# Quick Reference Guide
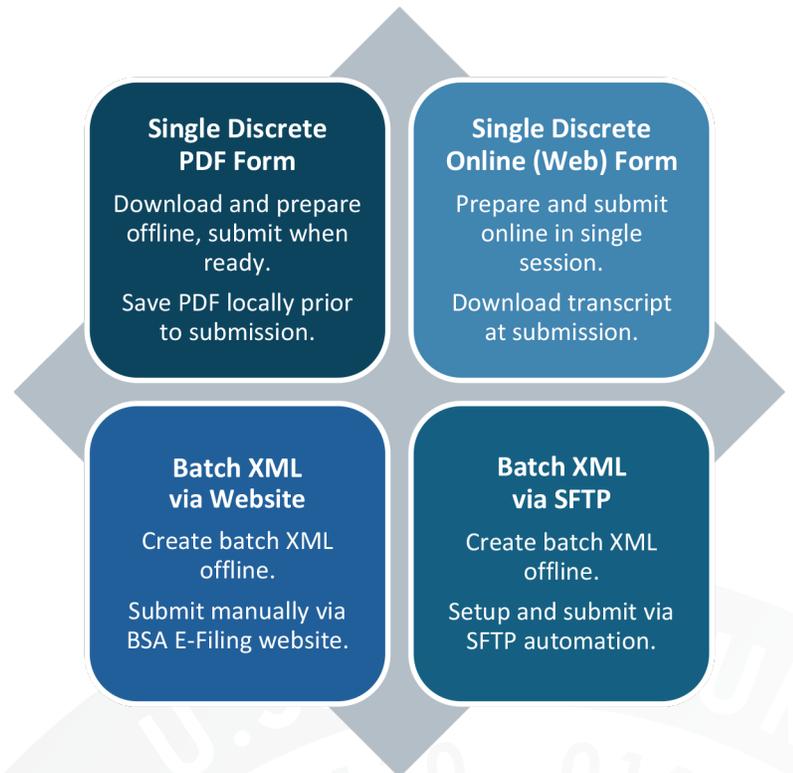## Real Estate Report E-Filing Methods

## Real Estate Report E-Filing Methods

Beginning on March 1, 2026, FinCEN's BSA E-Filing System will allow reporting persons (or persons authorized by a reporting person) to file the Real Estate Report using the following filing methods: (1) single discrete report via PDF form; (2) single discrete report via online (web) form; or (3) multiple reports via batch XML (website submission or submission via Secure File Transfer Protocol/STFP).

- Single discrete report via either the PDF form or online (web) form is best suited for lower volume filers. Filers login to BSA E-Filing to submit.

- Multiple reports via a batch XML is best suited for higher volume filers who acquire (or create) software that facilitates the creation of XML files. Filers may submit a batch file manually via the BSA E-Filing website or automate the submission process via SFTP. For filers who are interested in automating batch file submission, please review the Secure Direct Transfer Mode (SDTM) guide here. While FinCEN provides the ability to submit the report data as a batch, the process of establishing a method/process to create the XML batch file is the responsibility of the filer.

**Single Discrete PDF Form**
Download and prepare offline, submit when ready.
Save PDF locally prior to submission.

**Single Discrete Online (Web) Form**
Prepare and submit online in single session.
Download transcript at submission.

**Batch XML via Website**
Create batch XML offline.
Submit manually via BSA E-Filing website.

**Batch XML via SFTP**
Create batch XML offline.
Setup and submit via SFTP automation.

NOTE: The Real Estate Report must be filed electronically through BSA E-Filing by account holders only. **Paper submissions will not be accepted**. Adobe Reader is required when filing via the PDF form or batch XML via the BSA E-Filing website. If you plan to file via the online (web) form or via batch XML using SFTP, Adobe Reader is not required.
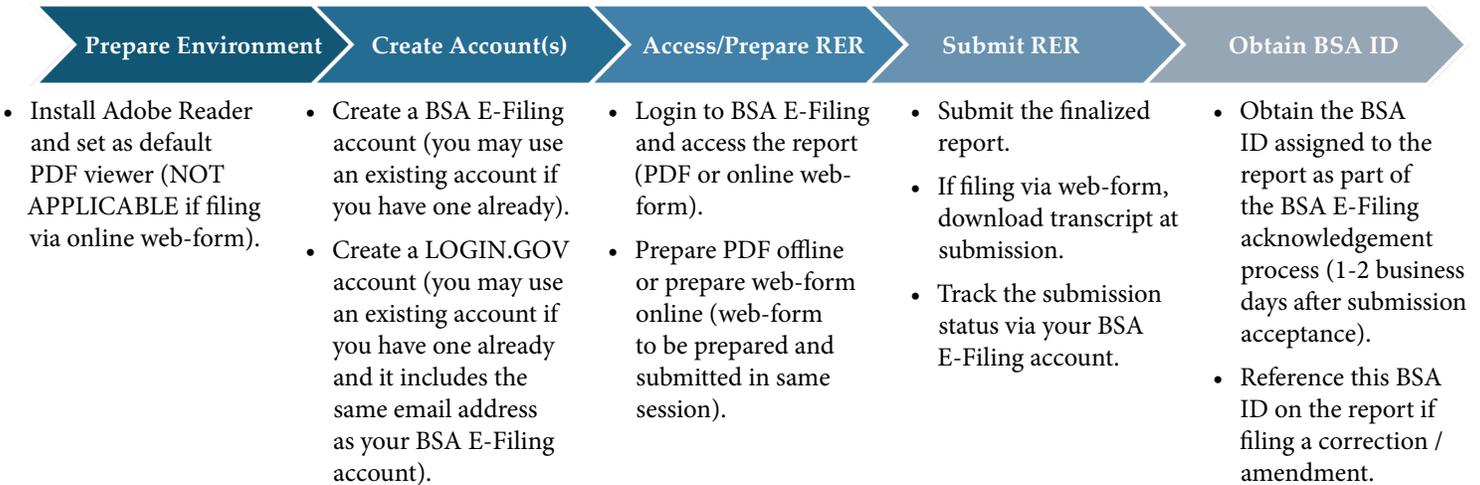
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### IMPORTANT ADVISORY

Reporting persons are not required to report transactions that meet the definition of a "reportable transfer" and that close prior to **March 1, 2026**.
For the latest news and guidance related to the Residential Real Estate Rule, please visit www.fincen.gov/rre.

## Discrete Filing Process

The following chart describes the Real Estate Report discrete filing process, which applies to both PDF form and online (web) form filing methods:

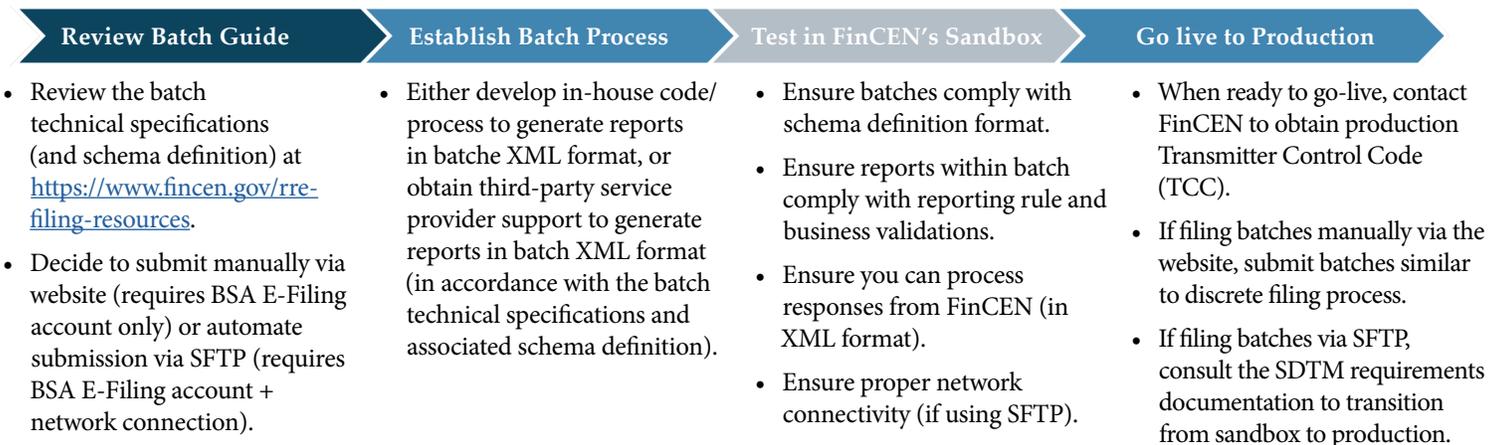| Prepare Environment | Create Account(s) | Access/Prepare RER | Submit RER | Obtain BSA ID |
|---|---|---|---|---|
| • Install Adobe Reader and set as default PDF viewer (NOT APPLICABLE if filing via online web-form). | • Create a BSA E-Filing account (you may use an existing account if you have one already).<br><br>• Create a LOGIN.GOV account (you may use an existing account if you have one already and it includes the same email address as your BSA E-Filing account). | • Login to BSA E-Filing and access the report (PDF or online web-form).<br><br>• Prepare PDF offline or prepare web-form online (web-form to be prepared and submitted in same session). | • Submit the finalized report.<br><br>• If filing via web-form, download transcript at submission.<br><br>• Track the submission status via your BSA E-Filing account. | • Obtain the BSA ID assigned to the report as part of the BSA E-Filing acknowledgement process (1-2 business days after submission acceptance).<br><br>• Reference this BSA ID on the report if filing a correction / amendment. |

## Discrete Filing Steps:

1. The Real Estate Report PDF form must be prepared within Adobe Reader (free to download at https://get.adobe.com/reader/)
2. An account with BSA E-Filing, as well as an account with LOGIN.GOV (under the same email address), are required to file the report.
   a. Go to https://bsaefiling.fincen.gov/enroll to create a BSA E-Filing account (if you already have one, skip this step).
   b. Go to https://bsaefiling.fincen.gov/auth/login > Sign in or Create an Account with LOGIN.GOV (if you already have one or have one with a different email address than your BSA E-Filing account, skip this step).
3. Login to BSA E-Filing and go to FILE NOW to access the discrete report (PDF or Online).
4. Prepare the report in its entirety. If filing via the PDF form, you can save as you go and prepare at your own pace; however, if filing via the online (web) form, you must be ready to prepare and submit in the same session.
   **NOTE:** Report preparation instructions are built directly into the form. Detailed itemized instructions and FAQs are also published at www.fincen.gov/rre.
5. When form preparation is complete and you are ready to submit, prepare the form for submission as follows:
   a. If filing via the PDF form, (1) click finalize on the form and enter your unique PIN (ACCOUNT MANGEMENT>MANAGE PIN) assigned to your BSA E-Filing account when prompted and (2) save the finalized PDF form locally. To submit, login to BSA E-Filing and upload your report PDF as an attachment to the secure FILE NOW webpage.
   b. If filing via the online (web) form, (1) click finalize from the submit tab to lock the entries in the form, and (2) click submit.

6. A confirmation page and submission status email are generated directly following form submission.
   **NOTE:** If you file via the online form, a transcript of your report submission will be available for download from the confirmation page. **This is the only opportunity to download a full transcript of a submission via the online form**.
7. A submission status entry is also displayed in the "Track Status" dashboard associated with your BSA E-Filing account. The status will either be Accepted or Rejected.
   a. If the status for your discrete submission reads "Rejected," contact the Help Desk (https://bsaefiling.fincen.gov/help-ticket) and include the tracking ID of the rejected report in your ticket.
   b. If you do not see your submission in the "Track Status" table at all, then you should reattempt the submission.
8. For accepted submissions, FinCEN will acknowledge your report submission within 1-2 business days, which means that the report was received by FinCEN and assigned a unique BSA Identifier (BSA ID). FinCEN delivers your "Acknowledgement" to the secure mailbox (SECURE MAILBOX>VIEW INBOX) of the BSA E-Filing account holder who submitted the report. The status of your submission is also set to "Acknowledged" in your "Track Status" and the BSA ID assigned to the discrete report is included in the BSA ID column. This is the final status of your report submission.
9. If filing a correction/amendment, complete the report in full and select "Correct/Amend prior report" as the type of filing (Item 1). Then enter the BSA ID assigned to report that you are correcting/amended in the space provided in Item 1. The submission and acknowledgement processes for a correction/ amendment are the same as an initial filing.

## Batch Filing Process

The following chart describes the Real Estate Report batch filing preparation process, which applies to both manual and SFTP filing methods:

| Review Batch Guide | Establish Batch Process | Test in FinCEN's Sandbox | Go live to Production |
|---|---|---|---|
| • Review the batch technical specifications (and schema definition) at https://www.fincen.gov/rre-filing-resources.<br><br>• Decide to submit manually via website (requires BSA E-Filing account only) or automate submission via SFTP (requires BSA E-Filing account + network connection). | • Either develop in-house code/process to generate reports in batche XML format, or obtain third-party service provider support to generate reports in batch XML format (in accordance with the batch technical specifications and associated schema definition). | • Ensure batches comply with schema definition format.<br><br>• Ensure reports within batch comply with reporting rule and business validations.<br><br>• Ensure you can process responses from FinCEN (in XML format).<br><br>• Ensure proper network connectivity (if using SFTP). | • When ready to go-live, contact FinCEN to obtain production Transmitter Control Code (TCC).<br><br>• If filing batches manually via the website, submit batches similar to discrete filing process.<br><br>• If filing batches via SFTP, consult the SDTM requirements documentation to transition from sandbox to production. |

## Batch Filing Steps:

1. Establish an internal process that generates a batch of reports in XML format. Ensure the XML complies with the associated schema and batch technical specifications.
2. Create XML batch files with test data simulating various report scenarios. Submit these test batches in FinCEN's sandbox environment. Be sure to use the Transmitter Control Code (TCC) of "TBSATEST" in your test files.
3. Create a BSA E-Filing account on FinCEN's sandbox environment a https://bsaefiling-sandbox.fincen.gov/enroll. You can use the same email address as your production account, as well as the same LOGIN.GOV account.
4. Login to the BSA E-Filing sandbox and go to FILE NOW to access the Real Estate Report batch form (PDF).
5. Prepare the batch PDF form by attaching your batch XML to the PDF. Finalize the PDF with your PIN (see ACCOUNT MANAGEMENT>MANAGE PIN), save locally, and close the PDF.
6. From the FILE NOW page, attach the batch PDF, re-enter your PIN, and click submit.
7. A confirmation page and submission status email are generated directly following form submission.
8. A submission status entry is also displayed in the "Track Status" dashboard associated with your BSA E-Filing account. The status will either be Accepted or Rejected.
9. If your batch submission status reads, "Rejected," click on the rejected status link to review the reason(s) for rejection. Take steps to resolve the issue(s) and resubmit. If you do not see your submission in the "Track Status" table at all, then you should reattempt the submission.
10. For accepted submissions, FinCEN will acknowledge your batch submission within 1-2 business days, which means that the batch of reports were received by FinCEN and each report in the batch has been assigned a unique BSA Identifier (BSA ID). FinCEN delivers your "Acknowledgement" to the secure mailbox (SECURE MAILBOX>VIEW INBOX) of the BSA E-Filing account holder who submitted the batch. The acknowledgment file (attached to the secure message) will be in XML format in accordance with the associated schema and batch technical specifications. The status of your submission is also set to "Acknowledged" in your "Track Status." The BSA ID assigned to each report within the batch is included in the corresponding acknowledgement XML file. This is the final status of your batch submission.
11. If filing a correction/amendment, complete the report in full and include in a future batch XML. Be sure to label the type of filing as "Correct/Amend prior report" in the XML and include the BSA ID assigned to the report that you are correcting/amending as well (see the batch technical specifications for details). The submission and acknowledgement processes for a correction/amendment are the same as an initial filing.
12. After you have thoroughly tested in the sandbox environment and are ready to begin filing batches in production, contact the BSA E-Filing Help Desk to request the TCC you will use in your production submissions: https://bsaefiling.fincen.gov/help-ticket (Category = Batch Entry, Subcategory = Batch Documentation, Form Type = FinCEN RER)
13. Once you incorporate the production TCC into your batch filing process, you are ready to begin filing in the BSA E-Filing production environment. NOTE: If you do not already have a production BSA E-Filing account, you will need to create an account https://bsaefiling.fincen.gov/enroll. Your sandbox account cannot be used in production and vice versa.