



**GUIDE TO FILL AND SUBMIT A
CASH TRANSACTION REPORT
("CTR") WITH THE "FINANCIAL
CRIMES ENFORCEMENT
NETWORK (FINCEN)"**



GUIDE TO FILL AND SUBMIT CTRs

Introduction

This guide provides the instructions, step by step, to fill and submit a CTR to FinCEN.

Although, the content of the CTR, is ultimately the responsibility of the agency.

Regulation

A CTR must be filled and submitted for every cash transaction which amount is greater than USD 10,000 in the same day by an individual, or on behalf of other individual, and for two or more transactions representing more than USD 10,000.

The commission paid by the client should be taken into account to determine the total amount of the transaction.

Pre-requirements

To fill and submit a CTR, an agency should be registered with FinCEN as “Money Services Business – MSB” and inscribed as a “BSA Filer”.

If you are not registered as a MSB or “BSA Filer”, call our Compliance Department to 1-833-916-1520 before starting this process.

Once your agency is registered as MSB and “BSA Filer”, you can fill and submit SARs following the instructions below.

Advise: Fill every CTR form starting from zero to ensure that you have included all the information required before submitting it to FinCEN.

¿Where to start?

1. Access the FinCEN system in the following link:

<https://bsaefiling.fincen.treas.gov/main.htm>

2. In the home page, click “Login”, as shown below



The screenshot shows the homepage of the BSA E-Filing System. The header includes the U.S. Treasury Department logo, the title "BSA E-Filing System", and the subtitle "Financial Crimes Enforcement Network". A search bar and "Login | File FBAR" link are in the top right. A navigation menu contains "HOME", "ABOUT", "RESOURCES", "NEWSROOM", "FILE FBAR", "ENROLL", and "HELP". The main content area features a "Welcome to the BSA E-Filing System" section, a "News" section with recent updates, and a dark blue footer with four action items: "File FBAR Now", "Support Center", "Login", and "New Filer Enrollment". A blue callout box with the text "Click here" and an arrow points to the "Login" button in the footer.

Click here

3. Then click in “**Agree and Continue**” in the next screen and enter the user and password:

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.

The U.S. Government may monitor, record, and audit all activity on this system. By accessing and using this website, users are consenting to such monitoring and information retrieval for law enforcement and other purposes. All information contained within this website shall be treated as sensitive in nature. The information cannot be further released, disseminated, disclosed, or transmitted. Unauthorized use, access or disclosure of this website and its contents is a violation of the BSA and Federal statutes. Unauthorized use, access or disclosure of the system and its contents is subject to criminal and civil penalties.



4. Then click in “**Sign in or Create an Account with**” in the next screen



Sign in

or [create a Supervisory User account](#)

ATTENTION:

All enrolled users must now use a Login.gov account to sign in to their new or existing BSA E-Filing account. Click below to sign in with your existing Login.gov account or to create an account with Login.gov. Click [here](#) for more information.



The next screen will appear:



FINANCIAL CRIMES
ENFORCEMENT NETWORK

 **LOGIN.GOV**

 **PIV / CAC**

Click here

5. Then enter your email, password and click in “**Sign in**” as shown below:



U.S. Department of the Treasury is using Login.gov to allow you to sign in to your account safely and securely.

Sign in Create an account

Sign in for existing users

Email address

Password

Show password

Sign in

Enter the email and password and click here in “**Sign in**”

The following screen will be displayed:



Rules of Use

We've updated our [Rules of Use](#). Please review and check the box below to continue.

Rules of Use:

- Explain how the Login.gov service works and what you can expect from it,
- The terms under which we provide the Login.gov service to you,
- How we use your information and your rights to that information, and
- The conditions you agree to when you take certain actions on the Login.gov service.

Check this box to accept the Login.gov [Rules of Use](#)

Continue

Mark this box and click here in "Continue"

6. Next, you will receive in the mobile number you have previously entered when you make the registration of MSB before FinCEN, a six-digit code.



Enter your one-time code

We sent a text (SMS) with a one-time code to (***) ***-5085. This code will expire in 10 minutes.

One-time code
Example: 123456

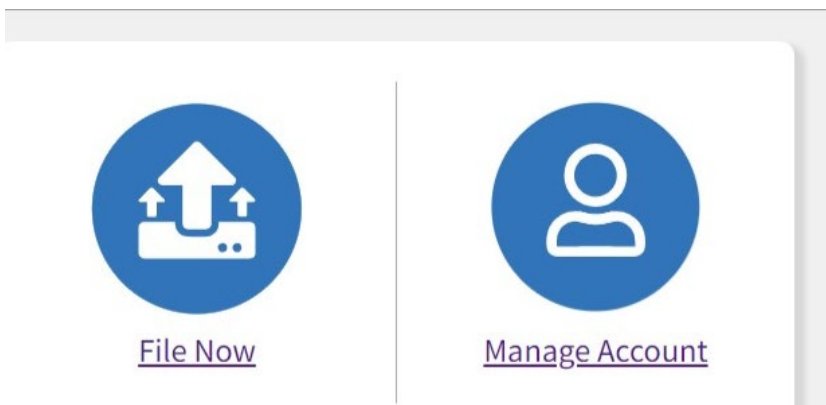
Remember this browser

Submit

[Send another code](#)

Enter the six-digit code and click here in "Submit"

7. Once the above is done, the “BSA E-Filing System” home page will be displayed, as shown below:



8. Before to continue, it is recommended to fill the CTR in a place that you can easily find in a unit in your computer.

Advise: If you are filling a CTR out of the “BSA E-Filing System” you can only use Adobe Acrobat to do it. Another PDF software will not work.

9. Once you have filed the CTR and you are sure that you can submit it to FinCEN, click in “**File Now**”, as shown below:



U.S. TREASURY
FINANCIAL CRIMES ENFORCEMENT NETWORK

BSA E-Filing System

Financial Crimes Enforcement Network

You are logged in as **jcastaneda@viamerics.com**

HOME FILE NOW FILING STATUS ACCOUNT MANAGEMENT SECURE MAILBOX

Welcome, Jaime Castaneda!
Last login: May 22, 2024 at 02:32:18 PM EDT

GETTING STARTED

 [File Now](#)

 [Manage Account](#)

Announcements

Subject
BFDI_01232020
BFDI_10282019
BFDI_11222019

Click here

10. Then, the following screen is displayed:

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 in "Choose File" to search the folder where you save the CTR. Click in the file to be uploaded.

Choose File

The selected file should appear in this box, replacing the words "No file chosen"

Enter 8-digit PIN

Then, enter the 8 digits of the PIN you get when registering as "BSA E-Filer" and click in "Submit"

11. Once you have submitted the CTR, the following message will appear in the screen. It is the confirmation that you successfully submitted the CTR to 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:

Advise: Save a copy of every confirmation receipt.

¿How the “Form 112 – CTR” is filled?

12. The first page of the “Form 112-CTR” is shown below. In this page, and in the next ones, every field of the form in yellow are mandatory.

A. Initially, select the option “Home” as shown in the image of reference.



Currency Transaction Report

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

 **Currency Transaction Report** Version Number: 1.3
OMB No. 1506-0004, OMB No. 1506-0005, OMB No. 1506-0064

How to File:

1. Complete the report in its entirety with all required and known requested data provided.
2. Select **VALIDATE** to ensure the report has no errors.
3. Select **SIGN WITH PIN** to electronically sign the report.
4. Select **SAVE** to save a local copy of the report.
5. Select **READY TO FILE** to access the **FILE FINCEN REPORTS** page.
6. **ATTACH** the report, **RE-ENTER** your PIN, and **SUBMIT**.

Filing Name

*1 Type of filing Initial report Correct/amend prior report FinCEN directed Backfiling

Prior report BSA Identifier

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

Release Date: June 2021

B. In the field “Filing Name” establish a 112-CTR name, it is advisable to use “Name and Date”

C. Lastly, before to continue, select the option “Initial Report”

13. Then continue with the option “**Step 1. Filing Institution Contact Information**”; this section should be filled at all with **information of the agency**.

Currency Transaction Report

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

Part IV Filing Institution Contact Information

*52 Type of financial institution

Other (specify)

*43 Primary federal regulator

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

State licensed casino Tribal authorized casino Card club Other

*44 Legal name of filing institution

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

*46 EIN

*47 Address

*48 City

*49 State

*50 ZIP Code

*51 Country

54 Filing institution ID type

ID number

*55 Contact office

*56 Phone number Ext.

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

14 Then, click in the option “**Step 2. Transaction Location (s) information**” and fill the information requested; this section should be filled at all with **information of the agency**.

Currency Transaction Report

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

Part III Transaction Location 1 of 1 + -

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

*38 Type of financial institution
Other (specify)

*29 Primary federal regulator

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

*30 Legal name of financial institution

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

*32 EIN Unknown

*33 Address

*34 City

*35 State

*36 ZIP Code

*37 Country

40 Financial institution ID type
ID number

*41 Cash in amount for transaction location

*42 Cash out amount for transaction location

15 Next, in the section “**Step 3. Person(s) involved information**”, enter the information of the beneficiary of the check.

Currency Transaction Report

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

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

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

3 Multiple transactions

Check If entity

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

*5 First name Unknown

6 Middle name

Suffix

7 Gender

8 Alternate name

9 Occupation or type of business

9a NAICS Code

*10 Address Unknown

*11 City Unknown

*12 State Unknown *13 ZIP/Postal Code Unknown

*14 Country Unknown

*15 TIN Unknown 16 TIN type

*17 Date of birth Unknown

18 Contact phone number Ext.

19 E-mail address

*20 Form of identification used to verify identity Unknown

Driver's license/State ID
 Passport
 Alien Registration
 Other

Number Country Issuing State

21 Cash in amount for individual or entity listed in Item 4 \$

Account number + -

22 Cash out amount for individual or entity listed in Item 4 \$

Account number + -

A. Select the applicable answer for # 2. If there are multiple transactions select #3.

Currency Transaction Report

[Home](#)
[Step 1. Filing Institution Contact Information](#)
[Step 2. Transaction Location\(s\) Information](#)
[Step 3. Person\(s\) Involved Information](#)
[Step 4. Amount and Type of Transaction\(s\)](#)
Part I Person Involved in Transaction(s) 1 of 1

- *2 a Person conducting transaction on own behalf b Person conducting transaction for another c Person on whose behalf transaction was conducted d Common carrier
- 3 Multiple transactions

 Check If entity

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

 *5 First name Unknown

 6 Middle name

 Suffix

 7 Gender

 8 Alternate name

 9 Occupation or type of business

 9a NAICS Code

 *10 Address Unknown

 *11 City Unknown

 *12 State Unknown *13 ZIP/Postal Code Unknown

 *14 Country Unknown

 *15 TIN Unknown 16 TIN type

 *17 Date of birth Unknown

 18 Contact phone number Ext.

 19 E-mail address

 *20 Form of identification used to verify identity Unknown

 Driver's license/State ID Passport Alien Registration Other

 Number Country Issuing State

 21 Cash in amount for individual or entity listed in Item 4 \$

 Account number

 22 Cash out amount for individual or entity listed in Item 4 \$

 Account number

B. If the beneficiary is a company, option B should be selected and an additional page added with the information of the person authorized to change the check.

16 In the section “**Step 4. Amount and Type of transaction (s)**” enter the data of the transaction.

Currency Transaction Report

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

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

*23 Date of transaction

24 Armored car (FI Contract) ATM Mail deposit or shipment Night deposit Aggregated transactions Shared

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

26 Foreign cash in Foreign Country + -

28 Foreign cash out Foreign Country + -

A. In item 23 “**Date of transaction**” enter the date when you change the check.

Currency Transaction Report

[Home](#)
[Step 1. Filing Institution Contact Information](#)
[Step 2. Transaction Location\(s\) Information](#)
[Step 3. Person\(s\) Involved Information](#)
[Step 4. Amount and Type of Transaction\(s\)](#)
Part II Amount and Type of Transaction(s). Check all boxes that apply.

 *23 Date of transaction

 24 Armored car (FI Contract) ATM Mail deposit or shipment Night deposit Aggregated transactions Shared branching

*25 CASH IN: (in U.S. dollar equivalent)

a Deposit(s)	\$ <input type="text"/>	.00
b Payment(s)	<input type="text"/>	.00
c Currency received for funds transfer(s) out	<input type="text"/>	.00
d Purchase of negotiable instrument (s)	<input type="text"/>	.00
e Currency exchange(s)	<input type="text"/>	.00
f Currency to prepaid access	<input type="text"/>	.00
g Purchases of casinos chips, tokens and other gaming instruments	<input type="text"/>	.00
h Currency wager(s) including money plays	<input type="text"/>	.00
i Bills inserted into gaming devices	<input type="text"/>	.00
z Other (specify):	<input type="text"/>	.00

 Total cash in \$.00

*27 CASH OUT: (in U.S. dollar equivalent)

a Withdrawal(s)	\$ <input type="text"/>	.00
b Advance(s) on credit (including markers)	<input type="text"/>	.00
c Currency paid from funds transfer(s) in	<input type="text"/>	.00
d Negotiable instrument(s) cashed	<input type="text"/>	.00
e Currency exchange(s)	<input type="text"/>	.00
f Currency from prepaid access	<input type="text"/>	.00
g Redemption(s) of casino chips, tokens, TITO tickets and other gaming instruments	<input type="text"/>	.00
h Payment(s) on wager(s) (including race and OTB or sports pool)	<input type="text"/>	.00
i Travel and complimentary expenses and book gaming incentives	<input type="text"/>	.00
j Payment for tournament, contest or other promotions	<input type="text"/>	.00
z Other (specify):	<input type="text"/>	.00

 Total cash out \$.00

 26 Foreign cash in

 Foreign Country

 28 Foreign cash out

 Foreign Country

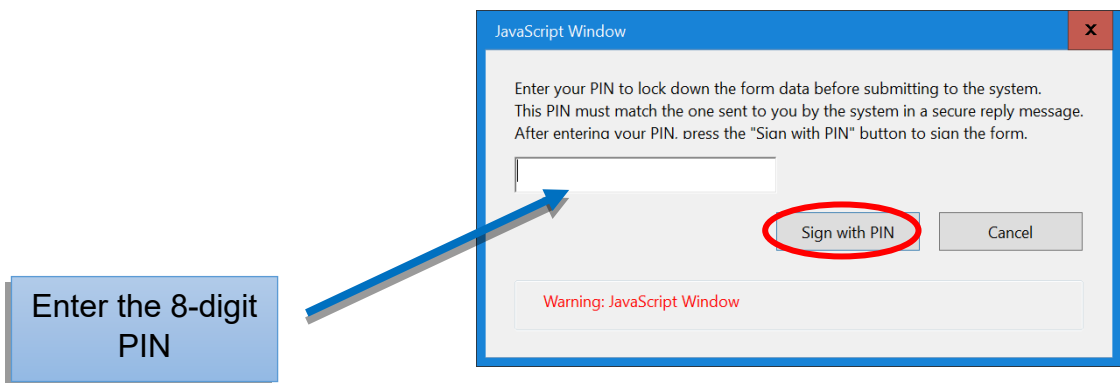
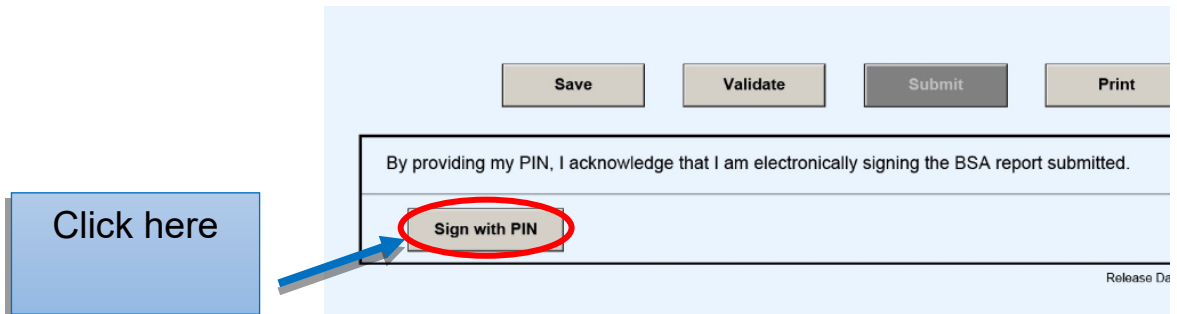
B. In item 27, option “**Negotiable instrument(s) cashed**” and in the field “**Total Cash Out**” enter the amount of cash received by the client and/or beneficiary of the check.

It must be the amount of the check less any commission paid by the client.

EXAMPLE: If the client has two checks totaling USD 12,000 and the commission you charged was USD 200, then the final amount to declare is USD 11,800.

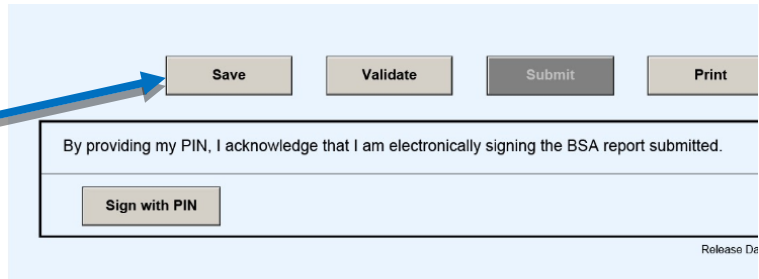
17 The following image shows the steps to be followed:

- a. Click in “Sign with PIN”
- b. Enter the 8-digit PIN



18 Save this document in your computer using a name that you can easily identify

Click to save

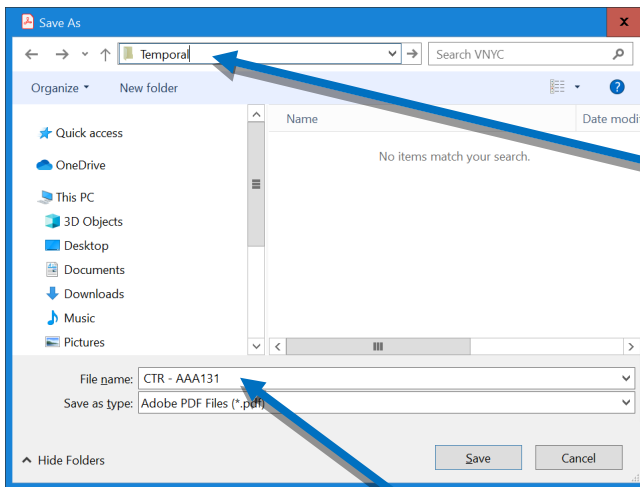


Save Validate Submit Print

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

Sign with PIN

Release Date



Select the folder to file the form

Use a name to easily identify the CTR. Consider to assign numbers to every CTR.

19 To submit the CTR to FinCEN, go to the item 7 in page 8 of this guide.

Keep in mind:

- a. The CTRs should be sent to FinCEN no later than 15 days after the transaction
- b. You should save a copy of the report and other information you may use for its preparation for a five-year term. Federal or States regulators may request a copy at any time of such documents.

¡Congratulations!

You have completed the process to submit the CTR

Additional Resources:

- FinCEN support line: 1-866-346-9478

- Guide:

https://www.fincen.gov/sites/default/files/shared/espanol_CTRPamphletBW.pdf

If you would need support from a Viamericas' representative to complete the process of a CTR, schedule an appointment calling **1-833-916-1520**.