



GEOGRAPHIC TARGETING ORDER

The Director of the Financial Crimes Enforcement Network (“FinCEN”), U.S. Department of the Treasury, hereby issues a Geographic Targeting Order (“Order”) requiring certain businesses near Miami, Florida to record and report to FinCEN information about certain transactions in excess of \$3,000, as further described in this Order.

AUTHORITY

The Director of FinCEN may issue an order that imposes certain additional recordkeeping and reporting requirements on one or more domestic financial institutions or nonfinancial trades or businesses in a geographic area. *See* 31 U.S.C. § 5326(a); 31 C.F.R. § 1010.370; Treasury Order 180-01. Pursuant to this authority, the Director of FinCEN hereby finds that reasonable grounds exist for concluding that the additional recordkeeping and reporting requirements described below are necessary to carry out the purposes of the Bank Secrecy Act and prevent evasions thereof.¹

ADDITIONAL RECORDKEEPING AND REPORTING REQUIREMENTS

1. Businesses and Geographic Area Covered by this Order.

For purposes of this Order, a “Covered Business” means a trade or business located in the Covered Geographic Area that exports electronics (including cell phones), and any of its agents, subsidiaries, and franchisees. Each Covered Business has received notification of its obligations under this Order via personal service or certified mail.

For purposes of this Order, the “Covered Geographic Area” means the following U.S. zip codes: 33172; 33178; 33166; 33122; and 33126.

2. Reports Required to be Filed by a Covered Business.

If, in the course of its trade or business, a Covered Business receives Currency in excess of \$3,000 in one transaction (or two or more related transactions) (a “Covered Transaction”), then the Covered Business must report the Covered Transaction to FinCEN by filing a FinCEN Form 8300. For purposes of this Order, “Currency” means: (i) the coin and currency of the United States or of any other country, which circulate in and are customarily used and accepted as

¹ The Bank Secrecy Act is codified at 12 U.S.C. §§ 1829b, 1951-1959 and 31 U.S.C. §§ 5311-5314, 5316-5332. Regulations implementing the Bank Secrecy Act appear at 31 C.F.R. Chapter X.

money in the country in which issued, or (ii) a cashier's check (by whatever name called, including "treasurer's check" and "bank check"), bank draft, traveler's check, or money order.

3. Method of Filing.

Each FinCEN Form 8300 filed pursuant to this Order must be: (i) completed in accordance with the terms of this Order and the FinCEN Form 8300 instructions (when such terms conflict, the terms of this Order apply),² and (ii) e-filed through the Bank Secrecy Act E-filing system.³

4. Requirement to Identify the Customer Involved in a Covered Transaction.

A Covered Business must obtain from the customer conducting the Covered Transaction: (i) his or her telephone number, and (ii) a copy of his or her valid identification in one of the following forms:

- (a) a driver's license or an identification card issued by a State of the United States, the District of Columbia, or a Territory or Possession of the United States;
- (b) a military or military dependent identification card;
- (c) a non-resident alien registration card;
- (d) a foreign national identity card;
- (e) a passport;⁴ or
- (f) a combination of other unexpired documents, with the customer's name and address, and a photograph of the customer.

5. Requirement to Identify Third Parties Involved in a Covered Transaction.

A Covered Business must obtain a written certification from the customer as to whether he or she is conducting the Covered Transaction on behalf of another person (e.g., a third person who provided the funds to the customer in order to effect the transaction).

If the customer is conducting a Covered Transaction on behalf of another person, the Covered Business must report: (i) all information regarding that other person in Part II of FinCEN Form 8300 (Person on Whose Behalf This Transaction Was Conducted), and (ii) that other person's

² Covered Businesses are reminded that they must include their Employee Identification Number (EIN) in Item 36 of FinCEN Form 8300.

³ For more information, go to this Website: <http://bsaeiling.fincen.treas.gov/main.html> and do the following: (a) review "Getting Started"; (b) fill out a Supervisory User Application Form; (c) assign the supervisory user to represent your business; (d) obtain a digital certificate; and (e) register on the system.

⁴ Because a passport does not contain an individual's permanent address, if a customer provides a passport as a form of identification, the Covered Business also must obtain a copy of additional identification that specifies the customer's address.

telephone number (which the Covered Business should include in the comments section of FinCEN Form 8300 as “Funding Party Phone Number: [*insert phone number*]”).

6. Requirement to Report Additional Information About a Covered Transaction.

When a Covered Business files a FinCEN Form 8300 to report a Covered Transaction, the Covered Business must also include the following information in the comments section of the form: (i) a description of the goods involved in the Covered Transaction; (ii) the name and phone number of the person receiving such goods, and (iii) the address to which such goods are being shipped. To report such information in the comments section to FinCEN Form 8300, the Covered Business should include the phrase: “Goods Description: [*insert description of goods*]; Goods Recipient Name: [*insert name*]; Goods Recipient Phone Number: [*insert phone number*]; Goods Recipient Location: [*insert address*].”

7. Unique Identifier.

When a Covered Business files a FinCEN Form 8300 to report a Covered Transaction, the Covered Business must include the following unique identifier in the comments section of the form: “DoralGTO1.”

8. Retention of Records.

A Covered Business must: (i) retain all records relating to compliance with this Order for a period of five years from the last day that this Order is effective (including any renewals of this Order); (ii) store such records in a manner accessible within a reasonable period of time, and (iii) make such records available to FinCEN or any other appropriate law enforcement or regulatory agency, upon request.

GENERAL PROVISIONS

1. Definitions.

All terms used but not otherwise defined herein have the meaning set forth in Parts 1010 of Chapter X of Title 31 of the United States Code of Federal Regulations.

2. Order Period.

The terms of this Order are effective beginning on October 26, 2015 and ending on April 23, 2016 (except as provided in Paragraph 8 above, “Retention of Records” under “Additional Recordkeeping and Reporting Requirements”).

3. No Effect on Other Provisions of the Bank Secrecy Act.

Nothing in this Order modifies or otherwise affects any provision of the regulations implementing the Bank Secrecy Act, including 31 C.F.R. § 1010.330, to the extent not expressly stated herein.

4. Compliance.

A Covered Business must supervise, and is responsible for, compliance by each of its officers, directors, employees, agents, subsidiaries, and franchisees with the terms of this Order. A Covered Business must notify each of its officers, directors, employees, agents, subsidiaries, and franchisees of the terms of this Order, and to the extent applicable, must transmit the Order to its Chief Executive Officer.

5. Penalties for Noncompliance.

A Covered Business and any of its officers, directors, employees, or agents may be liable, without limitation, for civil or criminal penalties for violating any of the terms of this Order.

6. Validity of Order.

Any judicial determination that any provision of this Order is invalid does not affect the validity of any other provision of this Order, and each other provision must thereafter remain in full force and effect. A copy of this Order carries the full force and effect of an original signed Order.

7. Paperwork Reduction Act.

The collection of information subject to the Paperwork Reduction Act contained in this Order has been approved by the Office of Management and Budget (OMB) and assigned OMB Control Number 1506-0056.

8. Questions.

All questions about the Order must be addressed to the FinCEN Resource Center at (800) 767-2825 (Monday through Friday, 8:00 a.m. - 6:00 p.m. EST).

Dated: October 20, 2015

/s/
Jennifer Shasky Calvery
Director
Financial Crimes Enforcement Network
U.S. Department of the Treasury