



FinCEN FBAR Help

General Instructions

FinCEN Report 114, Report of Foreign Bank and Financial Accounts (FBAR), is used to report a financial interest in or signature authority over a foreign financial account. The deadline to file the FBAR to FinCEN coincides with the current IRS tax season filing deadline for annual tax returns (generally April 15). This date change was mandated by the Surface Transportation and Veterans Health Care Choice Improvement Act of 2015, Public Law 114-41 (the Act). Specifically, section 2006(b)(11) of the Act changed the FBAR due date to April 15 to coincide with the Federal income tax filing season. The Act also allows an extension of the filing deadline of up to six months. To implement the statute with minimal burden, FinCEN will grant filers failing to meet the FBAR annual due date of April 15 an automatic extension to October 15 each year. Accordingly, specific requests for this extension are not required (click [here](#) for more details). The FBAR filing deadline will follow the Federal income tax due date guidance, which notes that when the Federal income tax due date falls on a Saturday, Sunday, or legal holiday, the due date is delayed until the next business day. (See <https://www.irs.gov/filing/individuals/when-to-file>)

Who Must File the FBAR?

A United States person that has a financial interest in or signature authority over foreign financial accounts must file an FBAR if the aggregate value of the foreign financial accounts exceeds \$10,000 at any time during the calendar year. The full line item instructions are located at [FBAR Line Item Instructions](#). The IRS also has provided a [FBAR Guidance page](#).

How Do I File the FBAR?

The Report of Foreign Bank and Financial Accounts (114) must be filed electronically using the BSA E-Filing System. Individuals can satisfy their filing obligation by using the [no registration option](#) within the E-Filing System. Institutions (including attorneys, CPAs, and enrolled agents), must register with the BSA E-Filing System and [obtain a User ID and password](#) in order to file FBARs. Please review the [FAQs](#) regarding the definition of an Individual as well other items regarding filing guidelines. For direction on how to complete the FBAR properly, contact FinCEN's Regulatory Helpline at 800-949-2732; if calling from outside the United States contact 703-905-3975.

Regulatory Help

Please review the [FBAR Line Item Instructions](#) for completing the FBAR for direction on how to complete the FBAR properly. For answers to questions regarding BSA regulations, contact FinCEN's Regulatory Helpline at 800-949-2732; if calling from outside the United States contact 703-905-3975.

Technical Help

Please review the [How to File the FBAR Electronically](#) instructions to ensure your system is setup properly to file the FBAR on our system. Technical issues encountered during the FBAR Filing process may be resolved by accessing the [Support Center](#) page on the BSA E-Filing System or by creating a [support ticket](#) with the BSA E-Filing Help Desk. When creating a support ticket, please provide the operating system and browser used, and any specific details related to your inquiry. Please do NOT include sensitive information regarding the contents of your FBAR (such as account numbers, taxpayer identification numbers, etc.) in your support ticket. The Help Desk is available Monday through Friday from 8 a.m. to 6 p.m. EST. Please note that the Help Desk is closed on Federal holidays.