



**GUIDE TO REGISTER AS A
MONEY SERVICES BUSINESS
WITH THE FINANCIAL CRIMES
ENFORCEMENT NETWORK
(FINCEN)**

BSA E-Filing System



REGISTERING AS A MONEY SERVICES BUSINESS WITH FINCEN

Introduction

This guide will detail the steps necessary for you to obtain an MSB registration for your agency.

The registration should be completed by an owner of the agency or a control person, such as the Compliance Officer.

Prerequisite

Before commencing the registration process, you should have access to a valid email address. The email address will be used by FinCEN to send registration-related information.

Begin the Registration Process

- Once you are ready to begin the registration process, go to the following website (the FinCEN report will only open on the internet explorer web browser):

<http://bsaefiling.fincen.treas.gov/main.html>

NOTE: If you already have a User ID and password, please skip to page 11.

- Click on the “**New Filer Enrollment**” button:



- Click on the options “I Agree” & “Start Enrollment”:

Supervisory User Registration

[User Agreement](#)[Organization Information](#)[New User Information](#)[Enroll Completion](#)

DISCLAIMER



WARNING! WARNING! WARNING! **THIS SYSTEM IS PROVIDED FOR AUTHORIZED USE ONLY**

This system/website is the property of, operated by, and expressly for the use of the United States Government and the U.S. Department of the Treasury. The information provided on this website is collected, disseminated and protected under provisions of the Bank Secrecy Act (BSA) and other applicable Federal regulations. Refer to 31 USC 5311 - 5330, Bank Secrecy Act.

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 I Agree[Start Enrollment](#)

- In the following form select the option “Yes” and then:
 - ✓ Complete all the spaces that appear on the form.
 - ✓ **"EIN"** means **Employer Identification Number** if the agency is owned by a legal entity, or the owner’s Social Security Number or Tax Identification Number if the agency is a sole proprietorship.

- ✓ **“Desired User ID”** is the name you would like to use to log in to the system.
- ✓ **“Federal Regulator or Examiner”** is the “Internal Revenue Service (IRS)”.

Supervisory User Registration

User Agreement

Organization Information


New User Information

Enroll Completion

Organization Information

Complete the following information about your organization.

Are you the initial Supervisory User for this organization?

- Yes 
- No

Organization Name

Country

Street Address

City

State

ZIP/Postal Code

EIN

MICR Number (Optional)

TCC (Optional)

Federal Regulator or Examiner

Back

Continue 

Supervisory User Registration

User Agreement

Organization Information

New User Information

Enroll Completion

User Information

Complete the following information about yourself.

E-mail Address**Desired User ID**

The Desired User ID value may only contain the characters (not including the commas): A-Z, a-z, 0-9, @, -, -, and no spaces.

First Name**Middle Initial (Optional)****Last Name****Title** **Position/Job Title (Optional)****Phone Number****Type**[Back](#)[Continue](#)

- After completing the form, verify that the information is correct and click "Register".

Supervisory User Registration



Enrollment Completion

All required fields have been filled. Please review the information and submit your enrollment request.

Organization Information

[Edit Organization Information](#)

Are you the initial Supervisory User for this organization?

Organization Name:

Street Address:

City:

State:

ZIP/Postal Code:

Country:

EIN:

MICR Number:

TCC:

Federal Regulator or Examiner:

New User Information

[Edit User Information](#)

E-mail Address:

Desired User ID:

First Name:

Middle Initial:

Last Name:

Title:

Position/Job Title:

Phone Number:

Type:



- Once the registration process has been completed, the following confirmation of registration as a "Supervisory User" will appear:

Supervisory User Registration Confirmation

Your registration for a Supervisory User has been accepted. An e-mail confirmation will be sent shortly to the e-mail address entered with a confirmation link. The user associated with the e-mail address must click on this link within 5 calendar days to complete the registration. The user associated with the e-mail address will be required to setup a password and challenge phrase questions and answers.

- You will next receive a verification email. Click on the link in the email (next to the yellow arrow in the image below) to create your password.
 - Remember that your password must contain: (1) 12 to 25 characters,

> Date: Mon, 22 Apr 2013 18:39:26 -0400
> From: cm.bsaeiling@fincen.gov
> To: agencia@email.com
> Subject: BSA E-Filing New User Registration
>
> *DO NOT REPLY TO THIS MAIL MESSAGE*
> Your new User ID to access the BSA E-Filing System is: agencia@email.com
>
> Please click on the following link within 5 calendar days to complete your registration:
> <https://bsaeiling1.fincen.treas.gov/ConfirmUserReg?user=lasamericasenvios%40hotmail.com&type=Supervisory&v=c8bc851c6f661c2d40f65e234e0c747e8aea748a9cd63f8b2e5b949064788d3&newUser=true>
>
> If you need additional assistance, please contact the BSA E-Filing Help Desk at 1-866-346-9478 or BSAEFilingHelp@fincen.gov. The Help Desk regular hours of operation are 8:00 am - 6:00 pm East Coast Time, Monday - Friday.



(2) at least one uppercase letter (A-Z), (3) at least one lowercase letter (a-z), (4) at least one digit (0-9), and (5) one of the following special characters (@ # & ^ * ; : < > ? | /).

Registration Confirmation

Welcome, **agent** ! Please set up your password and challenge phrases in order to complete the registration process.

New Password

Password

Password information

Must contain:

- 12 to 25 total characters
- Uppercase letter (A-Z)
- Lowercase letter (a-z)
- Digit (0-9)
- Special Character (@ # & ^ * ; : < > ? | /)

Must NOT contain:

- Your name or your user ID.

Confirm Password

- Finally create 3 Challenge Phrases and their responses. These phrases will help you recover your password. Examples of Challenge Phrases include, “my mother’s maiden name,” “the name of my favorite book”, or “the name of my first school.” Once you have provided three Challenge Phrases and their answers, click “Submit”.

Challenge Phrases

Challenge Phrase 1

Answer

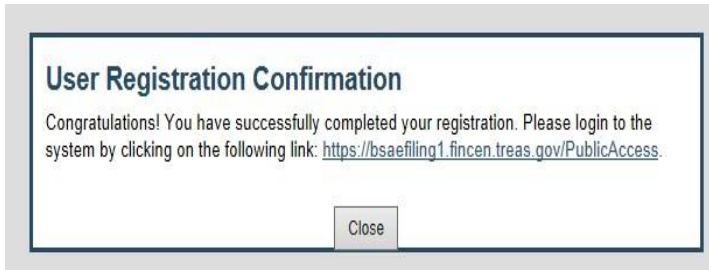
Challenge Phrase 2

Answer

Challenge Phrase 3

Answer

- The following confirmation of registration as a Supervisory User will appear:



**--THE THREE STEPS BELOW ARE DISPLAYED IN THE
IMAGE ON THE NEXT PAGE--**

- Click on the link within the User Registration Confirmation or click on the E-Filing System Login link on the BSA E-Filing Homepage (<https://bsaeiling.fincen.treas.gov>).
- On the “Authorized Use Only” disclaimer, click “**AGREE AND CONTINUE**”.

WARNING! WARNING! WARNING!
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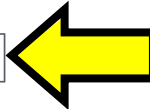


- Then enter your Username and Password and click the “**Sign in**” button.

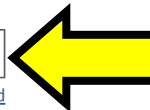
Sign in

or [create an account](#)

Username



Password



[Show password](#)

Sign in

- The next step is to create or obtain the PIN. Click on “**Manage PIN**”:

Manage Account Information

Account Management

The following links allow you to manage information regarding your BSA E-Filing account and-for Supervisory Users only-links to manage other BSA E-Filing users registered on behalf of your filing organization as well:

[Authorize Users](#)

[Manage PIN](#)

[Manage Organization Information](#)

[Manage Supervisory Users](#)

[Manage Users](#)

[My Profile](#)



You will be given an 8-digit PIN number. You will use this number to complete and send your MSB registration as well as all your future reports, so make sure to remember or write down the PIN or return to this option.

- Next, click on “**File Now**”, as shown below:



1

U.S. TREASURY
FINANCIAL CRIMES ENFORCEMENT NETWORK

BSA E-Filing System

Financial Crimes Enforcement Network

You are logged in as **compliance@viamericas.com** [My Profile](#)

HOME FILE NOW FILING STATUS ACCOUNT MANAGEMENT SECURE MAILBOX RESOURCES LINKS

UPDATE: New User Interface for Registered BSA E-Filers

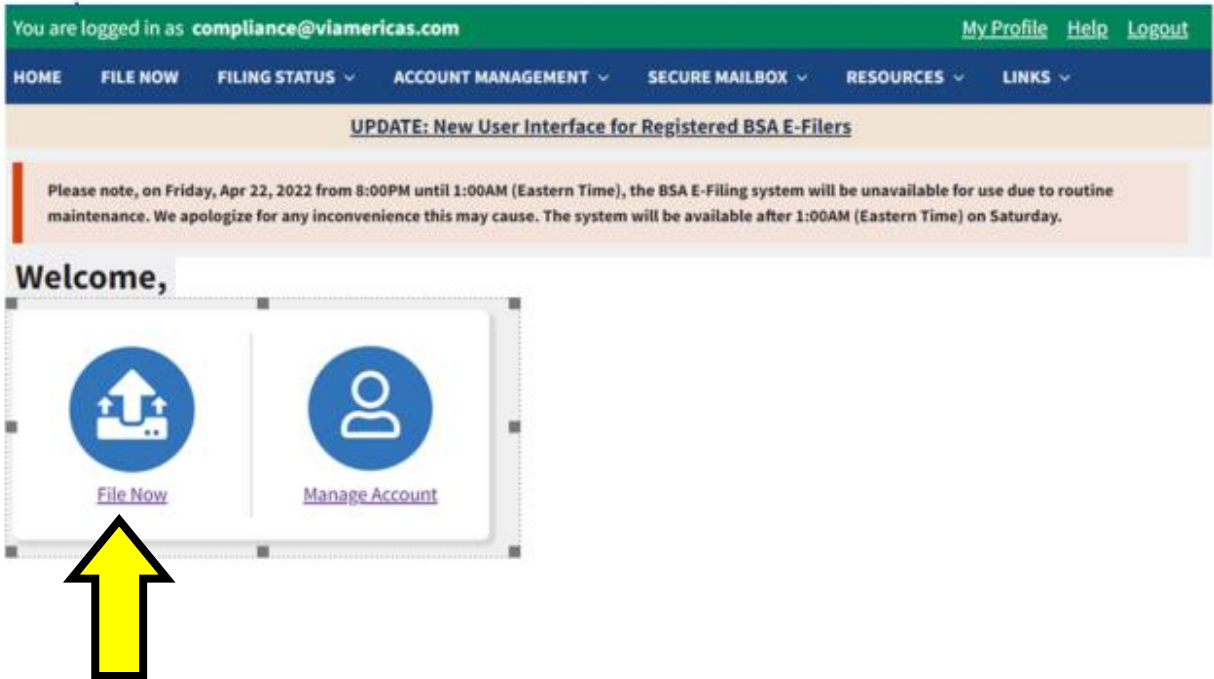
 [File Now](#)

 [Manage Account](#)

- Before proceeding, it is recommended that you complete the MSB Registration (FinCEN Report 107) a location that you can easily locate on a drive on your computer.

TIP: You can only use Adobe Acrobat to complete a Report 107 if you are completing the Report 107 outside of the BSA E-Filer system. Other PDF software does not work.

- Once you have completed the Report 107 and you be sure that you can send it to FinCEN, click on "File Now", as shown below:



The screenshot shows the user interface for a registered BSA E-Filer. At the top, it says "You are logged in as compliance@viamericas.com" with links for "My Profile", "Help", and "Logout". Below this is a navigation menu with "HOME", "FILE NOW", "FILING STATUS", "ACCOUNT MANAGEMENT", "SECURE MAILBOX", "RESOURCES", and "LINKS". A central banner reads "UPDATE: New User Interface for Registered BSA E-Filers". Below the banner is a maintenance notice: "Please note, on Friday, Apr 22, 2022 from 8:00PM until 1:00AM (Eastern Time), the BSA E-Filing system will be unavailable for use due to routine maintenance. We apologize for any inconvenience this may cause. The system will be available after 1:00AM (Eastern Time) on Saturday." The main content area says "Welcome," and features two buttons: "File Now" (with an upload icon) and "Manage Account" (with a user icon). A large yellow arrow points to the "File Now" button.

- Then, the following screen will appear:

File FinCEN Reports

Use this page to file the following FinCEN Bank Secrecy Act (BSA) reports: Form 8300, Report 112 (CTR), Report 110 (DOEP), Report 114 (FBAR), Report 107 (RMSB), and Report 111 (SAR).

*This page supports both discrete and batch PDF submissions.

Submit BSA Report

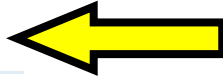
Attach your completed discrete or batch pdf report below, enter your [PIN](#), and click Submit.

Choose File

Enter 8-digit PIN

Click "Choose File" to find the folder where you saved the Report 107. Click on the file you want to upload.

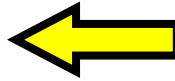
Choose File No file chosen



The file you have chosen should then appear in this box, replacing the name "No file chosen"

Enter 8-digit PIN

Submit



Next, enter the 8-digit PIN that you obtained when registering as a BSA E-Filer, and click "Submit"

- Once the Report 107 has been submitted, the message below will be displayed. This is the confirmation that you successfully submitted the Report 107 with FinCEN.

Confirmation

We have received your submission. Please confirm the following information and retain it for your records. Please track the status of your submission using the 'Track Status' function in the BSA E-Filing system.

Tracking ID:

Receive Date/Time:

Submission Type:

Owner Name:

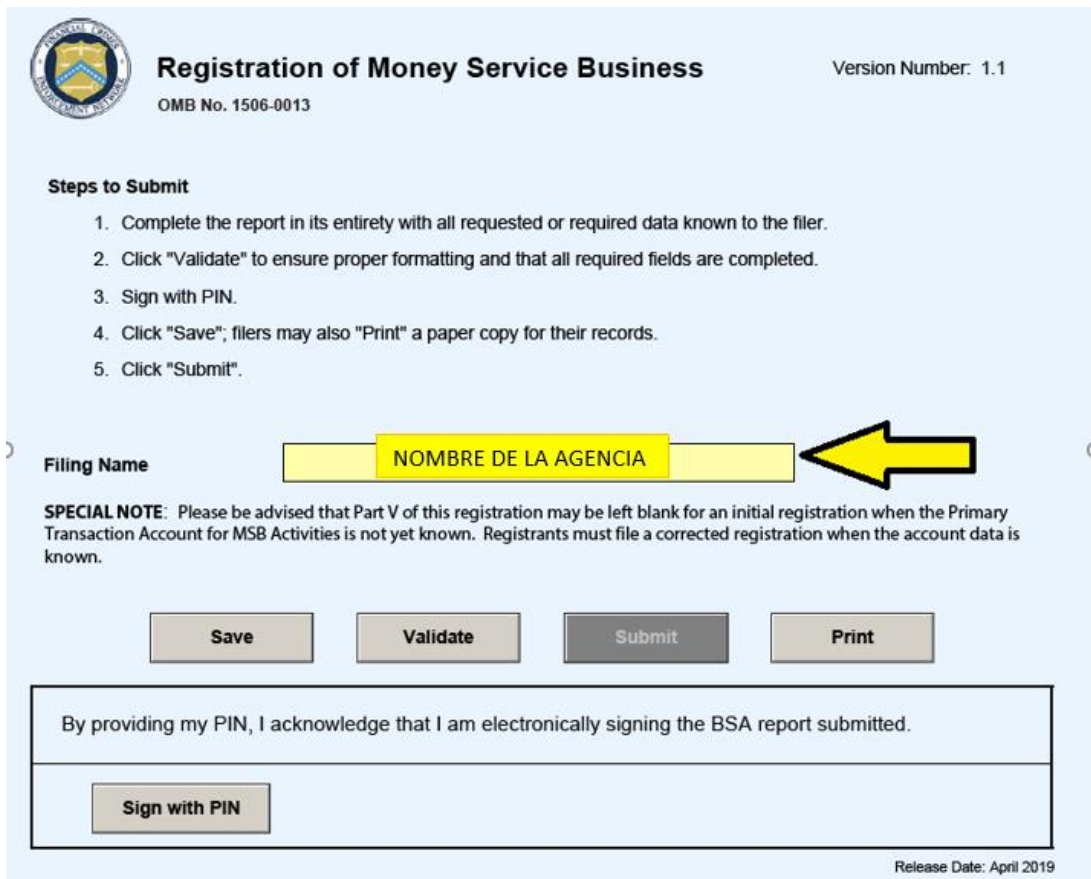
Owner E-mail:


Filing Name:

TIP: Save a copy of each confirmation receipt.

• How to fill out “Report 107 – MSB Registration”?


The first page of Report 107 is shown below. On this page and those that follow, the boxes in yellow must be filled in.



 **Registration of Money Service Business** Version Number: 1.1
OMB No. 1506-0013

Steps to Submit

1. Complete the report in its entirety with all requested or required data known to the filer.
2. Click "Validate" to ensure proper formatting and that all required fields are completed.
3. Sign with PIN.
4. Click "Save"; filers may also "Print" a paper copy for their records.
5. Click "Submit".

Filing Name 

SPECIAL NOTE: Please be advised that Part V of this registration may be left blank for an initial registration when the Primary Transaction Account for MSB Activities is not yet known. Registrants must file a corrected registration when the account data is known.

By providing my PIN, I acknowledge that I am electronically signing the BSA report submitted.

Release Date: April 2019

- On Part I, Item 1 mark the type of filing you are doing. If you check option “b” please enter the RMSB number of your past registration on option “e”:

Part I Filing Information

1 Indicate the type of filing by checking a, b, or d below (Check only one). If filing a correction, check “c” **and** either a, b, or d.

a Initial registration b Renewal c Correct/amend a prior report d Re-registration

e Enter RMSB registration (BSA ID) number if 1b, 1c, or 1d is checked

- If the agency is a corporation, check the box "check here if entity" and if it is a "sole proprietorship" leave the box empty.

Part II Registrant Information

Check here if entity

- Then, fill out the following business information:

Part II Registrant Information

Check here if entity

*3 Individual's last name, or entity's legal name	NOMBRE LEGAL DE LA AGENCIA O APELLIDO DEL DUEÑO EN CASO DE SOLE PROPRIETORSHIP	
*4 First name	NOMBRE DEL DUEÑO EN CASO DE SOLE PROPRIETORSHIP	
5 Middle name/initial		
Suffix name		
6 Alternate name, e.g., AKA - individual or DBA - entity		
*7 Address	DIRECCION DEL NEGOCIO	
*8 City	CIUDAD	
*9 State	ESTADO	
*10 ZIP/Postal Code	CODIGO POSTAL	
*11 Country	PAIS	
*12 TIN	TAX ID	
*13 TIN type	TIPO DE TAX ID	
14 Date of birth	FECHA DE NACIMIENTO DEL DUEÑO	
15 Telephone number		Ext. <input type="text"/>
16 E-mail address		
17 Website address (URL)		
18 Name of compliance contact person for this registered MSB	NOMBRE DE LA PERSONA QUE DILIGENCIA LA FORMA	

- Go to Part IV, Item 34 of the form and select the state(s) where the agency or any branches are located and provide MSB activity:


Part IV Money Services and Product Information


*34 U.S. States and/or territories where the registrant, its agents or branches are physically located and/or providing MSB activities. **Note:** At least one box in item 34 must be checked. Check box a, b, or c as appropriate (Check only one). If box a, b, or c **does not apply**, check as many state/territory boxes as appropriate. If MSB engages in activities on tribal lands, mark the box for the state, territory or district in which the tribal lands are located. In addition, check box "d" if the MSB engages in activities in foreign locations (non-U.S. and US Territories).

- | | | | |
|---|--|---|--|
| a <input type="checkbox"/> All States & Territories | b <input type="checkbox"/> All States | c <input type="checkbox"/> All Territories | d <input type="checkbox"/> Foreign Location(s) |
| <input type="checkbox"/> Alabama (AL) | <input type="checkbox"/> Georgia (GA) | <input type="checkbox"/> Maryland (MD) | <input type="checkbox"/> New York (NY) |
| <input type="checkbox"/> Alaska (AK) | <input type="checkbox"/> Guam (GU) | <input type="checkbox"/> Massachusetts (MA) | <input type="checkbox"/> North Carolina (NC) |
| <input type="checkbox"/> American Samoa (AS) | <input type="checkbox"/> Hawaii (HI) | <input type="checkbox"/> Michigan (MI) | <input type="checkbox"/> North Dakota (ND) |
| <input type="checkbox"/> Arizona (AZ) | <input type="checkbox"/> Idaho (ID) | <input type="checkbox"/> Minnesota (MN) | <input type="checkbox"/> N. Mariana Isls. (MP) |
| <input type="checkbox"/> Arkansas (AR) | <input type="checkbox"/> Illinois (IL) | <input type="checkbox"/> Mississippi (MS) | <input type="checkbox"/> Ohio (OH) |
| <input type="checkbox"/> California (CA) | <input type="checkbox"/> Indiana (IN) | <input type="checkbox"/> Missouri (MO) | <input type="checkbox"/> Oklahoma (OK) |
| <input type="checkbox"/> Colorado (CO) | <input type="checkbox"/> Iowa (IA) | <input type="checkbox"/> Montana (MT) | <input type="checkbox"/> Oregon (OR) |
| <input type="checkbox"/> Connecticut (CT) | <input type="checkbox"/> Kansas (KS) | <input type="checkbox"/> Nebraska (NE) | <input type="checkbox"/> Palau (PW) |
| <input type="checkbox"/> Delaware (DE) | <input type="checkbox"/> Kentucky (KY) | <input type="checkbox"/> Nevada (NV) | <input type="checkbox"/> Pennsylvania (PA) |
| <input type="checkbox"/> District of Columbia (DC) | <input type="checkbox"/> Louisiana (LA) | <input type="checkbox"/> New Hampshire (NH) | <input type="checkbox"/> Puerto Rico (PR) |
| <input type="checkbox"/> FS of Micronesia (FM) | <input type="checkbox"/> Maine (ME) | <input type="checkbox"/> New Jersey (NJ) | <input type="checkbox"/> Rhode Island (RI) |
| <input type="checkbox"/> Florida (FL) | <input type="checkbox"/> Marshall Islands (MH) | <input type="checkbox"/> New Mexico (NM) | <input type="checkbox"/> South Carolina (SC) |
| | | | <input type="checkbox"/> South Dakota (SD) |
| | | | <input type="checkbox"/> Tennessee (TN) |
| | | | <input type="checkbox"/> Texas (TX) |
| | | | <input type="checkbox"/> Utah (UT) |
| | | | <input type="checkbox"/> Vermont (VT) |
| | | | <input type="checkbox"/> Virgin Islands (VI) |
| | | | <input type="checkbox"/> Virginia (VA) |
| | | | <input type="checkbox"/> Washington (WA) |
| | | | <input type="checkbox"/> West Virginia (WV) |
| | | | <input type="checkbox"/> Wisconsin (WI) |
| | | | <input type="checkbox"/> Wyoming (WY) |

- On Item 35 (Part IV), indicate the number of additional agencies that work under the same legal name. Leave the box blank if there are no additional agency locations.
- On Item 36 select the MSB activities offered in your agency. (To accept the registration with Viamericas, the form must have the "Check cashier" option marked.)

Part IV Money Services and Product Information (Continued)

35 Enter the number of US branches of the registrant. **Reminder: do not separately register each branch.** See instructions for an explanation of the term "branch." 

*36 Money services business activities of the registrant in the US. Check as many as apply. See instructions for an explanation of the terms. 

- | | | |
|--|---|--|
| a <input type="checkbox"/> Issuer of traveler's checks | d <input type="checkbox"/> Seller of money orders | g <input type="checkbox"/> Check cashier (Including traveler's and money orders) |
| b <input type="checkbox"/> Seller of traveler's checks | e <input type="checkbox"/> Dealer in foreign exchange | h <input type="checkbox"/> Seller of prepaid access |
| c <input type="checkbox"/> Issuer of money orders | f <input type="checkbox"/> Money transmitter | i <input type="checkbox"/> Provider of prepaid access |

- Go to Item 62 and enter the name of the person who filled out the form. Then in Item 63 enter the title or position of that individual. Finally click on the "**Back to Home**" button:

*61 Signature

Please return to the Home tab to sign with PIN.

[Back to Home](#)

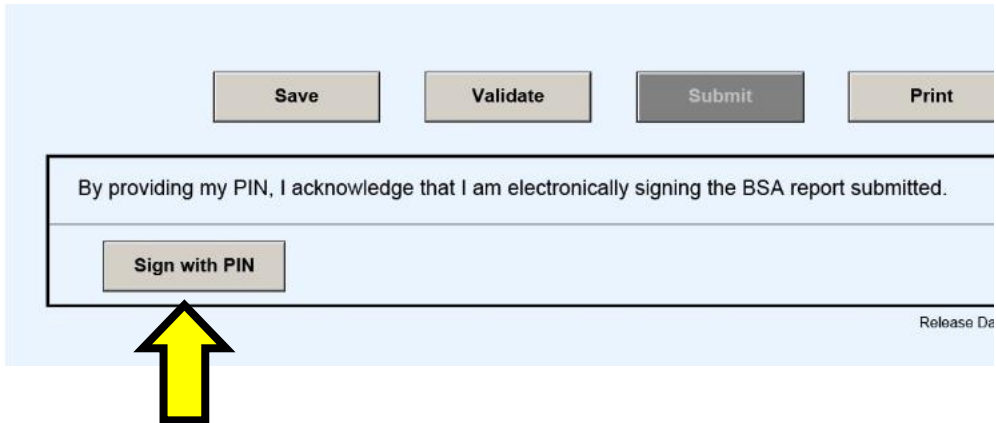
62 Print name

63 Title

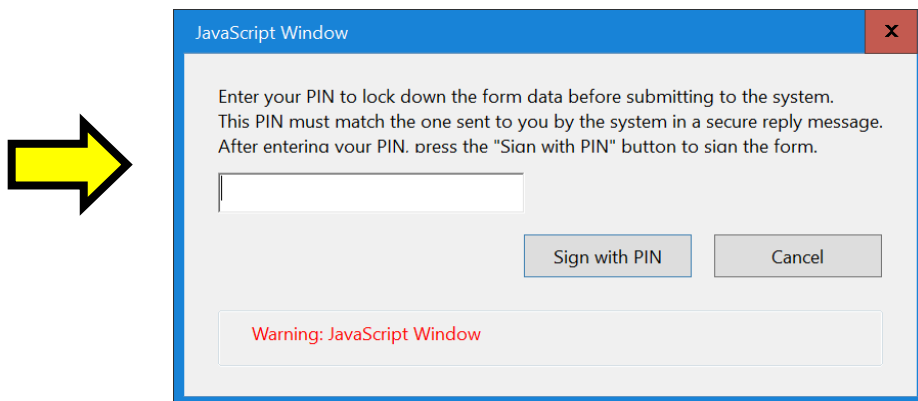
64 Date of signature

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

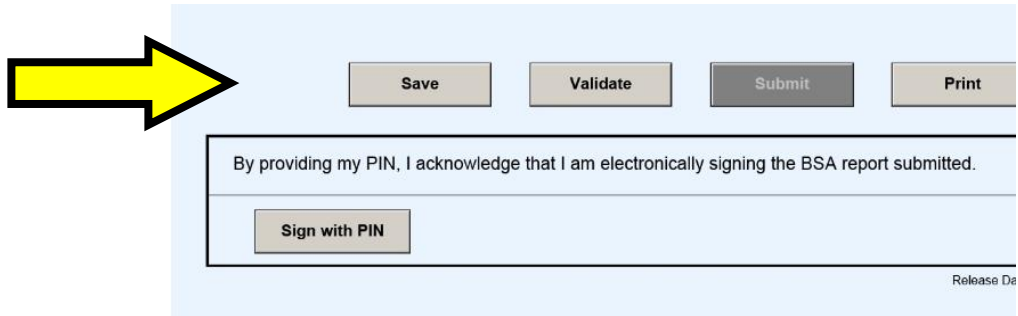
- The following image shows the two steps to follow:
- ✓ First, click on **“Sign with PIN”**



- ✓ Second, enter your 8-digit PIN



- Save this document to your PC using a name that will make it easily identifiable:

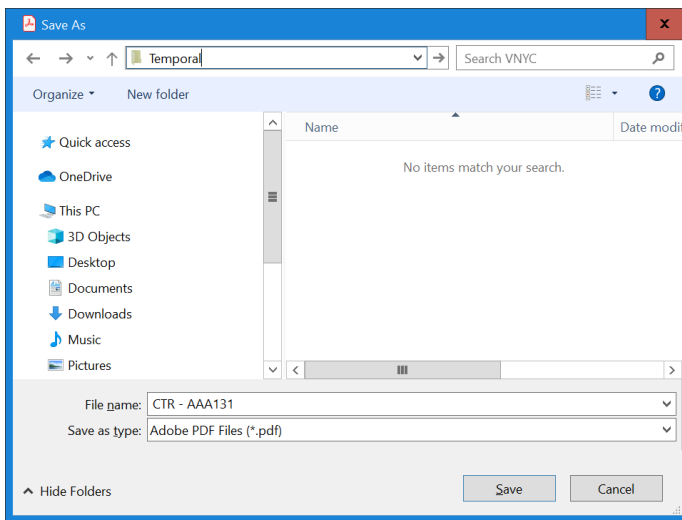


Save Validate Submit Print

By providing my PIN, I acknowledge that I am electronically signing the BSA report submitted.

Sign with PIN

Release Da



Choose the folder where you will save the form

Use a name that makes the Report 107 easily identifiable. Consider assigning numbers to each Report 107

- To Submit the Report 107 to FinCEN, go to page 17 of this guide.

Remember that:

- ✓ You are required to save a copy of the report and underlying information for a period of at least five (5) years. Federal or state regulators or law enforcement may request copies of these documents at any time.

¡Congratulations!

You have completed the MSB Registration
Process.

If you require any additional support, we recommend the following resources:

- Instructional Video: <http://www.screencast.com/t/Ym8yElFtJ>
- FinCEN support line: 1-866-346-9478

If you require the support of a Viamericas representative to complete the MSB registration process, please schedule an appointment by calling 1-833-916-1520.