



Financial Crimes Enforcement Network

General Specifications for Electronic Filing of Bank Secrecy Act Reports

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DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network (FinCEN)

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Revision History

Version Number	Date	Reason for Change
1.0	8/24/07	Initial Issue
1.1	4/7/08	Removed State and Country list. Removed ZIP Code validation list. Both lists may be accessed at http://www.fincen.gov/forms/files/country_and_state_codes.pdf .
1.2	7/8/08	Replaces references to magnetic media with references to electronic filing using the BSA E-Filing System. References updated testing procedures, including information on TCCs. Added FAQs and Definitions. General information has been moved from individual form specifications to the General Specifications.
1.3	10/31/08	Updates Attachment B – Error Code List, adding those error codes generated only by BSA E-Filing, and noting applicable form types. Adds error code F34, which is applicable to SAR form types.
1.4	1/30/09	Updates to Overview of File section
1.5	8/28/09	Updated with references to SAR Acknowledgement files. Deletes Attachment B – Error Code List and moves these codes to the individual SAR form specifications. Adds 60mb size limit for batch file submissions.

Version Number	Date	Reason for Change
1.6	12/12/09	Attachment C, Name/Text Editing Instructions removed. They are now included in each Specification.
1.7	07/31/10	Technical Filing Questions, Electronic Filing and Electronic file Acknowledgements sections are updated with the help desk phone number and email address change.
1.8	04/25/14	Removed all references to paper filings and brought the references to electronic filing into conformance with the current BSA E-Filing System.

Purpose

The purpose of these specifications is to provide general requirements and conditions for filing Bank Secrecy Act (BSA) reports submitted electronically using the BSA E-Filing System. For more information on the BSA E-Filing System and to register please go to <http://bsaefiling.fincen.treas.gov>.

These specifications apply to BSA reports available on the E-Filing System as of December 30th, 2013. These BSA reports include discrete reports provided by FinCEN and prepared/submitted individually by filers and batch-filed reports where filers submit multiple reports in a single file. A list of the various reports available on the BSA E-Filing System as of December 30th, 2013 are found in Attachment A - Additional requirements and conditions for batch-filed BSA report types will be found in separate report electronic filing requirements. Go to <http://bsaefiling.fincen.treas.gov/> under "Batch Filers." Report any inconsistencies between the General Specifications and electronic filing requirements to the BSA E-Filing Help Desk at 1- 866-346-9478 or BSAEFilingHelp@fincen.gov.

Although any filer can sign up to submit discrete BSA Reports, approval to participate in the electronic batch file reporting program is contingent upon the filer following these steps:

- Review General Specifications and electronic filing requirements to verify that filer batch filing software generates acceptable batch files,
- Register with the BSA E-Filing System,
- Satisfy acceptance testing standards procedures (<http://bsaefiling.fincen.treas.gov/docs/TestingProcedures.pdf>)
- Receive FinCEN approval, and
- Monitor quality of transmitted batch files.

Continued batch filing participation in the BSA E-Filing Program is contingent upon maintaining quality standards and timely reporting. Filers who consistently submit batch files with systemic errors may be required to file all reports using the BSA E-Filing System's discrete reports, which must be prepared online individually.

It is recommended that you refer to the General Specifications first, and then the separate report specifications when designing or evaluating batch filing software.

Electronic Filing

For purposes of these specifications, the filer is the organization responsible under the BSA for filing the BSA reports, while the transmitter is the organization that sends the reports to BSA E-Filing. The filer and transmitter may be the same organization or different organizations.

For information on applying for an account on the BSA E-Filing System test site or on submitting batch files using the BSA E-Filing System, please see the BSA E-Filing website at <http://bsaefiling.fincen.treas.gov> or contact the BSA E-Filing Help Desk at 1-866-346-9478 (option 1) or via e-mail at BSAEFilingHelp@fincen.gov.

Approval to file BSA reports via electronic batch files will be contingent upon the applicant satisfactorily passing an acceptance test. (See [Test Files and Acceptance Procedures](#) for further guidance.) There is no testing requirement for receiving approval to file discrete reports.

After you have received approval to file electronically you need not reapply each year; however you must retest your software on the User Test site if you change software or software provider or had hardware or software changes that would affect the characteristics of your electronic submission.

After testing, FinCEN will advise electronic filers via email when they may begin to submit batch files to the BSA E-Filing System. Until this notification has been issued, electronic files will not be accepted on the production system.

If batch files are unreadable due to formatting or file structural errors, the BSA E-Filing System will reject the file and will notify the filer via e-mail and through the Track Status page. The errors on the file will be reported to the filer and the filer must correct these errors and send a replacement for the file. A filer whose error rates are at a high level on a continuing basis may risk losing batch file privileges.

Filers are required to retain a copy of each filed BSA report and all original supporting documentation or business record equivalent for five years from the date of the BSA report. Additionally, the filer must retain for the same period any acknowledgement files received to facilitate inquiries. All supporting documentation must be made available to appropriate authorities upon request.

The BSA E-Filing System provides a track status view to relay status information to the submitting filer.

Filing Requirements

FinCEN Suspicious Activity Reports (FinCEN SAR)

FinCEN SAR electronic batch files and discrete reports must be prepared and submitted to the BSA E-Filing System to no later than 30 calendar days after the date of initial detection of facts that may constitute a basis for filing a FinCEN SAR. If no subject was identified on the date of detection, a filer may delay submitting a FinCEN SAR for an additional 30 calendar days to identify a subject. In no case shall reporting be delayed more than 60 calendar days after the date of initial detection of a suspicious activity.

FinCEN Currency Transaction Reports (FinCEN CTR)

FinCEN Form 8300s Report of Cash Payments Over \$10,000... (Form 8300)

The FinCEN CTR batch and discrete filings and the FinCEN Form 8300 discrete filings must be submitted to BSA E-Filing no later than 15 calendar days after the date of the transaction(s) being reported.

FinCEN Designation of Exempt Person (DOEP)

A DOEP must be filed via batch file or discrete filing no later than 30 days following the date of the first transaction to be exempted.

FinCEN Registration of Money Service Business (RMSB)

An RMSB discrete filing must be filed no later than 180 days after a business that is required to register was established or a business began offering a money service requiring registration.

Report of Foreign Bank and Financial Accounts (FBAR)

An FBAR must be filed on by June 30 of the calendar year on any foreign financial account that exceeded \$10,000 in value during the prior calendar year when a U.S. person had a financial interest in or authority over the account.

Test Files and Acceptance Procedures

See the BSA E-Filing System Batch File Testing Procedures posted on <http://bsaefiling.fincen.treas.gov/docs/TestingProcedures.pdf> for information on required testing of submissions for new users.

Acknowledgment of Batch Files

Each batch file transmission will be acknowledged to the transmitter within one business days after receipt. Transmitters should immediately match the acknowledgements to the original files transmitted. If the filer does not receive the acknowledgement file within five business days, contact the BSA E-Filing Help Desk at 1-866-346-9478 to determine if the filing must be re-submitted. This could be a result of an improperly formatted electronic file that could not be processed and was rejected by the system. The BSA E-Filing System will notify the filer electronically of any errors in the submitted batch file which caused the file to be rejected. The filer must correct these errors and resubmit the file in order for the file to be acknowledged.

Any BSA report that is processed but contains transaction errors will be flagged and error codes indicating the reason for the error(s) will be returned via an acknowledgement record. Acknowledgements will be routed to the filer via BSA E-Filing Secure Message Replies. The acknowledgement will contain the BSA Identification Number (BSA ID) and any error codes associated with each report in the batch file. The acknowledgement file will be attached to the Secure Message Reply. All errors reported to filers in the acknowledgement must be prevented in future filings. Some errors, however, are important enough to require correction in the prior filings. These error codes contain an asterisk (*) in the lists of error codes in electronic filing requirements.

Filing Corrected Reports

If a BSA report that was prepared and submitted via batch file must be corrected, a complete corrected BSA report must be transmitted as soon as possible. All fields must be completed with the correct information. The corrected report should include the BSA ID of the original report being corrected. The date filed must be the date of the corrected BSA report. FinCEN SARs must include an explanation of the changes in the narrative.

Contacts for Assistance

Compliance-Related and Forms Questions

Direct all Bank Secrecy Act (BSA) compliance-related inquires and BSA Forms completion questions to the FinCEN BSA Resource Center's Regulatory Helpline at 1-800-949-2877.

Technical Filing Questions

Electronic submissions for BSA forms are processed via the BSA E-Filing System. See the BSA E-Filing web site <http://bsaefiling.fincen.treas.gov> for information, including user documentation such as Frequently Asked Questions (FAQs) and user manuals and guides, or contact the BSA E-Filing Help Desk at 1-866-346-9478 or BSAEFilingHelp@fincen.gov. The Help Desk regular hours of operation are 8:00 am - 6:00 pm East Coast Time, Monday - Friday. Please note that the Help Desk is closed on Federal holidays.

Overview of Batch File

An electronic batch file is an alternative to filing BSA reports using a discrete report that must be completed manually.

All dates must be in the format **CCYYMMDD** (century, year, month, day) with single digit months and days preceded by a zero (01-09), unless specified otherwise in specific electronic filing requirements.

Money amounts should be right justified and zero filled. Enter whole dollar amounts only; all cents should be rounded up to the next higher dollar amount (e.g., \$10,000.01 should be reported as \$10,001).

Text entries may be in upper/lower case or all upper case.

All name entries must follow the Name Editing Instructions specified in the specific electronic filing requirements.

Account numbers must NOT contain leading zeroes unless they are part of the actual account number.

Do not include formatting such as spaces or hyphens in any account number or other type of identifying number. For example, the driver's license number DL 026 039 722 must be entered as DL026039722.

Do not use default values or special responses -- such as all zeroes, all nines, N/A, or Unknown -- in any fields.

Do not use carriage returns, tabs, low values, special characters, or charts/tables when entering data into the fields or in the narrative.

All required fields (fields with an asterisk *) must be completed with the requested information or by selecting the associated "Unknown" box if that is an option. Non-required fields should be left blank if information is unknown.

Unless specified differently in electronic filing requirements, the following must apply for all entries:

- Entries must be left justified and space filled unless specific electronic filing requirements indicate differently.
- All "Filler" fields must be space filled.
- Blank fields must be space filled.

- Low values cannot be substituted for spaces.

All types of batch submission files must be submitted using only the ASCII data set.

All records must be fixed in length to the size specified for each record type in the individual specifications.

Preserve trailing spaces or pad each record with spaces to keep or make records a fixed size in length.

Records must be terminated with the two byte combination of hexadecimal 0D0A (carriage return, line feed).

BSA E-Filing will not accept compressed batch files via the website upload. Compressed files are accepted via the SDTM process. SDTM batch file formats are described in each individual report specification.

BSA E-Filing will automatically compress files during the submission process.

Decompress or unzip any compressed (or zipped) batch files before submitting them to the BSA E-Filing web site.

Batch files cannot be larger than 100MB.

Attachment A – BSA E-Filing Reports

Batch-Filed Reports:

FinCEN Currency Transaction Report, Version 1.2
FinCEN Designation of Exempt Person Report, Version 1.0
FinCEN Suspicious Activity Report, Version 1.1
FinCEN Report of Foreign Bank and Financial Accounts, Version 1.0

Discrete Reports:

FinCEN Currency Transaction Report, Version 1.2
FinCEN Designation of Exempt Person Report, Version 1.0
Report of Foreign Bank and Financial Accounts Version 1.0
FinCEN Registration of Money Service Business, Version 1.1
FinCEN Suspicious Activity Report, Version 1.1
FinCEN Form 8300, Report of Cash Payments Over \$10,000 Received in a Trade or Business, Version 1.0