# Quick Reference Guide
## BSA E-Filing Account Creation

The Bank Secrecy Act (BSA) E-Filing System is how a person can submit BSA reports to FinCEN, including the Real Estate Report beginning on March 1, 2026. Below are the steps to create a BSA E-Filing account.

## Supervisory User Account Creation

- Go to https://bsaefiling.fincen.gov/initial-user-designation.
- Identify who will serve as your organization's Supervisory User and select Begin Enrollment to begin the Supervisory User Registration process:
  - » **User Agreement:** Review and select "I Agree".
  - » **Organization Information:** If you are the *initial* Supervisory User for your organization, enter general information about your organization such as the organization's name, address and Employer Identification Number (EIN). NOTE: For persons filing the Real Estate Report, select "Not Applicable – Real Estate Report Filing" in the "Federal Regulator or Examiner" field.
    If you are *NOT* the initial Supervisory User for your organization, enter your organization's unique enrollment code assigned by BSA E-Filing (this must be provided to you by an existing Supervisory User within your organization).
  - » **New User Information:** Enter general information about yourself including email address and desired user ID.
- After ter submission of the registration form, the new account holder will receive a confirmation e-mail to complete the registration process.

> ### Supervisory User
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> - A Supervisory User can generally download, submit and track submission of BSA Reports
> - A Supervisory User can also manage (add/remove/modify) General User accounts.
> - Each Filing Organization must have at least one Supervisory User.
> - The initial Supervisory User account will be the primary account responsible for maintaining the BSA E-Filing System for the Filing Organization.
> - The initial Supervisory User account can create additional Supervisory User accounts as needed.

## General User Account Creation (optional)

- Have an existing Supervisory User log into BSA E-Filing at https://bsaefiling.fincen.gov/auth/login
- Select "Authorize Users" (under Account Management) and complete/submit the enrollment form on behalf of your new user. The user will receive an e-mail confirmation to complete the enrollment process.
- Select "Manage User" (under Account Management) and then the pencil icon under "Actions" next to the new user to assign appropriate roles to their account.

  NOTE: For persons filing the Real Estate Report, to assign the General User the role to file the Real Estate Report, select the "RERX Filer" to file the single discrete report, and/or "RERX Batch Filer" to file as a batch. In either case, select "Secure Messenger" to be able to retrieve the corresponding BSA ID assigned to each successfully filed report. Then select "Update" to commit the selected account roles.

> ### General User
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> - A General User has limited functionality.
> - By default, a General User does not have any roles in the BSA E-Filing System. A Supervisory User must assign roles.
> - A Supervisory User can create a General User account (for a new user) for a specific role, such as the ability to submit BSA reports on behalf of the Filing Organization.

**IMPORTANT:** Access to the BSA E-Filing System requires multi-factor authentication through Login.gov. Users must sign in with an existing Login.gov account or create one in order to log into BSA E-Filing. Please note that the email address used for Login.gov must match the email address associated with the BSA E-Filing account. Refer to the multi-factor authentication login frequently asked questions for details.