000 Received in a Trade or Business. Casinos, gambling casinos, or card clubs with gross annual gaming revenues that are less than $1 million are not financial institutions for purposes of the FinCEN CTR and should report all transactions in currency greater than $10,000 on Form 8300. Additional information on financial institutions required to report currency transactions is found in 31 CFR Chapter X.

2. Casino filing exceptions: A casino does not have to report transactions with:

- domestic banks; or
- currency dealers or exchangers, or check cashers, as defined in 31 C.F.R. § 1010.100(ff), and which are conducted pursuant to a contractual or other agreement covering the financial services in 31 C.F.R. 1021.311(a)(8), 1021.311(b)(7), and 1021.311(b)(8).

Also, a casino does not have to report the following types of transactions:

- Cash ins when they are the same physical currency previously wagered in a money play on the same table game without leaving the table;
- Bills inserted into electronic gaming devices in multiple transactions (unless a casino has knowledge pursuant to 31 C.F.R. 1021.313);
- Cash outs won in a money play when they are the same physical currency wagered, (However, when a customer increases a subsequent cash bet (*i.e.*, money play), at the same table game without departing, the increase in the amount of the currency bet would represent a new bet of currency and a transaction in currency) or,
- Jackpots from slot machines or video lottery terminals.

3. Where to file: The FinCEN CTR must be filed electronically through the Financial Crimes Enforcement Network (FinCEN) BSA E-Filing System. To obtain an application to file electronically, go to http://bsaefiling.fincen.treas.gov/main.html. For help in applying, contact the E-Filing Help Desk by calling 1-866-346-9478 (option 2) or via e-mail sent to BSAEFilingHelp@fincen.gov.

4. When to file: A FinCEN CTR must be filed by the 15th calendar day after the day of the transaction as defined in General Instruction 1.

5. Identification requirements: All individuals (except employees of an armored car service operating as an agent of the reporting financial institution) conducting reportable transactions for themselves or for another person, must be identified by means of an official document. Acceptable forms of identification include driver's license, military or military/dependent identification card, passport, state issued identification card, foreign cedula card, non-resident alien identification card, or any other identification document which contains name and preferably address and a photograph and is normally acceptable by financial institutions as a

means of identification when cashing checks for persons other than established customers. Acceptable identification information obtained previously and maintained in the financial institution's records may be used. For example, if documents verifying an individual's identity were examined and recorded on a signature card when an account was opened, the financial institution may rely on that information. In completing the FinCEN CTR, the financial institution must indicate on the report the method, type, and number of the identification. Statements such as "known customer" or "signature card on file" are prohibited and are not sufficient for report completion. The actual identifying information must be provided.

For casino customers granted accounts for credit, deposit, or check cashing, or on whom a previous CTRC or FinCEN CTR containing verified identity has been filed, acceptable identification information obtained previously and maintained in the casino's internal records may be used as long as the following conditions are met. The customer's identity is re-verified periodically, any out-of-date identifying information is updated in the internal records, and the date of each re-verification is noted on the internal record. For example, if documents verifying an individual's identity were examined and recorded on a signature card when a deposit or credit account was opened, the casino may rely on that information as long as it is re-verified periodically. The actual identifying information must be provided. Statements that the identifying information is on file are prohibited.

6. Penalties: Civil and criminal penalties are provided for failure to file a FinCEN CTR or to supply information, or for filing a false or fraudulent FinCEN CTR. See 31 U.S.C. 5321, 5322 and 5324.

7. Definitions: For purposes of this FinCEN CTR, the terms below have the following meanings:

Currency - The coin and paper money of the United States or any other country, which is circulated and customarily used and accepted as money.

Person - An individual, corporation, partnership, trust or estate, joint stock company, association, syndicate, joint venture or other unincorporated organization or group.

Organization - Entity other than an individual.

Transaction in Currency - The physical transfer of currency from one person to another. This does not include a transfer of funds by means of bank check, bank draft, wire transfer or other written order that does not involve the physical transfer of currency.

Negotiable Instruments - All checks and drafts (including business, personal, bank, cashier's and third-party), money orders, and promissory notes. For purposes of this FinCEN CTR, all traveler's checks shall also be considered negotiable instruments whether or not they are in bearer form.

Exchange rate - The amount of a foreign currency that can be exchanged for a U.S. Dollar. If foreign currency is a part of a currency transaction that requires the completion of a FinCEN CTR, use the exchange rate in effect for the business day of the transaction to compute the

amount, in US dollars, to enter in Items 26 and 28. The source of the exchange rate that is used will be determined by the reporting institution.

8. Recording information: Complete each FinCEN CTR by providing as much information as possible. Although all items should be completed fully and accurately, items marked with an asterisk (*) must be completed. Filers must follow the instructions for these items by providing the required data or, if instructions permit, by checking the box labeled "Unknown" to indicate that the required data was unknown or not applicable. Items that do not begin with an asterisk must be completed if the data are known and will be left blank if the data are unknown. If an item's instructions differ from this general instruction, the item instructions must be followed. This instruction supersedes all prior instructions or guidelines issued by FinCEN on use of special responses in BSA forms when information is unknown or not available. Therefore, the use in a FinCEN CTR of special responses such as "UNKNOWN," "NONE," "NOT APPLICABLE," or "XX" and their variants is now prohibited. Instructions for any previous version of the Currency Transaction Report do not apply to the FinCEN CTR.

NOTE: Throughout these instructions the phrases "check box," "select option," and similar wording are used to denote actions in certain data items on the discrete FinCEN CTR. These are deemed equivalent to instructions in the Electronic Filing Requirements to enter appropriate codes in the same data items in transmission files. For example, the requirement to select option 1a "Initial report" in the discrete FinCEN CTR is the equivalent of entering code "A" in "Type of Filing" in the Electronic Filing Requirements Transaction Summary (3A) Record.

9. Corrected or amended reports: A corrected report must be filed whenever errors are discovered in a previously-filed FinCEN CTR; Currency Transaction Report (CTR), FinCEN Form 104; or Currency Transaction Report by Casinos (CTR-C), FinCEN Form 103. Amended reports on FinCEN CTRs, CTRs, and CTR-Cs must be filed whenever additional data about the transactions are discovered. Both corrected and amended reports must be completed in their entirety, with the necessary corrections or amendments made to the data. In both cases box 1b "Correct/amend prior report" must be checked on the FinCEN CTR. Field 1d must contain the Document Control Number (DCN) or BSA Identifier (BSA ID) assigned to the prior filing. If the FinCEN CTR corrects or amends a CTR or CTR-C, any FinCEN CTR fields not present on the prior filing must be completed by the filer if the data are available. These instructions supersede all prior instructions and guidance on electronic filing of amended or corrected CTRs and CTR-Cs. BSA IDs, which replaced DCNs, are provided in acknowledgement records sent to member financial institutions by the BSA E-Filing System.

10. Addresses: For addresses in the U.S., Canada, or Mexico enter the permanent street address, city, two or three letter state/territory/province abbreviation or code, ZIP Code or foreign postal code, and two letter country code. Provide the apartment number or suite number, if known, following the street address. A non-location address such as a post office box or rural route number should be used only if no other street address information is available. ZIP Codes must be five or nine digits. ZIP Codes and foreign postal codes must be entered without formatting

or special characters such as spaces or hyphens. For example, the ZIP Code 12354-6120 would be entered as 123546120. The foreign postal code HKW 702 would be entered HKW702. For other foreign addresses enter the street address, city, postal code, and two letter country code or address equivalent. Leave the state item blank, including the "Unknown" box. If a foreign address contains address information that does not conform to the FinCEN CTR address format, record equivalent address information in the FinCEN CTR address items (except state) and ignore non-conforming data. Complete any address item that is known, even if the entire address is unknown. No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name should match the city name used by the U.S. Postal Service for the associated state and ZIP Code. For U.S. address use only the authorized U.S. Postal Service state, territory, or military address abbreviations found at https://www.usps.com/ship/official-abbreviations.htm. For Canadian provinces and territories use the Canada Post Corporation codes found at http://www.canadapost.ca/tools/pg/manual/PGaddress-e.asp#1380608. For Mexican states and territories use the ISO 3166-2 three-letter codes found at http://www.commondatahub.com/live/geography/state_province_region/iso_3166_2_state_codes. For all countries use the ISO 3166-1 two-letter country codes found at http://www.iso.org/iso/country_names_and_code_elements. Note: The ISO 3166-1 country list includes entries for all U.S. territories. Do not use these U.S. territory entries, which match the U.S. Postal Service abbreviations required in state fields, in any country field.

11. Telephone numbers: Record all telephone numbers, both foreign and domestic, as a single number string without formatting or special characters such as parentheses, spaces, or hyphens. For example, a number in the format (NNN) NNN-NNNN would be recorded as NNNNNNNNNN. If known, provide the telephone extension number in the associated field. Telephone numbers that are part of the North American Numbering Plan used by the U.S., Canada, many Caribbean countries, and present/former U.S. Pacific island protectorates must consist of an area code and seven-digit telephone number. Other foreign telephone numbers should include the country number code. If only a partial telephone number is known, record that number in the phone number item.

12. Identifying numbers: Enter all identifying numbers as a single text string without formatting or special characters such as hyphens or periods. An identifying number in the format NNN-NN-NNNN would be entered as NNNNNNNNN. Such numbers may include letter and number characters. Common identifying numbers include account numbers, alien registration numbers, driver's license and state identification numbers, Employer Identification Numbers (EIN), passport numbers, Social Security Numbers (SSN), and industry specific identifiers such as National Futures Association (NFA) numbers and Securities and Central Registration Depository (CRD) numbers.

13. Monetary amounts: Record all U.S. Dollar amounts rounded up to the next whole dollar. The amount $15,265.25 would be recorded as $15,266. A foreign currency amount can only be recorded in Item 26 "Foreign cash in" or Item 28 "Foreign cash out," again rounded up to the

next whole amount. When converting a foreign currency to dollars use an exchange rate for the date of the transaction.

14. Determining whether transactions meet the reporting threshold: Only cash transactions that, if alone or when aggregated, exceed $10,000 should be reported on the FinCEN CTR. Transactions shall not be offset against one another. If there are both Cash In and Cash Out transactions that are reportable, the amounts should be considered separately and not aggregated. However, they may be reported on a single FinCEN CTR. If there is a currency exchange, it should be aggregated separately with each of the cash in and cash out totals.

Example 1: A person deposits $11,000 in currency to his savings account and withdraws $3,000 in currency from his checking account. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000, with no entry in Item 27 "Total cash out." This is because the $3,000 transaction does not meet the reporting threshold.

Example 2: A person deposits $11,000 in currency to his savings account and withdraws $12,000 in currency from his checking account. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000. Item 27 "Total cash out" is $12,000. This is because there are two reportable transactions. However, one FinCEN CTR may be filed to reflect both.

Example 3: A person deposits $6,000 in currency to his savings account and withdraws $4,000 in currency from his checking account. Further, he presents $5,000 in currency to be exchanged for the equivalent in Euro's. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000, with no entry in Item 27 "Total cash out." This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. The result is a reportable $11,000 cash in transaction. The total cash out amount is $9,000, which does not meet the reporting threshold. Therefore, the cash out amount is not entered on the FinCEN CTR.

Example 4: A person deposits $6,000 in currency to his savings account and withdraws $7,000 in currency from his checking account. Further, he presents $5,000 in currency to be exchanged for the equivalent in Euros. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000. Item 27 "Total cash out" is $12,000. This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. In this example, each of the Cash In and Cash Out totals exceeds $10,000 and must be reflected on the FinCEN CTR. The amount of Euros received in the currency exchange would be entered in Item 28 Foreign Cash Out.

15. Prohibited words and phrases: Do not use the following words or variations of these words in fields:

a. AKA
b. COMPUTER GENERATED
c. CUSTOMER

d. DBA
e. NONE
f. NOT APPLICABLE
g. NON CUSTOMER
h OTHER
i. SAME
j. SAME AS ABOVE
k. SEE ABOVE
l. SIGNATURE CARD
m. UNKNOWN
n. VARIOUS
o. XX

16. Name Editing Instructions. Because many names do not consist of a single first name, middle name, and last name, care must be taken to ensure these names are entered properly in the BSA SAR. This is especially important when there are separate fields for the last name, first name, and middle name. Some names have multiple surnames (family names) or multiple given names that do not include a middle name. Others may not be written in [first name] [middle name] [last name] order. Multiple surnames must be entered in the last name field. For example, Hispanic names may be written in the order of given name, father's last name, and mother's last name, e.g., "Juan Vega Santiago." Thus the surname "VEGA SANTIAGO" would be entered in the last name field with "JUAN" entered in the first name field. Some Hispanic surnames consist of three names (e.g., father's last name, mother's last name, and husband's father's last name in the case of a married woman). In that case all three would be entered in a last name field. Hispanic names do not have middle names, so a multiple Hispanic given name such as "Rosa Maria" would be recorded in the first name field. In some cultures names consist of multiple first names and a single family name, not necessarily in (first name) (last name) order. For example, the Korean name "Kim, Chun Nam" consists of the family name "Kim" and the first name "Chun Nam" separated by a comma and space. There is no middle name. In this case "KIM" would be entered in the last name field and "CHUN NAM" would be entered in the first name field. Nothing is entered in the middle name field. When an individual name is entered in a single name field it should be entered in [first name] [middle name] [last name] order regardless of any foreign naming conventions. Thus, "Kim, Chun Nam" would be entered as "CHUN NAM KIM" in a single name field. Punctuation and special characters should be used in names only when they are part of the name. For example, the period in "Expedia.Com" should be included because it is part of the name. Placing a period after a middle initial would be prohibited because the period is not part of the middle name. Abbreviations in names are prohibited unless an abbreviation is part of a legal name. Entry of middle initials is permitted when a middle name is unknown. A name suffix may be abbreviated, i.e. Junior can be JR, Senior can be SR, the Third can be III, etc.

Item Instructions

NOTE: Critical fields in the FinCEN CTR are identified with the * symbol in front of the data element number.

*1. Type of filing (check box that applies):

a. Initial report

b. Correct/amend prior report

c. FinCEN directed Backfiling

d. Prior report Document Control Number/BSA Identifier

Item *1 Type of filing: Check box 1a "Initial report" if this is the first report filed on the currency transaction(s). FinCEN CTRs filed as a result of a historical or other review of past transactional activity, either directed by a regulating authority other than FinCEN or on the financial institution's own initiative, must always be identified as initial reports. Check box 1b "Correct/amend prior report" if the report corrects or amends a previously-filed CTR. See General Instruction 9 for additional instructions on filing corrected or amended CTRs. Check box 1c "FinCEN directed Backfiling" if FinCEN directed the financial institution to file the FinCEN CTR on a currency transaction or transactions not previously reported. If box 1b is checked, the prior report's Document Control Number (DCN) or BSA Identifier (BSA ID) must be recorded in field 1d. Enter all zeros if the prior report DCN or BSA ID is unknown, for example when the prior report was a paper filing. The BSA ID is replacing the DCN in all future electronic filings.

Part I Person Involved in Transaction

Complete a separate Part I section on each individual or entity involved in the currency transaction(s). Complete each Part I section with as much of the requested information as is known about the individual or entity. Required items, denoted by an asterisk (*) in front of the item number, must be completed by providing the data or by checking the "Unknown" box associated with the item. There must be at least one Part I in the FinCEN CTR where either box 2a or box 2c was checked.

*2. a. Person conducting transaction on own behalf

b. Person conducting transaction for another

c. Person on whose behalf transaction is conducted

d. Courier service (private)

Item 2: Select option 2a to record in Part I information about a person who conducted the reported transaction(s) on his or her own behalf. Option 2a cannot be selected if box 4b "If entity" is checked. Select option 2b to record in Part I information about a person who

conducted the reported transaction(s) on behalf of someone else. Option 2b also cannot be selected if box 4b "If entity" is checked. Select option 2c to record in Part I information about the person on whose behalf the reported transaction(s) was/were conducted, if the person didn't conduct the transaction(s) on his or her own behalf. Select option 2d if the transaction(s) was conducted by a private courier service, including an armored car company, engaged by the person(s) on whose behalf the transaction(s) was/were conducted, and not by the reporting financial institution. If option 2d is selected because an armored car service under contract with the customer is involved in the transaction(s), the information on the armored car service, not the individual agent of that armored car service, will be recorded in Part I (see FIN-2013-R001). If option 2d is selected because a private courier other than an armored car service is involved in the transaction, then the information on the individual agent of that private courier should be recorded in Part I, in accordance with 31 CFR 1010.312. If box 2d is checked to indicate an armored car service under contract with the customer then box 4b must be checked. If box 2d is checked to indicate any other type of private courier under contract with the customer, box 4b must not be checked.

NOTE: If more than one Item 2 option applies to a person involved in the transaction(s), complete only one Part I on that person with only one entry in Item 2. Select "Courier Service" if multiple options that include 2d "Courier service" apply. Select 2a "Person conducting transaction on own behalf" if options 2a, 2b, and 2c or options 2a and 2b or options 2a and 2c apply. Select 2b "Person conducting transaction for another" if both 2b and 2c apply.

3. Multiple transactions

Item 3 Multiple transactions: Check box 3 if multiple cash in or cash out transactions of any amount were conducted in a single business day by or for the person recorded in Part I. "Multiple transactions" is not the same as the Item 24 option "Aggregated transactions," which only involves multiple transactions all of which are below the reporting requirements.

* 4. Individual's last name or entity's legal name

a. *(Check if)* Unknown

b. *(Check if)* If entity

Item *4 Individual's last name or entity's legal name: Enter the individual's last name or the entity's legal name. The entity legal name is the name on the articles of incorporation or other document that established the entity. If an entity is being recorded in Part I, check box 4 "If entity." Do not check box 4 "If entity" if the person involved in the transaction is a sole proprietorship. See FinCEN Ruling FIN-2008-R001 for additional information on reporting currency transactions that involve sole proprietorships. As stated in FIN-2008-R001, FinCEN will continue to accept two Part I sections (previously "Section A" on FinCEN Form 104) on sole proprietorships containing both the personal and business information. Do not check box 4b if an individual's name is entered in Items 4-6. If the individual's last name or entity's legal name is unknown leave Item 4 blank and check box 4 "Unknown." Do not record also known as

(AKA) or doing business as (DBA) names in Item 4. Record these names instead in Item 8 "Alternate name."

* 5. First name

a. *(Check if)* Unknown

Item *5 First name: Enter the individual's first name. If the first name is unknown leave item 5 blank and check box 5 "Unknown." Do not record also known as (AKA) or doing business as (DBA) names in Item 5. Record these names instead in Item 8 "Alternate name."

6. Middle name and Name suffix

Item 6 Middle name: Enter the individual's middle name or middle initial. Leave this item blank if the middle name or middle initial is unknown or does not apply. Do not record also known as (AKA) or doing business as (DBA) names in Item 6. Record these names instead in Item 8 "Alternate name."

Item 6 Name suffix: Enter the individual's name suffix such as JR, SR, III, etc. if it is part of the individual's legal name. Leave this item blank if the suffix is unknown or does not apply.

7. Gender

a. *(Check if)* Male

b. *(Check if)* Female

c. *(Check if)* Unknown

Item 7 Gender: Select option 7a Male or 7b Female if the person's gender is known. Select option 7c "Unknown" if the person's gender is unknown. Leave this item blank if the person is an entity. Item 7 does not create an obligation for a financial institution to collect this data when such collection would be in conflict with the financial institution's obligations under any other federal law.

8. Alternate name, e.g., AKA - individual or DBA - entity

Item 8 Alternate name: Enter the individual's also known as (AKA) name or the entity's doing business as (DBA) name if different from the name entered in Items 4-6. Do not include the acronyms AKA or DBA with the name. Do not enter AKA or DBA names in Items 4-6.

9. Occupation or type of business

a. NAICS Code

Item 9 Occupation or type of business: Record the occupation, profession, or type of business of the individual or entity recorded in Part I. Use specific descriptions such as doctor, carpenter, attorney, used car dealership, plumber, truck driver, hardware store, etc. Do not use non-

descriptive items such as businessman, merchant, retailer, retired, or self-employed. If words like self-employed, unemployed, or retired are used, add the current or former profession if known (e.g. self-employed building contractor, retired teacher, or unemployed carpenter).

Item 9a NAICS Code: Enter the North American Industry Classification System (NAICS) code for the occupation or type of business entered in Item 9. Access the list of NAICS Codes authorized for use in the FinCEN CTR on the BSA E-Filing Web Site (http://bsaefiling.fincen.treas.gov/main.html)

* 10. Address (number, street, and apt. or suite no.)

x. *(Check if)* Unknown

Items *10 - *14 Person's address items: Enter the person's permanent street address, city, two or three letter state/territory/province abbreviation (U.S./Canada/Mexico only), ZIP Code or foreign postal code, and two letter country abbreviation. Complete any address item that is known, even if the whole address is unknown. If an address item is unknown, leave that item blank and check box "Unknown." See General Instruction 10 for additional information on entering addresses.

* 11. City

a. *(Check if)* Unknown

* 12. State

a. *(Check if)* Unknown

* 13. ZIP/Postal code

a. *(Check if)* Unknown

* 14. Country code

a. *(Check if)* Unknown

* 15. TIN *(enter number in space provided and check appropriate type below)*

a. *(Check if)* Unknown

Item *15 TIN: Enter the person's U.S. or foreign taxpayer identification number (TIN) without formatting or punctuation. If the number is unknown, check box 15 "Unknown" and leave Item 15 blank. See General Instruction 12 for information on entering identifying numbers.

16. TIN type

a. EIN

b. SSN-ITIN

c. Foreign

Item 16 TIN type: Identify the type of TIN recorded in Item 15. Select option "EIN" if the person has a U.S. Employer Identification Number (EIN). Select option "SSN-ITIN" if the person has a U.S. Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN). Select option "Foreign" if the person has a foreign TIN of any type. Box 4b also must be checked if the foreign person is an entity. Enter the person's TIN type if known even if the actual TIN is unknown and Item 15a is checked. If a 9-digit TIN is entered in Item 15 but the TIN type is unknown, select "EIN" if the person is an entity and "SSN-ITIN" if the person is an individual. TINs that are not 9 digits are presumed to be foreign, so option "Foreign" would be selected.

* 17. Date of birth

a. *(Check if)* Unknown

Item *17 Date of birth: Enter the individual's date of birth in Item 17. Batch filers will use the format MMDDCCYY format where MM = month, DD = day, CC = century, and YY = year. The format MM/DD/CCYY must be used in Item 17 on the BSA E-Filing discrete FinCEN CTR. Any single digit month or day must be preceded by a zero. If the birth day and or month is unknown, enter "00" for the unknown day or month. For example, a date of birth with an unknown day in February 1978 would be entered as 02001978. Do not enter zeros for the year if the year is unknown. If the year of birth or the entire date of birth is unknown, check box 17 "Unknown" and leave Item 17 blank. If box 4 "If entity" is checked, Item 17 and box 17 "Unknown" must be blank.

18. Contact phone number (if available)

18a. Ext. (if any)

Item 18 Contact phone number: Enter the person's U.S. or foreign contact telephone number with no formatting such as parentheses, spaces, or hyphens. If the telephone number is unknown, leave item 18 blank. See General Instruction 11 for instructions on entering telephone numbers.

Item 18a Ext. (if any): Enter the telephone extension associated with the contact telephone number. Leave Item 18a blank if there is no extension or the extension is unknown.

19. E-mail address (if available)

Item 19 E-mail address: Enter the person's e-mail address if known. Include all formatting, punctuation, and special characters in the e-mail address. An e-mail address must contain the

"@" sign with a period in the following text, e.g. johndoe@business.com or richardroephd@college.edu. Leave Item 19 blank if the e-mail address is unknown.

*20. Form of identification used to verify identity:

a. *(Check if)* Unknown

b. *(Check if)* Driver's license/State I.D.

c. *(Check if)* Passport

d. *(Check if)* Alien registration

e. Issuing State

f. Country

g. Number

z. *(Check if)* Other *(and specify type in space provided)*

Item *20 Form of identification: Enter in Item 20 the information used to identify the individual or entity recorded in Item 4. Check box 20b if the identification was a driver's license or state ID, box 20c if the identification was a passport or box 20d if the identification was an alien registration. Check box 20z if a different identification was provided and describe that identification in the "Other" text field. "Other" identification could include such things as an entity's business license or incorporation documents, corporate ID cards, local government ID cards, etc. Enter the identification number in field 20g "Number." Do not include formatting such as spaces, hyphens, or periods in the number. Enter the appropriate two or three-letter abbreviation or code in field 20e "Issuing State" if the identification issuer was a U.S., Canadian, or Mexican state, territory, or province. Enter the appropriate two-letter code in field 20f "Country" if the issuer was a country. If field 20e "Issuing State" contains an entry, then 20f "Country" must contain "US," "CA," or "MX" as appropriate. See General Instruction 10 for information about the codes to be entered. If the identification issuer does not have a code in this document, enter the two letter code for the issuer's country in field 20f. For example, if the issuer was the London Police Department the code "GB" for United Kingdom would be entered in 20f. Enter all identification data that is available. Check box 20a "Unknown" only if the individual or entity is known and all identification information is unknown. See General Instruction 12 for further information on entering identifying numbers.

21. Cash in amount for individual or entity listed in item 4

a. Acct. number(s) included in item 21

Item 21 Cash in amount: Enter the total cash in amount denominated in U.S. Dollars for the person recorded in Item 4. This amount cannot be greater than the amount in Item 25 "Total cash in." Record the account numbers of all accounts involved in the transaction(s). See General Instructions 12 and 13 for additional instructions on entering account numbers and amounts.

22. Cash out amount for individual or entity listed in item 4

a. Acct. number(s) included in item 22

Item 22 Cash out amount: Enter the total cash out amount denominated in U.S. Dollars for the person recorded in Item 4. This amount cannot be greater than the amount in Item 27 "Total cash out." Record the account numbers of all accounts involved in the transaction(s). See General Instructions 12 and 13 for additional instructions on entering account numbers and amounts.

Part II Amount and Type of Transaction(s)

* 23. Date of transaction

Item *23 Date of transaction: Enter the date of the transaction(s) in Item 23. Batch filers will use the format MMDDCCYY format where MM = month, DD = day, CC = century, and YY = year. The format MM/DD/CCYY must be used in Item 23 on the BSA E-Filing discrete FinCEN CTR. Any single digit month or day must be preceded by a zero.

24 a. (*Check if)* Armored car (FI contract)

b. (*Check if)* ATM

c. (*Check if)* Mail Deposit or Shipment

d. (*Check if)* Night Deposit

e. (*Check if*) Aggregated transactions

Item 24: Indicate whether any of the following delivery/payment methods were involved in any part of the transaction(s). Check all that apply. Check box 24a "Armored Car" if a reported transaction involved a pick-up or delivery of currency by an armored car service under contract to the financial institution listed in Part III. Do not check box 24a if the armored car service was under contract to a person recorded in Part I. Check box 24b "ATM" if a reported transaction occurred at an automated teller machine (ATM). Check box 24c "Mail Deposit or Shipment" if a reported transaction was made by mail deposit or shipment. Check box 24d "Night Deposit" if a reported transaction involved a night deposit of cash. Check box 24e "Aggregated transactions" if the financial institution did not identify any of the transactor(s) because the FinCEN CTR reports aggregated transactions, all of which was below the reporting requirement, and at least one of the aggregated transactions was a teller transaction. The option "Aggregated transactions" is not the same as Item 3 "Multiple transactions," which can involve transactions that are above the reporting requirement.

*25. Total cash in

a. Deposit(s)

b. Payment(s)

c. Currency received for funds transfer(s) out

d. Purchase of negotiable instrument(s)

e. Currency exchange(s)

f. Currency to prepaid access

g. Purchase(s) of casino chips, tokens, and other gaming instruments

h. Currency wager(s) including money plays

i. Bills inserted into gaming devices

z. Other (specify)

Item *25 Total cash in: Record the total cash in amount involved in the transaction(s) if that amount is greater than $10,000. Record the total amount on the "Total cash in" line and total or subtotals on whichever of line 25a through 25i best describe the transaction or aggregated transactions. If any portion of the total amount is not described by any of those options, record that portion on line 25z and provide a brief description of the transaction(s) in the "Other" text field. If the total amount of the cash in transaction or aggregated transactions is $10,000 or less, do not record any amounts in Item 25. The total of the amounts recorded in fields 25a through 25z must equal the amount recorded in the Item 25 "Total cash in" field. The total cash in will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 25a through 25i and 25z. See General Instruction 14 for instructions on determining whether transactions are reportable on a FinCEN CTR.

26. Foreign cash in

a. Foreign country (two letter code)

Item 26 Foreign cash in: If the cash in transaction(s) involved a foreign currency or currencies, enter the total amount of each foreign currency in Item 26 and the two letter code for the country that issued the currency in Item 26a. Complete an Item 26 and 26a for each foreign currency involved. Do not convert amounts to U.S. Dollars. Round fractional amounts up to the next whole amount. For example, 21,527.25 Euros would be recorded as 21, 528. See General Instruction 10 for information about the codes to be entered.

*27. Total cash out

a. Withdrawal(s)

b. Advance(s) on credit (including markers)

c. Currency paid from funds transfer(s) in

d. Negotiable instrument(s) cashed

e. Currency exchange(s)

f. Currency from prepaid access

g. Redemption(s) of casino chips, tokens, TITO tickets, and other gaming instruments

h. Payment(s) on wager(s)(including race book and OTB or sports pool

i. Travel and complimentary expenses and gaming incentives

j. Payment for tournament, contest or other promotions

z. Other (specify)

Item *27 Total cash out: Record the total cash out amount involved in the transaction or aggregated transactions if that amount is greater than $10,000. Record the total amount on the "Total cash out" line and total or subtotals on whichever of line 27a through 27j best describe the transaction or aggregated transactions. If any portion of the total amount is not described by any of those options, record that portion on line 27z and provide a brief description of the transaction in the "Other" text field. If the total amount of the cash out transaction or aggregated transactions is $10,000 or less, do not record any amounts in Item 27. The total of the amounts recorded in fields 27a through 27z must equal the amount recorded in the Item 27 "Total cash out" field. The total cash out will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 27a through 27j and 27z. See General Instruction 14 for instructions on determining whether transactions are reportable on a FinCEN CTR.

NOTE: In the casino industry "TITO" refers to ticket in/ticket out and "OTB" refers to off-track betting.

28. Foreign cash out

a. Foreign country (two letter code)

Item 28 Foreign cash out: If the cash out transaction(s) involved a foreign currency or currencies, enter the total amount of each foreign currency in Item 28 and the two letter code for the country that issued the currency in Item 28a. Complete an Item 28 and 28a for each foreign currency involved. Do not convert amounts to U.S. Dollars. Round fractional amounts up to the next whole amount. For example, 21,527.25 Euros would be recorded as 21, 528. See General Instruction 10 for information about the codes to be entered.

Part III Financial Institution Where Transaction(s) Takes Place

Prepare a separate Part III Financial Institution section for each financial institution branch involved in aggregated currency transactions.

* 29. Primary federal regulator

Item 29 Primary federal regulator: Identify the financial institution's primary federal regulator or BSA examiner from the following list. If more than one regulator option could apply, select the regulator that has primary responsibility for enforcing compliance with the BSA. Option "D" for Internal Revenue Service must be entered if the institution is subject to US law and none of the other codes apply. The regulator options are:

A = Commodities Futures Trading Commission (CFTC)

B = Federal Reserve Board (FRB)

C = Federal Deposit Insurance Corporation (FDIC)

D = Internal Revenue Service (IRS)

E = National Credit Union Administration (NCUA)

F = Office of the Comptroller of the Currency (OCC)

G = Securities and Exchange Commission (SEC)

* 30. Legal name of financial institution

Item 30 Legal name of financial institution: Enter the legal name of the financial institution as recorded on articles of incorporation or other documents establishing the institution. If an individual's name is recorded, enter the name in (first name) (middle name) (last name) or equivalent format, e.g. John Jacob Doe or Richard R. Roe II, etc. An individual's name might be recorded when, for example, the financial institution is a sole proprietorship.

31. Alternate name, e.g., trade name, DBA

Item 31 Alternate name: If the financial institution recorded in Item 30 has a separate trade name or doing business as (DBA) name, enter that name here. Do not enter a trade or DBA name in Item 30 or a legal name in Item 31. Do not include acronyms such as DBA or AKA with the alternate name.

* 32. EIN

Item 32 - EIN: Enter the financial institution's Employer Identification Number (EIN). If the financial institution is a sole proprietorship operating under the sole proprietor's TIN, enter that TIN in Item 32. See General Instruction 12 for information on entering identifying numbers.

* 33. Address (number, street, and apt. or suite no.)

Items *33 - *36 Financial institution address items: Enter the financial institution's permanent street address, city, two letter state abbreviation, and ZIP Code. See General Instruction 10 for information about the codes to be entered. Provide a suite number if known. A non-location address such as a post office box or rural route number should be used only if the street address information is not available. ZIP Codes must be five or nine digits. See General Instruction 10 for additional instructions on entering addresses.

* 34. City

* 35. State

* 36. ZIP Code

* 37. Type of financial institution (Check only one)

a. (*Check if)* Casino/Card club

b. (*Check if)* Depository institution

c. (*Check if)* MSB

d. (*Check if)* Securities/Futures

z. (*Check if)* Other *(and specify type in space provided)*

Item *37 Type of financial institution: Check the appropriate option to identify the type of financial institution recorded in Item 30. If option 37z "Other" is selected, enter a brief description of the financial institution in the associated text field.

38. If 37a is checked, indicate type (Check only one)

a. (*Check if)* State licensed casino

b. (*Check if)* Tribal authorized casino

c. (*Check if)* Card club

z. (*Check if)* Other *(and specify type in space provided)*

Item 38 Type of gaming institution: If box 37a "Casino/Card club" is checked, check the appropriate Item 38 box to indicate the type of gaming institution. If box 38z is checked, record a brief description in the associated "Other" text field.

39. Financial institution ID number (Check one box to indicate type)

a. Central Registration Depository (CRD) number

b. Investment Advisor Registration Depository (IARD) number

c. National Futures Association (NFA) number

d. Research, Statistics, Supervision, and Discount (RSSD) number

e. Securities and Exchange Commission (SEC) number

f. ID number

Item 39 Financial institution ID number: Select the appropriate option from 39a through 39e to record the type of identification number being entered for the financial institution. Enter that number in field 39f "ID number." Leave Item 39 blank if these options do not apply to the financial institution. See General Instruction 12 for information on entering identifying numbers.

* 40. Contact office

Item *40 Contact office: Enter the name of the financial institution office that should be contacted to obtain additional information about the report.

* 41. Phone number

a. Ext.

Item 41 Phone number: Enter the financial institution's contact telephone number. See General Instruction 11 for additional instructions on entering telephone numbers.

Item 41a Ext. (if any): Enter the telephone extension associated with the contact telephone number. Leave Item41a blank if there is no extension.

42. Date filed

Item 42 Date filed: Enter the date a batch filed FinCEN CTR is filed in MMDDCCYY format where MM = month, DD = day, CC = century, and YY = year. Single digit days or months must be prefaced by a zero. This date will automatically be added to a discrete FinCEN CTR when a filer signs the FinCEN CTR.

<u>Batch File Sample Layouts</u>

Batch filers will utilize the Financial Institution Where Transaction(s) Take Place (2B) Record for reporting this information. The 2B record identifies information regarding the financial institution where transaction(s) took place. The number of 2B records is dependent on the number of branches the Parent Financial Institution Information (2A) record is reporting on the file. There must be at least one 2B record for each financial institution reporting under the 2A Record. Filers are permitted to associate up to 999 2B records for a single currency transaction report. The 2B record precedes all transaction records for the financial institution. Multiple 2B records must be grouped together prior to the associated Transaction Summary (3A) Record(s).

Table 1 (below) contains examples of the two batch filing formats involving multiple 2B records that would meet the technical specifications for the FinCEN CTR so the file would be technically acceptable for submission into the BSA E-Filing System as well as permit the data to be loaded properly to reflect the correct associations between the 2B and 3A record(s):

Table 1 - Batch File Sample Layouts

Scenarios	
CTR-1: two transactions, each in a different branch (b-1, b-2) CTR-2: one transaction in a single branch (b-3) CTR-3: two transactions, each in a different branch (b-1, b-3) CTR-4: one transaction in a single branch (b-4) CTR-5: one transaction in a single branch (b-4)	
Batch Layout (Variant A):	***Batch Layout (Variant B):***
2A (FI) 2B (b-1) 2B (b-2) 3A (CTR-1) *[3B-4C not addressed to simplify example]* 9A (b1-2 summary) 2B (b-3) 3A (CTR-2) *[3B-4C not addressed to simplify example]* 9A (b3 summary) 2B (b-1) 2B (b-3) 3A (CTR-3) *[3B-4C not addressed to simplify example]* 9A (b1,3 summary) 2B (b-4) 3A (CTR-4) *[3B-4C not addressed to simplify example]* 3A (CTR-5) *[3B-4C not addressed to simplify example]* 9A (b4 summary) 9B (FI Summary)	2A (FI) 2B (b-1) 2B (b-2) 3A (CTR-1) *[3B-4C not addressed to simplify example]* 9A (b1-2 summary) 2B (b-3) 3A (CTR-2) *[3B-4C not addressed to simplify example]* 9A (b3 summary) 2B (b-1) 2B (b-3) 3A (CTR-3) *[3B-4C not addressed to simplify example]* 9A (b1,3 summary) 2B (b-4) 3A (CTR-4) *[3B-4C not addressed to simplify example]* 9A (b4 summary) 2B (b-4) 3A (CTR-5) *[3B-4C not addressed to simplify example]* 9A (b4 summary) 9B (FI Summary)

Secure Data Transfer Mode Users

For filers using this option for filing, SDTM users can submit a single file containing the FinCEN CTR batch data. The file naming convention is as follows:

Submission type - BCTRST
Date/Time - This will be a date-time stamp to guarantee filename uniqueness
year – YYYY
month – MM day – DD
hour – hh
minute – mm
second – ss
Organization name –custom naming by the submitting organization.

Example file name:

BCTRST.20120609153015.BANKORGNAME