



Important Notices to E-Filers: FinCEN Announces Update to the Currency Transaction Report (CTR)

Announces Technical Webinar

May 24, 2017 – In August of 2017, the Currency Transaction Report (CTR) available on the BSA E-Filing System will be updated to adhere to the changes defined in Federal Register notice posted on February 20th, 2016 (<https://www.federalregister.gov/documents/2016/02/02/2016-01825/proposed-collection-comment-request-bank-secrecy-act-currency-transaction-report-bctr-revised-layout>). New or updated data fields will be added to the online discrete CTR as well as the CTR batch files. The new or updated data fields are:

Part I Person Involved in Transaction

Renamed Item 2d from “Courier Service (private)” to “Common carrier”

Part II Amount and Type of Transaction

Added a checkbox to Item 24 to reflect “Shared Branching”

Part III Transaction Location

Added an Unknown option to Item 29, Primary Federal Regulator

Added an Unknown checkbox to Item 32, EIN

Added Item 37, Country

Added Item 41, Cash in amount for transaction location

Add Item 42, Cash out amount for transaction location

Part IV Filing Institution Contact Information

Added new Part IV “Filing Institution Contact Information” section to collect data about the institution that filed the CTR

Batch filers will be required to submit the updated CTR data in an XML based file, rather than the current ASCII based fixed-length delimited file. The XML User Guide can be downloaded at [FinCEN Currency Transaction Report \(CTR\) Electronic Filing Requirements for XML](#). The batch CTR XSD file can be downloaded at the following location: [FinCEN Currency Transaction Report \(CTR\) XSD](#).

Discrete CTR Impact

Discrete filers will be able to utilize the new online form with the new and updated fields in August 2017.

Part I Person Involved in Transaction Changes

Currency Transaction Report

Home Step 1. Filing Institution Contact Information Step 2. Transaction Location(s) Information Step 3. Person(s) Involved Information Step 4. Amount and Type of Transaction(s)

Part I Person Involved in Transaction(s) 1 of 1 + -

*2 a Person conducting transaction on own behalf b Person conducting transaction for another c Person on whose behalf transaction was conducted d Common Carrier

3 Multiple transactions

Check If entity

*4 Individual's last name or entity's legal name Unknown

*5 First name Unknown

6 Middle name

Suffix

7 Gender

8 Alternate Name

9 Occupation or type of business

9a NAICS Code

*10 Address Unknown

*11 City Unknown

*12 State Unknown *13 ZIP/Postal Code Unknown

*14 Country Unknown

*15 TIN Unknown 16 TIN type

*17 Date of birth Unknown

18 Contact phone number Ext.

19 E-mail address

*20 Form of identification used to verify identity Unknown

Driver's license/State ID Passport Alien Registration Other

Number Country Issuing State

Part II Amount and Type of Transaction Changes

Currency Transaction Report

Home
Step 1. Filing Institution Contact Information
Step 2. Transaction Location(s) Information
Step 3. Person(s) Involved Information
Step 4. Amount and Type of Transaction(s)

Part II Amount and Type of Transaction(s). Check all boxes that apply.

*23 Date of transaction

24 Armored car (FI Contract) ATM Mail Deposit or Shipment Night Deposit Aggregated transactions Shared Branching

*25 CASH IN: (in U.S. dollar equivalent)	*27 CASH OUT: (in U.S. dollar equivalent)
a Deposit(s) \$ <input style="width: 100px;" type="text"/> .00	a Withdrawal(s) \$ <input style="width: 100px;" type="text"/> .00
b Payment(s) <input style="width: 100px;" type="text"/> .00	b Advance(s) on credit (including markers) <input style="width: 100px;" type="text"/> .00
c Currency received for funds transfer(s) out <input style="width: 100px;" type="text"/> .00	c Currency paid from funds transfer(s) in <input style="width: 100px;" type="text"/> .00
d Purchase of negotiable instrument (s) <input style="width: 100px;" type="text"/> .00	d Negotiable instrument(s) cashed <input style="width: 100px;" type="text"/> .00
e Currency exchange(s) <input style="width: 100px;" type="text"/> .00	e Currency exchange(s) <input style="width: 100px;" type="text"/> .00
f Currency to prepaid access <input style="width: 100px;" type="text"/> .00	f Currency from prepaid access <input style="width: 100px;" type="text"/> .00
g Purchases of casinos chips, tokens and other gaming instruments <input style="width: 100px;" type="text"/> .00	g Redemption(s) of casino chips, tokens, TITO tickets and other gaming instruments <input style="width: 100px;" type="text"/> .00
h Currency wager(s) including money plays <input style="width: 100px;" type="text"/> .00	h Payment(s) on wager(s) (including race and OTB or sports pool) <input style="width: 100px;" type="text"/> .00
i Bills inserted into gaming devices <input style="width: 100px;" type="text"/> .00	i Travel and complimentary expenses and book gaming incentives <input style="width: 100px;" type="text"/> .00
z Other (specify): <input style="width: 150px;" type="text"/> <input style="width: 100px;" type="text"/> .00	j Payment for tournament, contest or other promotions <input style="width: 100px;" type="text"/> .00
	z Other (specify): <input style="width: 150px;" type="text"/> <input style="width: 100px;" type="text"/> .00
Total Cash in \$ <input style="width: 100px;" type="text"/> .00	Total Cash out \$ <input style="width: 100px;" type="text"/> .00

26 Foreign Cash in Foreign Country + -

28 Foreign Cash out Foreign Country + -

Part III Transaction Location Changes

Currency Transaction Report

Home Step 1. Filing Institution Contact Information Step 2. Transaction Location(s) Information Step 3. Person(s) Involved Information Step 4. Amount and Type of Transaction(s)

Part III Transaction Location 1 of 1 + -

Would you like to insert all applicable filing institution information into Part III?

*38 Type of financial institution

Other (specify)

*29 Primary Federal regulator

39 If 38a - Casino/Card Club is checked, indicate type (check only one)
 State licensed casino Tribal authorized casino Card club Other

*30 Legal name of financial institution

31 Alternate name, e.g. trade name, DBA

*32 EIN Unknown

*33 Address

*34 City

*35 State

*36 ZIP Code

*37 Country

40 Financial institution ID type

ID number

*41 Cash in amount for transaction location

*42 Cash out amount for transaction location

Filers will now be required to fill out the Financial Institution Contact Information through the addition of the Part IV to the discrete report as shown below:

Currency Transaction Report

Home **Step 1. Filing Institution Contact Information** Step 2. Transaction Location(s) Information Step 3. Person(s) Involved Information Step 4. Amount and Type of Transaction(s)

Part IV Filing Institution Contact Information

*52 Type of financial institution

Other (specify)

*43 Primary Federal regulator

53 If 52a - Casino/Card Club is checked, indicate type (check only one)

State licensed casino Tribal authorized casino Card club Other

*44 Legal name of filing institution

45 Alternate name, e.g. trade name, DBA

*46 EIN

*47 Address

*48 City

*49 State

*50 ZIP Code

*51 Country

54 Financial institution ID type

ID number

*55 Contact office

*56 Phone number Ext.

*57 Date Filed (Date filed will be auto-populated when the form is signed.)

Batch CTR Deadlines

The BSA E-Filing System will continue to accept ASCII based batch files until May of 2018. Batch filers will have nine months from the to be determined go-live date in August to adhere to the new XML specification.

FinCEN will host a technical webinar on June 21st, 2017 to provide an overview of the XML specifications and also address any questions regarding the XML User Guide. Application developers and programmers are urged to register and attend this webinar. Participants can register for the webinar below:

Register now!

<https://attendee.gotowebinar.com/register/8816599296795401730>

After registering, you will receive a confirmation email containing information about joining the webinar.

[View System Requirements](#)

We would request any initial questions be submitted via email at BSAEFilingHelp@fincen.gov prior to the webinar. Please indicate “FinCEN CTR Update Questions” in the subject heading of your email.