



# Department of the Treasury Financial Crimes Enforcement Network

## QUESTIONS & ANSWERS

### Electronically Filing Your Registration of Money Services Business (RMSB) Form

#### 1. Who may file an RMSB electronically?

Any financial institution currently required to [register](#) as an MSB pursuant to FinCEN regulations must use the BSA E-Filing System. MSBs can use the BSA E-Filing System to file an initial registration, renew their registration, re-register, or file corrections to a previous registration.

#### 2. How do I enroll in BSA E-Filing?

Instructions on how to enroll in BSA E-Filing may be found [here](#).

Please note, the Enrollment Process only provides an account to utilize the BSA E-Filing System. Enrolling is not equivalent to registering your MSB. Once you have your BSA E-Filing system account setup, you will need to login and submit the RMSB in order to satisfy the registration requirement.

#### 3. How do I submit my RMSB through BSA E-Filing?

Once your institution is enrolled in BSA E-Filing, you will be able to select the “File FinCEN RMSB” link from the BSA E-Filing Home page under “Reports.” Please fill out all the information requested on the report, just as you would have done on the paper form. Embedded instructions for filling out the report are available by placing the pointer from your mouse over each data field. Additionally, the BSA E-Filing System will highlight any errors or critical missing information so they can be corrected or added before you can complete your submission.

After you fill out the online RMSB on the BSA E-Filing System, you will need to digitally sign your RMSB by clicking on “Sign with PIN.” Your PIN was assigned to you during enrollment and would have been emailed to you. If you cannot obtain your email with your PIN, you can also click on the “Manage PIN” link within the BSA E-Filing System to view your PIN.

After digitally signing your PIN, you will then click on “Save” to save a copy of your RMSB. You must save a copy of the RMSB for the “Submit” button to become available. After saving, click on “Submit” to submit your RMSB to the BSA E-Filing System.

#### **4. How do I validate my RMSB was received and processed by the BSA E-Filing System?**

After digitally signing, saving, and submitting an RMSB, a confirmation pop-up window will appear with your BSA E-Filing System tracking ID (this is not your registration number), as well as the date/time submitted to the BSA E-Filing System. You will also receive an email confirmation indicating your filing was Accepted by the system.

The status of your filing can also be viewed by clicking the “Track Status” link within the BSA E-Filing System. The initial status will be Accepted and within two business days the status will change to Acknowledged and a Secure Message will be sent to your Inbox with a message containing your registration number. A sample of the message is displayed below:

Your submission has been assigned the MSB Registration number 31XXXXXXXXXXXX (this is also the BSA Identification Number). Certain registration information will be added to FinCEN's [MSB Registrant Search Web page](#) within approximately two weeks of electronically filing the Registration of Money Services Business (FinCEN Form 107). Acknowledgement letters will not be sent to MSBs. Please visit the [MSB Registrant Search Web page](#) ([http://www.fincen.gov/financial\\_institutions/msb/msbstateselector.html](http://www.fincen.gov/financial_institutions/msb/msbstateselector.html)) to view and print your MSB registration information.

#### **5. How do I view my registration information and print out a copy for my records?**

Certain registration information will be added to FinCEN's [MSB Registrant Search Web page](#) within approximately two weeks of electronically filing the Registration of Money Services Business (FinCEN Form 107) on the BSA E-Filing System. Acknowledgement letters will not be sent to MSBs. Please visit the [MSB Registrant Search Web page](#) ([http://www.fincen.gov/financial\\_institutions/msb/msbstateselector.html](http://www.fincen.gov/financial_institutions/msb/msbstateselector.html)) to view and print your MSB registration information.

#### **6. Will I receive a receipt for my filing?**

Yes, once your form is submitted, you will receive a confirmation from BSA E-Filing that it was accepted for processing. Within two business days you will then receive a message from the BSA E-Filing System that provides acknowledgement that your submission was received and processed. This message can be viewed by logging into the BSA E-Filing System and selecting “View Inbox” under the “Secure Messaging” section. This second message will include the MSB Registration Number associated with your registration. Within approximately two weeks, your registration information will appear on FinCEN’s [MSB Registrant Search Web page](#). We strongly recommend saving your original registration submission and the acknowledgements on your computer or by printing paper copies for your records.

#### **7. Can I correct a previous paper form registration using BSA E-Filing?**

Yes, you are able to make corrections to a previously submitted paper MSB registration form using BSA E-Filing. To complete a corrected RMSB, please follow the instructions provided within BSA E-Filing. You must complete the entire form.

**8. Will paper RMSB forms still be accepted?**

No, as of July 1, 2012, FinCEN no longer accepts paper RMSB forms. All RMSB forms must be submitted using the BSA E-Filing System.

**9. Are there penalties for not registering as an MSB?**

Yes, there are possible civil and criminal penalties for failure to register.

**10. Where can I find more information about E-Filing?**

More information about E-Filing and its benefits can be found in the [Frequently Asked Questions](#) section on the BSA E-Filing System home page or by contacting the BSA E-Filing Help Desk at 1-866-346-9478 (Option 1).