



**GUIA PARA COMPLETAR Y  
ENVIAR UN REPORTE DE  
TRANSACCION EN  
EFECTIVO (“CTR”) CON LA  
“FINANCIAL CRIMES  
ENFORCEMENT NETWORK  
(FINCEN)”**



## GUIA PARA COMPLETAR Y ENVIAR CTRs

### Introducción

Esta guía le da a usted las instrucciones paso a paso para como completar y enviar un CTR a FinCEN.

Sin embargo, el contenido del CTR, es en última instancia responsabilidad de la agencia.

### Regulación

Se debe completar y enviar un CTR para cualquier transacción en efectivo cuyo valor sea superior a \$10,000 realizada en un mismo día por una persona, o en nombre de otra persona, así como dos o más transacciones cuyo valor acumulado sea superior a \$10,000.

La comisión que pague el cliente debe tenerse en cuenta para efectos de determinar el valor total de la transacción.

### Pre- requisitos

Para poder completar y enviar un CTR, una agencia debe estar registrada con FinCEN como “Money Services Business – MSB” e inscrita como un “BSA Filer”.

**Si no se ha registrado como un MSB o “BSA Filer”, comuníquese con nuestro Departamento de Cumplimiento al 1-833-916-1520 antes de comenzar este proceso.**

Una vez que su agencia se haya registrado como MSB y “BSA Filer”, usted puede completar y enviar SARs siguiendo las instrucciones provistas en las páginas siguientes.

**Consejo: Complete cada forma de CTR comenzando desde cero para asegurarse que haya incluido toda la información requerida antes de enviarlo a FinCEN.**

## ¿Por dónde empezar?

1. Acceda al sistema de FinCEN en el siguiente enlace:  
<https://bsaefiling.fincen.treas.gov/main.htm>
2. En la pantalla de inicio haga clic en “**Login**”, como se muestra a continuación



The screenshot shows the homepage of the BSA E-Filing System. The header includes the U.S. Treasury Department seal, the text "BSA E-Filing System Financial Crimes Enforcement Network", a search bar, and navigation links for "HOME", "ABOUT", "RESOURCES", "NEWSROOM", "FILE FBAR", "ENROLL", and "HELP". The main content area features a "Welcome to the BSA E-Filing System" message, a "News" section with recent updates, and a dark blue footer with four primary actions: "File FBAR Now", "Support Center", "Login", and "New Filer Enrollment". A blue callout box on the right side of the page contains the text "Haga clic aquí" (Click here) with an arrow pointing to the "Login" button in the footer.

**3. Luego haga clic en “Agree and Continue” en la pantalla siguiente y luego ingrese el usuario y la contraseña:**

**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.

AGREE AND CONTINUE

Haga  
clic aquí

4. Luego haga clic en “**Sign in or Create an Account with**” en la pantalla siguiente



### 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.

Sign in or Create an Account with  LOGIN.GOV

Haga clic aquí

Aparecerá luego la siguiente pantalla:



FINANCIAL CRIMES  
ENFORCEMENT NETWORK

 LOGIN.GOV

 PIV / CAC

Haga clic aquí

5. Luego digite su email, su contraseña y haga clic en “**Sign in**” como se muestra a continuación:



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

Digite el email y la contraseña y luego haga clic aquí en "Sign in"

Aparecerá entonces la siguiente pantalla:

## 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

Marque esta casilla y luego haga clic aquí en "Continue"

6. Hecho lo anterior, usted recibirá en el número de teléfono celular que ingresó previamente al momento de hacer el registro de MSB ante FinCEN, un código de seis dígitos.

## 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

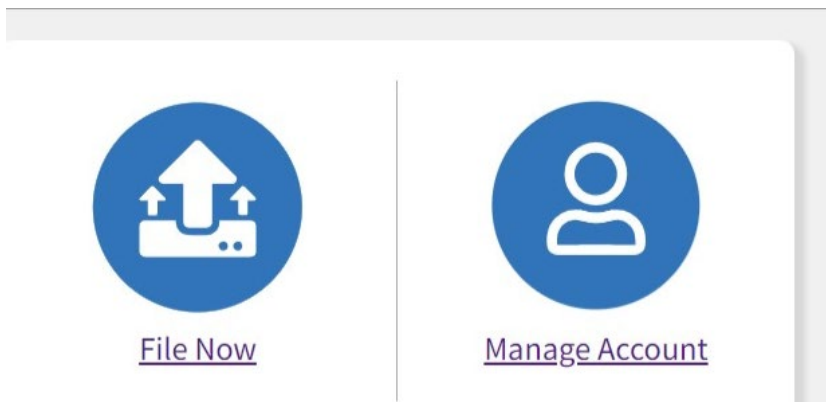
Remember this browser

Submit

[Send another code](#)

Digite el código de 6 dígitos y luego haga clic aquí en "Submit"

7. Una vez haga lo anterior, se mostrará entonces la página de inicio del “BSA E-Filing System”, tal como se muestra a continuación:



8. Antes de continuar, se recomienda completar el CTR en el lugar que usted pueda localizar fácilmente en una unidad de su computadora.

**Consejo: Si está completando un CTR fuera del “BSA E-Filing System” solo puede usar Adobe Acrobat para hacerlo. Otro software PDF no funciona.**

9. Una vez haya completado el CTR y este seguro que lo puede enviar a FinCEN, haga clic en “**File Now**”, como se muestra a continuación:



U.S. TREASURY  
FINANCIAL CRIMES ENFORCEMENT NETWORK

# BSA E-Filing System

Financial Crimes Enforcement Network

You are logged in as **jcastaneda@viamerikas.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
<a href="#">BFDI_01232020</a>
<a href="#">BFDI_10282019</a>
<a href="#">BFDI_11222019</a>

Haga clic aquí

## 10. A continuación, aparecerá la siguiente pantalla:

### 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

Haga clic en "Choose File" para buscar la carpeta donde guardó el CTR. Haga clic en el archivo que quiere cargar.

Choose File

El archivo que ha seleccionado debería aparecer en esta casilla, reemplazando el nombre "No file chosen"

Enter 8-digit PIN

Luego, digite los 8 dígitos del PIN que obtuvo cuando se registró como "BSA E-Filer" y haga clic en "Submit"

11. Una vez que haya enviado el CTR, aparecerá el siguiente mensaje en la pantalla. Es la confirmación de que envió el CTR exitosamente a 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:**

**Consejo: Guarde una copia de cada recibo de confirmación.**

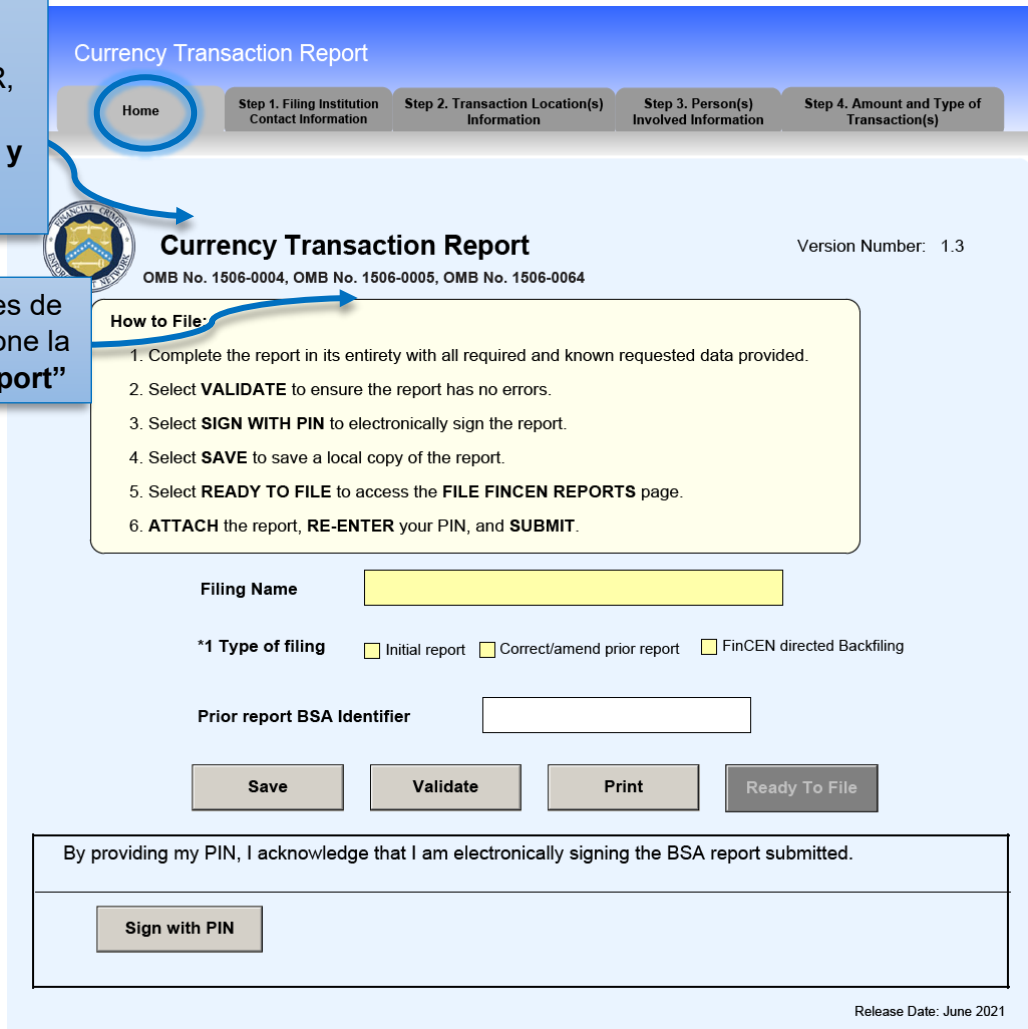
**¿Cómo se completa la “Form 112 – CTR”?**

**12.** La primera página de la “Form 112-CTR” se muestra a continuación. En esta página, y en las siguientes, todos los campos del formato que se encuentren en color amarillo son de obligatorio diligenciamiento.

A. Inicialmente, seleccione la opción “Home” como se muestra en la imagen de referencia.

B. En el campo “Filing Name” establezca un nombre 112-CTR, se recomienda utilizar “Nombre y Fecha”

C. Por último, antes de continuar, seleccione la opción “Initial Report”



The screenshot shows the 'Currency Transaction Report' web application. At the top, there is a navigation bar with four steps: 'Home', 'Step 1. Filing Institution Contact Information', 'Step 2. Transaction Location(s) Information', 'Step 3. Person(s) Involved Information', and 'Step 4. Amount and Type of Transaction(s)'. The 'Home' button is circled in blue. Below the navigation bar, the main heading is 'Currency Transaction Report' with a 'Version Number: 1.3' on the right. Underneath, it lists OMB numbers: 'OMB No. 1506-0004, OMB No. 1506-0005, OMB No. 1506-0064'. A yellow box titled 'How to File:' contains a six-step list: 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**. Below this box, there is a 'Filing Name' text input field. Underneath that, there is a '\*1 Type of filing' section with three radio button options: 'Initial report', 'Correct/amend prior report', and 'FinCEN directed Backfiling'. Below the radio buttons is a 'Prior report BSA Identifier' text input field. At the bottom of this section are four buttons: 'Save', 'Validate', 'Print', and 'Ready To File'. A large rectangular box contains the text: 'By providing my PIN, I acknowledge that I am electronically signing the BSA report submitted.' Below this text is a 'Sign with PIN' button. In the bottom right corner of the page, it says 'Release Date: June 2021'.

13. Seguidamente continúe con la opción “**Step 1. Filing Institution Contact Information**”; esta sección debe ser diligenciada completamente con **información de la agencia**.

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. Posteriormente, haga clic en la opción “**Step 2. Transaction Location (s) information**” y diligencie la información solicitada; esta sección debe ser diligenciada completamente con **información de la agencia**.

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? Yes

\*38 Type of financial institution [dropdown]  
Other (specify) [text box]

\*29 Primary federal regulator [dropdown]

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

\*30 Legal name of financial institution [text box]

31 Alternate name, e.g. trade name, DBA [text box]

\*32 EIN  Unknown [text box]

\*33 Address [text box]

\*34 City [text box]

\*35 State [dropdown]

\*36 ZIP Code [text box]

\*37 Country [dropdown]

40 Financial institution ID type [dropdown]  
ID number [text box]

\*41 Cash in amount for transaction location [text box]

\*42 Cash out amount for transaction location [text box]

**15.** Seguidamente, en la sección “**Step 3. Person(s) involved information**”, digite la información del beneficiario del cheque.

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.** Seleccione la respuesta aplicable para el #2. Además, si se trata de múltiples transacciones seleccione el #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.** Si el beneficiario es una compañía, deberá seleccionar la **opción B** y agregar una página adicional con la información de la persona autorizada a cambiar el cheque.

**16.** En la sección “**Step 4. Amount and Type of transaction (s)**” diligencie los datos de la transacción.

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.** En el numeral 23 “**Date of transaction**” indique la fecha en que se cambió el cheque.

## 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 
 

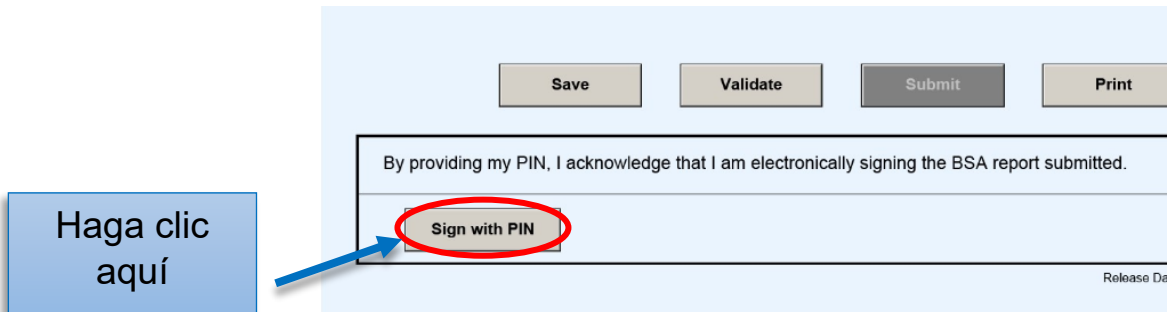
**B.** En el numeral 27, opción “**Negotiable instrument(s) cashed**” y en el campo “**Total Cash Out**” indique la cantidad en efectivo recibida por el cliente y/o beneficiario del cheque.

Este debe ser el valor del cheque menos cualquier comisión pagada por el cliente.

**EJEMPLO:** Si el cliente tiene dos cheques cuyo valor total es \$12,000 y la comisión que usted cobró fue \$200, el valor final a declarar será \$11,800.

17. En la siguiente imagen se muestran los dos pasos a seguir:

- a. Haga clic en “Sign with PIN”
- b. Digite los 8 números del PIN



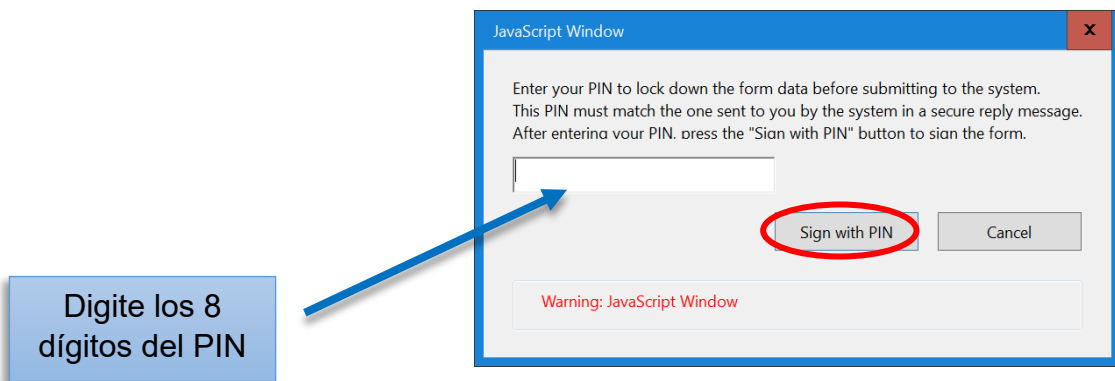
Save Validate Submit Print

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

Sign with PIN

Release De

Haga clic aquí



JavaScript Window

Enter your PIN to lock down the form data before submitting to the system.  
This PIN must match the one sent to you by the system in a secure reply message.  
After enterina your PIN, press the "Sign with PIN" button to sian the form.

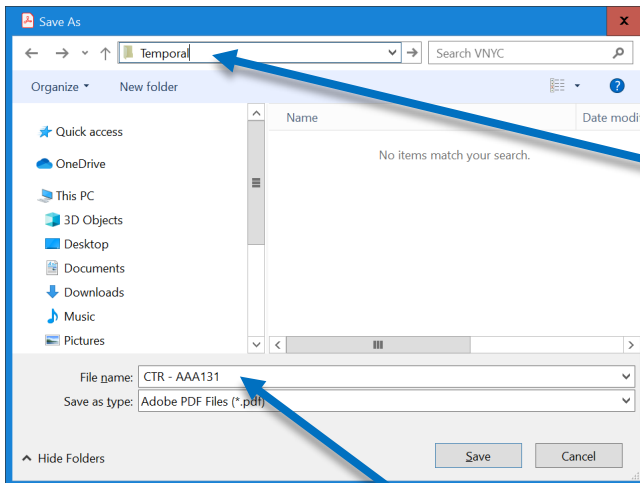
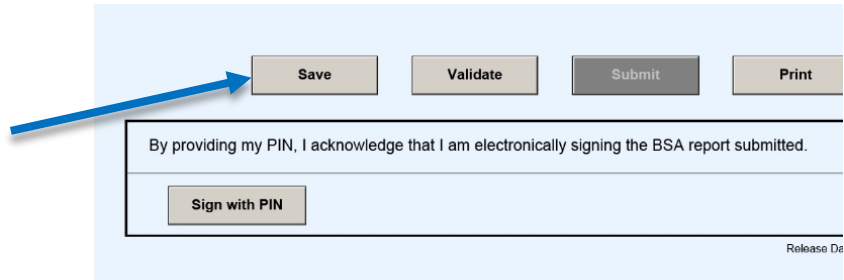
Sign with PIN Cancel

Warning: JavaScript Window

Digite los 8 dígitos del PIN

18. Archive este documento en su PC usando un nombre que usted puede identificar fácilmente

Haga clic para archivar



Seleccione la carpeta archivar la forma

Use un nombre que haga que el CTR sea fácil de identificar. Considere asignar números a cada CTR.

**19.** Para enviar el CTR a FinCEN, vaya al Punto 7 de la página 8 de esta guía.

Recuerde que:

- a.** Los CTRs deben enviarse a FinCEN dentro de los 15 días siguientes al momento en que hizo la transacción
- b.** Debe guardar una copia del reporte y otra información que pudo haber utilizado para su preparación por un periodo de cinco (5) años. Los reguladores federales o estatales pueden solicitarlo en cualquier momento copia de estos documentos.

*¡Felicitaciones!*

Usted ha completado el proceso de envío del CTR

Recursos adicionales:

- Línea de soporte FinCEN: 1-866-346-9478

- Guía:

[https://www.fincen.gov/sites/default/files/shared/espanol\\_CTRPamphletBW.pdf](https://www.fincen.gov/sites/default/files/shared/espanol_CTRPamphletBW.pdf)

Si necesita el apoyo de un representante de Viamericas para completar el proceso de un CTR, programe una cita llamando al **1-833-916-1520**.