Financial Crimes Enforcement Network (FinCEN)

FinCEN Report of Foreign Bank and Financial Accounts (FBAR) Electronic Filing Requirements

XML Schema 2.0

User Guide

DEPARTMENT OF THE TREASURY

FINANCIAL CRIMES ENFORCEMENT NETWORK (FINCEN)

0. Revision History

Version Number	Date	Change Description
1.0	06/23/2017	Initial version
1.1	10/13/2017	Updates include:

Updates include:

Section 3.3 Element Requirements

- ActivityAssociation:
  - Updated the minOccurs value from "0" to "1".
  - Updated the Element Restrictions to make this a required element.
  - Updated the Remarks to reject the submission if this element is not recorded.
- CorrectsAmendsPriorReportIndicator:
  - Updated the Element Restrictions to make this a required element.
  - Updated the Value Restrictions to allow a null value for this element.
- Re-sequenced the ApprovalOfficialSignatureDateText element to be recorded prior to the EFilingPriorDocumentNumber element.
- ThirdPartyPreparerIndicator:
  - Updated the following rejection criteria as follows: "The element is not recorded or does not contain a value, and third party preparer is not indicated PreparerFilingSignatureIndicator is not recorded with a "Y" value."
- SignatureAuthorityIndicator:
  - Updated element name to the following: SignatureAuthoritiesIndicator and extended this change throughout the User Guide.

Section 4. FinCEN FBAR XML Acknowledgement Format

- Added the following schema reference to the introductory paragraph: "Please visit https://www.fincen.gov/sites/default/files/schema/base/EFL_BatchAcknowledgementSchema.xsd to access the FinCEN XML 2.0 batch acknowledgement schema file."
- Removed the "fc2" prefix from all elements in the returned FBAR XML Acknowledgement file.
- EFilingBatchXML:
  - Added "StatusCode" to the Attribute(s) and updated the Example to include the StatusCode attribute and its value (e.g. StatusCode="A").
  - Updated the SeqNum values associated with the EFilingActivityErrorXML elements in the Example to correctly show the value resetting to "1" for each new Activity element.
- EFilingSubmissionXML:
  - Added "StatusCode" to the Attribute(s) and updated the Example to include the StatusCode attribute and its value (e.g. StatusCode="A").
- EFilingActivityErrorXML:
  - ErrorContextText: Updated the Description, Value Restriction(s), and Example to include additional details regarding how the value will be recorded.

Section 4.2 Acknowledgement XML Example

- Updated the Sample to reflect the changes to Section 4 mentioned above.

Attachment A – Error Descriptions

- Added Error Code A26 – State code and country code mismatch when U.S. Territory is recorded.

		• Removed Error Code C6 (The element is recorded for an inappropriate party type) associated with the Part I Filer Information (Type of Filer) because it is a duplicate of error code A2.
		• Removed the following error codes from the Transmitter Contact section due to the fact the Phone Number is not applicable for this section:
		   ○ I8 – The value recorded for the element contains non-numeric characters
		   ○ I9 – The element is recorded but without a value (i.e. the value is null).
		• Revised the Error Text associated with the following elements to read "The element is ~~not~~ recorded ~~or~~ but does not contain a value (i.e. the value is null)": D8, E8, F8, and G8.
		Miscellaneous
		Added the section "Secure Data Transfer Mode Filers" to the end of the document. This section provides information about filing the FBAR XML batch via secure, system to system file transfer.

1.2	7/31/2018	3.2 Batch Validation (Form & Fit) Overview
		
		• Added the following bullet to the list of general schema requirements that all XML batch files must adhere to:
		   ○ Element names must be spelled correctly and in the correct case. *Do NOT included spaces at the beginning or ending of the element names.*
		   ○ *Element values must not include leading and/or trailing spaces.*
		   ○ *Element values must not include non-printable characters, such as carriage returns, line feeds, and tabs.*

1.3	10/1/2019	FinCEN FBAR XML Batch Reporting Requirements
		• AccountMaximumValueAmountText
		   ○ Removed the following 'accepted with warning' validation criteria from the remarks:
		      ■ The FBAR contains a single account with a value less than or equal to $10,000.
		      ■ The FBAR contains multiple accounts with an aggregated value less than or equal to $10,000 and "Y" is not reported in <UnknownMaximumValueIndicator>.
		• PartyIdentificationTypeCode
		   ○ Updated the value restrictions by including 1 (SSN/ITIN) and 9 (Foreign TIN) as acceptable values for the Consolidated Report Account Owner (44) party type. This is now consistent with the FinCEN FBAR discrete entry form.
		Error Descriptions (Attachment A)
		• Removed the following error codes as a result of the removal of the "less than $10,000" criteria (above):
		   ○ D5: The FBAR contains a single account and the value is less than or equal to $10,000.
		   ○ D24: The FBAR multiple accounts with an aggregated value less than or equal to $10,000 and "Y" is not reported in <UnknownMaximumValueIndicator>.
		   ○ E5: The amount recorded is less than or equal to $10,000.
		   ○ F5: The amount recorded is less than or equal to $10,000.
		   ○ G5: The amount recorded is less than or equal to $10,000.
		Electronic Filing Instructions (Attachment C)
		• Who Must File an FBAR

		o Added the following sentence to the description: "This does not prohibit filing an FBAR on an aggregated value less than or equal to $10,000." • Addresses o Added the following note to the end of the section text: "NOTE: The ISO 3166-2 country list contains the code "UM" that stands for the United State Minor Outlying Islands. Using "UM" in country fields is prohibited. These islands are uninhabited. As such they have no addresses." • Monetary amounts o Modified the description as follows (underlined for emphasis): "If the maximum account value of a single account or aggregate of the maximum account values of multiple accounts exceeds $10,000, an FBAR must be filed. An FBAR may be filed but is not required to be filed if the person did not have more than $10,000 of maximum value or aggregate maximum value in foreign financial accounts at any time during the calendar year."
1.4	08/01/2021	Changed Error Code A13 to F60 – "The namespace prefix for the element is invalid."

Contents

1. Introduction

The FinCEN XML Schema 2.0 User Guide outlines the business and validation rules to support the electronic batch transmission of the FinCEN Report of Foreign Bank and Financial Accounts (FinCEN Report 114 – FBAR). Electronic filing of this report will be through the Bank Secrecy Act (BSA) E-Filing System operated by the Financial Crimes Enforcement Network (FinCEN). BSA E-Filing users who intend to file the FinCEN FBAR batch XML should be familiar with FinCEN regulations, Extensible Markup Language (XML) and the FinCEN XML schemas. For more information, please go to bsaefiling.fincen.treas.gov.

2. FinCEN FBAR XML Schema Overview

Before you begin submitting your BSA data to FinCEN's BSA E-Filing System (bsaefiling.fincen.treas.gov) via XML batch, you must first review the required schemas to assist you with constructing and testing your XML batch file before submitted to FinCEN for processing. These schemas define the requirements by which the FinCEN FBAR XML batch file must be constructed, such as which elements must contain an entry, which elements can be omitted when the data are unknown, what the appropriate values are for certain elements, and what sequence the elements should appear in when building the batch. Please visit Please visit https://www.fincen.gov/sites/default/files/schema/base/EFL_FBARXBatchSchema.xsd to access the FinCEN FBAR XML 2.0 schema file.

2.1. File Organization

This section describes the general formatting requirements for FinCEN FBAR XML batch reporting. The diagram below provides a visual representation of the XML batch file layout from a high level perspective. Detailed element requirements can be found in Section 3 – FinCEN FBAR XML Batch Reporting Requirements.
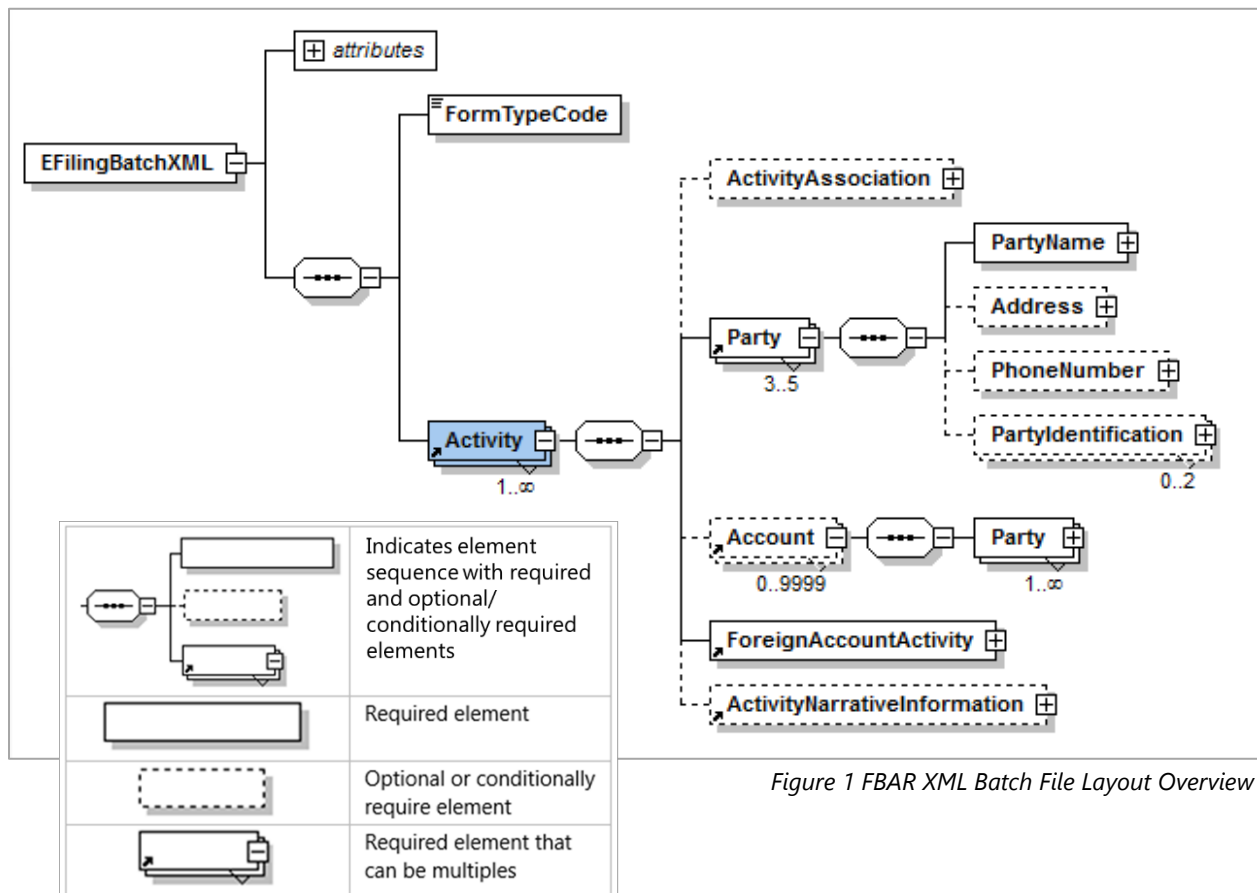

Figure 1 FBAR XML Batch File Layout Overview

XML declaration (prolog)

The XML declaration specifies the XML version and character encoding used in the file. It must appear on the first line of the file.

EFilingBatchXML

This is the root element and serves as the container for all FinCEN FBAR documents recorded in the batch. It must be the first element recorded in the file.

The EFilingBatchXML element is parent to the following complex element(s):

- **Activity.** This element is the container for each FinCEN FBAR document in the batch. All BSA data related to a single FinCEN FBAR document must be recorded within the <Activity> element. The number of <Activity> elements will depend on the number of FinCEN FBAR documents being reported in the batch.

Activity

Each FinCEN FBAR document in the batch must begin with the <Activity> element. It identifies all information related to a single FinCEN FBAR, including (but not limited to) information about the transmitter of the batch file, foreign account filer, and third party preparer (if applicable), as well as the foreign financial account(s) and account owner(s). There is no limit to the number of <Activity> elements that may be recorded in the batch; however, batch files should not exceed 60MB total.

The <Activity> element is parent to the following complex element(s):

- **ActivityAssociation.** This element is the container for the type of filing and should be recorded when the FinCEN FBAR corrects/amends a prior report.
- **Party.** This element is the container for any person (individual or entity) associated with the FinCEN FBAR at the activity level, such as the batch file transmitter, the foreign account filer, and the third party preparer and preparing firm (if applicable).
- **Account.** This element is the container for foreign account information associated with the filer, such as a separately owned foreign financial account, jointly owned foreign financial account, a foreign financial account where the filer has signature authority but no financial interest, and/or a foreign financial account where the filer is filing a consolidated report. NOTE: The <Account> element also contains <Party> elements in addition to those mentioned above, such as the financial institution where the account is held, and the account owners.

ActivityAssociation

As the container for the type of filing declaration for the FinCEN FBAR, this element (when recorded) identifies the FinCEN FBAR as a correction/amendment to a prior report. There can only be one occurrence of this element for each <Activity> element in the batch.

Party

Each FinCEN FBAR in the batch must include at the <Activity> element level a separate <Party> element identifying the following:

Transmitter
This is the person (individual or entity) handling the data accumulation and formatting of the batch file. Each FinCEN FBAR <Activity> element in the batch must include a <Party> element that identifies the batch transmitter. *The batch transmitter should be identical for each FinCEN FBAR.* There must be only one occurrence of this party for each FinCEN FBAR in the batch.

Transmitter Contact
This is the official contact for the transmitter. Each FinCEN FBAR <Activity> element in the batch must include a <Party> element that identifies the point of contact for the batch transmitter. *The transmitter contact should be*

identical for each FinCEN FBAR. There must be only one occurrence of this party for each FinCEN FBAR in the batch.

Foreign Account Filer
This is the United States person that has a financial interest in or signature authority over foreign financial accounts when the aggregate value of the foreign financial accounts exceeds $10,000 at any time during the calendar year. There must be only one occurrence of this party for each FinCEN FBAR in the batch.

If the FinCEN FBAR involves a third party preparer who is either self-employed or with a firm, then a separate <Party> element must be recorded for each:

Third Party Preparer
This is the individual that has prepared the FinCEN FBAR and is filing on behalf of the filer and/or owner of the foreign account(s). If recorded, there may be only one occurrence of this party for each FinCEN FBAR in the batch.

Third Party Preparer Firm
This is the firm associated with the third party preparer. This party type is not applicable when the third party preparer is self-employed. If recorded, there may be only one occurrence of this party for each FinCEN FBAR in the batch.

Account

Each FinCEN FBAR in the batch must include at least one <Account> element where one or more of the following account types are identified; however, if the filer has financial interest or signature authority over (but no financial interest) in 25 or more accounts, the account information may not be required. Please refer to Attachment C – Electronic Filing Institutions for more details.

Separately Owned Financial Account
Information about a financial account owned separately by the filer. Information about the financial institution where the account is held must be recorded as a <Party> element below the <Account> element.

Jointly Owned Financial Account
Information about a financial account owned jointly by the filer. Information about the financial institution where the account is held is recorded as a <Party> element below the <Account>, along with a separate <Party> element for each owner associated with the joint account.

No Financial Interest Account
Information about a financial account where filer has signature authority but no financial interest in the account. Information about the financial institution where the account is held is recorded as a <Party> element below the <Account>, along with a separate <Party> element for each owner associated with the joint account.

Consolidated Report Account
Information about a financial account where filer is filing a consolidated report. Information about the financial institution where the account is held is recorded as a <Party> element below the <Account>, along with a separate <Party> element for each owner associated with the joint account.

Foreign Account Activity

This is the container for general information about the FinCEN FBAR, such as the FinCEN FBAR calendar year, the count of financial interest and/or signature authority accounts associated with the filer (if applicable), and if filing the FinCEN FBAR past the annual deadline, a reason code can be recorded. There can only be one occurrence of this element for each <Activity> element in the batch.

Activity Narrative Information

This is the container for a detailed explanation as to why the FinCEN FBAR is being filed late when the reason does not fall into one of the predefined classifications provided by FinCEN. There can only be one occurrence of this element for each <Activity> element in the batch.

3. FinCEN FBAR XML Batch Reporting Requirements

This section describes in detail the reporting requirements for each element in the FinCEN FBAR batch.

3.1. Element Definition Overview

Each element in this user guide is defined using the following terms:

Item	Description
Element Name	This is the name that must be used when recording the element.
minOccurs/maxOccurs	This defines the number of times the element can occur for the parent element. • **MinOccurs**. The minimum number of times this element may be recorded for the parent element (e.g. minOccurs=0 means this element is only required under certain conditions while minOccurs=1 means at least one of the element must be recorded for the parent element in the FinCEN FBAR.) • **MaxOccurs**. The maximum number of times this element may be recorded for the parent element (e.g. maxOccurs=9999 means this element can occur up to 9999 times in the same FinCEN FBAR.)
Description	This is the summary description of the element. Also included in the description is a list of sub-elements associated with the element (if applicable) as well as any special requirements for when (and when not) to record the element.
Attribute(s)	This specifies the attribute(s) that are required to be recorded for the element. Note: Various elements contain the **SeqNum** attribute used to identify the associated element in the batch file. The value recorded for this attribute must be numeric and unique. It should begin with "1" and increase by 1 for all subsequent elements in the batch that contain this attribute.
Parent Element	This identifies the element's container element. The <Parent> element contains sub elements and is considered a complex element.
Element Restriction(s)	This specifies the requirement level for the element; specifically, under what conditions the element should be recorded: • **Required**. The element must be recorded for the <Parent> element; however, this does not necessarily mean that a value must also be recorded for the element. • **Conditionally Required** means that the element should only be recorded when certain conditions apply (if the element is labeled as conditionally required, the conditions for recording the element are defined in the Remarks). NOTE: If neither of the above requirement levels are specified in this field, then the element is not required. However, a field that is not required does not mean that it is optional. All fields require an entry when the filer has the relevant data.
Value Restriction(s)	This specifies any requirements and/or restrictions in terms of the value recorded for the element. • **Required**. A value must be recorded for the element. • **Conditionally Required**. A value may or may not be recorded for the element depending on whether or not certain conditions apply.
Remarks	This specifies any additional information about the element to assist with reporting; including: • Reporting conditions that may result in a batch rejection. • Reporting conditions that may result in a batch accepted with warnings.
Example	This provides one or more examples of how to record the element.

3.2. Batch Validation (Form & Fit) Overview

> **IMPORTANT:** FinCEN strongly encourages that filers first test their XML batch files for schema compliance using the schemas available at www.fincen.gov/base. Your batch file should pass schema validation before you attempt to submit to FinCEN; otherwise, it will be at risk of being rejected.

It is important to note that if the batch file does not adhere to the basic format described in this guide in accordance with the FBAR XML batch schema, then the batch will fail validation and will not be accepted by FinCEN.

Here is a list of general schema requirements that your batch must adhere to in addition to the data requirements described for each element throughout this guide:

- Elements must include the prefix "fc2".
- Element names must be spelled correctly and in the correct case. Do NOT included spaces at the beginning or ending of the element names.
- Elements must have a matching closing tag (which includes a self-closing tag in the event that no value is recorded for the element).
- Elements must be in the correct sequence.
- Elements must be recorded when the minOccurs=1 (or greater than 1).
- Elements must not be recorded more than the maxOccurs value for the associated <Parent> element.
- Element values must not exceed the maximum specified character limit.
- Element values must not include leading and/or trailing spaces.
- Element values must not include non-printable characters, such as carriage returns, line feeds, and tabs.

3.3. Element Requirements

The following defines each element in the FinCEN FBAR XML batch in the order in which they can be recorded.

XML declaration/prolog

The XML declaration must appear on the first line of the file.

Element Name:	?xml		minOccurs:	1	maxOccurs:	1
Description:	XML declaration/prolog. This is the XML declaration which specifies the XML version and character encoding used in the file.					
Attribute(s):	version. The version number of the XML. The value recorded must be "1.0" encoding. The character encoding, which must be UTF-8, used for the XML. The value recorded must be "UTF-8"					
Parent Element:	n/a					
Element Restriction(s):	This declaration must be recorded.					
Value Restriction(s):	The value provided must adhere to the following requirements: • <?xml version="1.0" encoding="UTF-8"?>					
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The XML declaration/prolog is not recorded with the required values (see Value Restriction(s) above) or it is not recorded on the first line of the batch file.					
Example:	<?xml version="1.0" encoding="UTF-8"?>					

EFilingBatchXML Elements

The <EFilingBatchXML> element is the container for the contents of the batch file, which may include one or more FinCEN FBAR documents. It must be the first element recorded in the file (directly following the XML declaration/prolog) and is considered the root element. An <Activity> element must be recorded for each FinCEN

> **IMPORTANT:** If the batch file does not conform to the above requirements, it will fail schema validation and the entire batch submission will be rejected by FinCEN.

FBAR document within the EFilingBatchXML element. Once all FinCEN FBAR <Activity> elements are recorded, the batch file must include a closing tag for the element (e.g. </EFilingBatchXML>) which should be the last line of data recorded in the file. There must only be one occurrence of this element in the file.

Element Name:	EFilingBatchXML	minOccurs:	1	maxOccurs:	1

Description:	FinCEN FBAR XML batch (header). This is the container for the contents of the batch file.
	
	This element is parent to the following sub-elements:
	      FormTypeCode
	      Activity *
	
	NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.				

Attribute(s):	ActivityCount. The total count of all <Activity> elements recorded in the batch file. PartyCount. The total count of <Party> elements where the <ActivityPartyTypeCode> element is equal to "41" (Financial institution where account is held) recorded in the batch file. AccountCount. The total count of all <Account> elements recorded in the batch file. JointlyOwnedOwnerCount. The total count of <Party> elements where the <ActivityPartyTypeCode> element is equal to "42" (Principle joint owner). NoFIOwnerCount. The total count of <Party> elements where the <ActivityPartyTypeCode> element is equal to "43" (No financial interest account owner). ConsolidatedOwnerCount. The total count of <Party> elements where the <ActivityPartyTypeCode> element is equal to "44" (Consolidated report account owner). xsi:schemaLocation. The location of the FBARX batch schema, which is www.fincen.gov/base/EFL_FBARXBatchSchema.xsd. xmlns:xsi. The namespace definition location, which is http://www.w3.org/2001/XMLSchema-instance. xmlns:fc2. The name prefix that must be specified for each element in the file (e.g. <fc2:EFilingBatchXML>). The value for this attribute should be www.fincen.gov/base.				
Parent Element:	n/a				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	n/a				

Remarks:	The batch submission will be rejected if any of the following conditions are true:
	   • The element is not recorded or is incorrectly formatted.
	   • One or more of the attributes are missing, incorrectly formatted, or contain an invalid value.
	   • The reported attribute count does not match the actual count.				

Example:	`<?xml version="1.0" encoding="UTF-8"?>` `<fc2:EFilingBatchXML ActivityCount="55" PartyCount="102" AccountCount="102" JointlyOwnedOwnerCount="27" NoFIOwnerCount="36" ConsolidatedOwnerCount="10" xsi:schemaLocation="www.fincen.gov/base/EFL_FBARXBatchSchema.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:fc2="www.fincen.gov/base">` ` <fc2:FormTypeCode>FBARX</fc2:FormTypeCode>` ` <fc2:Activity SeqNum="1">` ` ...` ` </fc2:Activity>` `</fc2:EFilingBatchXML>`				

Element Name:	FormTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Form type (code). This element identifies the type of form being reported in the batch.				
Attribute(s):	n/a				
Parent Element:	EFilingBatchXML				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must equal: • FBARX				

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or is incorrectly formatted. • The value recorded for the element is not equal to FBARX.
Example:	`<fc2:FormTypeCode>`FBARX`</fc2:FormTypeCode>`

Activity Elements

The <Activity> element is the container for the FinCEN FBAR document. The first <Activity> element in the batch file must directly follow the <FormTypeCode> element. Once all sub-elements related to the FinCEN FBAR are recorded, the batch file must include a closing tag for the element (e.g. </Activity>) before any subsequent FinCEN FBAR <Activity> elements are recorded. The <Parent> element <EFilingBatchXML> element must contain at least 1 occurrence of this element. There is no maximum occurrence value set for this element; <u>however, the total size of the batch file must not exceed 60MB.</u>

> **IMPORTANT:** If the batch file does not conform to the above requirements, it will fail schema validation and the entire batch submission will be rejected by FinCEN.

Element Name:	Activity	minOccurs:	1	maxOccurs:	unbounded
Description:	FinCEN FBAR activity (header). This is the container for the FinCEN FBAR document contents, which includes information about the transmitter, reporting financial institution, transaction location(s), person(s) involved in the transaction(s), and specific activity data related to the currency transaction report, such as the date of the transaction(s), the total cash-in/out amount(s), etc. This element is parent to the following sub-elements: ApprovalOfficialSignatureDateText EFilingPriorDocumentNumber PreparerFilingSignatureIndicator ThirdPartyPreparerIndicator ActivityAssociation * Party * Account * ForeignAccountActivity * ActivityNarrativeInformation * NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.				
Attribute(s):	SeqNum. The value recorded for this attribute must be numeric and unique. It should begin with "1" and increase by 1 for all subsequent elements in the batch that contain this attribute.				
Parent Element:	EFilingBatchXML				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	n/a				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value.				

Example:	`<fc2:Activity SeqNum="1">`
	 `<fc2:ApprovalOfficialSignatureDateText>`20171022`</fc2:ApprovalOfficialSignatureDateText>`
	 `<fc2:EFilingPriorDocumentNumber>`31000000000001`</fc2:EFilingPriorDocumentNumber>`
	
	 …
	 `</fc2:Activity>`				

Element Name:	ApprovalOfficialSignatureDateText	minOccurs:	1	maxOccurs:	1

Description:	Date of signature (text). This element identifies the date in which the FinCEN FBAR is approved for electronic submission through FinCEN's BSA E-Filing System either by the filer or by a third party preparer on behalf of the filer
Attribute(s):	n/a
Parent Element:	Activity
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	The value provided must adhere to the following requirements: • 8 numeric characters in the format YYYYMMDD where YYYY = year, MM = month, and DD = day. Single digit days or months must be prefaced by a zero.
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is recorded but without a value (i.e. the value is null). • The value recorded for the element is not a valid date in the format YYYYMMDD. The batch submission will be accepted with warning if any of the following conditions are true: • The value recorded for the element is a date greater than the current date.
Example:	`<fc2:ApprovalOfficialSignatureDateText>`20170310`</fc2:ApprovalOfficialSignatureDateText>`

Element Name:	EFilingPriorDocumentNumber	minOccurs:	0	maxOccurs:	1
Description:	Prior report BSA Identifier (text). This element identifies the BSA Identifier (BSA ID) of the previously-filed FinCEN FBAR when filing a correction/amendment to that report.				
Attribute(s):	n/a				
Parent Element:	Activity				
Element Restriction(s):	Conditionally Required. Record this element when: • <CorrectsAmendsPriorReportIndicator> contains a "Y" value.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 14-digit numeric BSA ID (if the BSA ID is known). • Equal to "00000000000000" (if the BSA ID is unknown).				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded but without a value (i.e. the value is null). • The value recorded for the element contains non-numeric characters. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded and <CorrectsAmendsPriorReportIndicator> contains a "Y" value. • The element is recorded (with a valid value) and <CorrectsAmendsPriorReportIndicator> is not recorded or contains a null value.				
Example(s):	`<fc2:EFilingPriorDocumentNumber>`31000000000001`</fc2:EFilingPriorDocumentNumber>`				

Element Name:	PreparerFilingSignatureIndicator	minOccurs:	0	maxOccurs:	1
Description:	Filer signature (indicator). This element declares that this FinCEN FBAR was prepared by the foreign account filer and it is authorized for submission to FinCEN's BSA E-Filing System.				
Attribute(s):	n/a				
Parent Element:	Activity				
Element Restriction(s):	Conditionally Required. Record this element when: • The FinCEN FBAR was prepared by the foreign account filer and is authorized for submission to FinCEN's BSA E-Filing System. If the FinCEN FBAR was completed by a third party preparer on behalf of the filer, record the <ThirdPartyPreparerIndicator> element with a "Y" value and do not record the <PreparerFilingSignatureIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate that this report was prepared by the foreign account filer and is authorized by the filer for submission)				
Remarks:	The batch submission will be rejected if any of the following conditions are true:				

	• The element start tag and/or end tag is incorrectly formatted. • The element is not recorded or does not contain a value and third party preparer is not indicated. • The element contains a value not equal to "Y" or null. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • Filer Signature and Third Party Preparer are both indicated.				
Example:	<fc2:PreparerFilingSignatureIndicator>Y</fc2:PreparerFilingSignatureIndicator>				
Element Name:	**ThirdPartyPreparerIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Third party preparer (indicator). This element declares that this FinCEN FBAR was prepared by third party preparer on behalf of the foreign account filer and it is authorized for submission to FinCEN's BSA E-Filing System.				
Attribute(s):	n/a				
Parent Element:	Activity				
Element Restriction(s):	Conditionally Required. Record this element when: • The FinCEN FBAR was prepared by third party preparer on behalf of the foreign account filer and is authorized for submission to FinCEN's BSA E-Filing System. If the FinCEN FBAR was completed by foreign account filer, record the <PreparerFilingSignatureIndicator> element with a "Y" value and do not record the <ThirdPartyPreparerIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate that this report was prepared by a third party preparer on behalf of the foreign account filer and is authorized for submission)				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is not recorded or does not contain a value and PreparerFilingSignatureIndicator is not recorded with a "Y" value. • The element contains a value not equal to "Y" or null. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • Filer Signature and Third Party Preparer are both indicated.				
Example:	<fc2:ThirdPartyPreparerIndicator>Y</fc2:ThirdPartyPreparerIndicator>				

Element Name:	**ActivityAssociation**	See *ActivityAssociation Elements* section for details.

Element Name:	**Party**	See *Party Elements* section for details.

Element Name:	**Account**	See *Account Elements* section for details.

Element Name:	**ForeignAccountActivity**	See *ForeignAccountActivity Elements* section for details.

Element Name:	**ActivityNarrativeInformation**	See *ActivityNarrativeInformation Elements* section for details.

ActivityAssociation Elements

The <ActivityAssociation> element is the container for information about the type of filing associated with the FinCEN FBAR. Once all sub-elements related to the <ActivityAssociation> element are recorded, the batch file must include a closing tag for the element (e.g. </ActivityAssociation>). There must be one occurrence of this element for each FinCEN FBAR <Activity> element recorded in the batch.

> **IMPORTANT:** If the batch file does not conform to the above requirements, it will fail schema validation and the entire batch submission will be rejected by FinCEN.

Element Name:	ActivityAssociation	minOccurs:	1	maxOccurs:	1
Description:	FinCEN FBAR activity filing type association (header). This is the container that identifies the FinCEN FBAR as a correction/amendment to a prior report. This element is parent to the following sub-element: CorrectsAmendsPriorReportIndicator				
Attribute(s):	SeqNum				
Parent Element:	Activity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	n/a				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag are incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value.				

Example:	`<fc2:ActivityAssociation SeqNum="2">`
	    `<fc2:CorrectsAmendsPriorReportIndicator>Y</fc2:CorrectsAmendsPriorReportIndicator>`
	`</fc2:ActivityAssociation>`				

Element Name:	CorrectsAmendsPriorReportIndicator	minOccurs:	1	maxOccurs:	1
Description:	Correct/amend prior report (indicator). This element declares that the FinCEN FBAR corrects or amends a previously-filed report.				
Attribute(s):	n/a				
Parent Element:	ActivityAssociation				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate correct/amend prior report). • Null (if the FBAR is not a correction/amendment to a prior report).				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null.				
Example:	`<fc2:CorrectsAmendsPriorReportIndicator>Y</fc2:CorrectsAmendsPriorReportIndicator>`				

Party Elements (Activity Level)

The <Party> element is the container for information about the individual or entity associated with the FinCEN FBAR. At the report activity level, the <Party> element is used to identify the transmitter [of the batch file], the transmitter contact, the foreign account filer, the third party preparer, and the third party preparer firm. At a minimum, each FinCEN FBAR <Activity> element must contain a separate <Party> element identifying each of the following party types: Transmitter (not to exceed one occurrence), Transmitter Official Contact (not to exceed one occurrence), and Foreign Account Filer (not to exceed one occurrence). If the FinCEN FBAR includes a third party preparer and third party preparer firm (when the third party preparer is not self-employed), a separate <Party> element must be recorded for each party type at the <Activity> element level. Once all sub-elements related to the <Party> element are recorded for the <Activity> element, the batch file must include a closing tag for the party (e.g. </Party>).

> **IMPORTANT:** If the batch file does not conform to the above requirements, it will fail schema validation and the entire batch submission will be rejected by FinCEN.

In this section, all sub-elements associated with the <Party> element are defined; however, when and when not to record each element is dependent upon the party type (e.g. transmitter, foreign account filer, third party preparer, etc.) being identified for the <Party> element. It is noted within each element's description which party type the element can be recorded for and under what conditions the element should be recorded within the Element

Restriction(s). For a complete summary of required party elements by party type, refer to Section 3.4 – Party Elements (Activity Level) by Party Type.

Element Name:	Party	minOccurs:	3	maxOccurs:	5

Description:	Party (header). This is the container for information about the individual or entity associated with the FinCEN FBAR; specifically, the transmitter [of the batch file], the transmitter contact, the foreign account filer, the third party preparer (if recorded), and the third party preparer firm (if a third party preparer is recorded and is not self-employed). The following table describes all possible sub-elements for the Party element and the party type that each element can be recorded for:

Activity party type code definitions
35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm

Party element name	ActivityPartyTypeCode				
	35	37	15	57	56
ActivityPartyTypeCode	•	•	•	•	•
FilerFinancialInterest25ForeignAccountIndicator			•		
FilerTypeConsolidatedIndicator			•		
FilerTypeCorporationIndicator			•		
FilerTypeFiduciaryOtherIndicator			•		
FilerTypeIndividualIndicator			•		
FilerTypeOtherText			•		
FilerTypePartnershipIndicator			•		
IndividualBirthDateText			•		
SelfEmployedIndicator				•	
SignatureAuthoritiesIndicator			•		
PartyName *	•	•	•	•	•
Address *	•		•	•	
PhoneNumber *	•			•	
PartyIdentification *	•		•	•	•

NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.

Attribute(s):	SeqNum
Parent Element:	Activity
Element Restriction(s):	Required. Record a separate instance of this element for each FinCEN FBAR in the batch in order to identify each of the following party types: • Transmitter (no more than one). • Transmitter contact (no more than one). • Foreign account filer (no more than one). Conditionally Required. Record a separate instance of this element for each FinCEN FBAR in the batch in order to identify each of the following party types (when applicable): • Third party preparer (no more than one). • Third party preparer firm (no more than one).
Value Restriction(s):	n/a

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true:
	
	• The element is not recorded or the start tag and/or end tag is incorrectly formatted.
	• The element is missing a "SeqNum" attribute.
	• The element contains a "SeqNum" attribute with a duplicate or invalid value.
	• The FinCEN FBAR <Activity> element does not contain a <Party> element for each of the following required party types or it exceeds the maximum occurrence for the party type:
	 ○ Required party types:
	  ▪ Transmitter (no more than one).
	  ▪ Transmitter contact (no more than one).
	  ▪ Foreign account filer (no more than one).

<table>
<tr><td></td><td>o Conditionally required party types:
▪ Third party preparer (no more than one when a third party prepared the FinCEN FBAR on behalf of the filer, in which case the <ThirdPartyPreparerIndicator> element must be recorded with a "Y" value and the <PreparerFilingSignatureIndicator> element should not be recorded).
▪ Third party preparer firm (no more than one when a third party prepared the FinCEN FBAR on behalf of the filer and the third party preparer is <u>not</u> self-employed, in which case the <SelfEmployedIndicator> element should not be recorded).</td></tr>
</table>

Example:	Transmitter party:

```
<fc2:Party SeqNum="6">
          <fc2:ActivityPartyTypeCode>35</fc2:ActivityPartyTypeCode>
          <fc2:PartyName SeqNum="7">
          ...
          </fc2:PartyName>
          <fc2:Address SeqNum="8">
          ...
          </fc2:Address>
          <fc2:PhoneNumber SeqNum="9">
          ...
          </fc2:PhoneNumber>
          <fc2:PartyIdentification SeqNum="10">
          ...
          </fc2:PartyIdentification>
</fc2:Party>

Transmitter Contact:
<fc2:Party SeqNum="11">
          <fc2:ActivityPartyTypeCode>37</fc2:ActivityPartyTypeCode>
          <fc2:PartyName SeqNum="12">
          ...
          </fc2:PartyName>
</fc2:Party>

Foreign Account Filer:
<fc2:Party SeqNum="13">
          <fc2:ActivityPartyTypeCode>15</fc2:ActivityPartyTypeCode>
          <fc2:FilerFinancialInterest25ForeignAccountIndicator>N</fc2:FilerFinancialInterest25ForeignAccountIndicator>
          <fc2:FilerTypeIndividualIndicator>Y</fc2:FilerTypeIndividualIndicator>
          <fc2:IndividualBirthDateText>19850330</fc2:IndividualBirthDateText>
          <fc2:SignatureAuthoritiesIndicator>Y</fc2: SignatureAuthoritiesIndicator>
          <fc2:PartyName SeqNum="14">
          ...
          </fc2:PartyName>
          <fc2:Address SeqNum="15">
          ...
          </fc2:Address>
          <fc2:PartyIdentification SeqNum="16">
          ...
          </fc2:PartyIdentification>
</fc2:Party>

Third Party Preparer:
<fc2:Party SeqNum="17">
          <fc2:ActivityPartyTypeCode>57</fc2:ActivityPartyTypeCode>
          <fc2:PartyName SeqNum="18">
          ...
          </fc2:PartyName>
          <fc2:Address SeqNum="19">
          ...
          </fc2:Address>
          <fc2:PhoneNumber SeqNum="20">
          ...
          </fc2:PhoneNumber>
          <fc2:PartyIdentification SeqNum="21">
```

```
                ...
                </fc2:PartyIdentification>
        </fc2:Party>

        Third Party Preparer Firm:
        <fc2:Party SeqNum="22">
                <fc2:ActivityPartyTypeCode>56</fc2:ActivityPartyTypeCode>
                <fc2:PartyName SeqNum="23">
                ...
                </fc2:PartyName>
                <fc2:PartyIdentification SeqNum="24">
                ...
                </fc2:PartyIdentification>
        </fc2:Party>
```

Element Name:	ActivityPartyTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Party type (code). This element identifies the type of party (i.e. transmitter, foreign account filer, etc.) associated with the FinCEN FBAR.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party type by recording the appropriate code from the list below: **Code** / **Description** 35 / Transmitter 37 / Transmitter Contact 15 / Foreign Account Filer 57 / Third Party Preparer 56 / Third Party Preparer Firm				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted • The element does not contain a value equal to one of the approved codes listed above.				
Example:	`<fc2:ActivityPartyTypeCode>15</fc2:ActivityPartyTypeCode>`				

Element Name:	FilerFinancialInterest25ForeignAccountIndicator	minOccurs:	0	maxOccurs:	1
Description:	Financial Interest (indicator). This element declares whether or not the filer has a financial interest in 25 or more foreign financial accounts. If "Y" (Yes) is indicated, then the total number of financial interest accounts must be recorded with the element <ForeignAccountHeldQuantityText> (under parent element <ForeignAccountActivity>). See Attachment C – Electronic Filing Instructions for more information regarding how to complete the FinCEN FBAR when the filer has financial interest in 25 or more accounts.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the foreign account filer (15).				
Value Restriction(s):	The value provided must adhere to the following requirements: • Indicate whether or not the filer has a financial interest in 25 or more foreign financial accounts by entering one of the appropriate code from the list below: **Code** / **Description** Y / Yes (the filer has financial interest in 25 or more financial accounts) N / No (the filer does not have financial interest in 25 or more financial accounts)				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted.				

	• The element contains a value not equal to "Y" or "N". • The element is recorded for a party type other than foreign account filer (15).
Example:	<fc2:FilerFinancialInterest25ForeignAccountIndicator>N</fc2:FilerFinancialInterest25ForeignAccountIndicator>

Element Name:	FilerTypeConsolidatedIndicator	minOccurs:	0	maxOccurs:	1
Description:	Consolidated report (indicator). This element declares that the filer is filing the FinCEN FBAR as a consolidated report.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15) and the filer is an entity, and the FinCEN FBAR is being filed as a consolidated report; otherwise, do not record this element. NOTE: Only one filer type should be indicated for a single report.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate consolidated report).				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The type of filer is not specified for the foreign account filer. • More than one type of filer is specified for the foreign account filer.				
Example:	<fc2:FilerTypeConsolidatedIndicator>Y</fc2:FilerTypeConsolidatedIndicator>				

Element Name:	FilerTypeCorporationIndicator	minOccurs:	0	maxOccurs:	1
Description:	Corporation filer type (indicator). This element declares that the foreign account filer type is classified as corporation.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15) the filer is an entity, and the filer type is corporation; otherwise, do not record this element. NOTE: Only one filer type should be indicated for a single report.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate the filer type is classified as a corporation).				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The type of filer is not specified for the foreign account filer. • More than one type of filer is specified for the foreign account filer.				
Example:	<fc2:FilerTypeCorporationIndicator>Y</fc2:FilerTypeCorporationIndicator>				

Element Name:	FilerTypeFiduciaryOtherIndicator	minOccurs:	0	maxOccurs:	1
Description:	Fiduciary or other filer type (indicator). This element declares that the foreign account filer type is not classified as individual, partnership, corporation, or consolidated report.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when:				

	• The party type is associated with the foreign account filer (15), the filer is an entity, and filer type is not classified as individual, partnership, corporation, or consolidation; otherwise, do not record this element. NOTE: Only one filer type should be indicated for a single report.
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate the filer type is classified as fiduciary or other).
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The type of filer is not specified for the foreign account filer. • More than one type of filer is specified for the foreign account filer.
Example:	<fc2:FilerTypeFiduciaryOtherIndicator>Y</fc2:FilerTypeFiduciaryOtherIndicator>

Element Name:	**FilerTypeIndividualIndicator**	**minOccurs:**	0	**maxOccurs:**	1
Description:	Individual filer type (indicator). This element declares that the foreign account filer type is classified as individual.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15) and the filer is an individual; otherwise, do not record this element. NOTE: Only one filer type should be indicated for a single report.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate the filer is classified as individual).				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The type of filer is not specified for the foreign account filer. • More than one type of filer is specified for the foreign account filer.				
Example:	<fc2:FilerTypeIndividualIndicator>Y</fc2:FilerTypeIndividualIndicator>				

Element Name:	**FilerTypeOtherText**	**minOccurs:**	0	**maxOccurs:**	1
Description:	Filer type other description (text). This element identifies the foreign account filer type when the filer type cannot be classified as individual, partnership, corporation, or consolidated report.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the foreign account filer (15) and the <FilerTypeFiduciaryOtherIndicator> element contains a "Y" value; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value and other is indicated. • The element is recorded with a value and other is not indicated.				

Example:	<fc2:FilerTypeOtherText>Other filer type description</fc2:FilerTypeOtherText>

Element Name:	FilerTypePartnershipIndicator	minOccurs:	0	maxOccurs:	1
Description:	Partnership filer type (indicator). This element declares that the foreign account filer type is classified as partnership.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15), the filer is an entity, and filer type is partnership; otherwise, do not record this element. NOTE: Only one filer type should be indicated for a single report.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate the filer is described as a partnership).				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be accepted with warning if any of the following conditions are true: • The type of filer is not specified for the foreign account filer. • More than one type of filer is specified for the foreign account filer.				
Example:	<fc2:FilerTypePartnershipIndicator>Y</fc2:FilerTypePartnershipIndicator>				

Element Name:	IndividualBirthDateText	minOccurs:	0	maxOccurs:	1
Description:	Individual date of birth (text). This element identifies the date of birth of the foreign account filer when the type of filer is classified as individual.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the foreign account filer (15) and the <FilerTypeIndividualIndicator> element contains a "Y" value; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 8 numeric characters in the format YYYYMMDD where YYYY = year, MM = month, and DD = day. Single digit days or months must be prefaced by a zero.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded for an individual filer or the start tag and/or end tag is incorrectly formatted. • The element is recorded but without a value (i.e. the value is null) for an individual filer. • The value recorded for the element is not a valid date in the format YYYYMMDD. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be accepted with warning if any of the following conditions are true: • The date of birth is less than January 1, 1900 or greater than December 31 of the year entered for the report calendar year (<ReportCalendarYearText>).				
Example:	<fc2:IndividualBirthDateText>19741125</fc2:IndividualBirthDateText>				

Element Name:	SelfEmployedIndicator	minOccurs:	0	maxOccurs:	1
Description:	Third party preparer self-employed (indicator). This element declares that the third party preparer is a self-employed individual.				
Attribute(s):	n/a				
Parent Element:	Party				

Element Restriction(s):	Record this element when: • The party type is associated with the third party preparer (57) and the third party preparer is a self-employed individual; otherwise, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate that the third party preparer is a self-employed individual).
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party type other than third party preparer (57).
Example:	`<fc2:SelfEmployedIndicator>Y</fc2:SelfEmployedIndicator>`

Element Name:	SignatureAuthoritiesIndicator	minOccurs:	0	maxOccurs:	1
Description:	Signature authority (indicator). This element declares whether or not the filer has signature authority over but not financial interest in 25 or more foreign financial accounts. If yes to signature authority, then the total number of signature authority accounts must be recorded with element <SignatureAuthoritiesQuantityText> (under parent element <ForeignAccountActivity>). See Attachment C – Electronic Filing Instructions for more information regarding how to complete the FinCEN FBAR when the filer has signature authority over (but no financial interest in) 25 or more accounts.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the foreign account filer (15).				
Value Restriction(s):	The value provided must adhere to the following requirements: • Indicate whether or not the filer has signature authority over (but no financial interest in) 25 or more foreign financial accounts by entering one of the appropriate code from the list below: <table><tr><th>Code</th><th>Description</th></tr><tr><td>Y</td><td>Yes (the filer has signature authority over (but no financial interest) in 25 or more financial accounts)</td></tr><tr><td>N</td><td>No (the filer <u>does not</u> have signature authority over (but no financial interest) in 25 or more financial accounts)</td></tr></table>				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or "N". • The element is recorded for a party type other than foreign account filer (15).				
Example:	`<fc2:SignatureAuthoritiesIndicator>Y</fc2:SignatureAuthoritiesIndicator>`				

PartyName Elements

For additional guidance related to name reporting requirements, please refer to the General Instructions (Name Editing Instructions) located in Attachment C at the end of this guide.

Element Name:	PartyName	minOccurs:	1	maxOccurs:	1
Description:	Party name (header). This is the container for information about the legal name of the party; specifically, the transmitter [of the batch file], the transmitter contact, the foreign account filer, the third party preparer (if recorded), and the third party preparer firm (if a third party preparer is recorded and is not self-employed). The following table describes all possible sub-elements for the PartyName element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer 57 = Third Party Preparer | 56 = Third Party Preparer Firm				

Element name	Activity party type code				
	35	37	15	57	56
PartyName	●	●	●	●	●
PartyNameTypeCode	●	●	●	●	●
RawEntityIndividualLastName			●	●	
RawIndividualFirstName			●	●	
RawIndividualMiddleName			●	●	
RawIndividualNameSuffixText			●		
RawIndividualTitleText			●		
RawPartyFullName	●	●			●

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	n/a
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The element exceeds the maximum occurrence threshold.

Example:	Foreign account filer (15) party type:
	`<fc2:PartyName SeqNum="12">`
	    `<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	    `<fc2:RawEntityIndividualLastName>Smith</fc2:RawEntityIndividualLastName>`
	    `<fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>`
	    `<fc2:RawIndividualMiddleName>J</fc2:RawIndividualMiddleName>`
	`</fc2:PartyName>`
	
	Third party prepare firm (56) party type:
	`<fc2:PartyName SeqNum="19">`
	    `<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	    `<fc2:RawPartyFullName>Preparing Firm Inc.</fc2:RawPartyFullName>`
	`</fc2:PartyName>`

Element Name:	PartyNameTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Party name type (code). This element identifies the type of name recorded for the party as the legal name.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must equal: • L (to indicate legal name)				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "L".				
Example:	`<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`				

Element Name:	RawEntityIndividualLastName	minOccurs:	0	maxOccurs:	1
Description:	Entity name or Individual last name (text). This element identifies the legal name of the entity or last name of the individual.				
Attribute(s):	n/a				
Parent Element:	PartyName				

Element Restriction(s):	Conditionally Required. Record this element when: The party type is associated with the foreign account filer (15) or the third party preparer (57); otherwise, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: 1-150 characters.
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: - The element start tag and/or end tag is incorrectly formatted. - The element is recorded but without a value (i.e. the value is null). - The element is recorded for a party type other than foreign account filer (15) or third party preparer (57).
Example:	<fc2:RawEntityIndividualLastName>Smith</fc2:RawEntityIndividualLastName>

Element Name:	RawIndividualFirstName	minOccurs:	0	maxOccurs:	1
Description:	Individual first name (text). This element identifies the first name of an individual; specifically, the foreign account filer (if the filer type is individual) and the third party preparer.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: The party type is associated with the foreign account filer (15) and the <FilerTypeIndividualIndicator> element contains a "Y" value; or the party type is associated with the third party preparer (57); otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: 1-35 characters.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: - The element start tag and/or end tag is incorrectly formatted. - The element is not recorded or does not contain a value (i.e. the value is null) for an individual. - The element is recorded for a party type other than foreign account filer (15) or third party preparer (57).				
Example:	<fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>				

Element Name:	RawIndividualMiddleName	minOccurs:	0	maxOccurs:	1
Description:	Individual middle name/initial (text). This element identifies the middle name/initial of the party; specifically, the foreign account filer (if the filer type is individual) and the third party preparer.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: The party type is associated with the foreign account filer (15), the <FilerTypeIndividualIndicator> element contains a "Y" value, and the middle name/initial of the filer is available; or the party type is associated with the third party preparer (57) and the middle name/initial of the filer is available; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: 1-35 characters.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: - The element start tag and/or end tag is incorrectly formatted. - The element is recorded for a party type other than foreign account filer (15) or third party preparer (57).				
Example:	<fc2:RawIndividualMiddleName>Johnson</fc2:RawIndividualMiddleName>				

Element Name:	RawIndividualNameSuffixText	minOccurs:	0	maxOccurs:	1

Description:	Individual suffix name (text). This element identifies the suffix name of the party; specifically, the foreign account filer (if the filer type is individual).
Attribute(s):	n/a
Parent Element:	PartyName
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15), the \<FilerTypeIndividualIndicator> element contains a "Y" value, and the suffix name of the filer is available; otherwise, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-35 characters
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party type other than foreign account filer (15).
Example:	\<fc2:RawIndividualNameSuffixText>Junior\</fc2:RawIndividualNameSuffixText>

Element Name:	RawIndividualTitleText	minOccurs:	0	maxOccurs:	1
Description:	Individual filer title (text). This element identifies the filer's title when the individual that is filing the FinCEN FBAR has signature authority over the account(s) or is authorized to file on behalf of a legal entity, such as a corporation, which is shown as the filer.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: • The party type is associated with the foreign account filer (15), the \<FilerTypeIndividualIndicator> element contains a "Y" value, and the individual that is filing the FinCEN FBAR has signature authority over the account(s) or is authorized to file on behalf of a legal entity, such as a corporation, which is shown as the filer; otherwise, do not record this element. If the filer is reporting both personal accounts and accounts over which the filer has signature authority or is otherwise authorized to file on, the filer must report a title. NOTE: Do not record this element if the filer is reporting as an individual because of a personal financial interest in the account(s). An individual filing because of a financial interest in his/her individual accounts is filing as an individual.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-35 characters				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party type other than foreign account filer (15).				
Example:	\<fc2:RawIndividualTitleText>Primary Owner\</fc2:RawIndividualTitleText>				

Element Name:	RawPartyFullName	minOccurs:	0	maxOccurs:	1
Description:	Party full name (text). This element identifies the full name of the party; specifically, the legal name of the transmitter [of the batch file], the transmitter contact, and the third party preparer firm (if a third party preparer is recorded and is not self-employed).				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the transmitter contact (37). • The party type is associated with the third party preparer firm (56).				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-150 characters.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted.				

Element Name:	RawPartyFullName	minOccurs:	0	maxOccurs:	1

	• The element is recorded for a party type other than transmitter (35), transmitter contact (37), or third party preparer firm (56). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value and self-employed is not indicated for the preparer.
Example:	<fc2:RawPartyFullName>Preparing Firm Inc.</fc2:RawPartyFullName>

Address Elements

For additional guidance related to address reporting requirements, please refer to the General Instructions (Addresses) located in Attachment C at the end of this guide.

Element Name:	Address	minOccurs:	0	maxOccurs:	1

Description:	Party address (header). This is the container for information about the address of the party; specifically, the transmitter [of the batch file], the foreign account filer, and the third party preparer (if recorded). The following table describes all possible sub-elements for the Address element and the party type that each element can be recorded for:

<div align="center">

Activity party type code definitions
35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm

</div>

Element name	Activity party type code				
	35	37	15	57	56
Address	•		•	•	
RawCityText	•		•	•	
RawCountryCodeText	•		•	•	
RawStateCodeText	•		•	•	
RawStreetAddress1Text	•		•	•	
RawZIPCode	•		•	•	

IMPORTANT ADVISORY: The preparer's address can either be the address of the individual preparer (if self-employed) or the address of the preparer's firm (if not self-employed); however, the preparer's address must be recorded under the third party preparer (57) party type (even if the address is associated with the preparer's firm).

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the foreign account filer (15). • The party type is associated with the third party preparer (57).
Value Restriction(s):	n/a

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true:
	 • The element start tag and/or end tag is incorrectly formatted.
	 • The element is missing a "SeqNum" attribute.
	 • The element contains a "SeqNum" attribute with a duplicate or invalid value.
	 • The element exceeds the maximum occurrence threshold.
	 • The element is recorded for a party type other than:
	      o Transmitter (35).
	      o Foreign account filer (15).
	      o Third party preparer (57).

Example:	United States location: <fc2:Address SeqNum="97">

Element Name:	Address	minOccurs:	0	maxOccurs:	1

```
            <fc2:RawCityText>Beverly Hills</fc2:RawCityText>
            <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>
            <fc2:RawStateCodeText>CA</fc2:RawStateCodeText>
            <fc2:RawStreetAddress1Text>123 Money Street</fc2:RawStreetAddress1Text>
            <fc2:RawZIPCode>90210</fc2:RawZIPCode>
    </fc2:Address>


Foreign location (Argentina):
<fc2:Address SeqNum="72">
            <fc2:RawCityText>Los Puestos Colpes</fc2:RawCityText>
            <fc2:RawCountryCodeText>AR</fc2:RawCountryCodeText>
            <fc2:RawStreetAddress1Text>321 Cash Road</fc2:RawStreetAddress1Text>
            <fc2:RawZIPCode>5319</fc2:RawZIPCode>
    </fc2:Address>
```

Element Name:	RawCityText	minOccurs:	0	maxOccurs:	1
Description:	City (text). This element identifies the city associated with the address of the party.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the foreign account filer (15). • The party type is associated with the third party preparer (57).				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) for the transmitter (35) or foreign account filer (15) party type.				
Example:	<fc2:RawCityText>Beverly Hills</fc2:RawCityText>				

Element Name:	RawCountryCodeText	minOccurs:	1	maxOccurs:	1
Description:	Country (code). This element identifies the country associated with the party.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the foreign account filer (15). • The party type is associated with the third party preparer (57).				
Value Restriction(s):	The value provided must adhere to the following requirements: • Country codes including U.S. Territory codes must adhere to the two-letter country codes found in ISO 3166-2.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid ISO 3166-2 country code. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null). • State code and country code mismatch when U.S. territory is recorded.				
Example:	<fc2:RawCountryCodeText>MX</fc2:RawCountryCodeText>				

Element Name:	**RawStateCodeText**	minOccurs:	0	maxOccurs:	1
Description:	State/Territory/Province (code). This element identifies the state/territory/province associated with the address of the party when the corresponding country is equal to US (United States), CA (Canada), MX (Mexico), or a U.S. Territory.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the transmitter (35) and the country is equal to US, CA, MX, or a U.S. Territory; otherwise, do not record this element. • The party type is associated with the foreign account filer (15) and the country is equal to US, CA, MX, or a U.S. Territory; otherwise, do not record this element. • The party type is associated with the third party preparer (57) and the country is equal to US, CA, MX, or a U.S. Territory; otherwise, do not record this element. • The \<RawCountryCodeText\> element contains a U.S. Territory code, in which case, the same U.S. Territory code must be recorded for the \<RawStateCodeText\> element also.				
Value Restriction(s):	The value provided must adhere to the following requirements: • United States state/territory codes must adhere to the two-letter codes used by the United States Postal Service when the country is equal to US or a U.S. Territory. NOTE: If a U.S. Territory is recorded for the country, it must also be recorded for the state. • Canadian province/territory codes must adhere to the two-letter codes used by the Canadian Post Corporation when the country is equal to CA. • Mexican state/federal district codes must adhere to the standards of ISO 3166-2:MX when the country is equal to MX.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid code. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and the corresponding country is US, CA, MX, or a U.S. Territory. • The element is recorded with a value and the corresponding country is not equal to US, CA, MX, or a U.S. Territory. • State code and country code mismatch when U.S. territory is recorded.				
Example:	\<fc2:RawStateCodeText\>CA\</fc2:RawStateCodeText\>				

Element Name:	**RawStreetAddress1Text**	minOccurs:	1	maxOccurs:	1
Description:	Street address (text). This element identifies the street address of the party.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the foreign account filer (15). • The party type is associated with the third party preparer (57).				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-100 characters				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) for the transmitter (35) or foreign account filer (15) party type.				
Example:	\<fc2:RawStreetAddress1Text\>123 Money Street\</fc2:RawStreetAddress1Text\>				

Element Name:	**RawZIPCode**	minOccurs:	0	maxOccurs:	1

Description:	ZIP/Postal Code (text). This element identifies the ZIP Code or foreign postal code associated with the address of the party.
Attribute(s):	n/a
Parent Element:	Address
Element Restriction(s):	Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the foreign account filer (15). • The party type is associated with the third party preparer (57).

Value Restriction(s):	The value provided must adhere to the following requirements:
	• For US addresses, including U.S. Territories:
	    o 5 or 9 numeric character entry.
	    o 9 numeric character entry cannot end with four zeros or four nines.
	• For non-US addresses:
	    o 1-9 character entry.
	NOTE: Do not include punctuation or formatting such as hyphens, periods, and spaces within the value entry.

Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null). • The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory. • The value recorded contains special characters or formatting such as hyphens, periods, and spaces.
Example:	`<fc2:RawZIPCode>90210</fc2:RawZIPCode>`

PhoneNumber Elements

For additional guidance related to telephone number reporting requirements, please refer to the General Instructions (Telephone numbers) located in Attachment C at the end of this guide.

Element Name:	PhoneNumber	minOccurs:	0	maxOccurs:	1

Description:	Telephone number (header). This is the container for information about the telephone number of the party; specifically the transmitter [of the batch file] and third party preparer (if recorded). The following table describes all possible sub-elements for the PhoneNumber element and the party type that each element can be recorded for:

Activity party type code definitions
35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm

Element name	Activity party type code				
	35	37	15	57	56
PhoneNumber	●			●	
PhoneNumberExtensionText				●	
PhoneNumberText	●			●	

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the transmitter (35). • The party type is associated with the third party preparer (57).
Value Restriction(s):	n/a
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted.

Element Name:	PhoneNumber	minOccurs:	0	maxOccurs:	1

	• The element is missing a "SeqNum" attribute.
	 • The element contains a "SeqNum" attribute with a duplicate or invalid value.
	 • The element exceeds the maximum occurrence threshold.
	 • The element is recorded for a party type other than:
	    o Transmitter (35).
	    o Third party preparer (57).				

Example:	`<fc2:PhoneNumber SeqNum="32">`
	     `<fc2:PhoneNumberExtensionText>2210</fc2:PhoneNumberExtensionText>`
	     `<fc2:PhoneNumberText>7038987458</fc2:PhoneNumberText>`
	 `</fc2:PhoneNumber>`				

Element Name:	PhoneNumberExtensionText	minOccurs:	0	maxOccurs:	1
Description:	Telephone extension (text). This element identifies the telephone extension associated with the telephone number of the party (if known); specifically, the third party preparer (if recorded).				
Attribute(s):	n/a				
Parent Element:	PhoneNumber				
Element Restriction(s):	Record this element when: • The party type is associated with the third party preparer (57) and the telephone number extension is known; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-6 numeric characters				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted • The element is recorded for a party type other than third party preparer (57).				
Example:	`<fc2:PhoneNumberExtensionText>2210</fc2:PhoneNumberExtensionText>`				

Element Name:	PhoneNumberText	minOccurs:	1	maxOccurs:	1
Description:	Telephone number (text). This element identifies the telephone number of the party; specifically, the transmitter [of the batch file] and the third party preparer (if recorded).				
Attribute(s):	n/a				
Parent Element:	PhoneNumber				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • If the party type is associated with the transmitter (35) or third party preparer (57), then the value provided must adhere to the following requirements: o 1-16 numeric characters; not all same digit, such as all 0's or all 9's NOTE: Do not include punctuation or formatting such as hyphens, periods, and spaces within the value entry.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and Third Party Preparer is indicated. • The value recorded for the element contains non-numeric characters or is an invalid number string.				
Example:	`<fc2:PhoneNumberText>7038987458</fc2:PhoneNumberText>`				

PartyIdentification Elements

For additional guidance related to identification reporting requirements, please refer to the General Instructions (Identification requirements / Identifying numbers) located in Attachment C at the end of this guide.

Element Name:	PartyIdentification	minOccurs:	0	maxOccurs:	2

Description:	Party identification (header). This is the container for information about the identification associated with the party; specifically, the transmitter [of the batch file], the foreign account filer, the third party preparer (if recorded), and the third party preparer firm (if a third party preparer is recorded and is not self-employed).

The following table describes all possible sub-elements for the PartyIdentification element and the party type that each element can be recorded for:

Activity party type code definitions
35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm

Element name	Activity party type code				
	35	37	15	57	56
PartyIdentification	●		●	●	●
OtherIssuerCountryText			●		
OtherPartyIdentificationTypeText			●		
PartyIdentificationNumberText	●		●	●	●
PartyIdentificationTypeCode	●		●	●	●

Attribute(s):	SeqNum
Parent Element:	Party

Element Restriction(s):	Conditionally Required. Record this element when:
	• The party type is associated with the transmitter (35). The <PartyIdentification> element must be recorded in two separate instances for this party type where the following information is provided:
	  o Transmitter Control Code (TCC).
	  o Taxpayer Identification Number (TIN).
	• The party type is associated with the foreign account filer (15). The <PartyIdentification> element must be recorded at least once (but no more than two separate occurrences) for this party type where the one or both of the following information is provided:
	  o U.S. TIN (i.e. EIN or SSN/ITIN).
	  o Foreign identification (i.e. passport, foreign TIN, or other foreign identification)
	• The party type is associated with the third party preparer (57). The <PartyIdentification> element must be recorded once where the following information is provided:
	  o Preparer's TIN (SSN/ITIN, Foreign, or PTIN).
	• The party type is associated with the third party preparer firm (56). The <PartyIdentification> element must be recorded once where the following information is provided:
	  o Firm's TIN (EIN or Foreign).

Value Restriction(s):	n/a

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true:
	• The element start tag and/or end tag is incorrectly formatted.
	• The element is missing a "SeqNum" attribute.
	• The element contains a "SeqNum" attribute with a duplicate or invalid value.
	• The element exceeds the maximum occurrence threshold.
	• The element is recorded for a party type other than:
	  o Transmitter (35).
	  o Foreign account filer (15).
	  o Third party preparer (57).
	  o Third party preparer firm (56).

Example:	Transmitter (35) | Party Identification: TIN and TCC
	TIN: Number=547898569 / Type=TIN(4) | TCC: Number=PTCC8199 / Type=TCC(28)
	<fc2:PartyIdentification SeqNum="7">
	    <fc2:PartyIdentificationNumberText>547898569</fc2:PartyIdentificationNumberText>
	    <fc2:PartyIdentificationTypeCode>4</fc2:PartyIdentificationTypeCode>
	</fc2:PartyIdentification>
	<fc2:PartyIdentification SeqNum="8">

Element Name:	PartyIdentification	minOccurs:	0	maxOccurs:	2

```
            <fc2:PartyIdentificationNumberText>PTCC8199</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>28</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Foreign Account Filer (15) | Party Identification: U.S. TIN and/or Foreign Identification (passport, foreign TIN, or other identification) (NOTE: The report must include identification information for the foreign account filer. If the filer does not have a U.S. TIN, then a foreign identification must be recorded. If the filer has a U.S. TIN and foreign identification, then both should be recorded.)

Example 1: U.S. TIN: Number=547898569 / Type=SSN/ITIN (1) | Foreign ID: Issuer=CA / Number=4458985623 / Type=Passport(6)
```
<fc2:PartyIdentification SeqNum="14">
            <fc2:PartyIdentificationNumberText>547898569</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>1</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
<fc2:PartyIdentification SeqNum="15">
            <fc2:OtherIssuerCountryText>CA</fc2:OtherIssuerCountryText>
            <fc2:PartyIdentificationNumberText>4458985623</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>6</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Example 2: U.S. TIN: Number=659852149 / Type=EIN (2) | Foreign ID: Issuer: MX / Description=Retail store ID / Number=996585326115 / Type=Other(999)
```
<fc2:PartyIdentification SeqNum="14">
            <fc2:PartyIdentificationNumberText>659852149</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
<fc2:PartyIdentification SeqNum="15">
            <fc2:OtherIssuerCountryText>MX</fc2:OtherIssuerCountryText>
            <fc2:OtherPartyIdentificationTypeText>Retail store ID</fc2:OtherPartyIdentificationTypeText>
            <fc2:PartyIdentificationNumberText>996585326115</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>999</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Third Party Preparer (57) | Party Identification: TIN (SSN/ITIN, Foreign, or PTIN)
TIN: Number=457898848 | Type=PTIN(31)
```
<fc2:PartyIdentification SeqNum="22">
            <fc2:PartyIdentificationNumberText>457898848</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>31</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Third Party Preparer Firm (56) | Party Identification: TIN (EIN or Foreign)
TIN: Number=487998856212 | Type=Foreign(9)
```
<fc2:PartyIdentification SeqNum="29">
            <fc2:PartyIdentificationNumberText>487998856212</fc2:PartyIdentificationNumberText>
            <fc2:PartyIdentificationTypeCode>9</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Element Name:	OtherIssuerCountryText	minOccurs:	0	maxOccurs:	1
Description:	Identification issuing country (code). This element identifies the country where the foreign identification (passport, foreign TIN, or other) was issued by (or in) associated with the foreign account filer.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the foreign account filer (15) and foreign identification information is being recorded; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Country codes must adhere to the two-letter country codes found in ISO 3166-2. • Cannot equal US or a U.S. Territory.				

Element Name:	OtherIssuerCountryText	minOccurs:	0	maxOccurs:	1
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid ISO 3166-2 country code. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and the identification type is passport, foreign, or other. • The element contains US or a U.S. Territory code and the identification type is passport, foreign, or other.				
Example:	<fc2:OtherIssuerCountryText>MX</fc2:OtherIssuerCountryText>				

Element Name:	OtherPartyIdentificationTypeText	minOccurs:	0	maxOccurs:	1
Description:	Identification type other description (text). This element identifies the other identification type associated with the party. This element identifies the other foreign identification type associated with the foreign account filer.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the foreign account filer (15) and the <PartyIdentificationTypeCode> element contains the value "999" (Other); otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party type other than foreign account filer (15). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value, and <PartyIdentificationTypeCode> contains "999" (Other). • The element contains a value and <PartyIdentificationTypeCode> is not equal to "999" (Other).				
Example:	<fc2:OtherPartyIdentificationTypeText>Other ID description</fc2:OtherPartyIdentificationTypeText>				

Element Name:	PartyIdentificationNumberText	minOccurs:	1	maxOccurs:	1
Description:	Identification number (text). This element identifies the identification number associated with the party; specifically, the transmitter [of the batch file], the foreign account filer, the third party preparer (if recorded), and the third party preparer firm (if a third party preparer is recorded and is not self-employed).				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Required. This element must be recorded.				

Value Restriction(s):	The value provided must adhere to the following requirements:
	o For the transmitter (35) party type:
	  o TCC = 8 characters where the first character begins with "P"
	  o TIN = 1-25 characters
	o For the foreign account filer (15) party type:
	  o EIN/SSN/ITIN = 9 numeric characters
	  o Passport = 1-24 characters
	  o Foreign TIN or Other = 1-25 characters
	o For the third party preparer (57) party type:
	  o SSN/ITIN = 9 numeric characters				

	o Foreign TIN or PTIN = 1-25 characters
	     o For the third party preparer firm (56) party type:
	         o EIN = 9 numeric characters
	         o Foreign TIN = 1-25 characters
	NOTE: All identification numbers must be entered as a single alpha/numeric text string without formatting or special characters such as, for example, spaces, hyphens, or periods. Cannot be consecutive string of the same number or an incremental string such as 123456789	

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is not recorded or does not contain value (i.e. the value is null). • The element contains a value not equal to a production TCC and the associated party type is transmitter (35). • The element contains an invalid number string. • The element contains formatting such as spaces, hyphens, or periods.	
Example:	`<fc2:PartyIdentificationNumberText>`658945819`</fc2:PartyIdentificationNumberText>`	

Element Name:	**PartyIdentificationTypeCode**	minOccurs:	1	maxOccurs:	1
Description:	Party identification type (code). This element identifies the type of identification associated with the party; specifically, the transmitter [of the batch file], the foreign account filer, the third party preparer (if recorded), and the third party preparer firm (if a third party preparer is recorded and is not self-employed).				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the identification type by recording the appropriate code for the party types listed below:				

<table>
<tr><td colspan="6" align="center">Activity party type code definitions
35 = Transmitter | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm</td></tr>
<tr><td rowspan="2">Code</td><td rowspan="2">Description</td><td colspan="4" align="center">Activity party type code</td></tr>
<tr><td>35</td><td>15</td><td>57</td><td>56</td></tr>
<tr><td>4</td><td>Taxpayer Identification Number (TIN)</td><td>●</td><td></td><td></td><td></td></tr>
<tr><td>28</td><td>Transmitter Control Code (TCC)</td><td>●</td><td></td><td></td><td></td></tr>
<tr><td>2</td><td>Employer Identification Number (EIN)</td><td></td><td>●</td><td></td><td>●</td></tr>
<tr><td>1</td><td>Social Security Number (SSN) / Individual Taxpayer Identification Number (ITIN)</td><td></td><td>●</td><td>●</td><td></td></tr>
<tr><td>9</td><td>Foreign Taxpayer Identification Number (TIN)</td><td></td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>6</td><td>Passport</td><td></td><td>●</td><td></td><td></td></tr>
<tr><td>31</td><td>Preparer Taxpayer Identification Number (PTIN)</td><td></td><td></td><td>●</td><td></td></tr>
<tr><td>999</td><td>Other Identification</td><td></td><td>●</td><td></td><td></td></tr>
</table>

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element does not contain a value equal to one of the approved codes listed above. • There is no U.S. TIN, U.S. TIN type, or foreign identification information provided for the foreign account filer. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded. • The element contains a value that is not valid for the associated party type.
Example:	`<fc2:PartyIdentificationTypeCode>`6`</fc2:PartyIdentificationTypeCode>`

Account Elements

The <Account> element is the container for information about the foreign account associated with the filer, whether it be a separately owned account, a jointly owned account, a no financial interest account, or a consolidated report account. The <Account> element includes information about the account, such as the maximum value or the account during the calendar year being reported, the financial institution where the account is held, and in the case of a jointly owned, no financial interest, or consolidated report account, the owner(s) associated with the account.

> **IMPORTANT ADVISORY:** Depending on whether or not the filer has financial interest in 25 or more accounts and/or signature authority over (but no financial interest in) 25 or more accounts, some or all information about the account(s) may be omitted from the report. See Attachment C – Electronic Filing Instructions for more information regarding how to complete the FinCEN FBAR when financial interest and/or signature authority is indicated.

Element Name:	Account		minOccurs:	0	maxOccurs:	9999
Description:	Account (header). This is the container for information about the foreign account associated with the filer; specifically, it includes information about the account, the financial institution in which the account is held, and the owner(s) associated with the account. The following table describes all possible sub-elements for the Account element and the account type that each element can be recorded for:					

<table>
<tr><td colspan="5" align="center">Account type code definitions
141 = Separately Owned Financial Account | 142 = Jointly Owned Financial Account
143 = No Financial Interest Account | 144 = Consolidated Report Account</td></tr>
<tr><td rowspan="2">Account element name</td><td colspan="4" align="center">Account type code</td></tr>
<tr><td>141</td><td>142</td><td>143</td><td>144</td></tr>
<tr><td>AccountMaximumValueAmountText</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>AccountNumberText</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>AccountTypeCode</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>EFilingAccountTypeCode</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>JointOwnerQuantityText</td><td></td><td>•</td><td></td><td></td></tr>
<tr><td>OtherAccountTypeText</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>UnknownMaximumValueIndicator</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
<tr><td>Party *</td><td>•</td><td>•</td><td>•</td><td>•</td></tr>
</table>

NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Conditionally Required. This element must be recorded unless the filer has financial interest in 25 or more accounts and/or signature authority over (but no financial interest in) 25 or more accounts, in which case some or all information about the account(s) may be omitted from the report. See Attachment C – Electronic Filing Instructions for more information regarding how to complete the FinCEN FBAR when financial interest and/or signature authority is indicated.
Value Restriction(s):	n/a
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is not recorded and both <FilerFinancialInterest25ForeignAccountIndicator> and <SignatureAuthoritiesIndicator> contain a "N" value. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The element exceeds the maximum occurrence threshold.

Example:	Separately owned financial account (code=141) and the financial institution where the account is held (code=41):
	 `<fc2:Account SeqNum="45">`
	 `    <fc2:AccountMaximumValueAmountText>25000</fc2:AccountMaximumValueAmountText>`
	 `    <fc2:AccountNumberText>4453369852116665</fc2:AccountNumberText>`

Element Name:	Account		minOccurs:	0	maxOccurs:	9999

```
                    <fc2:AccountTypeCode>1</fc2:AccountTypeCode>
                    <fc2:EFilingAccountTypeCode>141</fc2:EFilingAccountTypeCode>
                    <fc2:Party SeqNum="46">
                              <fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>
                              <fc2:PartyName SeqNum="47">
                                        <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>
                                        <fc2:RawPartyFullName>Financial Institution Name</fc2:RawPartyFullName>
                              </fc2:PartyName>
                              <fc2:Address SeqNum="48">
                                        <fc2:RawCityText>Ottawa</fc2:RawCityText>
                                        <fc2:RawCountryCodeText>CA</fc2:RawCountryCodeText>
                                        <fc2:RawStateCodeText>ON</fc2:RawStateCodeText>
                                        <fc2:RawStreetAddress1Text>112233 Maple Street</fc2:RawStreetAddress1Text>
                                        <fc2:RawZIPCode>K1G</fc2:RawZIPCode>
                              </fc2:Address>
                    </fc2:Party>
          </fc2:Account>

Jointly owned financial account (code=142), the financial institution where the account is held
(code=41), and the principle joint owner (code=42):
<fc2:Account SeqNum="45">
                    <fc2:AccountMaximumValueAmountText>980000</fc2:AccountMaximumValueAmountText>
                    <fc2:AccountNumberText>55621569</fc2:AccountNumberText>
                    <fc2:AccountTypeCode>999</fc2:AccountTypeCode>
                    <fc2:EFilingAccountTypeCode>142</fc2:EFilingAccountTypeCode>
                    <fc2:JointOwnerQuantityText>5</fc2:JointOwnerQuantityText>
                    <fc2:OtherAccountTypeText>Other account type</fc2:OtherAccountTypeText>
                    <fc2:Party SeqNum="46">
                              <fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>
                              <fc2:PartyName SeqNum="47">
                                        <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>
                                        <fc2:RawPartyFullName>Financial Institution Name</fc2:RawPartyFullName>
                              </fc2:PartyName>
                              <fc2:Address SeqNum="48">
                                        <fc2:RawCityText>Acton</fc2:RawCityText>
                                        <fc2:RawCountryCodeText>AU</fc2:RawCountryCodeText>
                                        <fc2:RawStreetAddress1Text>6589 Turner Avenue</fc2:RawStreetAddress1Text>
                                        <fc2:RawZIPCode>2601</fc2:RawZIPCode>
                              </fc2:Address>
                    </fc2:Party>
                    <fc2:Party SeqNum="49">
                              <fc2:ActivityPartyTypeCode>42</fc2:ActivityPartyTypeCode>
                              <fc2:PartyName SeqNum="50">
                                        <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>
                                        <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName>
                                        <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>
                              </fc2:PartyName>
                              <fc2:Address SeqNum="51">
                                        <fc2:RawCityText>Houston</fc2:RawCityText>
                                        <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>
                                        <fc2:RawStateCodeText>TX</fc2:RawStateCodeText>
                                        <fc2:RawStreetAddress1Text>698 Foxhole Avenue</fc2:RawStreetAddress1Text>
                                        <fc2:RawZIPCode>77003</fc2:RawZIPCode>
                              </fc2:Address>
                              <fc2:PartyIdentification SeqNum="52">
                                        <fc2:PartyIdentificationTypeCode>-2</fc2:PartyIdentificationTypeCode>
                              </fc2:PartyIdentification>
                    </fc2:Party>
          </fc2:Account>
```

Element Name:	AccountMaximumValueAmountText		minOccurs:	0	maxOccurs:	1
Description:	Account maximum value amount (text). This element identifies the maximum value of the account in U.S. whole dollars during the calendar year being reported for the FinCEN FBAR.					
Attribute(s):	n/a					

Parent Element:	Account
Element Restriction(s):	Conditionally Required. Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, record this element when: • The maximum value for the account is known; otherwise, do not record this element and instead record the \<UnknownMaximumValueIndicator\> element with a "Y" value.
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-15 numeric characters (without leading zeros) denominated in whole U.S. Dollars
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and unknown is not indicated or \<FilerFinancialInterest25ForeignAccountIndicator\> or \<SignatureAuthoritiesIndicator\> does not contain a "Y" value. • The value recorded for the element contains non-numeric characters or leading zeros. •
Example:	\<fc2:AccountMaximumValueAmountText\>980000\</fc2:AccountMaximumValueAmountText\>

Element Name:	AccountNumberText	minOccurs:	0	maxOccurs:	1
Description:	Account number (text). This element identifies the account number associated with the foreign account filer.				
Attribute(s):	n/a				
Parent Element:	Account				
Element Restriction(s):	Conditionally Required. Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, this element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-40 characters NOTE: All account numbers must be entered as a single alpha/numeric text string without formatting or special characters such as, for example, spaces, hyphens, or periods.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is not recorded or does not contain a value and \<FilerFinancialInterest25ForeignAccountIndicator\> or \<SignatureAuthoritiesIndicator\> does not contain a "Y" value.				
Example:	\<fc2:AccountNumberText\>55621569\</fc2:AccountNumberText\>				

Element Name:	AccountTypeCode	minOccurs:	0	maxOccurs:	1
Description:	Account type (code). This element identifies the account subtype associated with the foreign account filer.				
Attribute(s):	n/a				
Parent Element:	Account				
Element Restriction(s):	Conditionally Required. Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, this element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the account type by recording the appropriate code from the list below: <table><tr><td>Code</td><td>Description</td></tr><tr><td>1</td><td>Bank</td></tr><tr><td>2</td><td>Securities</td></tr><tr><td>999</td><td>Other</td></tr></table>				

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid code. • The element is not recorded or does not contain a value and `<FilerFinancialInterest25ForeignAccountIndicator>` or `<SignatureAuthoritiesIndicator>` does not contain a "Y" value.
Example:	`<fc2:AccountTypeCode>`999`</fc2:AccountTypeCode>`

Element Name:	EFilingAccountTypeCode		minOccurs:	1	maxOccurs:	1
Description:	Account type classification (code). This element identifies the account type classification associated with the foreign account filer; specifically, whether it is a separately financial account, jointly owned financial account, no financial interest account, or consolidated report account.					
Attribute(s):	n/a					
Parent Element:	Account					
Element Restriction(s):	Required. This element must be recorded.					
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the account type classification by recording the appropriate code from the list below: 					

	Code	Description
	141	Separately Owned Financial Account
	142	Jointly Owned Financial Account
	143	No Financial Interest Account
	144	Consolidated Report Account

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid code.
Example:	`<fc2:EFilingAccountTypeCode>`142`</fc2:EFilingAccountTypeCode>`

Element Name:	JointOwnerQuantityText		minOccurs:	0	maxOccurs:	1
Description:	Joint Owner Quantity (text). This element identifies the total number of joint owners associated with the account.					
Attribute(s):	n/a					
Parent Element:	Account					
Element Restriction(s):	Conditionally Required. Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, record this element when: • The `<EFilingAccountTypeCode>` element contains the value "142" (Jointly Owned Financial Account); otherwise, do not record this element.					
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-3 numeric characters (no leading zeros)					
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded and the `<EFilingAccountTypeCode>` is not equal to "142" (Jointly Owned Financial Account). The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value, the `<EFilingAccountTypeCode>` contains "142" (Jointly Owned Financial Account), and `<FilerFinancialInterest25ForeignAccountIndicator>` or `<SignatureAuthoritiesIndicator>` does not contain a "Y" value. • The value recorded for the element contains non-numeric characters or leading zeros.					
Example:	`<fc2:JointOwnerQuantityText>`5`</fc2:JointOwnerQuantityText>`					

Element Name:	OtherAccountTypeText		minOccurs:	0	maxOccurs:	1
Description:	Account type other description (text). This element identifies the account type other description associated with the foreign account filer.					
Attribute(s):	n/a					
Parent Element:	Account					
Element Restriction(s):	Conditionally Required. Record this element when: • The <AccountTypeCode> element contains the value "999" (Other); otherwise, do not record this element.					
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters					
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value, and <AccountTypeCode> contains "999" (Other). • The element contains a value and <AccountTypeCode> is not equal to "999" (Other).					
Example:	<fc2:OtherAccountTypeText>Other account type</fc2:OtherAccountTypeText>					

Element Name:	UnknownMaximumValueIndicator		minOccurs:	0	maxOccurs:	1
Description:	Account maximum value amount unknown (indicator). This element declares that the account maximum value amount is unknown.					
Attribute(s):	n/a					
Parent Element:	Account					
Element Restriction(s):	Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, record this element when: • The account maximum value amount is unknown; otherwise, don't record this element. NOTE: If this element is recorded with a "Y" value, then the <AccountMaximumValueAmountText> element should not be recorded.					
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate account maximum value amount unknown).					
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded with a "Y" value and the <AccountMaximumValueAmountText> contains a value.					
Example:	<fc2:Account SeqNum="45"> <fc2:AccountNumberText>55621569</fc2:AccountNumberText> <fc2:AccountTypeCode>999</fc2:AccountTypeCode> <fc2:EFilingAccountTypeCode>142</fc2:EFilingAccountTypeCode> <fc2:JointOwnerQuantityText>5</fc2:JointOwnerQuantityText> <fc2:OtherAccountTypeText>Other account type</fc2:OtherAccountTypeText> **<fc2:UnknownMaximumValueIndicator>Y</fc2:UnknownMaximumValueIndicator>** <fc2:Party SeqNum="46">					

Element Name:	Party	See *Party Elements (Account Level)* section for details.

Party Elements (Account Level)

The <Party> element is the container for information about the individual or entity associated with the FinCEN FBAR. At the report account level, the <Party> element is used to identify the financial institution where the account is held and the account owners for the various account types that can be reported on the FinCEN FBAR. At a minimum, each FinCEN FBAR <Account> element recorded for the FinCEN FBAR must contain a separate <Party> element identifying each of the following party types: no more than one Financial institution where the account is held (however, if the

> **IMPORTANT:** If the batch file does not conform to the above requirements, it will fail schema validation and the entire batch submission will be rejected by FinCEN.

filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, the financial institution where the account is held may be omitted. See Attachment C – Electronic Filing Instructions for more information) and the account owner(s), which may include one or more owners associated with a jointly owned account, no financial interest account, and/or a consolidated report account. Once all sub-elements related to the <Party> element are recorded for the <Account> element, the batch file must include a closing tag for the party (e.g. </Party>).

In this section, all sub-elements associated with the <Party> element are defined; however, when and when not to record each element is dependent upon the party type (e.g. financial institution where the account is held, principle joint account owner, etc.) being identified for the <Party> element. It is noted within each element's description which party type the element can be recorded for and under what conditions the element should be recorded within the Element Restriction(s). For a complete summary of required party elements by party type, refer to Section 3.4 – Party Elements by Party Type.

Element Name:	Party	minOccurs:	1	maxOccurs:	unbounded
Description:	Party (header). This is the container for information about the individual or entity associated with the foreign financial account; specifically, the financial institution where the account is held, the principle joint owner associated with a jointly owned financial account, the account owner associated with a no financial interest account, and the account owner associated with a consolidated report account.				

The following table describes all possible sub-elements for the Party element and the party type that each element can be recorded for:

Account party type code definitions
41 = Financial Institution Where Account is Held | 42 = Principle Joint Owner
43 = No Financial Interest Account Owner | 44 = Consolidated Report Account Owner

Party element name	Account party type code			
	41	42	43	44
ActivityPartyTypeCode	●	●	●	●
PartyAsEntityOrganizationIndicator		●	●	
PartyName *	●	●	●	●
Address *	●	●	●	●
PartyIdentification *		●	●	●

NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.

Attribute(s):	SeqNum
Parent Element:	Account
Element Restriction(s):	Conditionally Required. Record this element when: • The party being identified is the financial institution where the account is held. NOTE: No more than one financial institution where the account is held may be recorded for an account. • The party being identified is the owner of the account and the account type classification is jointly owned account (142), no financial interest account (143), or consolidated report account (144). NOTE: Multiple party elements may be recorded for an account when there is more than one owner of the account.

	IMPORTANT: If the filer has indicated "Y" (Yes) to having financial interest in 25 or more accounts and/or signature authority over (but no financial interest in) 25 or more accounts, then certain information about the account may be omitted from the report. See Attachment C – Electronic Filing Instructions for more information regarding how to complete the FinCEN FBAR when financial interest and/or signature authority is indicated.
Value Restriction(s):	n/a
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The FinCEN FBAR <Account> element does not include a <Party> element associated with the financial institution where the account is held and financial interest in 25 or more accounts and/or signature authority over (but no financial interest in) 25 or more accounts is not indicated.

Example:	Jointly owned financial account (code=142), the financial institution where the account is held (code=41), and the principle joint owner (code=42):
	
	`<fc2:Account SeqNum="45">`
	`    <fc2:AccountMaximumValueAmountText>980000</fc2:AccountMaximumValueAmountText>`
	`    <fc2:AccountNumberText>55621569</fc2:AccountNumberText>`
	`    <fc2:AccountTypeCode>999</fc2:AccountTypeCode>`
	`    <fc2:EFilingAccountTypeCode>142</fc2:EFilingAccountTypeCode>`
	`    <fc2:JointOwnerQuantityText>5</fc2:JointOwnerQuantityText>`
	`    <fc2:OtherAccountTypeText>Other account type</fc2:OtherAccountTypeText>`
	`    <fc2:Party SeqNum="46">`
	`        <fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>`
	`        <fc2:PartyName SeqNum="47">`
	`            <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	`            <fc2:RawPartyFullName>Financial Institution Name</fc2:RawPartyFullName>`
	`        </fc2:PartyName>`
	`        <fc2:Address SeqNum="48">`
	`            <fc2:RawCityText>Acton</fc2:RawCityText>`
	`            <fc2:RawCountryCodeText>AU</fc2:RawCountryCodeText>`
	`            <fc2:RawStreetAddress1Text>6589 Turner Avenue</fc2:RawStreetAddress1Text>`
	`            <fc2:RawZIPCode>2601</fc2:RawZIPCode>`
	`        </fc2:Address>`
	`    </fc2:Party>`
	`    <fc2:Party SeqNum="49">`
	`        <fc2:ActivityPartyTypeCode>42</fc2:ActivityPartyTypeCode>`
	`        <fc2:PartyName SeqNum="50">`
	`            <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	`            <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName>`
	`            <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>`
	`        </fc2:PartyName>`
	`        <fc2:Address SeqNum="51">`
	`            <fc2:RawCityText>Houston</fc2:RawCityText>`
	`            <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>`
	`            <fc2:RawStateCodeText>TX</fc2:RawStateCodeText>`
	`            <fc2:RawStreetAddress1Text>698 Foxhole Avenue</fc2:RawStreetAddress1Text>`
	`            <fc2:RawZIPCode>77003</fc2:RawZIPCode>`
	`        </fc2:Address>`
	`        <fc2:PartyIdentification SeqNum="52">`
	`            <fc2:PartyIdentificationTypeCode>-2</fc2:PartyIdentificationTypeCode>`
	`        </fc2:PartyIdentification>`
	`    </fc2:Party>`
	`</fc2:Account>`

Element Name:	ActivityPartyTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Party type (code). This element identifies the type of party (i.e. financial institution where account is held, principle joint owner, etc.) associated with the foreign financial account.				
Attribute(s):	n/a				
Parent Element:	Party				

Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party type by recording the appropriate code from the list below:

Code	Description
41	Financial Institution Where Account is Held
42	Principle Joint Owner
43	No Financial Interest Account Owner
44	Consolidated Report Account Owner

Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted • The element contains a value not equal to one of the approved codes listed above.
Example:	<fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>

Element Name:	PartyAsEntityOrganizationIndicator	minOccurs:	0	maxOccurs:	1
Description:	Party as entity (indicator). This element declares that the party is an entity; specifically, whether the principle joint account owner or the no financial interest account owner is classified as an entity.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The account type is associated with a jointly owned financial account (142) or a no financial interest account (143) and the owner is an entity; otherwise, do not record this element. NOTE: This element does not apply to a consolidated report account (144) because the owner is considered an entity/organization by default.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate person as entity).				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "Y" or null. • The element is recorded for a party not associated with owner of a jointly owned financial account (142) or a no financial interest account (143).				
Example:	<fc2:PartyAsEntityOrganizationIndicator>Y</fc2:PartyAsEntityOrganizationIndicator>				

Element Name:	PartyName	See *PartyName Elements (Below)* section for details.

Element Name:	Address	See *Address Elements (Below)* section for details.

Element Name:	PartyIdentification	See *PartyIdentification Elements* (*Below*) section for details.

PartyName Elements

For additional guidance related to name reporting requirements, please refer to the General Instructions (Name Editing Instructions) located in Attachment C at the end of this guide.

Element Name:	PartyName	minOccurs:	1	maxOccurs:	1
Description:	Party name (header). This is the container for information about the legal name of the party; specifically, the financial institution in which the account is held, and the owner(s) associated with the account. The following table describes all possible sub-elements for the PartyName element and the account type that each element can be recorded for:				

<div align="center">

Account party type code definitions
41 = Financial Institution Where Account is Held | 42 = Principle Joint Owner
43 = No Financial Interest Account Owner | 44 = Consolidated Report Account Owner

</div>

Element name	Account party type code			
	41	42	43	44
PartyName	●	●	●	●
PartyNameTypeCode	●	●	●	●
RawEntityIndividualLastName		●	●	
RawIndividualFirstName		●	●	
RawIndividualMiddleName		●	●	
RawIndividualNameSuffixText		●	●	
RawIndividualTitleText			●	
RawPartyFullName	●			●

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Required. This element must be recorded for all party types.
Value Restriction(s):	n/a
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The element exceeds the maximum occurrence threshold.

Example:	The name of the financial institution where the account is held (code=41):
	`<fc2:Party SeqNum="46">`
	     `<fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>`
	     `<fc2:PartyName SeqNum="47">`
	          `<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	          `<fc2:RawPartyFullName>Financial Institution Name</fc2:RawPartyFullName>`
	     `</fc2:PartyName>`
	     `...`
	`</fc2:Party>`
	
	The name of the consolidated report account owner (code=44):
	`<fc2:Party SeqNum="49">`
	     `<fc2:ActivityPartyTypeCode>44</fc2:ActivityPartyTypeCode>`
	     `<fc2:PartyName SeqNum="50">`
	          `<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	          `<fc2:RawPartyFullName>Consolidated report owner name</fc2:RawPartyFullName>`
	     `</fc2:PartyName>`
	     `...`
	`</fc2:Party>`
	
	The name of the no financial interest account owner (code=43):
	`<fc2:Party SeqNum="49">`
	     `<fc2:ActivityPartyTypeCode>44</fc2:ActivityPartyTypeCode>`

```
                    <fc2:PartyName SeqNum="105">
                            <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>
                            <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName>
                            <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>
                            <fc2:RawIndividualMiddleName>M</fc2:RawIndividualMiddleName>
                            <fc2:RawIndividualNameSuffixText>III</fc2:RawIndividualNameSuffixText>
                            <fc2:RawIndividualTitleText>Primary Owner</fc2:RawIndividualTitleText>
                    </fc2:PartyName>
                    ...
            </fc2:Party>
```

Element Name:	PartyNameTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Party name type (code). This element identifies the type of name recorded for the party as the legal name.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must equal: • L (to indicate legal name)				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element contains a value not equal to "L".				
Example:	`<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`				

Element Name:	RawEntityIndividualLastName	minOccurs:	0	maxOccurs:	1
Description:	Entity name or individual last name (text). This element identifies the legal name of the entity or last name of the individual; specifically, the principle joint owner and the no financial interest account owner.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the principle joint owner (42) or the no financial interest account owner (43); otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-150 characters.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the principle joint owner (42) or the no financial interest account owner (43). • The element is not recorded or does not contain a value (i.e. the value is null) and the party is associated with the principle joint owner (42) or the no financial interest account owner (43).				
Example:	`<fc2:RawEntityIndividualLastName>Smith</fc2:RawEntityIndividualLastName>`				

Element Name:	RawIndividualFirstName	minOccurs:	0	maxOccurs:	1
Description:	Individual first name (text). This element identifies the first name of an individual; specifically, the principle joint owner and the no financial interest account owner.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the principle joint owner (42) or the no financial interest account owner (43) and the owner is not an entity; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements:				

Element Name:	RawIndividualFirstName	minOccurs:	0	maxOccurs:	1
	• 1-35 characters.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the principle joint owner (42) or the no financial interest account owner (43). • The element is not recorded or does not contain a value (i.e. the value is null), the party is associated with the principle joint owner (42) or the no financial interest account owner (43), and the owner is not an entity.				
Example:	<fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>				

Element Name:	RawIndividualMiddleName	minOccurs:	0	maxOccurs:	1
Description:	Individual middle name/initial (text). This element identifies the middle name/initial of the party; specifically, the principle joint owner and the no financial interest account owner.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: • The party type is associated with the principle joint owner (42) or the no financial interest account owner (43), the owner is not an entity, and the middle name/initial is available; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-35 characters.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the principle joint owner (42) or the no financial interest account owner (43).				
Example:	<fc2:RawIndividualMiddleName>M</fc2:RawIndividualMiddleName>				

Element Name:	RawIndividualNameSuffixText	minOccurs:	0	maxOccurs:	1
Description:	Individual suffix name (text). This element identifies the suffix name of the party; specifically, the principle joint owner and the no financial interest account owner.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: • The party type is associated with principle joint owner (42) or the no financial interest account owner (43), the owner is not an entity, and the suffix name is available; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-35 characters				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the principle joint owner (42) or the no financial interest account owner (43).				
Example:	<fc2:RawIndividualNameSuffixText>III</fc2:RawIndividualNameSuffixText>				

Element Name:	RawIndividualTitleText	minOccurs:	0	maxOccurs:	1
Description:	Individual filer title for this owner (text). This element identifies the filer's title for the position which gives the filer signature authority over the account.				
Attribute(s):	n/a				
Parent Element:	PartyName				

Element Restriction(s):	Record this element when: • The party type is associated with the no financial interest account owner (43), the filer is not an entity, and the filer's title with this owner is available; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-35 characters				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the no financial interest account owner (43).				
Example:	`<fc2:RawIndividualTitleText>`Primary Owner`</fc2:RawIndividualTitleText>`				

Element Name:	RawPartyFullName	minOccurs:	0	maxOccurs:	1
Description:	Party full name (text). This element identifies the full name of the party, specifically, the legal name of the financial institution in which the account is held, and the owner(s) associated with the consolidated report account.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the financial institution in which the account is held (41) or the consolidated report account owner (44); otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-150 characters.				
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is recorded for a party not associated with the financial institution in which the account is held (41) or the consolidated report account owner (44) • The element is not recorded or does not contain a value (i.e. the value is null), the party is associated with the financial institution in which the account is held (41) or the consolidated report account owner (44).				
Example:	`<fc2:RawPartyFullName>`Consolidated report owner name`</fc2:RawPartyFullName>`				

Address Elements

For additional guidance related to address reporting requirements, please refer to the General Instructions (Addresses) located in Attachment C at the end of this guide.

Element Name:	Address	minOccurs:	1	maxOccurs:	1
Description:	Party address (header). This is the container for information about the address of the party; specifically, the financial institution in which the account is held and the owner(s) associated with the account. The following table describes all possible sub-elements for the Address element and the party type that each element can be recorded for:				

<div style="text-align:center">

Account party type code definitions
41 = Financial Institution Where Account is Held | 42 = Principle Joint Owner
43 = No Financial Interest Account Owner | 44 = Consolidated Report Account Owner

</div>

Element name	Account party type code			
	41	42	43	44
Address	•	•	•	•
RawCityText	•	•	•	•
RawCountryCodeText	•	•	•	•
RawStateCodeText	•	•	•	•

Element Name:	Address	minOccurs:	1	maxOccurs:	1

| | RawStreetAddress1Text | ● | ● | ● | ● | |
| | RawZIPCode | ● | ● | ● | ● | |

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	n/a
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The element exceeds the maximum occurrence threshold.

Example:	Financial institution where account is held:
	`<fc2:Address SeqNum="72">`
	`    <fc2:RawCityText>Los Puestos Colpes</fc2:RawCityText>`
	`    <fc2:RawCountryCodeText>AR</fc2:RawCountryCodeText>`
	`    <fc2:RawStreetAddress1Text>321 Cash Road</fc2:RawStreetAddress1Text>`
	`    <fc2:RawZIPCode>5319</fc2:RawZIPCode>`
	`</fc2:Address>`
	
	Foreign account owner address:
	`<fc2:Address SeqNum="97">`
	`    <fc2:RawCityText>Mexico City</fc2:RawCityText>`
	`    <fc2:RawCountryCodeText>MX</fc2:RawCountryCodeText>`
	`    <fc2:RawStateCodeText>CMX</fc2:RawStateCodeText>`
	`    <fc2:RawStreetAddress1Text>123 Cash Street</fc2:RawStreetAddress1Text>`
	`    <fc2:RawZIPCode>03810</fc2:RawZIPCode>`
	`</fc2:Address>`

Element Name:	RawCityText	minOccurs:	1	maxOccurs:	1

Description:	City (text). This element identifies the city associated with the address of the party; specifically, the financial institution in which the account is held and the owner associated with the account.
Attribute(s):	n/a
Parent Element:	Address
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters • Null (if unavailable)
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted
Example:	`<fc2:RawCityText>Mexico City</fc2:RawCityText>`

Element Name:	RawCountryCodeText	minOccurs:	1	maxOccurs:	1

Description:	Country (code). This element identifies the country associated with the party; specifically, the financial institution in which the account is held and the owner associated with the account.
Attribute(s):	n/a
Parent Element:	Address
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	The value provided must adhere to the following requirements: • Country codes for the financial institution where the account is held cannot be equal to US or a U.S. Territory.

	• Country codes including U.S. Territory codes must adhere to the two-letter country codes found in ISO 3166-2. • Null (if unavailable)
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid ISO 3166-2 country code. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • State code and country code mismatch when U.S. territory is recorded for the account owner (42, 43, or 44) party type. • The element contains US or a U.S. Territory for the financial institution where the account is held party type.
Example:	`<fc2:RawCountryCodeText>`MX`</fc2:RawCountryCodeText>`

Element Name:	**RawStateCodeText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	State/Territory/Province (code). This element identifies the state/territory/province associated with the address of the party when the corresponding country is equal to US (United States), CA (Canada), MX (Mexico), or a U.S. Territory; specifically, the financial institution in which the account is held and the owner associated with the account.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Record this element when: • The party type is associated with the financial institution in which the account is held (41) and the country is equal to CA or MX; otherwise, do not record this element. • The party type is associated with the foreign account owner (42, 43, or 44) and the country associated with the owner is equal to US, CA, MX, or a U.S. Territory; otherwise, do not record this element. NOTE: If the <RawCountryCodeText> element contains a U.S. Territory code for the owner, then the same U.S. Territory code must be recorded for the <RawStateCodeText> element also.				
Value Restriction(s):	The value provided must adhere to the following requirements: • United States state/territory codes must adhere to the two-letter codes used by the United States Postal Service when the country is equal to US or a U.S. Territory. NOTE: If a U.S. Territory is recorded for the country, it must also be recorded for the state. • Canadian province/territory codes must adhere to the two-letter codes used by the Canadian Post Corporation when the country is equal to CA. • Mexican state/federal district codes must adhere to the standards of ISO 3166-2:MX when the country is equal to MX.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element contains a value that is not a valid code. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and the corresponding country is US, CA, MX, or a U.S. Territory. • The element is recorded with a value and the corresponding country is not equal to US, CA, MX, or a U.S. Territory. • State code and country code mismatch when U.S. territory is recorded.				
Example:	`<fc2:RawStateCodeText>`CMX`</fc2:RawStateCodeText>`				

Element Name:	**RawStreetAddress1Text**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Street address (text). This element identifies the street address of the party; specifically, the financial institution in which the account is held and the owner associated with the account.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Required. This element must be recorded.				

Value Restriction(s):	The value provided must adhere to the following requirements: • 1-100 characters • Null (if unavailable)
Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted.
Example:	`<fc2:RawStreetAddress1Text>`123 Cash Street`</fc2:RawStreetAddress1Text>`

Element Name:	RawZIPCode	minOccurs:	0	maxOccurs:	1
Description:	ZIP/Postal Code (text). This element identifies the ZIP Code or foreign postal code associated with the address of the party; specifically, the financial institution in which the account is held and the owner associated with the account.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Required. This element must be recorded.				

Value Restriction(s):	The value provided must adhere to the following requirements:
	• For US addresses, including U.S. Territories:
	   o 5 or 9 numeric character entry.
	   o 9 numeric character entry cannot end with four zeros or four nines.
	   o Null (if unavailable).
	• For non-US addresses:
	   o 1-9 character entry.
	   o Null (if unavailable).
	NOTE: Do not include punctuation or formatting such as hyphens, periods, and spaces within the value entry.				

Remarks:	The batch submission will be rejected if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null). • The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory. • The value recorded contains special characters or formatting such as hyphens, periods, and spaces.				
Example:	`<fc2:RawZIPCode>`03810`</fc2:RawZIPCode>`				

PartyIdentification Elements

For additional guidance related to identification reporting requirements, please refer to the General Instructions (Identification requirements / Identifying numbers) located in Attachment C at the end of this guide.

Element Name:	PartyIdentification	minOccurs:	1	maxOccurs:	1
Description:	Party identification (header). This is the container for information about the identification associated with the party; specifically, the Taxpayer Identification Number (TIN) and TIN type for the owner(s) associated with the account. The following table describes all possible sub-elements for the PartyIdentification element and the party type that each element can be recorded for: **Account party type code definitions** 41 = Financial Institution Where Account is Held | 42 = Principle Joint Owner 43 = No Financial Interest Account Owner | 44 = Consolidated Report Account Owner				

Element name	Account party type code			
	41	42	43	44
PartyIdentification		●	●	●

Element Name:	PartyIdentification		minOccurs:	1	maxOccurs:	1
	PartyIdentificationNumberText			●	●	●
	PartyIdentificationTypeCode			●	●	●
Attribute(s):	SeqNum					
Parent Element:	Party					
Element Restriction(s):	Required. This element must be recorded when: • The party type is associated with the principle joint account owner (42), no financial interest account owner (43), or consolidated report account owner (44).					
Value Restriction(s):	n/a					
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • The element exceeds the maximum occurrence threshold. • The element is recorded for the financial institution where the account is held (41).					

Example:	The joint account owner foreign TIN:
	`<fc2:PartyIdentification SeqNum="19">`
	    `<fc2:PartyIdentificationNumberText>114587795</fc2:PartyIdentificationNumberText>`
	    `<fc2:PartyIdentificationTypeCode>9</fc2:PartyIdentificationTypeCode>`
	`</fc2:PartyIdentification>`
	
	The consolidated report account owner EIN:
	`<fc2:PartyIdentification SeqNum="40">`
	    `<fc2:PartyIdentificationNumberText>558985695</fc2:PartyIdentificationNumberText>`
	    `<fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode>`
	`</fc2:PartyIdentification>`					

Element Name:	PartyIdentificationNumberText	minOccurs:	1	maxOccurs:	1
Description:	Identification number (text). This element identifies the TIN number associated with the party account owner.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements when the party type is associated with the: • EIN/SSN/ITIN: 9 numeric characters • Foreign TIN: 1-25 characters NOTE: All identification numbers must be entered as a single alpha/numeric text string without formatting or special characters such as, for example, spaces, hyphens, or periods. Cannot be consecutive string of the same number or an incremental string such as 123456789.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value. • The element contains an invalid number string for a US TIN. • The element contains formatting such as spaces, hyphens, or periods.				
Example:	`<fc2:PartyIdentificationNumberText>114587795</fc2:PartyIdentificationNumberText>`				

Element Name:	PartyIdentificationTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Party identification type (code). This element identifies the type of identification associated with the party account owner.				

Element Name:	PartyIdentificationTypeCode	minOccurs:	1	maxOccurs:	1
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Required. This element must be recorded.				

Value Restriction(s):

The value provided must adhere to the following requirements:

- Identify the identification type by recording the appropriate code for the account owner party types listed below:

<table>
<tr><td colspan="2" align="center">Account party type code definitions
42 = Principle Joint Owner | 43 = No Financial Interest Account Owner
44 = Consolidated Report Account Owner</td></tr>
</table>

Code	Description	Account party type code		
		42	43	44
2	Employer Identification Number (EIN)	●	●	●
1	Social Security Number (SSN) / Individual Taxpayer Identification Number (ITIN)	●	●	●
9	Foreign Taxpayer Identification Number (TIN)	●	●	●
-2	Unknown	●	●	

Remarks:

The batch submission will be <u>rejected</u> if any of the following conditions are true:

- The element is not recorded or the start tag and/or end tag is incorrectly formatted.
- The element contains a value not equal to one of the approved codes listed above.

The batch submission will be <u>accepted with warning</u> if any of the following conditions are true:

- The element contains a value that is not valid for the associated party type.

Example:

`<fc2:PartyIdentificationTypeCode>9</fc2:PartyIdentificationTypeCode>`

Foreign Account Activity Elements

Element Name:	ForeignAccountActivity	minOccurs:	1	maxOccurs:	1

Description:

Foreign account activity (header). This is the container for information about the FinCEN FBAR; specifically, the report calendar year, the count of financial interest and/or signature authority accounts when 25 or more is indicated, and the late filing reason code if the FinCEN FBAR is being filed after the deadline date.

This element is parent to the following sub-elements:

        ForeignAccountHeldQuantityText
        LateFilingReasonCode
        ReportCalendarYearText
        SignatureAuthoritiesQuantityText

Attribute(s):	SeqNum
Parent Element:	Activity
Element Restriction(s):	Required. This element must be recorded.
Value Restriction(s):	n/a

Remarks:

The batch submission will be <u>rejected</u> if any of the following conditions are true:

- The element is not recorded or the start tag and/or end tag is incorrectly formatted.
- The element is missing a "SeqNum" attribute.
- The element contains a "SeqNum" attribute with a duplicate or invalid value.

Example:

A FinCEN FBAR that is being filed late where the filer has financial interest in 31 foreign accounts and signature authority over (but no financial interest) in 52 foreign accounts:

`<fc2:ForeignAccountActivity SeqNum="19">`
        `<fc2:ForeignAccountHeldQuantityText>31</fc2:ForeignAccountHeldQuantityText>`

```
            <fc2:LateFilingReasonCode>999</fc2:LateFilingReasonCode>
            <fc2:ReportCalendarYearText>2016</fc2:ReportCalendarYearText>
            <fc2:SignatureAuthoritiesQuantityText>52</fc2:SignatureAuthoritiesQuantityText>
        </fc2:ForeignAccountActivity>
```

A FinCEN FBAR that is being filed on time where the filer does not have financial interest or signature authority over (but no financial interest) in 25 or more foreign accounts:

```
<fc2:ForeignAccountActivity SeqNum="19">
            <fc2:ReportCalendarYearText>2016</fc2:ReportCalendarYearText>
        </fc2:ForeignAccountActivity>
```

Element Name:	ForeignAccountHeldQuantityText	minOccurs:	0	maxOccurs:	1
Description:	Financial interest account quantity (text). This element identifies the total number of accounts associated with the filer if it is declared that the filer has financial interest in 25 or more foreign financial accounts.				
Attribute(s):	n/a				
Parent Element:	ForeignAccountActivity				
Element Restriction(s):	Conditionally Required. Record this element when: • The \<FilerFinancialInterest25ForeignAccountIndicator> element contains a "Y" value; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-4 numeric characters (without leading zeros)				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and financial interest in 25 or more accounts is indicated. • The value recorded for the element contains non-numeric characters or leading zeros. • The value recorded for the number of financial interest accounts is less than 25.				
Example:	\<fc2:ForeignAccountHeldQuantityText>31\</fc2:ForeignAccountHeldQuantityText>				

Element Name:	LateFilingReasonCode	minOccurs:	0	maxOccurs:	1
Description:	Late filing reason (code). This element declares the reason why the FinCEN FBAR is being filed late.				
Attribute(s):	n/a				
Parent Element:	Activity				
Element Restriction(s):	Record this element when the FinCEN FBAR is being filed late; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the late reason by recording the appropriate code from the list below:				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted				

Code	Description
1	Forgot to File
2	Did not know that I had to file
3	Thought account balance was below reporting threshold
4	Did not know that my account qualified as foreign
5	Account statement not received in time
6	Account statement lost (replacement requested)
7	Late receiving missing required account information
8	Unable to obtain joint spouse signature in time
9	Unable to access BSA E-Filing System
999	Other

	• The element contains a value not equal to one of the approved codes listed above.				
Example:	<fc2:LateFilingReasonCode>999</fc2:LateFilingReasonCode>				

Element Name:	**ReportCalendarYearText**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Report calendar year (text). The element identifies the calendar year being reported for the FinCEN FBAR.				
Attribute(s):	n/a				
Parent Element:	Activity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 4 numeric characters in the format CCYY where CC=century (i.e. 19 or 20) and YY=year.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element is not recorded or the start tag and/or end tag is incorrectly formatted. • The element is recorded but does not contain a value (i.e. the value is null). • The value recorded for the element is not in the correct format (CCYY). • The value recorded for the calendar year is greater than the current year or does not begin with "19" or "20".				
Example:	<fc2:ReportCalendarYearText>2016</fc2:ReportCalendarYearText>				

Element Name:	**SignatureAuthoritiesQuantityText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Signature authority account quantity (text). This element identifies the total number of accounts associated with the filer if it is declared that the filer has signature authority over (but no financial interest in) 25 or more foreign financial accounts.				
Attribute(s):	n/a				
Parent Element:	ForeignAccountActivity				
Element Restriction(s):	Conditionally Required. Record this element when: • The <SignatureAuthoritiesIndicator> element contains a "Y" value; otherwise, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-4 numeric characters (without leading zeros)				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and signature authority over (but no financial interest in) 25 or more accounts is indicated. • The value recorded for the element contains non-numeric characters or leading zeros. • The value recorded for the number of financial interest accounts is less than 25.				
Example:	<fc2:SignatureAuthoritiesQuantityText>52</fc2:SignatureAuthoritiesQuantityText>				

Activity Narrative Information Elements

Element Name:	ActivityNarrativeInformation	minOccurs:	0	maxOccurs:	1

Description:	Late filing reason other description (header). This is the container for the late filing reason other description.
	
	This element is parent to the following sub-elements:
	     ActivityNarrativeSequenceNumber
	     ActivityNarrativeText				

Attribute(s):	SeqNum				
Parent Element:	Activity				
Element Restriction(s):	Conditionally Required. Record this element when: • The <LateFilingReasonCode> element contains the value "999" (Other); otherwise, do not record this element.				
Value Restriction(s):	n/a				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value.				

Example:	<fc2:ActivityNarrativeInformation SeqNum="45">
	    <fc2:ActivityNarrativeSequenceNumber>1</fc2:ActivityNarrativeSequenceNumber>
	    <fc2:ActivityNarrativeText>Description of the late filing reason</fc2:ActivityNarrativeText>
	</fc2:ActivityNarrativeInformation>				

Element Name:	ActivityNarrativeSequenceNumber	minOccurs:	1	maxOccurs:	1
Description:	Late filing reason sequence number (text). This element is for FinCEN purposes only.				
Attribute(s):	n/a				
Parent Element:	ActivityNarrativeInformation				
Element Restriction(s):	Required. This element must be recorded (when the <ActivityNarrativeInformation> is recorded)				
Value Restriction(s):	The value provided must equal 1.				
Remarks:	The batch submission will be <u>rejected</u> if any of the following conditions are true: • The element start tag and/or end tag is incorrectly formatted.				
Example:	<fc2:ActivityNarrativeSequenceNumber>1</fc2:ActivityNarrativeSequenceNumber>				

Element Name:	ActivityNarrativeText	minOccurs:	1	maxOccurs:	1
Description:	Late filing reason other description (text). The element identifies the detailed explanation as to why the FinCEN FBAR is being filed late.				
Attribute(s):	n/a				
Parent Element:	ActivityNarrativeInformation				
Element Restriction(s):	Required. This element must be recorded (when the <ActivityNarrativeInformation> is recorded)				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-4000 characters				
Remarks:	The batch submission will be <u>accepted with warning</u> if any of the following conditions are true: • The element is not recorded or does not contain a value (i.e. the value is null) and the <LateFilingReasonCode> element contains the value "999" (Other). • The element is recorded with a value and the <LateFilingReasonCode> element does not contain the value "999" (Other).				
Example:	<fc2:ActivityNarrativeText>Description of the late filing reason</fc2:ActivityNarrativeText>				

3.4. Party Elements by Party Type

The <Party> element is comprised of various elements and sub-elements that apply to specific party types. There are two categories of party types for the FinCEN FBAR: Party types at the <Activity> element level (i.e. the transmitter, transmitter contact, foreign account filer, third party preparer, and third party preparer firm) and party types at the <Account> element level (i.e. the financial institution where the account is held and the account owner(s)).

Activity Level

Each FinCEN FBAR in the batch file must contain a <Party> element associated with the transmitter of the batch file. The transmitter contact, and the foreign account filer. Additionally, separate <Party> elements associated with a third party preparer and, if applicable, the third party preparer firm, may also be recorded for the FinCEN FBAR. The following table identifies which party elements may be recorded for each activity level party type.

Activity party type code definitions

35 = Transmitter | 37 = Transmitter Contact | 15 = Foreign Account Filer
57 = Third Party Preparer | 56 = Third Party Preparer Firm

Party element name	Max Occurs	35	37	15	57	56
<ActivityPartyTypeCode/>	1	●	●	●	●	●
<FilerFinancialInterest25ForeignAccountIndicator/>	1			●		
<FilerTypeConsolidatedIndicator/>	1			●		
<FilerTypeCorporationIndicator/>	1			●		
<FilerTypeFiduciaryOtherIndicator/>	1			●		
<FilerTypeIndividualIndicator/>	1			●		
<FilerTypeOtherText/>	1			●		
<FilerTypePartnershipIndicator/>	1			●		
<IndividualBirthDateText/>	1			●		
<SelfEmployedIndicator/>	1				●	
<SignatureAuthoritiesIndicator/>	1			●		
<PartyName SeqNum="">	1	●	●	●	●	●
<PartyNameTypeCode/>	1	●	●	●	●	●
<RawEntityIndividualLastName/>	1			●	●	
<RawIndividualFirstName/>	1			●	●	
<RawIndividualMiddleName/>	1			●	●	
<RawIndividualNameSuffixText/>	1			●		
<RawIndividualTitleText/>	1			●		
<RawPartyFullName/>	1	●	●			●
</PartyName>	-	●	●	●	●	●
<Address SeqNum="">	1	●		●	●	
<RawCityText/>	1	●		●	●	
<RawCountryCodeText/>	1	●		●	●	
<RawStateCodeText/>	1	●		●	●	
<RawStreetAddress1Text/>	1	●		●	●	
<RawZIPCode/>	1	●		●	●	
</Address>	-	●		●	●	
<PhoneNumber SeqNum="">	1	●			●	
<PhoneNumberExtensionText/>	1				●	
<PhoneNumberText/>	1	●			●	
</PhoneNumber>	-	●			●	
<PartyIdentification SeqNum="">	2	●		●	●	●
<OtherIssuerCountryText/>	1			●		
<OtherPartyIdentificationTypeText/>	1			●		

<PartyIdentificationNumberText/>	1	●		●	●	●
<PartyIdentificationTypeCode/>	1	●		●	●	●
</PartyIdentification>	-	●		●	●	●

Transmitter Party Requirements

Each FinCEN FBAR in the batch file must contain one <Party> element associated with the batch file transmitter (the person or entity handling the data accumulation and formatting). To identify a party as the transmitter of the batch file, the <ActivityPartyTypeCode> element associated with the party must contain the value "35" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Transmitter	minOccurs:	1	maxOccurs:	1

Example:	`<fc2:Party SeqNum="3">`
	`    <fc2:ActivityPartyTypeCode>35</fc2:ActivityPartyTypeCode>`
	`    <fc2:PartyName SeqNum="4">`
	`        <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	`        <fc2:RawPartyFullName>Transmitter Legal Name</fc2:RawPartyFullName>`
	`    </fc2:PartyName>`
	`    <fc2:Address SeqNum="5">`
	`        <fc2:RawCityText>Vienna</fc2:RawCityText>`
	`        <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>`
	`        <fc2:RawStateCodeText>VA</fc2:RawStateCodeText>`
	`        <fc2:RawStreetAddress1Text>123 Address Road</fc2:RawStreetAddress1Text>`
	`        <fc2:RawZIPCode>22102</fc2:RawZIPCode>`
	`    </fc2:Address>`
	`    <fc2:PhoneNumber SeqNum="6">`
	`        <fc2:PhoneNumberText>7039991234</fc2:PhoneNumberText>`
	`    </fc2:PhoneNumber>`
	`    <fc2:PartyIdentification SeqNum="7">`
	`        <fc2:PartyIdentificationNumberText>547898569</fc2:PartyIdentificationNumberText>`
	`        <fc2:PartyIdentificationTypeCode>4</fc2:PartyIdentificationTypeCode>`
	`    </fc2:PartyIdentification>`
	`    <fc2:PartyIdentification SeqNum="8">`
	`        <fc2:PartyIdentificationNumberText>PTCC1234</fc2:PartyIdentificationNumberText>`
	`        <fc2:PartyIdentificationTypeCode>28</fc2:PartyIdentificationTypeCode>`
	`    </fc2:PartyIdentification>`
	`</fc2:Party>`				

Notes:	Two occurrences of the <PartyIdentification> element must be recorded for the transmitter party type (as displayed in the sample above) in order to identify the transmitter's Taxpayer Identification Number (TIN, type code "4") and Transmitter Control Code (TCC, type code "28").				

Transmitter Contact Party Requirements

Each FinCEN FBAR in the batch file must contain one <Party> element associated with the official contact for the transmitter. To identify a party as the official contact for the transmitter, the <ActivityPartyTypeCode> element associated with the party must contain the value "37" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Transmitter contact	minOccurs:	1	maxOccurs:	1

Example:	`<fc2:Party SeqNum="9">`
	`    <fc2:ActivityPartyTypeCode>37</fc2:ActivityPartyTypeCode>`
	`    <fc2:PartyName SeqNum="10">`
	`        <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	`        <fc2:RawPartyFullName>Transmitter Contact Name</fc2:RawPartyFullName>`
	`    </fc2:PartyName>`
	`</fc2:Party>`				

Notes:					

Foreign Account Filer Party Requirements

Each FinCEN FBAR in the batch file must contain one <Party> element associated with the foreign account filer. To identify a party as the foreign account filer, the <ActivityPartyTypeCode> element associated with the party must contain the value "15" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Foreign account filer		minOccurs:	1	maxOccurs:	1

Example:	```<fc2:Party SeqNum="19">```
	``` <fc2:ActivityPartyTypeCode>15</fc2:ActivityPartyTypeCode>```
	``` <fc2:FilerFinancialInterest25ForeignAccountIndicator>N</fc2:FilerFinancialInterest25ForeignAccountIndicator>```
	``` <fc2:FilerTypeIndividualIndicator>Y</fc2:FilerTypeIndividualIndicator>```
	``` <fc2:IndividualBirthDateText>19700515</fc2:IndividualBirthDateText>```
	``` <fc2:SignatureAuthoritiesIndicator>N</fc2:SignatureAuthoritiesIndicator>```
	``` <fc2:PartyName SeqNum="20">```
	``` <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>```
	``` <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName>```
	``` <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName>```
	``` <fc2:RawIndividualMiddleName>Martin</fc2:RawIndividualMiddleName>```
	``` <fc2:RawIndividualNameSuffixText>Sr.</fc2:RawIndividualNameSuffixText>```
	``` </fc2:PartyName>```
	``` <fc2:Address SeqNum="21">```
	``` <fc2:RawCityText>Detroit</fc2:RawCityText>```
	``` <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>```
	``` <fc2:RawStateCodeText>MI</fc2:RawStateCodeText>```
	``` <fc2:RawStreetAddress1Text>555 Rock Avenue</fc2:RawStreetAddress1Text>```
	``` <fc2:RawZIPCode>48127</fc2:RawZIPCode>```
	``` </fc2:Address>```
	``` <fc2:PartyIdentification SeqNum="22">```
	``` <fc2:PartyIdentificationNumberText>115478895</fc2:PartyIdentificationNumberText>```
	``` <fc2:PartyIdentificationTypeCode>1</fc2:PartyIdentificationTypeCode>```
	``` </fc2:PartyIdentification>```
	``` <fc2:PartyIdentification SeqNum="23">```
	``` <fc2:OtherIssuerCountryText>MX</fc2:OtherIssuerCountryText>```
	``` <fc2:PartyIdentificationNumberText>55881266698547</fc2:PartyIdentificationNumberText>```
	``` <fc2:PartyIdentificationTypeCode>9</fc2:PartyIdentificationTypeCode>```
	``` </fc2:PartyIdentification>```
	```</fc2:Party>```					

Notes:	Two occurrences of the <PartyIdentification> element are recorded in the above example to identify the foreign account filer's U.S. TIN and foreign identification. However, the foreign account filer will provide only one type of identification, which must be a U.S. TIN if one is available. A foreign identification will be reported only when the foreign account filer has no U.S. TIN.					

Third Party Preparer Party Requirements

Each FinCEN FBAR in the batch may contain one <Party> element associated with a third party preparer (if applicable). To identify a party as the third party preparer, the <ActivityPartyTypeCode> element associated with the party must contain the value "57" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Third party preparer		minOccurs:	0	maxOccurs:	1

Example:	```<fc2:Party SeqNum="27">```
	``` <fc2:ActivityPartyTypeCode>57</fc2:ActivityPartyTypeCode>```
	``` <fc2:SelfEmployedIndicator>Y</fc2:SelfEmployedIndicator>```
	``` <fc2:PartyName SeqNum="28">```
	``` <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>```
	``` <fc2:RawEntityIndividualLastName>Jordan</fc2:RawEntityIndividualLastName>```
	``` <fc2:RawIndividualFirstName>Kate</fc2:RawIndividualFirstName>```
	``` <fc2:RawIndividualMiddleName>P</fc2:RawIndividualMiddleName>```
	``` </fc2:PartyName>```
	``` <fc2:Address SeqNum="29">```
	``` <fc2:RawCityText>Rockville</fc2:RawCityText>```
	``` <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText>```
	``` <fc2:RawStateCodeText>MD</fc2:RawStateCodeText>```
	``` <fc2:RawStreetAddress1Text>897 Falling Tree Way</fc2:RawStreetAddress1Text>```
	``` <fc2:RawZIPCode>20899</fc2:RawZIPCode>```					

	`</fc2:Address>`
	`<fc2:PhoneNumber SeqNum="30">`
	    `<fc2:PhoneNumberExtensionText>54</fc2:PhoneNumberExtensionText>`
	    `<fc2:PhoneNumberText>4875896521</fc2:PhoneNumberText>`
	`</fc2:PhoneNumber>`
	`<fc2:PartyIdentification SeqNum="31">`
	    `<fc2:PartyIdentificationNumberText>558898745</fc2:PartyIdentificationNumberText>`
	    `<fc2:PartyIdentificationTypeCode>31</fc2:PartyIdentificationTypeCode>`
	`</fc2:PartyIdentification>`
	`</fc2:Party>`

Notes:	

Third Party Preparer Firm Party Requirements

Each FinCEN FBAR in the batch may contain one <Party> element associated with a third party preparer firm (if a third party preparer is identified as not self-employed). To identify a party as the third party preparer firm, the <ActivityPartyTypeCode> element associated with the party must contain the value "56" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Third party preparer firm	minOccurs:	0	maxOccurs:	1

Example:	`<fc2:Party SeqNum="98">`
	    `<fc2:ActivityPartyTypeCode>56</fc2:ActivityPartyTypeCode>`
	    `<fc2:PartyName SeqNum="99">`
	        `<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>`
	        `<fc2:RawPartyFullName>Joe's Preparing Firm</fc2:RawPartyFullName>`
	    `</fc2:PartyName>`
	    `<fc2:PartyIdentification SeqNum="100">`
	        `<fc2:PartyIdentificationNumberText>123658984</fc2:PartyIdentificationNumberText>`
	        `<fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode>`
	    `</fc2:PartyIdentification>`
	`</fc2:Party>`				

Notes:					

Account level

Unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over (but no financial interest in) 25 or more accounts, each FinCEN FBAR in the batch file must contain at least one <Account> element associated with a foreign account, whether it be a separately owned account, a jointly owned account, a no financial interest account, or a consolidated report account. If a foreign account is recorded for the FinCEN FBAR, then a <Party> element associated with the financial institution where the account is held (no more than one per account) and with the exception of a separately owned account, a separate <Party> element for each account owner for the account should be recorded (unless the filer is exempt due to having financial interest in and/or signature authority over 25 or more accounts). The following table identifies which party elements may be recorded for each account level party type.

Account party type code definitions					
41 = Financial Institution Where Account is Held | 42 = Principle Joint Owner					
43 = No Financial Interest Account Owner | 44 = Consolidated Report Account Owner					

Party element name	Max Occurs	Party type codes			
		41	42	43	44
<ActivityPartyTypeCode/>	1	●	●	●	●
<PartyAsEntityOrganizationIndicator/>	1		●	●	
<PartyName SeqNum="">	1	●	●	●	●
<PartyNameTypeCode/>	1	●	●	●	●
<RawEntityIndividualLastName/>	1		●	●	
<RawIndividualFirstName/>	1		●	●	
<RawIndividualMiddleName/>	1		●	●	
<RawIndividualNameSuffixText/>	1		●	●	
<RawIndividualTitleText/>	1			●	
<RawPartyFullName/>	1	●			●
</PartyName>	-	●	●	●	●
<Address SeqNum="">	1	●	●	●	●
<RawCityText/>	1	●	●	●	●
<RawCountryCodeText/>	1	●	●	●	●
<RawStateCodeText/>	1	●	●	●	●
<RawStreetAddress1Text/>	1	●	●	●	●
<RawZIPCode/>	1	●	●	●	●
</Address>	-	●	●	●	●
<PartyIdentification SeqNum="">	1		●	●	●
<PartyIdentificationNumberText/>	1		●	●	●
<PartyIdentificationTypeCode/>	1		●	●	●
</PartyIdentification>	-		●	●	●

Financial Institution Where Account is Held Party Requirements

Each account recorded in the FinCEN FBAR must include a <Party> element associated with the financial institution where the account is held (unless the filer is exempt from reporting the account information due to having financial interest in and/or signature authority over 25 or more accounts). There can only be one <Party> element associated with the financial institution where the account is held for each <Account> element. To identify a party as the financial institution where the account is held, the <ActivityPartyTypeCode> element associated with the party must contain the value "41" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	Financial institution where account is held	minOccurs:	0	maxOccurs:	1

Example:	```<fc2:Account SeqNum="86">```
	　　　```<fc2:AccountMaximumValueAmountText>35000</fc2:AccountMaximumValueAmountText>```
	　　　```<fc2:AccountNumberText>457899985622156</fc2:AccountNumberText>```
	　　　```<fc2:AccountTypeCode>1</fc2:AccountTypeCode>```
	　　　```<fc2:EFilingAccountTypeCode>142</fc2:EfilingAccountTypeCode>```
	　　　```<fc2:JointOwnerQuantityText>10</fc2:JointOwnerQuantityText>```
	　　　```<fc2:Party SeqNum="87">```
	　　　　　```<fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>```
	　　　　　```<fc2:PartyName SeqNum="88">```
	　　　　　　　```<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>```
	　　　　　　　```<fc2:RawPartyFullName>Chester Bank and Trust</fc2:RawPartyFullName>```
	　　　　　```</fc2:PartyName>```
	　　　　　```<fc2:Address SeqNum="89">```
	　　　　　　　```<fc2:RawCityText>Chester</fc2:RawCityText>```
	　　　　　　　```<fc2:RawCountryCodeText>CA</fc2:RawCountryCodeText>```
	　　　　　　　```<fc2:RawStateCodeText>NS</fc2:RawStateCodeText>```
	　　　　　　　```<fc2:RawStreetAddress1Text>14 Middlespring Road</fc2:RawStreetAddress1Text>```
	　　　　　　　```<fc2:RawZIPCode>B0J1J0</fc2:RawZIPCode>```
	　　　　　```</fc2:Address>```
	　　　```</fc2:Party>```				

Notes:	If the financial institution is located in Canada or Mexico, record the state/territory/province in the <RawStateCodeText> element. However, if the financial institution is in a different foreign country then the <RawStateCodeText> element should not be recorded (see example below):
	```<fc2:Address SeqNum="89">```
	　　　```<fc2:RawCityText>Copenhagen</fc2:RawCityText>```
	　　　```<fc2:RawCountryCodeText>DK</fc2:RawCountryCodeText>```
	　　　```<fc2:RawStreetAddress1Text>47 Snowfall Way</fc2:RawStreetAddress1Text>```
	　　　```<fc2:RawZIPCode>2720</fc2:RawZIPCode>```
	```</fc2:Address>```				

Account Owner Party Requirements

Each account recorded in the FinCEN FBAR (with the exception of a separately owned account) must include at least one <Party> element associated with the owner of the account. To identify a party as the account owner, the <ActivityPartyTypeCode> element associated with the party must contain one of the following codes:

- 42 = Joint account owner
- 43 = No financial interest account owner
- 44 = Consolidated report account owner

Party Type	Account owner	minOccurs:	1	maxOccurs:	Unbounded

Example:	```<fc2:Account SeqNum="86">```
	　　　```<fc2:AccountMaximumValueAmountText>35000</fc2:AccountMaximumValueAmountText>```
	　　　```<fc2:AccountNumberText>457899985622156</fc2:AccountNumberText>```
	　　　```<fc2:AccountTypeCode>1</fc2:AccountTypeCode>```
	　　　```<fc2:EfilingAccountTypeCode>142</fc2:EfilingAccountTypeCode>```
	　　　```<fc2:JointOwnerQuantityText>10</fc2:JointOwnerQuantityText>```
	　　　```<fc2:Party SeqNum="87">```
	　　　　　```<fc2:ActivityPartyTypeCode>41</fc2:ActivityPartyTypeCode>```
	　　　　　```<fc2:PartyName SeqNum="88">```
	　　　　　　　```<fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode>```
	　　　　　　　```<fc2:RawPartyFullName>Chester Bank and Trust</fc2:RawPartyFullName>```
	　　　　　```</fc2:PartyName>```
	　　　　　```<fc2:Address SeqNum="89">```				

	`<fc2:RawCityText>`Chester`</fc2:RawCityText>`
	`<fc2:RawCountryCodeText>`CA`</fc2:RawCountryCodeText>`
	`<fc2:RawStateCodeText>`NS`</fc2:RawStateCodeText>`
	`<fc2:RawStreetAddress1Text>`14 Middlespring Road`</fc2:RawStreetAddress1Text>`
	`<fc2:RawZIPCode>`B0J1J0`</fc2:RawZIPCode>`
	`</fc2:Address>`
	`</fc2:Party>`
	`<fc2:Party SeqNum="90">`
	`<fc2:ActivityPartyTypeCode>`42`</fc2:ActivityPartyTypeCode>`
	`<fc2:PartyName SeqNum="91">`
	`<fc2:PartyNameTypeCode>`L`</fc2:PartyNameTypeCode>`
	`<fc2:RawEntityIndividualLastName>`Entity Name`</fc2:RawEntityIndividualLastName>`
	`</fc2:PartyName>`
	`<fc2:Address SeqNum="92">`
	`<fc2:RawCityText>`Vienna`</fc2:RawCityText>`
	`<fc2:RawCountryCodeText>`US`</fc2:RawCountryCodeText>`
	`<fc2:RawStateCodeText>`VA`</fc2:RawStateCodeText>`
	`<fc2:RawStreetAddress1Text>`987 Speed Way`</fc2:RawStreetAddress1Text>`
	`<fc2:RawZIPCode>`66589`</fc2:RawZIPCode>`
	`</fc2:Address>`
	`<fc2:PartyIdentification SeqNum="93">`
	`<fc2:PartyIdentificationNumberText>`887458998`</fc2:PartyIdentificationNumberText>`
	`<fc2:PartyIdentificationTypeCode>`2`</fc2:PartyIdentificationTypeCode>`
	`</fc2:PartyIdentification>`
	`</fc2:Party>`
	`</fc2:Account>`

Notes:	The sample above is for a jointly owned account (142) with one owner (in addition to the filer). Additional owners may be recorded under additional <Party> elements.

4. FinCEN FBAR XML Acknowledgement Format

The FinCEN FBAR XML batch acknowledgement file defined below is provided in XML format. The acknowledgement file will contain a BSA Identifier and any corresponding acknowledgement errors associated with each FinCEN FBAR <Activity> element received in the batch submission. Please visit https://www.fincen.gov/sites/default/files/schema/base/EFL_BatchAcknowledgementSchema.xsd to access the FinCEN XML 2.0 batch acknowledgement schema file.

4.1. XML File Structure
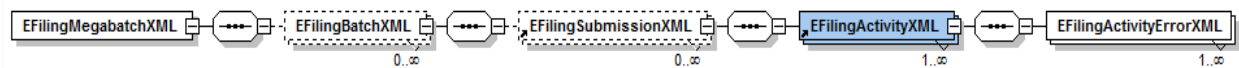
XML declaration/prolog

The XML declaration appears on the first line of the acknowledgement file.

Element Name:	?xml	minOccurs:	1	maxOccurs:	1
Description:	XML declaration/prolog. This is the XML declaration which specifies the XML version and character encoding used in the file.				
Attribute(s):	version. The version number of the XML. The value recorded will be "1.0" encoding. The character encoding used for the XML. The value recorded will be "UTF-8"				
Parent Element:	n/a				
Element Restriction(s)	This declaration will always be recorded on the first line of the file.				
Value Restriction(s):	The value provided will be: • <?xml version="1.0" encoding="UTF-8"?>				
Remarks:	none				
Example:	<?xml version="1.0" encoding="UTF-8"?>				

EFilingBatchXML

The <EFilingBatchXML> element is the first element recorded in the file and is considered the root element.

Element Name:	EFilingBatchXML	minOccurs:	1	maxOccurs:	1
Description:	Batch acknowledgement (header). This is the container for the contents of the batch acknowledgement file. This element is parent to the following sub-element: EFilingSubmissionXML * NOTE: Elements marked with an asterisk * contain sub-elements.				
Attribute(s):	StatusCode (this will have a value of "A" to indicate "Acknowledged") SeqNum (this is a sequential number assigned by FinCEN to identify the corresponding element in the associated batch file)				
Parent Element:	n/a (this is the root element in the acknowledgment file)				
Element Restriction(s)	This element will always be recorded.				
Value Restriction(s):	n/a				
Remarks:	none				
Example:	<?xml version="1.0" encoding="UTF-8"?> <EFilingBatchXML StatusCode="A" SeqNum="1"> <EFilingSubmissionXML StatusCode="A" SeqNum="1">				

```
                    <EFilingActivityXML SeqNum="1">
                        <BSAID>31000000000001</BSAID>
                        <EFilingActivityErrorXML SeqNum="1">
                            <ErrorContextText>EFilingBatchXML/Activity[1]/Party[3]/Address[1]/RawStateCodeText</ErrorContextText>
                            <ErrorElementNameText>RawStateCodeText</ErrorElementNameText>
                            <ErrorLevelText>WARN</ErrorLevelText>
                            <ErrorText>The element is not recorded or does not contain a value and the associated country is US, CA, MX, or a U.S. Territory.</ErrorText>
                            <ErrorTypeCode>C33</ErrorTypeCode>
                        </EFilingActivityErrorXML>
                    </EFilingActivityXML>
                    <EFilingActivityXML SeqNum="2">
                        <BSAID>31000000000002</BSAID>
                        <EFilingActivityErrorXML SeqNum="1"/>
                    </EFilingActivityXML>
                    <EFilingActivityXML SeqNum="3">
                        <BSAID>31000000000003</BSAID>
                        <EFilingActivityErrorXML SeqNum="1">
                            <ErrorContextText>EFilingBatchXML/Activity[3]/Account[3]/Party[1]/PartyIdentification[1]/PartyIdentificationNumberText</ErrorContextText>
                            <ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText>
                            <ErrorLevelText>WARN</ErrorLevelText>
                            <ErrorText>The TIN contains formatting such as spaces, hyphens, or periods.</ErrorText>
                            <ErrorTypeCode>E33</ErrorTypeCode>
                        </EFilingActivityErrorXML>
                        <EFilingActivityErrorXML SeqNum="2">
                            <ErrorContextText>EFilingBatchXML/Activity[3]/Account[9]/Party[2]/Address[1]/RawCountryCodeText</ErrorContextText>
                            <ErrorElementNameText>RawCountryCodeText</ErrorElementNameText>
                            <ErrorLevelText>WARN</ErrorLevelText>
                            <ErrorText> The element is not recorded or does not contain a value.</ErrorText>
                            <ErrorTypeCode>E22</ErrorTypeCode>
                        </EFilingActivityErrorXML>
                    </EFilingActivityXML>
                </EFilingSubmissionXML>
            </EFilingBatchXML>
```

EFilingSubmissionXML

The <EFilingSubmissionXML> element directly follows the <EFilingBatchXML> root element. This element is for FinCEN use only.

Element Name:	EFilingSubmissionXML	minOccurs:	1	maxOccurs:	1
Description:	Submission acknowledgement (header). This is the container for all FinCEN FBAR <Activity> elements recorded in the associated batch submission. This element is parent to the following sub-element: EFilingActivityXML * NOTE: Elements marked with an asterisk * contain sub-elements.				
Attribute(s):	StatusCode (this will have a value of "A" to indicate "Acknowledged") SeqNum (this is a sequential number assigned by FinCEN)				
Parent Element:	EFilingBatchXML				
Element Restriction(s):	This element will always be recorded.				
Value Restriction(s):	n/a				
Remarks:	This element is for FinCEN use only.				

Example:	`<EFilingSubmissionXML StatusCode="A" SeqNum="1">`
	    `<EFilingActivityXML SeqNum="1">`
	       `...`
	    `</EFilingActivityXML>`				

	</EFilingSubmissionXML>

EFilingActivityXML

Each <EFilingActivityXML> element in the batch acknowledgement file corresponds with each FinCEN FBAR <Activity> element recorded in the original batch submission along with the sequence number (SeqNum) attribute value.

Element Name:	EFilingActivityXML	minOccurs:	1	maxOccurs:	unbounded

Description:	Activity acknowledgement (header). This is the container for acknowledgement information for each FinCEN FBAR <Activity> element recorded in the associated batch submission.
	
	This element is parent to the following sub-elements:
	       BSAID
	       EFilingActivityErrorXML *
	
	NOTE: Elements marked with an asterisk * contain sub-elements.				

Attribute(s):	SeqNum (this sequential number matches the value recorded in the associated batch submission)				
Parent Element:	EFilingSubmissionXML				
Value Restriction(s):	n/a				
Remarks:	none				
Example:	<EFilingActivityXML SeqNum="1"> <BSAID>31000000000001</BSAID> <EFilingActivityErrorXML SeqNum="1"> ... </EFilingActivityErrorXML> </EFilingActivityXML>				

Element Name:	BSAID	minOccurs:	1	maxOccurs:	1
Description:	Activity acknowledgement BSA Identifier (text). This element identifies the BSA Identifier (BSA ID) assigned by FinCEN to the FinCEN FBAR document.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityXML				
Value Restriction(s):	14 characters (numeric only)				
Remarks:	none				
Example:	<BSA ID>31000000045896</BSA ID>				

EFilingActivityErrorXML

There will be at least one <EFilingActivityErrorXML> element for each <EFilingActivityXML> element in the batch acknowledgement file.

Element Name:	EFilingActivityErrorXML	minOccurs:	1	maxOccurs:	unbounded

Description:	Activity acknowledgement error (header). This is the container for error information generated during processing of the associated batch submission related to the FinCEN FBAR activity.
	
	This element is parent to the following sub-elements:
	       ErrorContextText
	       ErrorElementNameText
	       ErrorLevelText
	       ErrorText
	       ErrorTypeCode				

Attribute(s):	SeqNum (this is a sequential number assigned by FinCEN)				

Parent Element:	EFilingActivityXML
Value Restriction(s):	n/a
Remarks:	There will be one occurrence of this element for each error generated for the FinCEN FBAR activity in the batch. If there are no errors identified for the FinCEN FBAR activity, then this element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>).
Example:	<EFilingActivityXML SeqNum="2"> <BSAID>31000000000002</BSAID> <EFilingActivityErrorXML SeqNum="1"/> </EFilingActivityXML> <EFilingActivityXML SeqNum="3"> <BSAID>31000000000003</BSAID> <EFilingActivityErrorXML SeqNum="1"> <ErrorContextText>EFilingBatchXML/Activity[3]/Account[3]/Party[1]/PartyIdentification[1]/PartyIdentificationNumberText</ErrorContextText> <ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The TIN contains formatting such as spaces, hyphens, or periods.</ErrorText> <ErrorTypeCode>E33</ErrorTypeCode> </EFilingActivityErrorXML> <EFilingActivityErrorXML SeqNum="2"> <ErrorContextText>EFilingBatchXML/Activity[3]/Account[9]/Party[2]/Address[1]/RawCountryCodeText</ErrorContextText> <ErrorElementNameText>RawCountryCodeText</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The element is not recorded or does not contain a value.</ErrorText> <ErrorTypeCode>E22</ErrorTypeCode> </EFilingActivityErrorXML> </EFilingActivityXML>

Element Name:	ErrorContextText	minOccurs:	0	maxOccurs:	1
Description:	Acknowledgement error type (text). This element identifies the element location (within the associated batch submission) that triggered the error by identifying the name and sequence number of the element's immediate <Parent> element through the <EFilingBatchXML> element.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityErrorXML				
Value Restriction(s):	1-4000 characters, beginning with the EFilingBatchXML element followed by the parent element of each element leading to the element that triggered the error. Each element in this chain is separated by a slash ("/") and includes the associated SeqNum value recorded within brackets. For example, Activity[12] is associated with the Activity element where its SeqNum value is recorded as "12" in the input batch).				
Remarks:	If there are no errors identified for the FinCEN FBAR activity, then the <EFilingActivityErrorXML> element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>) and this element will not be recorded.				
Example:	<ErrorContextText>EFilingBatchXML/Activity[3]/Account[3]/Party[1]/PartyIdentification[1]/PartyIdentificationNumberText</ErrorContextText>				

Element Name:	ErrorElementNameText	minOccurs:	0	maxOccurs:	1
Description:	Element acknowledgement error association (text). This element identifies the element name from the associated batch submission that triggered the error.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityErrorXML				
Value Restriction(s):	1-512 characters				
Remarks:	If there are no errors identified for the FinCEN FBAR activity, then the <EFilingActivityErrorXML> element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>) and this element will not be recorded.				
Example:	<ErrorElementNameText>IndividualBirthDateText</ErrorElementNameText>				

Element Name:	ErrorLevelText	minOccurs:	0	maxOccurs:	1
Description:	Acknowledgement error severity level (text). This element identifies the level of severity associated with the error.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityErrorXML				
Value Restriction(s):	1-50 characters				
Remarks:	If there are no errors identified for the FinCEN FBAR activity, then the <EFilingActivityErrorXML> element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>) and this element will not be recorded.				
Example:	<ErrorLevelText>WARN</ErrorLevelText>				

Element Name:	ErrorText	minOccurs:	0	maxOccurs:	1
Description:	Acknowledgement error description (text). This element identifies the description of the error.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityErrorXML				
Value Restriction(s):	1-525 characters				
Remarks:	If there are no errors identified for the FinCEN FBAR activity, then the <EFilingActivityErrorXML> element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>) and this element will not be recorded.				
Example:	<ErrorText>The element is not recorded or does not contain a value.</ErrorText>				

Element Name:	ErrorTypeCode	minOccurs:	0	maxOccurs:	1
Description:	Acknowledgement error type (code). This element identifies the code associated with the error.				
Attribute(s):	n/a				
Parent Element:	EFilingActivityErrorXML				
Value Restriction(s):	1-50 characters				
Remarks:	If there are no errors identified for the FinCEN FBAR activity, then the <EFilingActivityErrorXML> element will be recorded with a self-closing tag (e.g. <EFilingActivityErrorXML SeqNum="1"/>) and this element will not be recorded.				
Example:	<ErrorTypeCode>E22</ErrorTypeCode>				

4.2. Acknowledgement XML Example

The following is a sample FinCEN FBAR acknowledgement XML generated by FinCEN and delivered to the batch filer.

File type	FinCEN FBAR Batch Acknowledgement XML (Sample)

Example:	```<?xml version="1.0" encoding="UTF-8"?>```
	```<EFilingBatchXML StatusCode="A" SeqNum="1">```
	   ```<EFilingSubmissionXML StatusCode="A" SeqNum="1">```
	      ```<EFilingActivityXML SeqNum="1">```
	         ```<BSAID>31000000000001</BSAID>```
	         ```<EFilingActivityErrorXML SeqNum="1">```
	            ```<ErrorContextText>EFilingBatchXML/Activity[1]/Party[3]/Address[1]/RawStateCodeText</ErrorContextText>```
	            ```<ErrorElementNameText>RawStateCodeText</ErrorElementNameText>```
	            ```<ErrorLevelText>WARN</ErrorLevelText>```
	            ```<ErrorText>The element is not recorded or does not contain a value and the associated country is US, CA, MX, or a U.S. Territory.</ErrorText>```
	            ```<ErrorTypeCode>C33</ErrorTypeCode>```
	         ```</EFilingActivityErrorXML>```
	      ```</EFilingActivityXML>```
	      ```<EFilingActivityXML SeqNum="2">```
	         ```<BSAID>31000000000002</BSAID>```
	         ```<EFilingActivityErrorXML SeqNum="1"/>```
	      ```</EFilingActivityXML>```
	      ```<EFilingActivityXML SeqNum="3">```
	         ```<BSAID>31000000000003</BSAID>```
	         ```<EFilingActivityErrorXML SeqNum="1">```
	            ```<ErrorContextText>EFilingBatchXML/Activity[3]/Account[3]/Party[1]/PartyIdentification[1]/PartyIdentificationNumberText</ErrorContextText>```
	            ```<ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText>```
	            ```<ErrorLevelText>WARN</ErrorLevelText>```
	            ```<ErrorText>The TIN contains formatting such as spaces, hyphens, or periods.</ErrorText>```
	            ```<ErrorTypeCode>E33</ErrorTypeCode>```
	         ```</EFilingActivityErrorXML>```
	         ```<EFilingActivityErrorXML SeqNum="2">```
	            ```<ErrorContextText>EFilingBatchXML/Activity[3]/Account[9]/Party[2]/Address[1]/RawCountryCodeText</ErrorContextText>```
	            ```<ErrorElementNameText>RawCountryCodeText</ErrorElementNameText>```
	            ```<ErrorLevelText>WARN</ErrorLevelText>```
	            ```<ErrorText> The element is not recorded or does not contain a value.</ErrorText>```
	            ```<ErrorTypeCode>E22</ErrorTypeCode>```
	         ```</EFilingActivityErrorXML>```
	      ```</EFilingActivityXML>```
	   ```</EFilingSubmissionXML>```
	```</EFilingBatchXML>```

Notes:	The sample above consists of three (3) FinCEN FBAR activities based on the original FinCEN FBAR batch submission: • Each FinCEN FBAR from the original batch submission is associated with a <EFilingActivityXML> element. • Each FinCEN FBAR receives a unique BSA Identifier (BSA ID). • FinCEN FBAR (BSA ID: 31000000000001) contains one error (ErrorTypeCode=C33) • FinCEN FBAR (BSA ID: 31000000000002) contains no errors • FinCEN FBAR (BSA ID: 31000000000003) contains two errors (ErrorTypeCode=E33, E22)

Attachment A – Error Descriptions

The following table lists the errors that your batch may receive as a result of missing or invalid data formatting. FinCEN strongly encourages that filers first test their XML batch files for schema compliance using the schemas available at www.fincen.gov/base. Your batch file should pass schema validation before you attempt to submit to FinCEN. As a result, this table does not include all possible schema validation errors, as these will be handled by your XML software during testing. Your batch file must pass schema validation before attempting to submit to FinCEN via BSA E-Filing; otherwise, it will be rejected.

Error Level				
Fatal				
Batch rejection				
These errors are related to the batch format and must be resolved before attempting to resubmit the batch.				
Warning				
Batch acceptance with warning(s)				
These errors violate electronic filing requirements or FinCEN FBAR instructions and result in accepted reports with incorrect or incomplete data.				

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
F60	The namespace prefix for the element is invalid.	Fatal	Misc.	Not Applicable
A1	The element is not recorded for the required party type	Warning	Misc.	Not Applicable
A2	The element is recorded for an inappropriate party type.	Fatal	Misc.	Not Applicable
A3	The element is not recorded or the start tag and/or end tag is incorrectly formatted	Fatal	Misc.	Not Applicable
A4	The element exceeds the maximum occurrence threshold.	Fatal	Misc.	Not Applicable
A5	The element is missing a "SeqNum" attribute	Fatal	Misc.	Not Applicable
A6	The element contains a "SeqNum" attribute with a duplicate or invalid value	Fatal	Misc.	Not Applicable
A7	One or more of the attributes are missing, incorrectly formatted, or contain an invalid value	Fatal	Misc.	Not Applicable
A8	The reported count of the total number of Activity elements in the batch does not match the actual count.	Fatal	Misc.	Not Applicable
A10	The reported count of the total number of Party elements in the batch does not match the actual count.	Fatal	Misc.	Not Applicable
A11	Cannot continue processing the submitted file because of previous errors encountered.	Fatal	Misc.	Not Applicable
A12	One, or more, invalid characters were present in the submitted file.	Fatal	Misc.	Not Applicable
A14	Unexpected element sequence. The element is not allowed at this location.	Fatal	Misc.	Not Applicable

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
A15	Unknown file error. Please contact the BSA E-Filing Help Desk for assistance.	Fatal	Misc.	Not Applicable
A16	This submission cannot be accepted because it contains significant errors. Please fix and resubmit the file.	Fatal	Misc.	Not Applicable
A17	This submission has been accepted and will be processed by FinCEN, however it contains some errors which need to be corrected once this submission has been acknowledged.	Warning	Misc.	Not Applicable
A18	The value recorded is not appropriate for the associated party type.	Warning	Misc.	Not Applicable
A19	Unknown is indicated for data that is provided.	Warning	Misc.	Not Applicable
A20	The element recorded conflicts with one or more recorded elements.	Warning	Misc.	Not Applicable
A21	The value recorded does not contain an associated type.	Warning	Misc.	Not Applicable
A22	The element start-tag and/or end-tag is incorrectly formatted.	Fatal	Misc.	Not Applicable
A23	The element contains a value that is not a valid code.	Fatal	Misc.	Not Applicable
A24	The element does not contain a value (i.e. the value is null).	Fatal	Misc.	Not Applicable
A25	A U.S. address was provided when only a foreign address is permitted.	Warning	Misc.	Not Applicable
A26	State code and country code mismatch when U.S. Territory is recorded.	Warning	Misc.	Not Applicable
Document Errors *These errors occur at the FinCEN FBAR document level.*				
B1	The report contains more than 9999 accounts.	Fatal	Account	Account Information
B2	The report does not specify at least one account and financial interest or signature authority in 25 or more accounts is not indicated.	Fatal	Account	Account Information
B3	The element contains a value that is not a valid code.	Fatal	LateFilingReasonCode	Late Filing Reason
B4	The element is not recorded or does not contain a value and Other is indicated.	Warning	ActivityNarrativeText	Late Filing Reason (Other Description)
B5	The element is recorded with a value and Other is not indicated.	Warning	ActivityNarrativeText	Late Filing Reason (Other Description)
B6	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	ReportCalendarYearText	Report Calendar Year
B7	The value recorded for the element is not in the correct format (YYYY).	Fatal	ReportCalendarYearText	Report Calendar Year
B8	The value recorded for the calendar year is greater than the current year or does not begin with "19" or "20".	Fatal	ReportCalendarYearText	Report Calendar Year
B9	The element contains a value not equal to "Y" or null.	Fatal	CorrectsAmendsPriorReportIndicator	Amended
B10	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	EFilingPriorDocumentNumber	Prior Report BSA Identifier

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
B11	The value recorded for the element contains non-numeric characters.	Fatal	EFilingPriorDocumentNumber	Prior Report BSA Identifier
B12	The element is recorded with a value but Amendment is not indicated.	Warning	EFilingPriorDocumentNumber	Prior Report BSA Identifier
B13	The element is not recorded and Amendment is indicated.	Warning	EFilingPriorDocumentNumber	Prior Report BSA Identifier
B14	The element contains a value not equal to "Y" or null.	Fatal	ThirdPartyPreparerIndicator	Third Party Preparer Indicator
B15	The element contains a value not equal to "Y" or null.	Fatal	PreparerFilingSignatureIndicator	Filer Signature Indicator
B16	The element is not recorded or does not contain a value (i.e. the value is null) and Third Party Preparer is not indicated.	Fatal	PreparerFilingSignatureIndicator	Filer Signature Indicator
B17	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	ApprovalOfficialSignatureDateText	Date of Signature
B18	The value recorded for the element is not a valid date in the format YYYYMMDD.	Fatal	ApprovalOfficialSignatureDateText	Date of Signature
B19	The value recorded for the element is a date greater than the current date.	Fatal	ApprovalOfficialSignatureDateText	Date of Signature
Part I Filer Information *These errors occur at the FinCEN FBAR document level regarding the Foreign Account Filer.*				
C1	A required party associated with the filer is missing.	Fatal	Party	Not Applicable
C2	The report contains more than one party associated with the filer.	Fatal	Party	Not Applicable
C3	The type of filer is not specified.	Warning	FilerTypeConsolidatedIndicator FilerTypeCorporationIndicator FilerTypeFiduciaryOtherIndicator FilerTypeIndividualIndicator FilerTypePartnershipIndicator	Type of filer
C4	More than one type of filer is specified.	Warning	FilerTypeConsolidatedIndicator FilerTypeCorporationIndicator FilerTypeFiduciaryOtherIndicator FilerTypeIndividualIndicator FilerTypePartnershipIndicator	Type of filer
C5	The element contains a value not equal to "Y" or null.	Fatal	FilerTypeConsolidatedIndicator FilerTypeCorporationIndicator FilerTypeFiduciaryOtherIndicator FilerTypeIndividualIndicator FilerTypePartnershipIndicator	Type of filer
C7	The element is not recorded or does not contain a value and Other is indicated.	Warning	FilerTypeOtherText	Type of filer (Other Description)
C8	The element is recorded with a value and Other is not indicated.	Warning	FilerTypeOtherText	Type of filer (Other Description)
C9	The element is recorded for an inappropriate party type.	Fatal	FilerTypeOtherText	Type of filer (Other Description)
C11	The value recorded for the element is an invalid number string.	Fatal	PartyIdentificationNumberText	U.S. TIN / ID Number
C12	The element is not recorded and a foreign identification is not provided.	Warning	PartyIdentificationTypeCode	U.S. TIN Type
C13	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	U.S. TIN Type

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
C14	There is no U.S. TIN, U.S. TIN type, or foreign identification information provided for the Filer.	Fatal	PartyIdentification OtherIssuerCountryText OtherPartyIdentificationTypeText PartyIdentificationNumberText PartyIdentificationTypeCode	U.S. TIN Type/ Foreign Type Indicator
C15	The element is not recorded.	Fatal	PartyIdentificationTypeCode	Foreign Type Indicator
C16	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	Foreign Type Indicator
C18	The element is not recorded or does not contain a value and Other is indicated.	Warning	OtherPartyIdentificationTypeText	Foreign Identification Type (Other Description)
C19	The element is recorded with a value and Other is not indicated.	Warning	OtherPartyIdentificationTypeText	Foreign Identification Type (Other Description)
C21	The element is recorded but without a value (i.e. the value is null).	Warning	RawCountryCodeText	Foreign Identification Country/Region of Issue
C22	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Foreign Identification Country/Region of Issue
C23	The element is not recorded or does not contain a value (i.e. the value is null) for an individual.	Fatal	IndividualBirthDateText	Date of Birth
C24	The date of birth is less than January 1, 1900 or greater than December 31 of the reported calendar year.	Warning	IndividualBirthDateText	Date of Birth
C25	The value recorded for the element is not a valid date in the format YYYYMMDD.	Fatal	IndividualBirthDateText	Date of Birth
C26	The element is recorded for an inappropriate party type.	Fatal	IndividualBirthDateText	Date of Birth
C27	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
C28	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
C29	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawEntityIndividualLastName	Last Name or Organization Name
C30	The element is not recorded or does not contain a value (i.e. the value is null) for an individual.	Fatal	RawIndividualFirstName	First Name
C31	The element is recorded but without a value (i.e. the value is null).	Warning	RawStreetAddress1Text	Address (Street)
C32	The element is recorded but without a value (i.e. the value is null).	Warning	RawCityText	City
C33	The element is not recorded or does not contain a value and the associated country is US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
C34	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
C35	The element contains a value and the country is not equal to US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
C36	The element is not recorded or does not contain a value.	Warning	RawZIPCode	ZIP/Postal Code
C37	The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory.	Warning	RawZIPCode	ZIP/Postal Code
C38	The element is recorded but without a value (i.e. the value is null).	Warning	RawCountryCodeText	Country/Region
C39	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
C40	State code and country code mismatch when U.S. territory is recorded.	Warning	RawCountryCodeText	Country/Region
C41	The element contains a value not equal to "Y" or "N".	Fatal	FilerFinancialInterest25ForeignAccountIndicator	Financial Interest Indicator
C42	The element is not recorded.	Fatal	FilerFinancialInterest25ForeignAccountIndicator	Financial Interest Indicator
C43	The element is recorded for an inappropriate party type.	Fatal	FilerFinancialInterest25ForeignAccountIndicator	Financial Interest Indicator
C44	The element is not recorded or does not contain a value (i.e. the value is null) and financial interest in 25 or more accounts is indicated.	Warning	ForeignAccountHeldQuantityText	Number of Financial Interest Accounts
C45	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	ForeignAccountHeldQuantityText	Number of Financial Interest Accounts
C46	The value recorded for the number of financial interest accounts is less than 25.	Warning	ForeignAccountHeldQuantityText	Number of Financial Interest Accounts
C47	The element contains a value not equal to "Y" or "N".	Fatal	SignatureAuthoritiesIndicator	Signature Authority Indicator
C48	The element is not recorded.	Fatal	SignatureAuthoritiesIndicator	Signature Authority Indicator
C49	The element is recorded for an inappropriate party type.	Fatal	SignatureAuthoritiesIndicator	Signature Authority Indicator
C50	The element is not recorded or does not contain a value (i.e. the value is null) and signature authority in 25 or more accounts is indicated.	Warning	SignatureAuthoritiesQuantityText	Number of Signature Authority Accounts
C51	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	SignatureAuthoritiesQuantityText	Number of Signature Authority Accounts
C52	The value recorded for the number of signature authority accounts is less than 25.	Warning	SignatureAuthoritiesQuantityText	Number of Signature Authority Accounts
C53	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	ZIP/Postal Code
Part II Information on Financial Account(s) Owned Separately **~ Account Information ~** *These errors occur at the FinCEN FBAR document level regarding a Separately Owned Financial Account*				

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
D1	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	EFilingAccountTypeCode	Not Applicable
D2	The element contains a value that is not a valid code.	Fatal	EFilingAccountTypeCode	Not Applicable
D3	The element is not recorded or does not contain a value (i.e. the value is null) and unknown is not indicated.	Warning	AccountMaximumValueAmountText	Maximum Account Value
D4	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	AccountMaximumValueAmountText	Maximum Account Value
D6	The element contains a value not equal to "Y" or null.	Fatal	UnknownMaximumValueIndicator	Maximum Account Value Unknown Indicator
D7	The element is not recorded.	Fatal	AccountTypeCode	Type of Account
D8	The element is recorded but does not contain a value (i.e. the value is null).	Fatal	AccountTypeCode	Type of Account
D9	The element contains a value that is not a valid code.	Fatal	AccountTypeCode	Type of Account
D10	The element is not recorded or does not contain a value (i.e. the value is null) and Other is indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
D11	The element is recorded with a value and Other is not indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
D12	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	AccountNumberText	Account Number or Other Designation
D13	A party associated with the Financial Institution where the account is held is missing and the filer does not have financial interest or signature authority of 25 accounts indicated.	Fatal	Activity	Not Applicable
D14	The report contains more than one party associated with the Financial Institution where the account is held.	Fatal	Activity	Not Applicable
D15	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
D16	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
D17	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawPartyFullName	Financial Institution Name
D18	The element is not recorded or does not contain a value and the associated country is CA or MX.	Warning	RawStateCodeText	State
D19	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
D20	The element contains a value and the country is not equal to CA or MX.	Warning	RawStateCodeText	State
D21	The element is not recorded or does not contain a value.	Warning	RawZIPCode	Foreign Postal Code
D22	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
D23	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
D25	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	Foreign Postal Code
Part III Information on Financial Account(s) Owned Jointly **~ Account Information ~** *These errors occur at the FinCEN FBAR document level regarding a Jointly Owned Financial Account*				
E1	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	EFilingAccountTypeCode	Not Applicable
E2	The element contains a value that is not a valid code.	Fatal	EFilingAccountTypeCode	Not Applicable
E3	The element is not recorded or does not contain a value (i.e. the value is null) and unknown is not indicated.	Warning	AccountMaximumValueAmountText	Maximum Account Value
E4	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	AccountMaximumValueAmountText	Maximum Account Value
E6	The element contains a value not equal to "Y" or null.	Fatal	UnknownMaximumValueIndicator	Maximum Account Value Unknown Indicator
E7	The element is not recorded.	Fatal	AccountTypeCode	Type of Account
E8	The element is recorded but does not contain a value (i.e. the value is null).	Fatal	AccountTypeCode	Type of Account
E9	The element contains a value that is not a valid code.	Fatal	AccountTypeCode	Type of Account
E10	The element is not recorded or does not contain a value (i.e. the value is null) and Other is indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
E11	The element is recorded with a value and Other is not indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
E12	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	AccountNumberText	Account Number or Other Designation
E13	A party associated with the Financial Institution where the account is held is missing and the filer does not have financial interest or signature authority of 25 accounts indicated.	Fatal	Activity	Not Applicable
E14	The report contains more than one party associated with the Financial Institution where the account is held.	Fatal	Activity	Not Applicable
E15	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
E16	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
E17	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawPartyFullName	Financial Institution Name

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
E18	The element is not recorded or does not contain a value and the associated country is CA or MX.	Warning	RawStateCodeText	State
E19	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
E20	The element contains a value and the country is not equal to CA or MX.	Warning	RawStateCodeText	State
E21	The element is not recorded or does not contain a value.	Warning	RawZIPCode	Foreign Postal Code
E22	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
E23	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
E24	The element is not recorded or does not contain a value (i.e. the value is null).	Warning	JointOwnerQuantityText	Number of Joint Owners
E25	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	JointOwnerQuantityText	Number of Joint Owners
E28	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	Foreign Postal Code
Part III Information on Financial Account(s) Owned Jointly **~ Owner Information ~** *These errors occur at the FinCEN FBAR document level regarding a Jointly Owned Financial Account Owner*				
E29	A party associated with the joint account owner is missing.	Fatal	Party	Not Applicable
E30	The element contains a value not equal to "Y" or null.	Fatal	PartyAsEntityOrganizationIndicator	Entity Indicator
E31	The element is not recorded or does not contain a value (i.e. the value is null).	Warning	PartyIdentificationNumberText	TIN
E32	The non-Foreign TIN is an invalid number string.	Warning	PartyIdentificationNumberText	TIN
E33	The TIN contains formatting such as spaces, hyphens, or periods.	Warning	PartyIdentificationNumberText	TIN
E34	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	TIN Type
E35	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	TIN Type
E36	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
E37	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
E38	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawEntityIndividualLastName	Last Name or Organization Name
E39	The element is not recorded or does not contain a value (i.e. the value is null) and owner is not an entity.	Fatal	RawIndividualFirstName	First Name
E40	The element is not recorded or does not contain a value and the associated country is US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
E41	The element contains a value that is not a valid code.	Warning	RawStateCodeText	State
E42	The element contains a value and the country is not equal to US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
E43	The element is not recorded or does not contain a value.	Warning	RawZIPCode	ZIP/Postal Code
E44	The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory.	Warning	RawZIPCode	ZIP/Postal Code
E45	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
E46	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
E48	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	ZIP/Postal Code
Part IV Information on Financial Account(s) Where Filer has Signature or Other Authority but No financial Interest in the Account(s) ~ Account Information ~ These errors occur at the FinCEN FBAR document level regarding a No Financial Interest Account				
F1	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	EFilingAccountTypeCode	Not Applicable
F2	The element contains a value that is not a valid code.	Fatal	EFilingAccountTypeCode	Not Applicable
F3	The element is not recorded or does not contain a value (i.e. the value is null) and unknown is not indicated.	Warning	AccountMaximumValueAmountText	Maximum Account Value
F4	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	AccountMaximumValueAmountText	Maximum Account Value
F6	The element contains a value not equal to "Y" or null.	Fatal	UnknownMaximumValueIndicator	Maximum Account Value Unknown Indicator
F7	The element is not recorded.	Fatal	AccountTypeCode	Type of Account
F8	The element is recorded but does not contain a value (i.e. the value is null).	Fatal	AccountTypeCode	Type of Account
F9	The element contains a value that is not a valid code.	Fatal	AccountTypeCode	Type of Account
F10	The element is not recorded or does not contain a value (i.e. the value is null) and Other is indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
F11	The element is recorded with a value and Other is not indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
F12	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	AccountNumberText	Account Number or Other Designation
F13	A party associated with the Financial Institution where the account is held is missing and the filer does not have financial interest or signature authority of 25 accounts indicated.	Fatal	Activity	Not Applicable

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
F14	The report contains more than one party associated with the Financial Institution where the account is held.	Fatal	Activity	Not Applicable
F15	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
F16	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
F17	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawPartyFullName	Financial Institution Name
F18	The element is not recorded or does not contain a value and the associated country is CA or MX.	Warning	RawStateCodeText	State
F19	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
F20	The element contains a value and the country is not equal to CA or MX.	Warning	RawStateCodeText	State
F21	The element is not recorded or does not contain a value.	Warning	RawZIPCode	Foreign Postal Code
F22	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
F23	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
F24	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	Foreign Postal Code
Part IV Information on Financial Account(s) Where Filer has Signature or Other Authority but No financial Interest in the Account(s) **~ Owner Information ~** *These errors occur at the FinCEN FBAR document level regarding a No Financial Interest Account Owner*				
F26	A party associated with the no financial Interest account owner is missing.	Fatal	Party	Not Applicable
F27	The report contains more than one party associated with the no financial interest account owner for a single account.	Fatal	Party	Not Applicable
F28	The element contains a value not equal to "Y" or null.	Fatal	PartyAsEntityOrganizationIndicator	Entity Indicator
F29	The element is not recorded or does not contain a value (i.e. the value is null).	Warning	PartyIdentificationNumberText	TIN
F30	The non-Foreign TIN is an invalid number string.	Warning	PartyIdentificationNumberText	TIN
F31	The TIN contains formatting such as spaces, hyphens, or periods.	Warning	PartyIdentificationNumberText	TIN
F32	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	TIN Type
F33	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	TIN Type
F34	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
F35	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
F36	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawEntityIndividualLastName	Last Name or Organization Name
F37	The element is not recorded or does not contain a value (i.e. the value is null) and owner is not an entity.	Fatal	RawIndividualFirstName	First Name
F38	The element is not recorded or does not contain a value and the associated country is US, CA, or MX.	Warning	RawStateCodeText	State
F39	The element contains a value that is not a valid code.	Warning	RawStateCodeText	State
F40	The element contains a value and the country is not equal to US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
F41	The element is not recorded or does not contain a value.	Warning	RawZIPCode	ZIP/Postal Code
F42	The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory.	Warning	RawZIPCode	ZIP/Postal Code
F43	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
F44	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
F45	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	ZIP/Postal Code
Part V Information on Financial Account(s) Where Filer is Filing a Consolidated Report _~ Account Information ~_ _These errors occur at the FinCEN FBAR document level regarding a Consolidated Report Account_				
G1	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	EFilingAccountTypeCode	Not Applicable
G2	The element contains a value that is not a valid code.	Fatal	EFilingAccountTypeCode	Not Applicable
G3	The element is not recorded or does not contain a value (i.e. the value is null) and unknown is not indicated.	Warning	AccountMaximumValueAmountText	Maximum Account Value
G4	The value recorded for the element contains non-numeric characters or leading zeros.	Warning	AccountMaximumValueAmountText	Maximum Account Value
G6	The element contains a value not equal to "Y" or null.	Fatal	UnknownMaximumValueIndicator	Maximum Account Value Unknown Indicator
G7	The element is not recorded.	Fatal	AccountTypeCode	Type of Account
G8	The element is recorded but does not contain a value (i.e. the value is null).	Fatal	AccountTypeCode	Type of Account
G9	The element contains a value that is not a valid code.	Fatal	AccountTypeCode	Type of Account
G10	The element is not recorded or does not contain a value (i.e. the value is null) and Other is indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
G11	The element is recorded with a value and Other is not indicated.	Warning	OtherAccountTypeText	Type of Account (Other Description)
G12	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	AccountNumberText	Account Number or Other Designation
G13	A party associated with the Financial Institution where the account is held is missing and the filer does not have financial interest or signature authority of 25 accounts indicated.	Fatal	Activity	Not Applicable
G14	The report contains more than one party associated with the Financial Institution where the account is held.	Fatal	Activity	Not Applicable
G15	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
G16	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
G17	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawPartyFullName	Financial Institution Name
G18	The element is not recorded or does not contain a value and the associated country is CA or MX.	Warning	RawStateCodeText	State
G19	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
G20	The element contains a value and the country is not equal to CA or MX.	Warning	RawStateCodeText	State
G21	The element is not recorded or does not contain a value.	Warning	RawZIPCode	Foreign Postal Code
G22	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
G23	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
G24	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	Foreign Postal Code
Part V Information on Financial Account(s) Where Filer is Filing a Consolidated Report **~ Owner Information ~** *These errors occur at the FinCEN FBAR document level regarding a Consolidated Report Account Owner*				
G26	A party associated with the consolidated report account owner is missing.	Fatal	Party	Not Applicable
G27	The report contains more than one party associated with the consolidated report account owner for a single account.	Fatal	Party	Not Applicable
G28	The element is not recorded or does not contain a value (i.e. the value is null).	Warning	PartyIdentificationNumberText	TIN
G29	The non-Foreign TIN is an invalid number string.	Warning	PartyIdentificationNumberText	TIN
G30	The TIN contains formatting such as spaces, hyphens, or periods.	Warning	PartyIdentificationNumberText	TIN

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
G31	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	TIN Type
G32	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	TIN Type
G33	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
G34	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
G35	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	RawPartyFullName	Organization Name
G36	The element is not recorded or does not contain a value and the associated country is US, CA, or MX.	Warning	RawStateCodeText	State
G37	The element contains a value that is not a valid code.	Warning	RawStateCodeText	State
G38	The element contains a value and the country is not equal to US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
G39	The element is not recorded or does not contain a value.	Warning	RawZIPCode	ZIP/Postal Code
G40	The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory.	Warning	RawZIPCode	ZIP/Postal Code
G41	The element is not recorded or does not contain a value.	Warning	RawCountryCodeText	Country/Region
G42	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
G43	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	ZIP/Postal Code
Transmitter *These errors occur at the FinCEN FBAR document level regarding a Transmitter*				
H1	A required party associated with the transmitter is missing.	Fatal	Party	Not Applicable
H2	The report contains more than one party associated with the transmitter.	Fatal	Party	Not Applicable
H7	The element is not recorded or does not contain a value	Warning	RawPartyFullName	Transmitter Name
H8	The element is not recorded or does not contain a value	Warning	RawStreetAddress1Text	Transmitter Address
H9	The element is not recorded or does not contain a value	Warning	RawCityText	Transmitter City
H10	The element is not recorded or does not contain a value	Warning	RawStateCodeText	Transmitter State
H11	The element contains a value that is not a valid code	Warning	RawStateCodeText	Transmitter State
H12	State code and country code mismatch when U.S. territory is recorded	Warning	RawStateCodeText	Transmitter State
H13	The element is not recorded or does not contain a value.	Warning	RawZIPCode	Transmitter ZIP/Postal Code

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
H14	The value recorded contains non-numeric characters or is in an invalid format and the country is US	Warning	RawZIPCode	Transmitter ZIP/Postal Code
H15	The element is not recorded or does not contain a value	Warning	RawCountryCodeText	Transmitter Country
H16	The element contains a value that is not a valid code	Warning	RawCountryCodeText	Transmitter Country
H17	State code and country code mismatch when U.S. territory is recorded	Warning	RawCountryCodeText	Transmitter Country
H18	The element contains an invalid number string for a US TIN	Warning	PartyIdentificationNumberText	Transmitter TIN
H19	The element is not recorded or does not contain a value	Warning	PartyIdentificationNumberText	Transmitter TIN
H20	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	Transmitter TIN Type
H21	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	Transmitter TIN Type
H22	The Transmitter Control Code (TCC) specified in the file is not a valid production TCC.	Fatal	PartyIdentificationNumberText	Transmitter TCC
H23	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	Transmitter TCC Type
H24	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	Transmitter TCC Type
H25	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	Transmitter ZIP/Postal Code
Transmitter Contact *These errors occur at the FinCEN FBAR document level regarding a Transmitter Contact*				
I1	A required party associated with the transmitter contact is missing.	Fatal	Party	Not Applicable
I2	The report contains more than one party associated with the transmitter contact.	Fatal	Party	Not Applicable
I7	The element is not recorded or does not contain a value	Warning	RawPartyFullName	Transmitter Contact Name
Third Party Preparer *These errors occur at the FinCEN FBAR document level regarding a Third Party Preparer*				
J1	Third Party Preparer is indicated but a party associated with the Third Party Preparer is missing.	Fatal	Party	Not Applicable
J2	The report contains more than one party associated with the Third Party Preparer.	Fatal	Party	Not Applicable
J3	The report contains a party associated with the Third Party Preparer but the Third Party Preparer indicator is missing.	Warning	Party	Not Applicable
J4	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
J5	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
J6	The element is not recorded or does not contain a value (i.e. the value is	Fatal	RawEntityIndividualLastName	Preparer's Last Name

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
	null) and Third Party Preparer is indicated.			
J7	The element is not recorded or does not contain a value (i.e. the value is null) and Third Party Preparer is indicated.	Fatal	RawIndividualFirstName	First Name
J8	The element contains a value not equal to "Y" or null.	Fatal	SelfEmployedIndicator	Self-Employed Indicator
J9	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	PartyIdentificationNumberText	Preparer's TIN
J10	The SSN/ITIN is an invalid number string.	Fatal	PartyIdentificationNumberText	Preparer's TIN
J11	TIN contains formatting such as spaces, hyphens, or periods.	Fatal	PartyIdentificationNumberText	Preparer's TIN
J12	The element is not recorded.	Fatal	PartyIdentificationNumberText	Preparer's TIN
J13	The element is not recorded.	Warning	PartyIdentificationTypeCode	TIN Type
J14	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	TIN Type
J15	The TIN and TIN type are missing for the Third Party Preparer.	Fatal	PartyIdentificationTypeCode	TIN Type
J16	The element is not recorded or does not contain a value (i.e. the value is null) and Third Party Preparer is indicated.	Warning	PhoneNumberText	Contact Phone Number
J17	The value recorded for the element contains non-numeric characters or is an invalid number string.	Warning	PhoneNumberText	Contact Phone Number
J18	The element is not recorded or does not contain a value and the associated country is US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
J19	The element contains a value that is not a valid code.	Fatal	RawStateCodeText	State
J20	The element contains a value and the country is not equal to US, CA, MX, or a U.S. Territory.	Warning	RawStateCodeText	State
J21	The element is not recorded or does not contain a value.	Warning	RawZIPCode	ZIP/Postal Code
J22	The value recorded contains non-numeric characters or is in an invalid format and the associated country is US or a U.S. Territory.	Warning	RawZIPCode	ZIP/Postal Code
J23	The element is recorded but without a value (i.e. the value is null).	Warning	RawCountryCodeText	Country/Region
J24	The element contains a value that is not a valid code.	Fatal	RawCountryCodeText	Country/Region
J25	State code and country code mismatch when U.S. territory is recorded.	Warning	RawCountryCodeText	Country/Region
J26	The value recorded contains special characters or formatting such as hyphens, periods, and spaces.	Warning	RawZIPCode	ZIP/Postal Code
Third Party Preparer (Firm) *These errors occur at the FinCEN FBAR document level regarding a Third Party Preparer Firm*				

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
J27	A party associated with the Third Party Preparer's Firm is missing when self-employed is not indicated.	Fatal	Party	Not Applicable
J28	The report contains more than one party associated with the Third Party Preparer's Firm.	Fatal	Party	Not Applicable
J29	The report contains a party associated with the Third Party Preparer's Firm but self-employed is indicated.	Warning	Party	Not Applicable
J30	The element is not recorded or the start tag and/or end tag is incorrectly formatted.	Fatal	PartyNameTypeCode	Not Applicable
J31	The element contains a value not equal to "L".	Fatal	PartyNameTypeCode	Not Applicable
J32	Firm name is not provided and self-employed is not indicated for the preparer.	Warning	RawPartyFullName	Firm's Name
J33	The element is not recorded or does not contain a value (i.e. the value is null).	Fatal	PartyIdentificationNumberText	Firm's TIN
J34	The non-Foreign TIN is an invalid number string.	Fatal	PartyIdentificationNumberText	Firm's TIN
J35	TIN contains formatting or special characters such as spaces, hyphens, or periods.	Fatal	PartyIdentificationNumberText	Firm's TIN
J36	The element is not recorded.	Fatal	PartyIdentificationNumberText	Firm's TIN
J37	The element is not recorded.	Warning	PartyIdentificationTypeCode	TIN Type
J38	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	TIN Type
J39	The TIN and TIN type are missing for the Preparing Firm.	Fatal	PartyIdentificationTypeCode	TIN Type

Attachment B – Error Correction Instructions

This attachment identifies the requirements and procedures for correcting FBAR errors reported to batch filers during the FBAR acknowledgement process.

Error Categories:

There are two main categories of errors identified in batch files: Schema validation errors that result in automatic rejection of the batch file and data errors that represent errors in data entered for individual elements but may not result in a rejection. Schema validation errors prevent the batch file from being processed and are considered fatal errors. An example of a schema validation error is a missing required element or an element sequence that does not match the schema. An example of a data error is a required element that contains no value (e.g. a foreign postal code element is recorded for the account but no value is provided for the element).

Correction Requirements:

Filers should immediately correct and resubmit a batch file rejected for fatal errors when notified by FinCEN the batch file was not accepted.

When an accepted batch file contains FBARs with warning errors, those FBARs must be re-filed as amended reports with the data errors corrected.

FinCEN requires that filers prevent all reported errors in their future filings.

FinCEN recommends that data error corrections be made no later than 30 days after receiving error notifications. Furthermore, FinCEN recommends that filers remedy any systemic problems in their electronic submissions within 30 days of receiving error notifications. If technical issues prevent filers from implementing corrections within these time frames, filers should notify FinCEN by writing to:

> **Financial Crimes Enforcement Network**
> **Office of Compliance**
> **P.O. Box 39**
> **Vienna, VA 22183**

This correspondence should explain the technical issues involved that prevent meeting the time frame, provide an estimate of when the issues will be resolved, and include a contact name and telephone number.

Correction Procedures:

FBAR batch files are rejected when they contain fatal format errors. Filers must correct all fatal errors identified in the batch file and resubmit the batch file to BSA E-Filing. Because they were not accepted by FinCEN, initial report FBARs in the re-submitted batch file are still initial reports. Do not identify FBARs from a rejected batch file as Amended reports unless they originally were filed as Amended reports.

If errors involve accepted with warning errors in the FBARs of an accepted batch file, filers should correct all errors and file amended reports on the affected FBARs using the following procedures:

- Make the corrections to all errors in the FinCEN FBARs in the accepted batch file.
- Record "Y" in the <CorrectsAmendsPriorReportIndicator> element under the <Activity Association> element in the XML batch file to indicate the FBAR is a corrected report
- Record in the <EFilingPriorDocumentNumber> element under the <Activity> element the BSA Identifier (from the FBAR Acknowledgement) that was assigned to the FinCEN FBAR being corrected.
- Ensure that the <ApprovalOfficialSignatureDateText> element contains a new date.
- Complete all other data in the FinCEN FBAR in their entirety.
- Retransmit the corrected FinCEN FBAR in a new batch file. Do not re-transmit the original batch file because this will cause duplicate database entries on any FinCEN FBARs that were not corrected.

Attachment C – Electronic Filing Instructions

The following instructions apply only to the electronic filing of the Report of Foreign Bank and Financial Accounts (FBAR), FinCEN Report 114, through the Financial Crimes Enforcement Network's (FinCEN's) BSA E-Filing System. Unless specifically mentioned in the text, these instructions do not apply to any other current or prior Bank Secrecy Act (BSA) reports. Also, the instructions or requirements for any prior or current BSA reports, including paper versions of the FBAR, do not apply to FBARs filed electronically under these filing requirements and instructions.

General Instructions

Purpose. FinCEN Report 114, Report of Foreign Bank and Financial Accounts, is used to report a financial interest in or signature authority over a foreign financial account. The FBAR must be received by FinCEN on or before the due date that coincides with the end of the Federal income tax filing season (which in most cases is April 15th) of the year immediately following the calendar year being reported. An automatic extension to October 15 will be granted.

Who Must File an 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. This does not prohibit filing an FBAR on an aggregated value less than or equal to $10,000. See General Definitions, to determine who is a United States person.

General Definitions:

Financial Account. A financial account includes, but is not limited to, a securities, brokerage, savings, demand, checking, deposit, time deposit, or other account maintained with a financial institution (or other person performing the services of a financial institution). A financial account also includes a commodity futures or options account, an insurance policy with a cash value (such as a whole life insurance policy), an annuity policy with a cash value, and shares in a mutual fund or similar pooled fund (i.e., a fund that is available to the general public with a regular net asset value determination and regular redemptions).

Joint Account. A financial account type listed above owned jointly by two or more persons.

Foreign Financial Account. A foreign financial account is a financial account located outside of the United States. For example, an account maintained with a branch of a United States bank that is physically located outside of the United States is a foreign financial account. An account maintained with a branch of a foreign bank that is physically located in the United States is not a foreign financial account.

Financial Interest. A United States person has a financial interest in a foreign financial account for which:

1. the United States person is the owner of record or holder of legal title, regardless of whether the account is maintained for the benefit of the United States person or for the benefit of another person; or
2. the owner of record or holder of legal title is one of the following:
    a. An agent, nominee, attorney, or a person acting in some other capacity on behalf of the United States person with respect to the account;
    b. A corporation in which the United States person owns directly or indirectly: (i) more than 50 percent of the total value of shares of stock or (ii) more than 50 percent of the voting power of all shares of stock;
    c. A partnership in which the United States person owns directly or indirectly: (i) an interest in more than 50 percent of the partnership's profits (e.g., distributive share of partnership income taking into account any special allocation agreement) or (ii) an interest in more than 50 percent of the partnership capital;

      d.   A trust of which the United States person: (i) is the trust grantor and (ii) has an ownership interest in the trust for United States federal tax purposes. See 26 U.S.C. sections 671-679 to determine if a grantor has an ownership interest in a trust;

      e.   A trust in which the United States person has a greater than 50 percent present beneficial interest in the assets or income of the trust for the calendar year; or

      f.   Any other entity in which the United States person owns directly or indirectly more than 50 percent of the voting power, total value of equity interest or assets, or interest in profits.

Person. A person means an individual and legal entities including, but not limited to, a limited liability company, corporation, partnership, trust, and estate.

Signature Authority. Signature authority is the authority of an individual (alone or in conjunction with another individual) to control the disposition of assets held in a foreign financial account by direct communication (whether in writing or otherwise) to the bank or other financial institution that maintains the financial account. See Exceptions, Signature Authority.

United States. For FBAR purposes, the United States includes the States, the District of Columbia, all United States territories and possessions (e.g., American Samoa, the Commonwealth of the Northern Mariana Islands, the Commonwealth of Puerto Rico, Guam, and the United States Virgin Islands), and the Indian lands as defined in the Indian Gaming Regulatory Act. References to the laws of the United States include the laws of the United States federal government and the laws of all places listed in this definition.

United States Person. United States person means United States citizens; United States residents; entities, including but not limited to, corporations, partnerships, or limited liability companies created or organized in the United States or under the laws of the United States; and trusts or estates formed under the laws of the United States.

Note. The federal tax treatment of an entity does not determine whether the entity has an FBAR filing requirement. For example, an entity that is disregarded for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so. Similarly, a trust for which the trust income, deductions, or credits are taken into account by another person for purposes of Title 26 of the United States Code must file an FBAR, if otherwise required to do so.

United States Resident. A United States resident is an alien residing in the United States. To determine if the filer is a resident of the United States apply the residency tests in 26 U.S.C. section 7701(b). When applying the residency tests, use the definition of United States in these instructions.

Exceptions:

Certain Accounts Jointly Owned by Spouses. The spouse of an individual who files an FBAR is not required to file a separate FBAR if the following conditions are met: **(1)** all the financial accounts that the non-filing spouse is required to report are jointly owned with the filing spouse; **(2)** the filing spouse reports the jointly owned accounts on a timely filed FBAR electronically signed (PIN) in Item 44; and **(3)** the filers have completed and signed Form 114a, "Record of Authorization to Electronically File FBAR's" (maintained with the filers' records). Otherwise, both spouses are required to file separate FBARs, and each spouse must report the entire value of the jointly owned accounts. See instructions for specific items, Part III, Items 25-33.

Consolidated FBAR. If a United States person that is an entity is named in a consolidated FBAR filed by a greater than 50 percent owner, such entity is not required to file a separate FBAR. See Explanations for Specific Items, Part V.

Correspondent/Nostro Account. Correspondent or nostro accounts (which are maintained by banks and used solely for bank-to-bank settlements) are not required to be reported.

Governmental Entity. A foreign financial account of any governmental entity of the United States (as defined above) is not required to be reported by any person. For purposes of this form, governmental entity includes a college or university that is an agency of, an instrumentality of, owned by, or operated by a governmental entity. For purposes of this form, governmental entity also includes an employee retirement or welfare benefit plan of a governmental entity.

International Financial Institution. A foreign financial account of any international financial institution (if the United States government is a member) is not required to be reported by any person.

IRA Owners and Beneficiaries. An owner or beneficiary of an IRA is not required to report a foreign financial account held in the IRA.

Participants in and Beneficiaries of Tax-Qualified Retirement Plans. A participant in or beneficiary of a retirement plan described in Internal Revenue Code section 401(a), 403(a), or 403(b) is not required to report a foreign financial account held by or on behalf of the retirement plan.

Signature Authority. Individuals who have signature authority over, but no financial interest in, a foreign financial account are not required to report the account in the following situations:

1. An officer or employee of a bank that is examined by the Office of the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the Office of Thrift Supervision, or the National Credit Union Administration is not required to report signature authority over a foreign financial account owned or maintained by the bank.
2. An officer or employee of a financial institution that is registered with and examined by the Securities and Exchange Commission or Commodity Futures Trading Commission is not required to report signature authority over a foreign financial account owned or maintained by the financial institution.
3. An officer or employee of an Authorized Service Provider is not required to report signature authority over a foreign financial account that is owned or maintained by an investment company that is registered with the Securities and Exchange Commission. Authorized Service Provider means an entity that is registered with and examined by the Securities and Exchange Commission and provides services to an investment company registered under the Investment Company Act of 1940.
4. An officer or employee of an entity that has a class of equity securities listed (or American depository receipts listed) on any United States national securities exchange is not required to report signature authority over a foreign financial account of such entity.
5. An officer or employee of a United States subsidiary is not required to report signature authority over a foreign financial account of the subsidiary if its United States parent has a class of equity securities listed on any United States national securities exchange and the subsidiary is included in a consolidated FBAR report of the United States parent.
6. An officer or employee of an entity that has a class of equity securities registered (or American depository receipts in respect of equity securities registered) under section 12(g) of the Securities Exchange Act is not required to report signature authority over a foreign financial account of such entity.

Trust Beneficiaries. A trust beneficiary with a financial interest described in section (2)(e) of the financial interest definition is not required to report the trust's foreign financial accounts on an FBAR if the trust, trustee of the trust, or agent of the trust: **(1)** is a United States person and **(2)** files an FBAR disclosing the trust's foreign financial accounts.

United States Military Banking Facility. A financial account maintained with a financial institution located on a United States military installation is not required to be reported, even if that military installation is outside of the United States.

Filing Information:

When and Where to File. The FBAR is an annual report and must be filed on or before the due date that coincides with the end of the Federal income tax filing season (which in most cases is April 15th) of the year immediately following the calendar year being reported. If April 15 falls on a weekend or a federal holiday, the tax filing season and FBAR due date is extended to the first weekday following the weekend or federal holiday. The FBAR must be filed electronically through FinCEN's BSA E-Filing System. The application to file electronically is available at http://bsaefiling.fincen.treas.gov/main.html. For help in applying, contact the E-Filing Help Desk by calling 1-866-346-9478 (option 1) or via E-mail sent to BSAEFilingHelp@fincen.gov.

Automatic Extension of Time to File. FinCEN will grant filers failing to meet the FBAR annual due date an automatic extension to October 15th each year. Accordingly, specific requests for this extension are not required.

Record Keeping Requirements. Persons required to file an FBAR must retain records that contain the name in which each account is maintained, the number or other designation of the account, the name and address of the foreign financial institution that maintains the account, the type of account, and the maximum account value of each account during the reporting period. The records must be retained for a period of 5 years from April 15th (or the established IRS tax filing date) or the date on which the report was filed (whichever is later) and must be available for inspection as provided by law. Retaining a copy of the filed FBAR can help to satisfy the record keeping requirements.

An officer or employee who files an FBAR to report signature authority over an employer's foreign financial account is not required to personally retain records regarding these accounts.

Recording information: Complete each FBAR by providing as much information as possible. Although all items should be completed fully and accurately, items marked with an asterisk (*) in the instructions must be completed.

NOTE: Throughout these instructions the phrase "check box" and similar wording is used to denote checking an appropriate box or selecting from a drop-down list of options in certain data items on the electronic discrete FBAR. This is deemed equivalent to instructions in the XML User Guide to enter appropriate codes in the same data items in transmission files. For example, the requirement to select in Item 2 the "Type of Filer" in the discrete FBAR is the equivalent of recording one of the elements associated with the Foreign Account Filer party type with a "Y" indicator (e.g. <fc2:FilerTypeIndividualIndicator>Y</fc2: FilerTypeIndividualIndicator>) in an XML batch file.

Amended reports: An amended report must be filed whenever errors are discovered in a previously-filed FBAR. Please refer to the Attachment B – Error Correction Instructions for information regarding filing amended FBARs.

Addresses: For addresses in the U.S., Canada, or Mexico enter the permanent street address, city, two or three letter state/territory/province abbreviation or code, ZIP Code or foreign postal code, and two letter country code. Provide the apartment number or suite number, if known, following the street address. A non-location address such as a post office box or rural route number should be used only if no other street address information is available. ZIP Codes must be five or nine digits. Nine-digit ZIP Codes cannot end with four zeros or four nines. ZIP Codes and foreign postal codes must be entered without formatting or special characters such as spaces or hyphens. For example, the ZIP Code 12354-6120 would be entered as 123546120. The foreign postal code HKW 702 would be entered HKW702. For other foreign addresses enter the street address, city, postal code, and two letter country code or address equivalents. Leave the state item blank. If a foreign address contains address information that does not conform to the FBAR address format, record equivalent address information in the FBAR address items (except state). Enter as much of any non-conforming data as will fit in the 100-character street address field. Complete any address item that is known, even if some address items cannot be completed because of incompatible formats (e.g. state codes). No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name should match the city name used by the U.S. Postal Service for the associated state and ZIP Code. For U.S. address use only the authorized U.S. Postal Service state, territory, or military address abbreviations found at **https://www.usps.com/ship/official-abbreviations.htm**. For Canadian provinces and territories use the Canada

Post Corporation codes found at **http://www.canadapost.ca/tools/pg/manual/PGaddress-e.asp#1380608**. For Mexican states and territories use the ISO 3166-2 three-letter codes found at **http://www.commondatahub.com/live/geography/state_province_region/iso_3166_2_state_codes**. For all countries use the ISO 3166-1 two-letter country codes found at **http://www.iso.org/iso/country_names_and_code_elements**. Additional information about ISO 3166 codes can be found on the BSA E-Filing Program website. NOTE: The ISO 3166-2 country list contains the code "UM" that stands for the United State Minor Outlying Islands. Using "UM" in country fields is prohibited. These islands are uninhabited. As such they have no addresses.

Telephone numbers: Record all telephone numbers as a single number string without formatting or special characters such as parentheses, spaces, or hyphens. For example, a number in the format (NNN) NNN-NNNN would be recorded as NNNNNNNNNN. Telephone numbers that are part of the North American Numbering Plan used by the U.S., Canada, many Caribbean countries, and present/former U.S. Pacific island protectorates must consist of an area code and seven-digit telephone number

Identifying numbers: Enter all identifying numbers as a single text string without formatting or special characters such as hyphens or periods. An identifying number in the format NNN-NN-NNNN would be entered as NNNNNNNNN. Such numbers may include letter and number characters. Common identifying numbers include account numbers, alien registration numbers, Employer Identification Numbers (EIN), passport numbers, Social Security Numbers (SSN), and foreign TIN's.

Monetary amounts: When recording the maximum value of accounts, record all amounts as U.S. Dollar amounts rounded up to the next whole dollar. The amount $15,265.25 would be recorded as 15266. The maximum value of the account can be determined using the following steps.

Step 1. Determine the maximum value of each account (in the currency of that account) during the calendar year being reported. The maximum value of an account is a reasonable approximation of the greatest value of currency or nonmonetary assets in the account during the calendar year. Periodic account statements may be relied on to determine the maximum value of the account, provided that the statements fairly reflect the maximum account value during the calendar year. For Item 15, if the filer had a financial interest in more than one account, each account must be valued separately.   For an account denominated in U.S. Dollars, the maximum value of the account is the largest U.S. Dollar value of the account during the report year.

Step 2. In the case of non-United States currency, convert the maximum account value for each account into United States dollars. Convert foreign currency by using the Treasury's Financial Management Service rate (select Exchange Rates under Reference & Guidance at **www.fms.treas.gov**) for the last day of the calendar year. If no Treasury Financial Management Service rate is available, use another verifiable exchange rate and provide the source of that rate. In valuing currency of a country that uses multiple exchange rates, use the rate that would apply if the currency in the account were converted into United States dollars on the last day of the calendar year.

If the maximum account value of a single account or aggregate of the maximum account values of multiple accounts exceeds $10,000, an FBAR must be filed. An FBAR may be filed but is not required to be filed if the person did not have more than $10,000 of maximum value or aggregate maximum value in foreign financial accounts at any time during the calendar year.

For United States persons with a financial interest in or signature authority over fewer than 25 accounts that are unable to determine if the aggregate maximum account values of the accounts exceeded $10,000 at any time during the calendar year, complete the appropriate Part II, III, IV, or V section for each of these accounts and check the "amount unknown" box, item 15a.

Prohibited Entries: The following entries are prohibited in text fields.

a. AKA
b. COMPUTER GENERATED
c. CUSTOMER
d. DBA
e. NONE
f. NOT APPLICABLE
g. NON CUSTOMER
h. OTHER
i. SAME
j. SAME AS ABOVE
k. SEE ABOVE
l. SIGNATURE CARD
m. UNKNOWN
n. VARIOUS
o. XX

Name Editing Instructions: Because many names do not consist of a single first name, middle name, and last name, care must be taken to ensure these names are entered properly in the FBAR. This is especially important when there are separate fields for the last name, first name, and middle name. Some names have multiple surnames (family names) or given names. Others may not be written in [first name] [middle name] [last name] order. Multiple surnames must be entered in the last name field. For example, Spanish names may be written in the order of given name, father's last name, and mother's last name, e.g., "Juan Vega Santiago." Thus the surname "VEGA SANTIAGO" would be entered in the last name field with-"JUAN" entered in the first name field. Some Spanish surnames consist of three names (e.g., father's last name, mother's last name, and husband's first last name). In that case all three would be entered in a last name field. In some cultures names consist of multiple first names and a single family name, not necessarily in (first name) (last name) order. For example, the Korean name "Kim, Chun Nam" consists of the family name "Kim" and the first name "Chun Nam" separated by a comma and space. There is no middle name. In this case "KIM" would be entered in the last name field and "CHUN NAM" would be entered in the first name field. Nothing is entered in the middle name field. When an individual name is entered in a single name field it should be entered in [first name] [middle name] [last name] order regardless of any foreign naming conventions. Thus, "Kim, Chun Nam" would be entered as "CHUN NAM KIM" in a single field.

Filing by Third Party Preparer: An FBARs may be completed and filed on behalf of the filer and/or owner of the foreign account(s) by a third party preparer. The filer or owner who is using a third party preparer should complete and maintain a record of FinCEN Form 114a, FinCEN BSA E-Filing Signature Authorization Record, to authorize the third party filing. Do not file or send the completed Form 114a to FinCEN. Form 114a must be maintained by the filer or owner and made available to FinCEN or IRS on request. The third party preparer will complete FBAR Parts I through V and the Signature section using the following Item Instructions.

NOTE: Spouses filing a joint FBAR also may use the Form 114a to approve/designate which spouse will sign the report.

Item Instructions

Filers must use the BSA E-Filing website (http://bsaefiling.fincen.treas.gov/) to file an FBAR. Individuals do not have to register to file an FBAR. Institutions are required to register for a UserID and password prior to submitting an FBAR. For more information on this requirement, reference the FAQs posted at https://bsaefiling.fincen.treas.gov/docs/FBAR_EFILING_FAQ.pdf. Once a new FBAR is opened via the BSA E-Filing System, the report Home page will display the FBAR version number, OMB control number, and several other items of information.

NOTE: When filing the FBAR via the Online Form, the first page you will see is the Filer Contact Information page. Complete this page and click Start FBAR to proceed to the report Home page.

The following information is collected on the report Home page:

1. **Enter a filing name**: Enter a unique name for the report being filed. This name is used to track the status of the report in the BSA E-Filing system. Select a name such as "John's 2016 FBAR" or "entity name 2016 FBAR" etc..

2. **Enter a late filing reason**: If this report is being late filed (i.e. after the due date that coincides with the end of the Federal income tax filing season, or the extension date, of the year following the calendar year being reported) select from the drop-down menu to indicate the reason. If none of the provided selections explain the reason for filing late, select Other and provide a written explanation in the text box provided. If you are filing this report late because an earlier FinCEN filing waiver applied to you, select Other from the drop-down menu and identify the waiver by number (e.g., FinCEN notice 2011-1 etc.) in the text field provided.

3. **Complete the report**. Refer to Item 1 – 59 below for detailed information about each field on the report.

4. **Sign electronically**. You must sign the report electronically by selecting the sign button (NOTE: If you are a registered filer, you will be required to enter your PIN after selecting the sign option. Login to BSA E-Filing and select Manage PIN to obtain your PIN).

5. **Save a local copy**. You must save a local copy of the report before you are able to submit (NOTE: If you are an individual FBAR filer using the Online Form, you are not able to save a local copy prior to submission; instead, the option to save will be made available to you from the confirmation page directly after submission).

6. **Submit**. If you are a registered filer using the PDF form or an individual filer using the Online form, you may simply select the Submit button from the report Home page to submit their FBAR. If you are an individual filer using the PDF form, you will not have the option to submit directly from the report Home page; instead, select the Ready to Submit button, at which time you will be directed to a page to attach your saved FBAR report in order to submit.

After submission, a confirmation page will be displayed with tracking information that should be retained with your records. If accepted, the report will be acknowledged by FinCEN within 2 business days, at which time an acknowledgement receipt will be delivered to you electronically. In the event that you need to submit an amended FBAR, you must reference the BSA Identifier included in your acknowledgement receipt.

Scroll down to or select page one of the report (page following the header/cover page)

*1. Calendar year – This report is for calendar year ended 12/31
    (Check if) Amended
    Prior Report BSA Identifier

Item 1. Enter the calendar year being reported as a numeric 4-position entry in the format: YYYY, e.g. 2012. If the FBAR amends a prior report, select "Amended" and enter the BSA Identifier of the previously filed FBAR in the space provided. If the BSA Identifier is unknown enter "00000000000000" in the Prior Report BSA Identifier field.

Part I — Filer information

*2. Type of filer
    a. *(Check if)* Individual
    b. *(Check if)* Partnership
    c. *(Check if)* Corporation
    d. (*Check if*) Consolidated
    e. *(Check if)* Fiduciary or other *(* and specify type in space provided)*

Item 2. Check the box that describes the filer. Individuals, including those reporting only signature authority, should check box "a". If filing a consolidated FBAR, check box "d". To determine if a consolidated FBAR can be filed, see the instructions for Part V. A corporation which owns directly or indirectly more than a 50 percent interest in one or more other entities required to file this report will be permitted to file a consolidated report. If the type of filer is not covered by options "a" through "d," check box "e" and record the type of filer in the associated text field. Consolidated reports should be signed by an authorized official of the parent entity. Persons that should check box "e" include, but are not limited to, trusts, estates, limited liability companies, and tax-exempt entities (even if the entity is organized as a corporation). A disregarded entity must check box "e" and enter the type of entity followed by "(D.E.)". For example, a limited liability company that is disregarded for United States federal tax purposes would enter "limited liability company (D.E.)".

*3. U.S. Taxpayer Identification Number

> If filer has no U.S. Taxpayer Identification Number complete Item 4.

Item 3. Provide the filer's U.S. Taxpayer Identification Number (TIN). Generally, this is the filer's Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or Employer Identification Number (EIN). If the filer does NOT have a U.S. TIN, complete Item 4.

3a TIN type. Check the appropriate box to indicate the type of number entered in item 3.

4. Foreign identification *(*Complete only if item 3 is not applicable)*
   a.   *(Check if)* Passport
        (Check if) Foreign TIN
        (Check if) Other
        Other description
   b.   Number
   c.   Country of issue (Two letter designation from ISO 3166-1 Country code lists)

Item 4. Complete Item 4 only if the filer does NOT have a United States Taxpayer Identification Number. Item 4 requires the filer to provide information from an official foreign government document to verify the filer's nationality or residence. Check the appropriate type of document, either Passport, Foreign TIN, or Other. If "Other" is checked provide the type of document in the associated text field. Enter the document number followed by the country of issuance.

5. Individual's date of birth

Item 5. Enter the filer's date of birth in the format MM/DD/YYYY where MM is the month, DD is the day, and YYYY is the year. Zero (0) should precede any single digit number. For example, if the filer's date of birth is June 1, 1948, enter 06/01/1948 in Item 5.

6-8. Filer name
    *6. Last name or organization name
    7. First name
    8. Middle name/initial
    8a. Suffix

Items 6-8a. Enter the name of the filer. If the filer is an organization, enter the name in Item 6 and leave Items 7, 8 and 8a blank. If the filer is an individual, enter the filer's last name in Item 6, first name in Item 7, middle name/initial in Item 8, and any name suffix in 8a. If there is no middle name/initial, leave Item 8 blank. If there is no name suffix, leave Item 8a blank. See the Name Editing Instructions in the General Instructions section above for additional information on entering names in fields.

9-13. Filer address
    *9. Mailing address (number, street, and apt. or suite no.)
    *10. City
    11. State
    12. ZIP/Postal Code
    *13. Country

Items 9-13. Enter the filer's address. An individual residing in the United States must enter the street address of the individual's United States residence, not a post office box. An individual residing outside the United States must enter the individual's United States mailing address. If the individual does not have a United States mailing address, the individual must enter a foreign residence address. An entity must enter its United States mailing address. If the entity does not have a United States mailing address, the entity must enter its foreign mailing address.   See the Address instructions in the General Instruction section above for additional information on entering address data in fields.

*14. a) Does the filer have a financial interest in 25 or more financial accounts?
    (Check if) Yes (**Enter total number of accounts in space provided*) Do not complete Part II or Part III, but maintain records of the information.
    (Check if) No
 b) Does the filer have signature authority over but no financial interest in 25 or more financial accounts?
    (Check if) Yes (**Enter total number of accounts in space provided*) Complete Part IV, items 34 through 43 for each person on whose behalf the filer has signature authority.
    (Check if) No

Item 14. (14a) if the filer has a financial interest in over 25 or more foreign financial accounts check the yes box, and enter the total number of accounts. Leave blank Part II (Continuation of Separate Accounts) or Part III (Joint Accounts) of this report, but maintain records of the information. **(14b)** if the filer has signature authority only (no financial interest), over 25 or more foreign financial accounts check the yes box, and enter the total number of accounts. Complete only items 34-43 of Part IV for each person on whose behalf the filer has signature authority. If the group of entities covered by a consolidated report has a financial interest in 25 or more foreign financial accounts, the reporting parent corporation need only complete Part V (for consolidated reporting) Items 34 through 42, for the identity information of the account owners, but need not complete the account information. Detailed information about each account, including all information called for on this report, must be recorded and retained for five years from April 15 (or the established IRS tax filing date) or the date on which the report was filed (whichever is later) and must be available for inspection as provided by law. Any person who reports 25 or more foreign financial accounts in item 14a or item 14b, must provide all the information omitted from Part II, III, IV or V, as appropriate, if the information is requested by FinCEN or the IRS. Filers must comply with applicable recording keeping requirements. See Record Keeping Requirements under Filing Information in the General Instructions above.

Part II — Information on financial account(s) owned separately

Part II records information on accounts owned separately by the filer. It should not be used to record information on jointly-owned accounts (Part III), signature authority but no financial interest accounts (Part IV), or accounts involved in a consolidated report (Part V).

15. Maximum value of account during calendar year.

Item 15. Enter the maximum value of the account in U.S. Dollars during the calendar year being reported. See the General Instructions on Monetary Amounts for guidance on determining the maximum value of an account. Use the end of the year conversion rate.

15a. Amount unknown. Check this box if the value of the account cannot be determined.

16. Type of account
    a. *(Check if)* Bank
    b. *(Check if)* Securities
    c. *(Check if)* Other (**and specify type in space provided*)

Item 16. Check the appropriate box to describe the type of account. If "Other" is checked, enter a brief description of the account in the associated text field.

17. Name of financial institution in which account is held

Item 17. Provide the full name of the financial institution in which account is held.

18. Account number or other designation

Item 18. Provide the account number used by the financial institution to designate the account.

19-23. Financial institution address
    19. Mailing address (number, street, suite number) of financial institution in which   account is held
    20. City
    21. State, if known
    22. Foreign Postal Code, if known
    23. Country

Items 19-23. Provide the complete mailing address of the financial institution where the account is held. See the General Instruction on Addresses for further information on entering address data.

Part III — Information on financial account(s) owned jointly

Note: If jointly filing with a spouse, both parties should complete and sign Form 114a. Completing the Form 114a with both spouses signing the form completes the necessary requirement that will permit one spouse to electronically sign (PIN) a single report for both parties instead of filing two FBARs. The Form 114a is available on the FinCEN (under the forms tab) and BSA E-File websites. Keep this form for your records, do not send to FinCEN.

Enter information in the applicable parts of the report only. If there is not enough space to provide all account information, click the "+" sign on the electronic report to add additional Part III's and complete additional pages of the required Part as necessary.

15-23. Account information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23. Each joint owner must report the entire value of the account as determined under Item 15.

24. Number of joint owners for this account

Item 24. Enter the number of joint owners for the account. If the exact number is not known, provide an estimate. Do not count the filer when determining the number of joint owners.

25-33. Joint owner information

Items 25-33. Use the identifying information of the principal joint owner (excluding the filer) to complete Items 25-33. Leave blank items for which no information is available. If the filer's spouse has an interest in a jointly owned account, the filer's spouse is the principal joint owner. Enter on line 26 the last name of the joint spousal owner. See Exceptions, Certain Accounts Jointly Owned by Spouses, to determine if the filer's spouse is required to independently report the jointly owned accounts.

25. Taxpayer Identification Number (TIN) of principal joint owner, if known.

Item 25. Taxpayer Identification Number (TIN) of Principal Joint Owner. Enter the TIN of the principal joint owner on the account; this can be either an SSN (individual), EIN (entity), or foreign. Numbers should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

25a. TIN type. Check the appropriate box to indicate the type of number entered in item 25. If the TIN type is unknown, select the "Unknown" option.

26-28 Joint owner name
     26. Last name or organization name of principal joint owner
        a. *(Check if)* Entity
     27. First name of principal joint owner, if known
     28. Middle name/initial, if known
     28a. Suffix

Items 26-28a. Enter the name of the organization/individual of the principal joint owner. If the principal joint owner is an entity, check the "if entity" box, enter the name in Item 26, and leave Items 27 and 28 blank. If the principal joint owner is an individual, enter the individual's last name in Item 26, first name in Item 27, middle name/initial in Item 28 and name suffix in 28a. If there is no middle name/initial, leave Item 28 blank. If there is no suffix leave item 28a blank.

29-33. Principal joint owner mailing address
     29. Mailing address (number, street, suite number) of principal joint owner, if known
     30. City, if known
     31. State, if known
     32. ZIP/Postal Code, if known
     33. Country

Items 29-33. Enter the address of the principal joint owner. If the principal joint owner resides in the United States, enter the street address of the joint owner's United States residence, not a post office box. If the principal joint owner resides outside the United States, enter the joint owner's United States mailing address. If the principal joint owner has no U.S. mailing address the filer may provide a foreign address. Enter an organization joint owner's United States mailing address. See the Addresses instructions in the General Instruction section above for additional information on entering address data in fields.

Part IV — Information on financial account(s) where filer has signature authority but no financial interest in the account(s)

Part IV records information on foreign financial accounts where a filer has signature authority over the accounts but has no financial interest in the accounts. Filers with signature authority over 25 or more foreign financial accounts must complete only Items 34-43 for each person on whose behalf the filer has signature authority. In addition, United States person who (1) resides outside of the United States, (2) is an officer or employee of an employer who is physically located outside of the United States, and (3) has signature authority over a foreign financial account that is owned or maintained by the individual's employer should only complete Part I and Items 34-43 of Part IV. Part IV should only be completed one time with information about the individual's employer. If additional Part IV's are required, click on the "+" sign on the electronic report to add copies.

15-23. Account information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23. Each joint owner must report the entire value of the account as determined under Item 15.

Items 34-42. Provide the name, address, and identifying number of the owner of the foreign financial account for which the individual filer has signature authority over but no financial interest in the account. If there is more than one owner of the account for which the individual has signature authority, provide the information in Items 34-42 for the principal joint owner (excluding the filer).

34, 36, 37. Account owner name
    34. Last name or organization name of account owner
      a. *(Check if)* Entity
    36. First name
    37. Middle name/initial
    37a. Suffix

Items 34, 36, 37. Enter the name of the account owner. If the owner is an entity, check the "If entity" box, enter the name in Item 34, and leave Items 36 and 37 blank. If the owner is an individual, enter the owner's last name in Item 34, first name in Item 36, middle name/initial in Item 37 and any name suffix in item 37a. If there is no middle name/initial, leave Item 37 blank. If there is not name suffix, leave item 37a blank. See the Name Editing Instructions in the General Instructions section above for additional information on entering names in fields.

35. Tax identification number of account owner

Item 35. Enter the Taxpayer Identification Number of the account owner. Numbers should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

Item 35a. TIN type. Check the appropriate box to indicate the type of number entered in item 35. If the TIN type is unknown, select the "Unknown" option.

38-42. Account owner mailing address
    38. Mailing address (number, street, and apt. or suite no.)
    39. City
    40. State
    41. ZIP/Postal Code
    42. Country

Items 38- 42. Enter the address of the account owner. If the individual account owner resides in the United States, enter the street address of the individual account owner's United States residence, not a post office box. If the individual account owner resides outside the United States, enter the individual account owner's United States mailing address. If the account owner has no U.S. mailing address the filer may provide a foreign address. Enter an organization account owner's United States mailing address. See the Addresses instructions in the General Instruction section above for additional information on entering address data in fields.

43. Filer's title with this owner

Item 43. Enter filer's title for the position which gives him signature authority over the owner's account.

Part V — Information on financial account(s) where filer is filing a consolidated report

An entity that is a United States person that owns directly or indirectly a greater than 50 percent interest in another entity that is required to file an FBAR is permitted to file a consolidated FBAR on behalf of itself and such other entity. Check box "2d" in Part I and complete Part V. If filing a consolidated FBAR and reporting 25 or more foreign financial accounts, complete only Part V Items 34-42 for each entity included in the consolidated FBAR. If additional Part V's are required, click on the "+" sign on the electronic report to add copies.

15-23. Account Information

Items 15-23. Enter the information about the account and the financial institution in which the account is held. See Part II for instructions on Items 15-23.

34. Organization name of account owner

Item 34. Organization name of account owner. Enter the legal name of the account owner as shown on the books of the financial institution.

35. Tax Identification Number of account owner

Item 35. Taxpayer identification number (TIN) of account owner. Numbers should be entered with no spaces, dashes, or other punctuation.

Item 35a. TIN type. Check the appropriate box to indicate the type on number entered in item 35.

38-42. Account owner mailing address

Items 38-42. Enter the account owner's mailing address. See Part III for instructions on Items 38-42.

Signature

44. Filer Signature

Item 44. A discrete or batch-filed FBAR is considered signed by the filer when electronically signed with a PIN on the header/cover page of the discrete FBAR or the element <PreparerFilingSignatureIndicator> or <ThirdPartyPreparerIndicator> contains a "Y" value in the XML batch file.

44a. Check here if this report is completed by a third party preparer.

Item 44a. Check this box if the FBAR has been completed by a third party preparer. Complete in the Third Party Preparer Use Only section all of Items 47 through 59 that apply.

45. Filer Title, if not reporting a personal account.

Item 45. Enter the filer's title when the individual that is filing the FBAR has signature authority over the account(s) or is authorized to file on behalf of a legal entity, such as a corporation, which is shown as the filer. Leave Item 45 blank if the filer is reporting as an individual because of a personal financial interest in the account(s). An individual filing because of a financial interest in his individual accounts is filing as an individual.

46. Date (MM/DD/YYYY)

Item 46. This item will auto-populate with the current date when a discrete FBAR is signed on the header/cover page with the filer's PIN. In a batch-filed FBAR this date is the date recorded in the <ApprovalOfficialSignatureDateText> element.

Note: When the FBAR is completed, return to the header/cover page to validate the report, save a copy of the report, print a copy for your records. Then sign with your PIN and submit the report.

Third party preparer information

Note: Completion of this section is not required for spouses filing jointly.

47-49. Third party preparer name
     47. Preparer's last name
     48. First name
     49. Middle name/initial

Items 47. Enter the name of the preparation firm employee or of the self-employed preparer that prepared the FBAR. If the preparer has no middle name/initial, leave that field blank. See the Name Editing Instructions under General Instructions for additional information on entering names.

50. Check if self-employed

Item 50. Check this box if the third party preparer is a self-employed individual. Leave Items 53 "Firm's name" and 54 "Firm's EIN" blank.

51. TIN

Item 51. Enter the U.S. or foreign Taxpayer Identification Number (TIN) of the preparation firm's employee or the self-employed preparer. This should be the Preparer Tax Identification Number (PTIN) issued to the preparer by the IRS. If the preparer has no PTIN, enter the preparer's Social Security Number (SSN), Individual Taxpayer Identification Number (ITIN), or foreign TIN. The TIN should be entered as a single number string without formatting or special characters such as parentheses, spaces, or hyphens.

Item 51a. TIN type. Check the appropriate box to indicate the type of number entered in item 51.

52. Contact phone number

52a. Ext.

Item 52-52a. Enter the third party preparer's contact telephone number in Item 53 and the telephone extension number, if any, in Item 52a. Enter all numbers with no formatting such as spaces, dashes, or other punctuation.

53. Firm's name

Item 53. Enter the name of the preparing firm. Leave Item 53 blank if the self-employment box in Item 50 was checked.

54. Firm's TIN

Item 54. Enter the preparing firm's TIN. Leave Item 54 blank if the self-employment box in Item 50 was checked.

Item 54a. TIN type. Check the appropriate box to indicate the type of number entered in item 54.

 55-59. Preparer's address
         55. Mailing address (number, street, apt. or suite no.)
         56. City
         57. State
         58. ZIP/Postal Code
         59. Country

Items 55-59. Enter the preparing firm's or self-employed preparer's address. Follow the Addresses instructions in the General Instructions for additional information on entering addresses in these items.

Penalties

A person who is required to file an FBAR and fails to properly file may be subject to a civil penalty not to exceed $10,000 per violation. If there is reasonable cause for the failure and the balance in the account is properly reported, no penalty will be imposed. A person who willfully fails to report an account or account identifying information may be subject to a civil monetary penalty equal to the greater of $100,000 or 50 percent of the balance in the account at the time of the violation. See 31 U.S.C. section 5321(a)(5). Willful violations may also be subject to criminal penalties under 31 U.S.C. section 5322(a), 31 U.S.C. section 5322(b), or 18 U.S.C. section 1001.

Secure Data Transfer Mode Filers

FinCEN provides the ability for filers to submit the FBAR XML batch file securely via the Internet using a VPN device or Connect:Direct software. This method of filing is referred to as Secure Data Transfer Mode (SDTM). SDTM allows for a secure, system to system mechanism for transferring batch submissions from your organization's internal server to the BSA E-Filing server. The batch submission process can be automated such that user intervention/involvement is minimized. There is no interaction with the BSA E-Filing system web site for the upload of the batch file but the BSA E-Filing system web site is used to track the status of the submissions.

For filers using this option for filing, SDTM filers can submit a single file containing the FBAR XML batch data. The file naming convention is as follows:

Submission type: FBARXST

Date/Time: This will be a date-time stamp to guarantee filename uniqueness
- Year = YYYY
- Month = MM
- Day = DD
- Hour = hh
- Minute = mm
- Second = ss

Organization name: Custom naming by the submitting organization (e.g. "ABCPreparingFirm")

Extension: xml

Example FBAR XML batch file name: FBARXST.20170609153015.ABCPreparingFirm.xml

Corresponding FBAR XML batch Acknowledgement file name: This file name will match the corresponding input FBAR XML batch file name with the text "*.ACKED" appended to the end. For example: FBARXST.20170609153015.ABCPreparingFirm.xml.ACKED

For more information on how to setup an SDTM connection, please refer to the SDTM Requirements documentation available on the BSA E-Filing System secure side, or you may contact the BSA E-Filing Help Desk at 1-866-346-9478 or via email at BSAEFilingHelp@fincen.gov. 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.