Financial Crimes Enforcement Network (FinCEN)

FinCEN Currency Transaction Report (CTR) 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	05/18/2017	Initial version
1.1	08/15/2017	Updates include: **Section 3.3 Element Requirements** • Global change to the following rejection scenario in the Remarks and associated Error Code text description: "The element contains a value not equal to "Y" or null" now states "The element contains a value not equal to "Y" or *the element* is null". o Error Codes with updated Error Text based on the above: B4, C7, C9, C10, C12, C15, C17, C19, C24, C27,C31, C34, C41, C44, D5, D6, D7, D8, D9, D11, & E11. • Global change to all date elements (FilingDateText, EFilingCoverageBeginningDateText, EFilingCoverageEndDateText, IndividualBirthDateText, TransactionDateText) by removing the batch rejection scenario "The value recorded for the element is not a valid date (e.g. 20171032)" from the Remarks. • EFilingBatchXML: o Modified the Attributes text associated with the TotalAmount value: "TotalAmount. The sum of all amount values recorded for the <DetailTransactionAmountText> element for all FinCEN CTR's in the batch file. *This includes both cash-in and cash-out amounts, as well as foreign amounts*." • ActivityPartyTypeCode: o Added to the Remarks the following bullet as a batch rejection scenario: "The element is recorded but without a value (i.e. the value is null)." • StateCodeUnknownIndicator: o Modified the Remarks for the following accepted with warning scenario: "The element contains a "Y" value and the corresponding country is not equal to US, CA, or MX *or country unknown is not indicated*." o Modified the Error Text for Error Type Code C23 with the above text. • PartyIdentificationNumberText: o Updated the Remarks to include the following text: "The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the <IdentificationPresentUnknownIndicator> is not equal to "Y", *and the <PartyIdentificationTypeCode> is not equal to "999" (Other identification)."* • PartyIdentificationTypeCode: o Added to the Remarks the following rejection scenario: "The element is recorded but without a value (i.e. the value is null)." NOTE: The above scenario is consistent with the existing Fatal error code C45. • PrimaryRegulatorTypeCode: o Added the following rejection criteria to the Remarks: "The element is recorded but without a value (i.e. the value is null)." • IdentificationPresentUnknownIndicator: o Modified the remarks to include the following text: "The element contains a "Y" value and one or more of the following elements are recorded with a value: PartyIdentificationTypeCode,

Version Number	Date	Change Description
		PartyIdentificationNumberText, *OtherPartyIdentificationTypeText*, OtherIssuerStateText, and/or OtherIssuerCountryText. • IndividualEntityCashOutAmountText: o Modified the Remarks for the following accepted with warning scenario: "The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and: The amount recorded is greater than the total cash *out* amount recorded for <TotalCashOutAmountText>." • CurrencyTransactionActivityDetailTypeCode: o Added to the Remarks the following bullet as a batch rejection scenario: "The element is recorded but without a value (i.e. the value is null)." NOTE: This is consistent with the existing Fatal error code D20. • OtherOrganizationTypeText: o Modified the Remarks to add clarity to the following accepted with warning scenario: The element <OrganizationTypeID> contains code "999" (Other) and either of the following is true: ▪ The element <OtherOrganizationTypeText> is not recorded ▪ The element <OtherOrganizationTypeText> is recorded but without a value (i.e. the value is null) • OtherOrganizationSubTypeText: o Modified the Remarks to add clarity to the following accepted with warning scenario: The element <OrganizationSubtypeID> contains code "1999" (Other) and either of the following is true: ▪ The element <OtherOrganizationSubTypeText> is not recorded ▪ The element <OtherOrganizationSubTypeText> is recorded but without a value (i.e. the value is null) • TotalCashInReceiveAmountText: o Added the following to the remarks under accepted with warning: "The sum of all subtotal cash in amounts does not equal the total cash in amount recorded." • TotalCashOutAmountText: o Added the following to the remarks under accepted with warning: "The sum of all subtotal cash out amounts does not equal the total cash out amount recorded." • OtherForeignCurrencyCountryText: o Added the following accepted with warning scenario to the Remarks: "The value recorded is not a valid country code." **Section 4. CTR 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 CTR XML Acknowledgement file. • EFilingBatchXML: o Added "StatusCode" to the Attribute(s) and updated the Example to include the StatusCode attribute and its value (e.g. StatusCode="A").

Version Number	Date	Change Description
		○ 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. ○ Updated the EFilingActivityErrorXML sub-element examples to include a more accurate representation. • EFilingSubmissionXML: ○ Added "StatusCode" to the Attribute(s) and updated the Example to include the StatusCode attribute and its value (e.g. StatusCode="A"). • EFilingActivityErrorXML: ○ Updated the Example to include a more accurate representation. ○ ErrorContextText: Updated the Description, Value Restriction(s), and Example to include additional details regarding how the value will be recorded. ○ ErrorElementNameText, ErrorLevelText, ErrorLevelText, and ErrorTypeCode: Updated the Example to include a more accurate representation. **Section 4.2 Acknowledgement XML Example** • Updated the Sample to reflect the changes to Section 4 mentioned above. **Attachment A – Error Descriptions** • Revised error table by enhancing the Error Category column to include the Item Number associated with the field on the CTR form and rename the column to "Field Reference." Also included a new column that lists the associated element names for each Error Type Code. • Added the following Fatal error code to the Batch Errors: A0 - The XML declaration/prolog is not recorded with the required values or it is not recorded on the first line of the batch file. • Modified the Error Text associated with Error Type Code A9 to replace the element IndividualEntityCashInAmountText with the following: "The reported sum of the total amount of *DetailTransactionAmountText* elements in the batch does not match the actual sum." • Added the following fatal error code to the Batch Errors: A22 - The value is missing or invalid. • Added the following warning error code to the Batch Errors: A23 - A cash in amount is reported for the party but the total cash in is null. • Added the following warning error code to the Batch Errors: A24 - A cash out amount is reported for the party but the total cash out is null. • Modified the Error Text associated with Error Type Code B5 to include the following text: "The element is not recorded *and <CorrectsAmendsPriorReportIndicator> contains a "Y" value*." • Modified the Error Text associated with Error Type Code C1 to include the following text: "A required party associated with *either* the person on whose behalf the transaction was conducted *or the person conducting transaction on own behalf is missing*." • Modified the Error Text associated with Error Type Code C8 to include the following text: "The element is not recorded or does not contain a value, *<PartyNameTypeCode> is "L" (Legal),* and unknown is not indicated." • Replaced the Error Text associated with Error Type Code C13 with the following: "The person is an individual and gender is not specified in FemaleGenderIndicator, MaleGenderIndicator, or UnknownGenderIndicator." ○ Updated the remarks for the FemaleGenderIndicator, MaleGenderIndicator, and UnknownGenderIndicator elements to replace accept with warning scenario text "The person's gender is

Version Number	Date	Change Description
		not specified and the person is not an entity" with the following: "The person is an individual and gender is not specified in FemaleGenderIndicator, MaleGenderIndicator, or UnknownGenderIndicator." • Modified the Error Text associated with Error Type Codes C26, E18, F18, and H14 to reference U.S. Territories: "The value recorded contains non-numeric characters or is in an invalid format and the country is US *or a U.S. Territory*." • Modified the Error Text associated with Error Type Code C40 to include the following text: "The value recorded for the element is not in the correct format (YYYYMMDD) *or is not a valid date*." • Modified the Error Text associated with Error Type Code C42 to include the following text: "The value recorded for the element contains non-numeric characters *or is an invalid number string*." • Modified the Error Text associated with Error Type Code C47 to include the following text: "The element is missing or does not contain a value (i.e. the value is null), unknown is not indicated, and the ID type is not Other." o Removed Error Type Code C49 because it is a duplicate of C47. • Modified the Error Text associated with Error Type Code C50 to include the following text: "The element is not recorded or does not contain a value, unknown is not indicated, *and the corresponding country is US, CA, MX, or a U.S. Territory*." • Removed Error Type Code C60/E38 and modified the Error Category for C58 and E36 to include the following text: C58 - "Cash in*/out* amount for individual or entity" / E36 - "Cash in*/out* amount for transaction location." • Modified the Error Severity from Warning to Fatal for Error Type Code D20 to match the rejection criteria in the Remarks for the TransactionDateText. • Modified the Error Text associated with Error Type Code D38 to include the following text: "The element is recorded but without a value (i.e. the value is null) and foreign cash *out* is indicated." • Added the following Warning error code to the Transaction Details Errors associated with the CurrencyTransactionActivityDetailTypeCode element: D40 - More than one occurrence of the same transaction type code (not including foreign currency in/out codes) is recorded for the FinCEN CTR. • Modified the Error Severity for Error Type Code E26/E32 and F26/F32 from Fatal to Warning. • Modified the Error Text associated with Error Type Code G5 to include the following text: "The element is not recorded or does not contain a value (e.g. the value is null)." o Added the following Warning error code to the Contact for Assistance Errors associated with the PhoneNumberText element: G6 - The value recorded is not equal to 10 numeric characters or is an invalid number string. • Modified the Error Text associated with error code H10 to remove the reference to "and unknown is not indicated." • Modified the Error Severity to Fatal for the following Error Type Codes: E8 and F9. • Modified the Error Text associated with Error Type Code E8 to the following: "The element is not recorded or does not contain a value *and unknown is not indicated."* **Attachment C – Electronic Filing Instructions** • Item 17 (Date of birth) & Item 23 (Date of transaction): Revised the instructions to clarify that while batch filers must use the format YYYYMMDD

Version Number	Date	Change Description
		when recording a date, discrete filers will continue to use the format MM/DD/YYYY when completing the PDF form. **Miscellaneous** • Added the section "Secure Data Transfer Mode Filers" to the end of the document. This section provides information about filing the CTR XML batch via secure, system to system file transfer.
1.2	03/16/2018	**3.3 Element Requirements** • EFilingBatchXML – Updated the Attribute(s) and Example to reflect the correct schema location that should be used to validate the batch structure prior to submission: "xsi:schemaLocation. The location of the CTR batch schema, which is www.fincen.gov/base *https://www.fincen.gov/sites/default/files/schema/base/EFL_CTRXBatchSchema.xsd*" • PartyNameTypeCode – Added the following statement to the Element Restriction(s): "Please be advised that while in most cases DBA would be used for an entity and AKA for an individual, this is considered a general practice but is not a rule; therefore, DBA may also be applied to an individual and AKA to an entity when applicable." • PartyIdentificationNumberText – Added the following statement to the Element Restriction(s) associated with the Person involved form of identification: "If the form of identification is "Other" and the identification number is unknown or not applicable, then the PartyIdentificationNumberText element may contain a null value or be omitted altogether." • Address sub-element sequence – Corrected the order of the StateCodeUnknownIndicator element to appear before the StreetAddressUnknownIndicator element to be consistent with the EFL_CTRXBatchSchema.xsd located here (https://www.fincen.gov/sites/default/files/schema/base/EFL_CTRXBatchSchema.xsd). • PrimaryRegulatorTypeCode – Updated the Value Restriction(s) to include additional information regarding which primary regulator codes apply to which institution types. • OtherIssuerStateText – Updated the Element Restriction(s) as follows: o Removed the condition "…the identification number is known…" o Added the condition "…or a U.S. Territory" o Added to the note to not record the element "in the event that an Other identification type is not associated with a state." • OtherIssuerStateText – Updated the Remarks to remove from the accepted with warning conditions (first bullet): "or Other identification". • IndividualEntityCashInAmountText – Updated the Element Restriction(s) to include the following: "and a cash in amount *(greater than "0")* was transacted" • IndividualEntityCashInAmountText – Updated the Value Restriction(s) as follows: o Added reference to Attachment C to the first bullet for additional guidance related to amount rounding. o Removed the requirement for the Transaction location amount(s) must equal the total amounts for the CTR due to the fact that rounding differences are permitted and may result in differences in reporting amounts vs actual amounts.

Version Number	Date	Change Description
		• IndividualEntityCashInAmountText – Updated the Remarks by removing the following accepted with warning scenario: "The sum of all transaction location cash in amounts does not equal the total cash in amount recorded for <TotalCashInReceiveAmountText>." • IndividualEntityCashOutAmountText – Updated the Element Restriction(s) to include the following: "and a cash out amount *(greater than "0")* was transacted" • IndividualEntityCashOutAmountText – Updated the Value Restriction(s) as follows: o Added reference to Attachment C to the first bullet for additional guidance related to amount rounding. o Removed the requirement for the Transaction location amount(s) must equal the total amounts for the CTR due to the fact that rounding differences are permitted and may result in differences in reporting amounts vs actual amounts. • IndividualEntityCashOutAmountText – Updated the Remarks by removing the following accepted with warning scenario: "The sum of all transaction location cash out amounts does not equal the total cash out amount recorded for <TotalCashOutAmountText>." • Activity Elements (introduction) – Added the following: …the total size of the batch file must not exceed 60MB "(approx. 5,000 FinCEN CTRs total)". **4. FinCEN CTR XML Acknowledgement Format** • 4.1 XML File Structure – Update the XML file structure schema tree to accurately reflect the CTR XML batch acknowledgement format. **Attachment B – Error Correction Instructions** Updated the address to send correspondence to alert FinCEN if technical issues prevent implementation of corrections to FinCEN CTR(s) within the allotted timeframes.
1.3	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: o Element names must be spelled correctly and in the correct case. *Do NOT included spaces at the beginning or ending of the element names.* o *Element values must not include leading and/or trailing spaces.* o *Element values must not include non-printable characters, such as carriage returns, line feeds, and tabs.* o *Element values must not contain duplicate entries within a single activity unless expressly permitted*
1.4	10/1/2019	Revision History (version 1.3) • Removed the following text due to the fact that it references FinCEN SAR related content as opposed to FinCEN CTR specific: "Element values must not contain duplicate entries within a single activity unless expressly permitted ~~(for example, a Subject party type may contain one legal name and up to 99 alternate names; therefore, if more than one legal name is recorded for the Subject, the batch file will fail validation and will not be accepted).~~" 3.3 Element Requirements • Added the following statement to the Value Restrictions associated with the elements TotalCashInReceiveAmountText, TotalCashOutAmountText, DetailTransactionAmountText, IndividualEntityCashInAmountText, and

Version Number	Date	Change Description
		IndividualEntityCashOutAmountText: *The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y"* General Instructions (Attachment C) • #10 Addresses o Removed the following text due to the fact that later in the same paragraph, the instructions state that U.S. Territory Codes must confirm to the codes documented in ISO 3166-2: "U.S. State ~~and Territory~~ codes must conform to the codes used by the United States Postal Service as documented in ISO 3166-2:US." 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." Item Instruction (Attachment C) • Part IV (title) o Replaced the title "Reporting Financial Institution Information" with "Filing Institution Contact Information" to be consistent with the FinCEN CTR discrete entry form title. • Part III (title and introductory paragraph) o Changed the title of Part III from "Transaction(s) Location Information" to simply "Transaction Location" to match the discrete entry form. o Updated the introductory paragraph for Part III to reference the actual titles to Items 41 (Cash in amount for transaction location) and 42 (Cash out amount for transaction location). • Item 40 Financial institution ID number o Removed the "(For item 30)" reference in the Items title due to the fact that the RSSD number provided should be associated with the Part III address as opposed to the financial institution's home office RSSD number. o Added the following clarification to the end of the instructions for this item: "When an address-specific ID type such as RSSD number is reported, provide the number assigned to the address recorded in the Part III section. If that address has not been issued an appropriate ID number then Item 40 must be blank." • Part I (title) o Added "(s)" to "Transaction" in the Part I title. • Item 2 Person involved in transaction(s) o Modified the text as follows (new text is underlined for emphasis): Item 2: Select option 2a if the person recorded in Part I conducted the transaction(s) on his or her own behalf. ~~Option 2a cannot be selected if box 4b ,"If entity" is checked.~~ Select option 2b if the person recorded in Part I conducted the transaction(s) on behalf of ~~a different~~ another person. Options 2a and 2b cannot be selected if box 4b ,"If entity" is checked. Select option 2c if the transaction was conducted by a different person on behalf of the person recorded in Part I. If option 2d is selected because an armored car service under contract with the customer is involved in the transaction(s), the information on the armored car service, not the individual agent of that armored car service, will be recorded in Part I (see FIN-2013-

Version Number	Date	Change Description
		R001). If box 2d is checked to indicate an armored car service under contract with the customer then box 4b, "If entity" must be checked. If more than one Item 2 option applies to a Part I person, a separate Part I section will be prepared on that person for each Item 2 option. For example, if the Part I person conducted a $5,000 deposit into their personal account and a separate $7,000 deposit into the account of another person/entity, there will be one Part I on that person reporting option 2a on the personal deposit with that amount and account number in Item 22 "Cash in amount…". There will be a second Part I on that person reporting option 2b on the person/entity account transaction with that amount and account number in Item 22. ~~NOTE: If more than one Item 2 option applies to a person involved in the transaction(s), complete only one Part I on that person with only one entry in Item 2. Select "Common Carrier" if multiple options that include 2d "Common Carrier" apply. Select 2a "Person conducting transaction on own behalf" if options 2a, 2b, and 2c or options 2a and 2b or options 2a and 2c apply. Select 2b "Person conducting transaction for another" if both 2b and 2c apply.~~ • Item 3 Multiple transactions o Modified the text as follows (new text is underlined for emphasis): Item 3 Multiple transactions: Check box 3 if multiple cash in or cash out transactions of any amount were conducted in a single business day by or for the person recorded in Part I. Multiple transactions includes all transactions made whether reportable or not. If a customer makes a $12,000 deposit and a $300 withdrawal, box 3 will be checked even though only $12,000 is reportable. This applies when multiple Part I sections with different Item 2 person types are filed on the same person. Box 3 will be checked in all Part I sections on that person. "Multiple transactions" is not the same as the Item 24 option "Aggregated transactions," which only involves ~~multiple~~ aggregated transactions all of which are below the reporting requirements. • Item 4 Individual's last name or entity's legal name o Corrected typo where "Unknown" and "If entity" where labeled as "b" and "c" instead of "a" and "b".
1.4.1	11/22/2019	Item 3 Multiple transactions • 3.3 Element Requirements & Attachment C – Electronic Filing Instructions o Modified the element definition (3.3 Element Requirements) and associated item instructions (Attachment C – Electronic Filing Instructions – Item Instructions) to clarify that the Multiple Transactions indicator should only be checked if multiple transactions of any amount totaling more than $10,000 as cash in or more than $10,000 as cash out (cash in or cash out transactions should not be combined) were conducted in a single business day by or on behalf of the same person.
1.5	01/08/2020	Secure Data Transfer Mode Filers • Includes reference to IBM Connect:Direct software replacement with IBM Sterling File Gateway, as well as a more detailed breakdown of the required batch file naming convention.

Version Number	Date	Change Description
1.6	02/10/2020 02/10/2020	Remove C13 Error Code and Description • Updated to remove the error code C13 when a gender is not specified for the individual. Updated Attachment C – General Instructions • Added 17. Sole Proprietorship and 18. Legal Entity under Attachment C
1.6.1	04/03/2020	Attachment C – General Instructions • Added the following note just prior to 17. Sole Proprietorship: "NOTE: In response to COVID 19 concerns, FinCEN has suspended implementation of the February 6, 2020 Ruling (FIN-2020-R001), *Reporting on Certain Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a "Doing Business As" (DBA) Name*, until further notice. Therefore, financial institutions may continue to follow their pre-February 6, 2020 CTR filing practices to the extent they are not consistent with Items 17 and 18. Financial institutions that have already implemented FIN-2020-R001 may continue following the instructions for Items 17 and 18."
1.7	07/09/2020	Increased OccupationBusinessText character limit from 30 to 50
1.8	08/01/2021	Changed Error Code A13 to F60 – "The namespace prefix for the element is invalid."

Contents

0. Revision History ii
1. Introduction 1
2. FinCEN CTR XML Schema Overview 1
2.1. File Organization 1
XML declaration (prolog) 2
EFilingBatchXML 2
Activity 2
ActivityAssociation 2
Party 2
CurrencyTransactionActivity 3
3. FinCEN CTR XML Batch Reporting Requirements 4
3.1. Element Definition Overview 4
3.2. Batch Validation (Form & Fit) Overview 5
3.3. Element Requirements 5
XML declaration/prolog 5
EFilingBatchXML Elements 5
Activity Elements 7
ActivityAssociation Elements 8
Party Elements 10
CurrencyTransactionActivity Elements 47
3.4. Party Elements by Party Type 57
Transmitter Party Requirements 58
Transmitter Contact Party Requirements 59
Reporting Financial Institution Party Requirements 59
Contact for Assistance Party Requirements 60
Transaction Location Party Requirements 60
Person Involved in the Transaction(s) Party Requirements 61
4. FinCEN CTR XML Acknowledgement Format 63
4.1. XML File Structure 63
XML declaration/prolog 63
EFilingBatchXML 63
EFilingSubmissionXML 64
EFilingActivityXML 65
EFilingActivityErrorXML 65
4.2. Acknowledgement XML Example 68
Attachment A – Error Descriptions 69
Attachment B – Error Correction Instructions 83
Attachment C – Electronic Filing Instructions 85
Secure Data Transfer Mode Filers 102

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 Currency Transaction Report (FinCEN CTR). 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 CTR 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 CTR 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 CTR XML batch file must be constructed, such as which elements are required and which are optional, what are the appropriate values you may enter for certain elements, and what sequence the elements should appear in when building the batch. Please visit https://www.fincen.gov/sites/default/files/schema/base/EFL_CTRXBatchSchema.xsd to access the FinCEN XML 2.0 batch schema file.

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2.1. File Organization

This section describes the general formatting requirements for FinCEN CTR 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 CTR XML Batch Reporting Requirements.

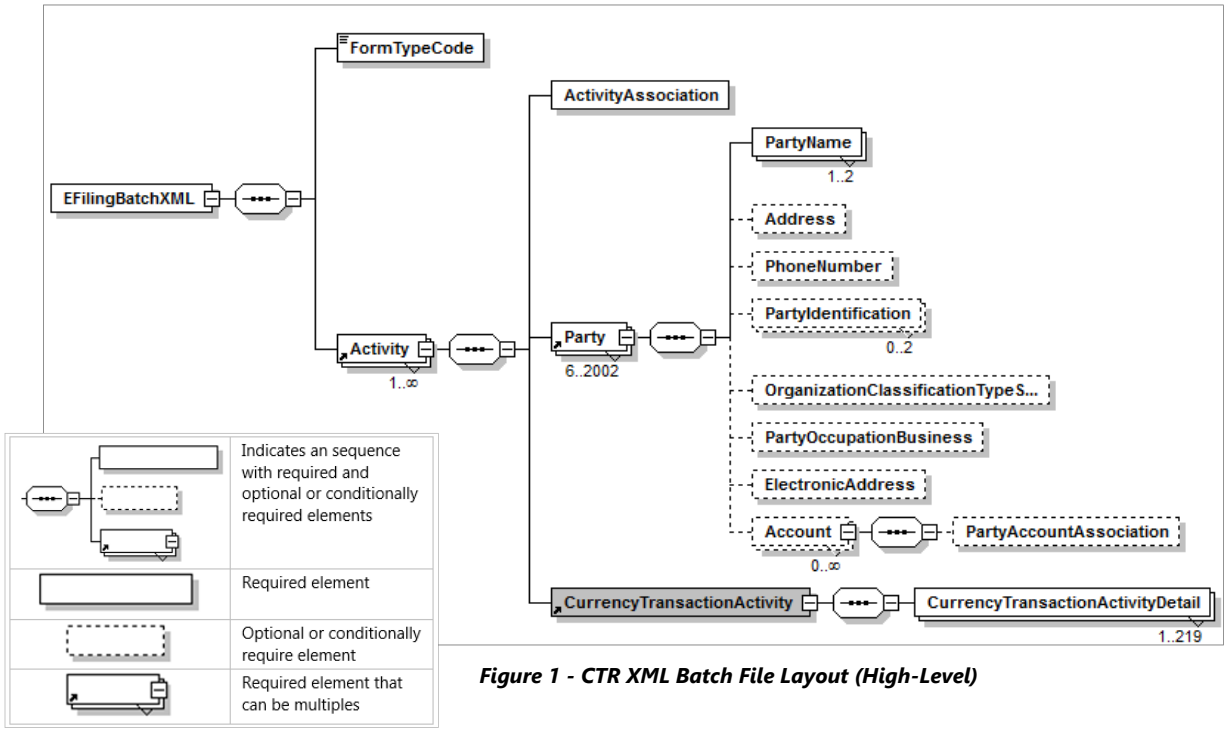


Figure 1 - CTR XML Batch File Layout (High-Level)

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 CTR 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 CTR document in the batch. All BSA data related to a single FinCEN CTR document must be recorded within the <Activity> element. The number of <Activity> elements will depend on the number of FinCEN CTR documents being reported in the batch.

Activity

Each FinCEN CTR document in the batch must begin with the <Activity> element. It identifies all information related to a single FinCEN CTR, including (but not limited to) the transmitter, the reporting financial institution (i.e. filing institution), the transaction location(s), the person(s) involved in the transaction(s), and transaction details such as the cash-in/out amount(s), the filing date, etc. There is no limit to the number of <Activity> elements that may be recorded in the batch.

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

- **ActivityAssociation.** This element is the container for the type of filing (i.e. Initial report, Correct/amend prior report, or FinCEN directed Backfiling) for the FinCEN CTR.
- **Party.** This element is the container for any person (individual or entity) associated with the FinCEN CTR, such as the batch file transmitter, the reporting financial institution, the transaction location(s), and the person(s) involved in the transaction(s).
- **CurrencyTransactionActivity.** This element is the container for all details concerning the amount and type of transaction(s) associated with the FinCEN CTR.

ActivityAssociation

As the container for the type of filing declaration for the FinCEN CTR, this element identifies the FinCEN CTR as an Initial report, Correct/amend prior report, or FinCEN directed Backfiling. There must be one occurrence of this element for each <Activity> element in the batch.

Party

Each FinCEN CTR Activity in the batch must include a separate Party element identifying the following persons. A maximum occurrence of 2002 total Party elements may be recorded for each FinCEN CTR activity in the batch:

Transmitter

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

Transmitter Contact

This is the official contact for the transmitter. Each FinCEN CTR 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 CTR.* There must be only one occurrence of this party for each FinCEN CTR Activity in the batch.

Reporting Financial Institution
This is the entity responsible for filing the FinCEN CTR, such as a reporting financial institution or a holding or other parent company filling for its subsidiaries. There must be only one occurrence of this party for each FinCEN CTR Activity in the batch.

Contact for Assistance
This is the administrative office that should be contacted to obtain additional information about the FinCEN CTR. There must be only one occurrence of this party for each FinCEN CTR Activity in the batch.

Transaction Location
This is the location (such as an office or ATM, for example) where the transaction(s) associated with the FinCEN CTR occurred. The location may be owned or operated by the reporting financial institution required to file the FinCEN CTR or by another financial institution involved in the transaction(s) through a shared branching or other contractual agreement. There must be at least one occurrence (not to exceed 999) of this party for each FinCEN CTR Activity in the batch.

Person Involved in the Transaction(s)
This is the person (individual or entity) involved in the transaction(s) associated with the FinCEN CTR. There must be at least one occurrence (not to exceed 999) of this party for each FinCEN CTR Activity in the batch. Among the persons recorded for the FinCEN CTR, the following information must be recorded:

- **The person on whose behalf the transaction is made.** This person is either conducting the transaction on own behalf or on whose behalf the transaction is conducted.
- **The person conducting the transaction or the reason why this person was not identified.** This person is either conducting the transaction on own behalf, conducting the transaction for another, or a common carrier; or all transacting persons were unidentified because one or more of the following transaction circumstances were involved:
    - Armored car (FI contract)
    - ATM
    - Mail deposit or shipment
    - Night deposit
    - Aggregated transactions
    - Shared branching

CurrencyTransactionActivity

As the container for all details concerning the amount and type of transaction(s) for the FinCEN CTR, this element identifies information such as the transaction date, types of transactions, the total cash in and/or total cash out amounts for the FinCEN CTR, and information about any foreign currencies involved in the transaction(s) for the FinCEN CTR. This element must be recorded after the final Party element is recorded for the FinCEN CTR. There must only be one occurrence of this element for each FinCEN CTR activity in the batch.

3. FinCEN CTR XML Batch Reporting Requirements

This section describes in detail the reporting requirements for each element in the FinCEN CTR 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 CTR.) • **MaxOccurs**. The maximum number of times this element may be recorded for the parent element (e.g. maxOccurs=999 means this element can occur up to 999 times in the same FinCEN CTR.)
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 CTR 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.
- Element values must not contain duplicate entries within a single activity unless expressly permitted *(for example, a Person Involved party type may contain one legal name and one alternate name; therefore, if more than one legal name is recorded for the Person Involved, the batch file will fail validation and will not be accepted)*.

3.3. Element Requirements

The following defines each element in the FinCEN CTR 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 rejected 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 CTR 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 CTR document within the EFilingBatchXML element. Once all FinCEN CTR <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.

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:	**EFilingBatchXML**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	FinCEN CTR 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. TotalAmount. The sum of all amount values recorded for the <DetailTransactionAmountText> element for all FinCEN CTR's in the batch file. This includes both cash-in and cash-out amounts, as well as foreign amounts. PartyCount. The total count of all <Party> elements recorded in the batch file. xsi:schemaLocation. The location of the CTR batch schema, which is www.fincen.gov/base https://www.fincen.gov/sites/default/files/schema/base/EFL_CTRXBatchSchema.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 count of the total number of <Activity> elements in the batch does not match the actual count. • The reported sum of the total amount (cash in + cash out) of <DetailTransactionAmountText> elements in the batch does not match the actual sum. • The reported count of the total number of Party elements in the batch does not match the actual count.				
Example:	<?xml version="1.0" encoding="UTF-8"?> <fc2:EFilingBatchXML TotalAmount="35000" PartyCount="6" ActivityCount="1" xsi:schemaLocation="www.fincen.gov/base https://www.fincen.gov/sites/default/files/schema/base/EFL_CTRXBatchSchema.xsd" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:fc2="www.fincen.gov/base"> <fc2:FormTypeCode>CTRX</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: • CTRX
Remarks:	The batch submission will be rejected 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 CTRX.
Example:	<fc2:FormTypeCode>CTRX</fc2:FormTypeCode>

Activity Elements

The <Activity> element is the container for the FinCEN CTR document. The first <Activity> element in the batch file must directly follow the <FormTypeCode> element. Once all sub-elements related to the FinCEN CTR are recorded, the batch file must include a closing tag for the element (e.g. </Activity>) before any subsequent FinCEN CTR <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; however, the total size of the batch file must not exceed 60MB (approx. 5,000 FinCEN CTRs total).

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 CTR activity (header). This is the container for the FinCEN CTR 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: EFilingPriorDocumentNumber FilingDateText ActivityAssociation * Party * CurrencyTransactionActivity * 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 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 missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value.				
Example:	<fc2:Activity SeqNum="1"> <fc2:EFilingPriorDocumentNumber>31000000000001</fc2:EfilingPriorDocumentNumber> <fc2:FilingDateText>20171101</fc2:FilingDateText> ... </fc2:CurrencyTransactionActivity> </fc2:Activity>				

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 CTR 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). • 14-digit zero entry (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 the following condition is true: • The element is not recorded and <CorrectsAmendsPriorReportIndicator> contains a "Y" value.
Example(s):	Scenario 1. The FinCEN CTR amends a prior report where the BSA ID is known: <fc2:EFilingPriorDocumentNumber>31000000000001</fc2:EfilingPriorDocumentNumber> Scenario 2. The FinCEN CTR amends a prior report where the BSA ID is unknown: <fc2:EfilingPriorDocumentNumber>00000000000000</fc2:EfilingPriorDocumentNumber> Scenario 3. The FinCEN CTR is an initial report and therefore the BSA ID is not applicable: The element should NOT be recorded

Element Name:	**FilingDateText**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Filing date (text). This element identifies the date in which the FinCEN CTR batch is filed electronically through FinCEN's BSA E-Filing System.				
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 in the required format (YYYYMMDD). The batch submission will be accepted with warning if the following condition is true: • The value recorded for the element is a date greater than the current date, or is less than January 1, 2000.				
Example:	<fc2:FilingDateText>20170310</fc2:FilingDateText>				

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

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

Element Name:	**CurrencyTransactionActivity**	**See *CurrencyTransactionActivity* section for details.**

ActivityAssociation Elements

The <ActivityAssociation> element is the container for information about the type of filing associated with the FinCEN CTR. It must directly follow the <FilingDateText> element in the batch file. 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 CTR <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 CTR activity filing type association (header). This is the container for information about the type of filing associated with the FinCEN CTR activity. This element is parent to the following sub-elements: CorrectsAmendsPriorReportIndicator FinCENDirectBackFileIndicator InitialReportIndicator NOTE: Each of the above sub-elements must be recorded in order to pass validation; however, only one element should include a "Y" value indicating the type of filing				
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 is incorrectly formatted. • The element is missing a "SeqNum" attribute. • The element contains a "SeqNum" attribute with a duplicate or invalid value. • All of the sub-elements are recorded but none contain a "Y" value. • All of the sub-elements are recorded but more than one contains a "Y" value.				
Example:	<fc2:ActivityAssociation SeqNum="2"> <fc2:CorrectsAmendsPriorReportIndicator>Y</fc2:CorrectsAmendsPriorReportIndicator> <fc2:FinCENDirectBackFileIndicator/> <fc2:InitialReportIndicator/> </fc2:ActivityAssociation>				

Element Name:	**CorrectsAmendsPriorReportIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Correct/amend prior report (indicator). This element declares that the FinCEN CTR activity 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 <FinCENDirectBackFileIndicator> or <InitialReportIndicator> contain a "Y" value).				
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 the element is null.				
Example:	<fc2:CorrectsAmendsPriorReportIndicator>Y</fc2:CorrectsAmendsPriorReportIndicator>				

Element Name:	**FinCENDirectBackFileIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**

Description:	FinCEN directed Back filing (indicator). This element declares that FinCEN directed the financial institution to file the FinCEN CTR activity on a currency transaction or transactions not previously reported.
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 FinCEN directed Back filing). • null (if <CorrectsAmendsPriorReportIndicator> or <InitialReportIndicator> contain a "Y" value).
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 the element is null.
Example:	<fc2:FinCENDirectBackFileIndicator>Y</fc2:FinCENDirectBackFileIndicator>

Element Name:	**InitialReportIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Initial report (indicator). This element declares that the FinCEN CTR activity is an initial report. A FinCEN CTR activity filed as a result of a historical or other review of past transactional activity, either directed by a regulating authority other than FinCEN or on the financial institution's own initiative, must always be identified as an initial 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 initial report). • null (if <FinCENDirectBackFileIndicator> or <CorrectsAmendsPriorReportIndicator> contain a "Y" value).				
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 the element is null.				
Example:	<fc2:InitialReportIndicator>Y</fc2:InitialReportIndicator>				

Party Elements

The Party element is the container for information about the individual or organization associated with the FinCEN CTR. At a minimum, each FinCEN CTR <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), Reporting Financial Institution (not to exceed one occurrence), Contact Office (not to exceed one occurrence), Transaction Location Business (not to exceed 999 occurrences), and Person Involved in Transaction(s) (not to exceed 999 occurrences) which can be either the person conducting the transaction on own behalf, the person conducting the transaction for another, the person on whose behalf the transaction is conducted, or a common carrier. The first Party element associated with the FinCEN CTR should directly follow the ActivityAssociation element closing tag (i.e. </ActivityAssociation>). Once all sub-elements related to the specific Party element are recorded, the batch file must include a closing tag for the element (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, Reporting Financial Institution, Person Involved in Transaction(s), 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.

<table>
<tr><th>Element Name:</th><th>Party</th><th>minOccurs:</th><th>6</th><th>maxOccurs:</th><th>2002</th></tr>
<tr><td>Description:</td><td colspan="5">Party (header). This is the container for information about the party, which is the individual or organization associated with the FinCEN CTR.

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 | 30 = Reporting financial institution
8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier

<table>
<tr><th rowspan="2">Element name</th><th colspan="9">Activity party type code</th></tr>
<tr><th>35</th><th>37</th><th>30</th><th>8</th><th>34</th><th>50</th><th>17</th><th>23</th><th>58</th></tr>
<tr><td>Party</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>ActivityPartyTypeCode</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>BirthDateUnknownIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>EFilingCoverageBeginningDateText</td><td>●</td><td>●</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>EFilingCoverageEndDateText</td><td>●</td><td>●</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr>
<tr><td>FemaleGenderIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>IndividualBirthDateText</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>IndividualEntityCashInAmountText</td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>IndividualEntityCashOutAmountText</td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>MaleGenderIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>MultipleTransactionsPersonsIndividualsIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PartyAsEntityOrganizationIndicator</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td></tr>
<tr><td>PrimaryRegulatorTypeCode</td><td></td><td></td><td>●</td><td></td><td>●</td><td></td><td></td><td></td><td></td></tr>
<tr><td>UnknownGenderIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PartyName *</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>Address *</td><td>●</td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PhoneNumber *</td><td>●</td><td></td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PartyIdentification *</td><td>●</td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>OrganizationClassificationTypeSubtype *</td><td></td><td></td><td>●</td><td></td><td>●</td><td></td><td></td><td></td><td></td></tr>
<tr><td>PartyOccupationBusiness *</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>ElectronicAddress *</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>Account *</td><td></td><td></td><td></td><td></td><td></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.</td></tr>
<tr><td>Attribute(s):</td><td colspan="5">SeqNum</td></tr>
<tr><td>Parent Element:</td><td colspan="5">Activity</td></tr>
<tr><td>Element Restriction(s):</td><td colspan="5">Required. This element must be recorded.

NOTE: Each FinCEN CTR must record this element (along with the appropriate sub-elements) identifying the required party types noted in the Party Elements introduction.</td></tr>
<tr><td>Value Restriction(s):</td><td colspan="5">n/a</td></tr>
</table>

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 missing a "SeqNum" attribute
	• The element contains a "SeqNum" attribute with a duplicate or invalid value
	• The FinCEN CTR <Activity> element does not contain a Party element for each of the following party types or it exceeds the maximum occurrence for that party type:
	  ○ Transmitter (not to exceed 1 occurrence per FinCEN CTR)
	  ○ Transmitter Contact (not to exceed 1 occurrence per FinCEN CTR)
	  ○ Reporting financial institution (not to exceed 1 occurrence per FinCEN CTR)
	  ○ Contact for assistance (not to exceed 1 occurrence per FinCEN CTR)
	  ○ Transaction location (not to exceed 999 occurrences per FinCEN CTR)
	  ○ Person involved in the transaction(s) (not to exceed 999 occurrences per FinCEN CTR), specifically the:
	  ▪ "Person conducting transaction on own behalf" or "Person on whose behalf this transaction was conducted"
	The batch submission will be accepted with warning if any of the following conditions are true:
	• The party types "Person conducting transaction on own behalf," "Person conducting transaction for another," and "Common Carrier" were missing from the FinCEN CTR and none of the following transaction circumstances were involved:
	  ○ <ArmoredCarServiceIndicator> *Armored car (FI contract)*
	  ○ <ATMIndicator> *ATM*
	  ○ <MailDepositShipmentIndicator> *Mail deposit or shipment*
	  ○ <NightDepositIndicator> *Night deposit*
	  ○ <AggregateTransactionIndicator> *Aggregated transactions*
	  ○ <SharedBranchingIndicator> *Shared branching*

Example:	<fc2:Party SeqNum="28"> <fc2:ActivityPartyTypeCode>50</fc2:ActivityPartyTypeCode> <fc2:BirthDateUnknownIndicator/> … </fc2:PartyAccountAssociation> </fc2:Account> </fc2:Party>

Element Name:	**ActivityPartyTypeCode**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Party type (code). This element identifies the type of party (i.e. transmitter, filing institution, etc.) associated with the FinCEN CTR activity.				
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
30	Reporting financial institution
8	Contact for assistance
34	Transaction location
50	Person conducting transaction on own behalf
17	Person conducting transaction for another
23	Person on whose behalf this transaction was conducted
58	Common carrier

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 one of the approved codes listed above.

	• The element is recorded but without a value (i.e. the value is null).
Example:	<fc2:ActivityPartyTypeCode>50</fc2:ActivityPartyTypeCode>

Element Name:	**BirthDateUnknownIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party date of birth unknown (indicator). This element declares that the date of birth (or the year of the birth) of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58), the person is not an entity, and their date of birth is unknown. NOTE: If the birth date is known, record the <IndividualBirthDateText> with the date of birth and do not record the <BirthDateUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate date of birth 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58). • The element contains a value not equal to "Y" or the element is null.				
Example:	<fc2:BirthDateUnknownIndicator>Y</fc2:BirthDateUnknownIndicator>				

Element Name:	**EFilingCoverageBeginningDateText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	FinCEN CTR batch coverage beginning date (text). This element identifies the date of the earliest original FinCEN CTR activity in the batch.				
Attribute(s):	n/a				
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 Transmitter Contact (37)				
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 start tag and/or end tag is incorrectly formatted • The value recorded for the element is not in the required format (YYYYMMDD). • The element is recorded for a party type not associated with the Transmitter (35) or the Transmitter Contact (37) The batch submission will be accepted with warning if the following condition is true: • The element is not recorded or does not contain a value, and the party type is associated with the Transmitter (35) or the Transmitter Contact (37).				
Example:	<fc2:EFilingCoverageBeginningDateText>20170101</fc2:EFilingCoverageBeginningDateText>				

Element Name:	**EFilingCoverageEndDateText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	FinCEN CTR batch coverage ending date (text). This element identifies the date of the latest original FinCEN CTR activity in the batch.				
Attribute(s):	n/a				
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 Transmitter Contact (37)				

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 start tag and/or end tag is incorrectly formatted • The value recorded for the element is not in the required format (YYYYMMDD). • The element is recorded for a party type not associated with the Transmitter (35) or the Transmitter Contact (37) The batch submission will be accepted with warning if the following condition is true: • The element is not recorded or does not contain a value, and the party type is associated with the Transmitter (35) or the Transmitter Contact (37).
Example:	<fc2:EFilingCoverageEndDateText>20170131</fc2:EFilingCoverageEndDateText>

Element Name:	**FemaleGenderIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party female gender (indicator). This element declares that the gender of the party is female.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), the person is not an entity, and the person's gender is female. NOTE: If the gender is male or unknown, or the person is an entity, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate female gender)				
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 person involved in the transaction(s) (50, 17, 23, or 58). • The element contains a value not equal to "Y" or the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • More than one gender indicator is recorded for the person. • The person is an individual and gender is not specified in FemaleGenderIndicator, MaleGenderIndicator, or UnknownGenderIndicator.				
Example:	<fc2:FemaleGenderIndicator>Y</fc2:FemaleGenderIndicator>				

Element Name:	**IndividualBirthDateText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party date of birth (text). This element identifies the date of birth of the party.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), the person is not an entity, and their date of birth is known. NOTE: If the person is not an entity and the birth date is unknown, record the <BirthDateUnknownIndicator> element with a "Y" value and do not record the <IndividualBirthDateText> 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. • If the birth day and/or month is unknown, enter "00" for the unknown day or month. For example, a date of birth with an unknown day in February 1978 would be entered as 19780200. Do not enter zeros for the year if the year 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58) • The value recorded for the element is not in the required format (YYYYMMDD). 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) for the required party type and: o <PartyAsEntityOrganizationIndicator> is not recorded or the value is not equal to "Y" o <BirthDateUnknownIndicator> is not recorded or the value is not equal to "Y" • The date of birth is less than January 1, 1900 or is greater than the date of transaction value for <TransactionDateText>.
Example:	<fc2:IndividualBirthDateText>19741125</fc2:IndividualBirthDateText>

Element Name:	**IndividualEntityCashInAmountText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party cash in amount (text). This element identifies the cash in amount associated with the party.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Transaction location (34) and a cash in amount (greater than "0") was transacted at this location. NOTE: A cash in amount and/or cash out amount must be recorded for the Transaction location. • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and a cash in amount was transacted by or for this person.				
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 (see Attachment C – Electronic Filing Instructions, 13. Monetary amounts, for amount rounding guidance). • The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y" • If the party type is associated with the Transaction location (34), then record the cash in amount transacted at this location (if applicable). If only one transaction location is involved and a cash in amount was transacted at the location, the amount recorded for the transaction location should be consistent with the total cash in amount for the FinCEN CTR activity (with rounding differences permitted). If there are multiple locations involving cash in transactions, the amount recorded for each location should be less than the total cash in amount for the FinCEN CTR activity and the sum of all multiple transaction location amounts should be consistent with the total cash in amount (with rounding differences permitted). • If the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), then record the total cash in amount that was transacted by or for the person involved in the transaction(s) (if applicable). The amount recorded cannot be greater than the total cash in amount for the FinCEN CTR activity.				
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: o Transaction location (34). o Person involved in the transaction(s) (50, 17, 23, or 58). The batch submission will be accepted with warning if any of the following conditions are true: • The party type is associated with the Transaction location (34) and: o The amount recorded is greater than the total cash in amount recorded for <TotalCashInReceiveAmountText>. o The element is not recorded or does not contain a value and the <IndividualEntityCashOutAmountText> element is not recorded or does not contain a value. • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and: o The amount recorded is greater than the total cash in amount recorded for <TotalCashInReceiveAmountText>.				

	○ Both the cash-in and cash-out amounts transacted by or for the person involved are blank. • The value recorded for the element contains non-numeric characters.
Example:	<fc2:IndividualEntityCashInAmountText>20000</fc2:IndividualEntityCashInAmountText>

Element Name:	**IndividualEntityCashOutAmountText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party cash out amount (text). This element identifies the cash out amount associated with the party.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Transaction location (34) and a cash out amount (greater than "0") was transacted at this location. NOTE: A cash in amount and/or cash out amount must be recorded for the Transaction location. • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and a cash out amount was transacted by or for this person.				
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 (see Attachment C – Electronic Filing Instructions, 13. Monetary amounts, for amount rounding guidance). • The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y" • If the party type is associated with the Transaction location (34), then record the cash out amount transacted at this location. If one transaction location is involved, the amount recorded for the transaction location should be consistent with the total cash out amount for the FinCEN CTR activity (with rounding differences permitted). If multiple locations are involved, the amount recorded for each location should be less than the total cash out amount for the FinCEN CTR activity and the sum of all multiple transaction location amounts should be consistent with the total cash out amount (with rounding differences permitted). • If the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), then record the total cash out amount that was transacted by or for the person involved in the transaction(s). The amount recorded cannot be greater than the total cash out amount for the FinCEN CTR activity.				
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: ○ Transaction location (34) ○ Person involved in the transaction(s) (50, 17, 23, or 58) The batch submission will be accepted with warning if any of the following conditions are true: • The party type is associated with the Transaction location (34) and: ○ The amount recorded is greater than the total cash out amount recorded for <TotalCashOutAmountText>. ○ The element is not recorded or does not contain a value and the <IndividualEntityCashInAmountText> element is not recorded or does not contain a value. • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and: ○ The amount recorded is greater than the total cash out amount recorded for <TotalCashOutAmountText>. ○ Both the cash-in and cash-out amounts transacted by or for the person involved are blank. • The value recorded for the element contains non-numeric characters				
Example:	<fc2:IndividualEntityCashOutAmountText>15000</fc2:IndividualEntityCashOutAmountText>				

Element Name:	**MaleGenderIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party male gender (indicator). This element declares that the gender of the party is male.				

Element Name:	MaleGenderIndicator	minOccurs:	0	maxOccurs:	1
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), the person is not an entity, and the person's gender is male. NOTE: If the gender is female or unknown, or the person is an entity, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate male gender).				
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 the element is null. • The element is recorded for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58). The batch submission will be accepted with warning if the following conditions is true: • More than one gender indicator is recorded for the person.				
Example:	<fc2:MaleGenderIndicator>Y</fc2:MaleGenderIndicator> <fc2:FemaleGenderIndicator>Y</fc2:FemaleGenderIndicator>				

Element Name:	MultipleTransactionsPersonsIndividualsIndicator	minOccurs:	0	maxOccurs:	1
Description:	Multiple transactions (indicator). This element declares that multiple cash transactions of any amount totaling more than $10,000 as cash in or more than $10,000 as cash out (cash in and cash out transactions should not be combined) were conducted in a single business day by or for the person recorded in Part I. For example, if a customer makes a $12,000 deposit and a $300 deposit on the same day, item 3 should be checked. However, if a customer makes a $12,000 deposit and a $300 withdrawal, item 3 should not be checked. Item 3 "Multiple transactions" is related to, but not the same as, the Item 24 "Aggregated transactions." Whereas Item 3 should be checked each time multiple transactions are reported as a single transaction, the Item 24 option "Aggregated transaction" should only be checked when all the specific conditions underlying that option have been satisfied.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the entity or individual person involved in the transaction(s) (50, 17, 23, or 58) and multiple cash in and/or cash out transactions of any amount were conducted in a single business day by or for the person. NOTE: Do not record this element if a single transaction was conducted by or for the person.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate multiple transactions).				
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 the element is null. • The element is recorded for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).				
Example:	<fc2:MultipleTransactionsPersonsIndividualsIndicator>Y</fc2:MultipleTransactionsPersonsIndividualsIndicator>				

Element Name:	PartyAsEntityOrganizationIndicator	minOccurs:	0	maxOccurs:	1
Description:	Party as entity (indicator). This element declares that the party is an entity.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when:				

	• The party type is associated with the person involved in the transaction(s) (23 or 58) and the person is an entity. NOTE: If the person is not an entity, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate person as entity).

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 the element is null.
	• The element is recorded for a party not associated with the person involved in the transaction(s) (23 or 58).
	The batch submission will be accepted with warning if any of the following conditions are true:
	• The element contains the value "Y" and one or more of the following elements associated with a non-entity person are recorded with a value in a party type (23 or 58) that may be an entity or an individual:
	  ○ IndividualBirthDateText and/or BirthDateUnknownIndicator.
	  ○ FemaleGenderIndicator, MaleGenderIndicator, and/or UnknownGenderIndicator.
	  ○ RawIndividualFirstName, FirstNameUnknownIndicator, RawIndividualMiddleName, and/or RawIndividualNameSuffixText.
	• The element contains the value "Y" and the associated party (50 or 17) is a non-entity person.

Example:	<fc2:PartyAsEntityOrganizationIndicator>Y</fc2:PartyAsEntityOrganizationIndicator>

Element Name:	**PrimaryRegulatorTypeCode**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Primary regulator type (code). This element identifies the primary federal regulator or BSA examiner for the party.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Reporting financial institution (30) • The party type is associated with the Transaction location (34)				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the primary regulator type by recording the appropriate code from the list below: **Institution type code definitions** 1 = Casino/Card club | 2 = Depository Institution 4 = Money Services Business (MSB) | 5 = Securities/Futures | 999 = Other				
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 one of the approved codes listed above. • The element is recorded but without a value (i.e. the value is null). • The element is recorded for a party not associated with the:				

Code	Description	Institution type				
		1	2	4	5	999
9	Commodities Futures Trading Commission (CFTC)				●	●
1	Federal Reserve Board (FRB)		●			●
2	Federal Deposit Insurance Corporation (FDIC)		●			●
7	Internal Revenue Service (IRS)	●	●	●		●
3	National Credit Union Administration (NCUA)		●			●
4	Office of the Comptroller of the Currency (OCC)		●			●
6	Securities and Exchange Commission (SEC)				●	●
14	Unknown *		●		●	●

* 14 (Unknown) may ONLY be recorded for a party associated with the Transaction location (34)

	○ Reporting financial institution (30) ○ Transaction location (34) The batch submission will be accepted with warning if any of the following conditions are true: • The value recorded for the element is equal to 14 (Unknown) and the party type is not associated with the Transaction location (34)
Example:	<fc2:PrimaryRegulatorTypeCode>9</fc2:PrimaryRegulatorTypeCode>

Element Name:	**UnknownGenderIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party gender unknown (indicator). This element declares that the gender of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Party				
Element Restriction(s):	Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), the person is not an entity, and the person's gender is unknown. NOTE: If the gender is male or female, or the person is an entity, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate unknown gender).				
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 the element is null. • The element is recorded for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58). The batch submission will be accepted with warning if any of the following conditions are true: • More than one gender indicator is recorded for the person. • The person is an individual and gender is not specified in FemaleGenderIndicator, MaleGenderIndicator, or UnknownGenderIndicator.				
Example:	<fc2:UnknownGenderIndicator>Y</fc2:UnknownGenderIndicator>				

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:**	**2**
Description:	Party name (header). This is the container for information about the name of the party. The party name can be a legal name, doing business as (DBA) name, or also known as (AKA) name depending on the party type identified. 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 | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier				

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
PartyName	●	●	●	●	●	●	●	●	●
EntityLastNameUnknownIndicator						●	●	●	●
FirstNameUnknownIndicator						●	●	●	●
PartyNameTypeCode	●	●	●	●	●	●	●	●	●
RawEntityIndividualLastName						●	●	●	●

	RawIndividualFirstName ● ● ● ● ● ● ● ● ● ● RawIndividualMiddleName ● ● ● ● ● ● ● ● ● ● RawIndividualNameSuffixText ● ● ● ● ● ● ● ● ● ● RawPartyFullName ● ● ● ● ● ● ● ● ● ●
Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Required. This element must be recorded for all party types. NOTE: Party types 30, 34, 50, 17, 23, and 58 allow for a maximum of two <PartyName> elements to identify the DBA or AKA name in addition to the legal name. Filers are NOT permitted to report more than one Legal name or more than one DBA/AKA name for a single party.
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 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:	<fc2:PartyName SeqNum="29"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> <fc2:RawIndividualMiddleName>Joey</fc2:RawIndividualMiddleName> <fc2:RawIndividualNameSuffixText>Jr.</fc2:RawIndividualNameSuffixText> </fc2:PartyName> <fc2:PartyName SeqNum="30"> <fc2:PartyNameTypeCode>AKA</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>JJ</fc2:RawEntityIndividualLastName> </fc2:PartyName>

Element Name:	**EntityLastNameUnknownIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Entity name or Individual last name unknown (indicator). This element declares that the person legal name (if entity) or last name (if individual) is unknown.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58), the <PartyNameTypeCode> is "L", and the legal name or last name is unknown. NOTE: If the entity/last name is known, record the <RawEntityIndividualLastName> element with entity/last name and do not record the <EntityLastNameUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate entity/last name 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 the element is null. • The element is recorded for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).				
Example:	<fc2:PartyName SeqNum="29"> <fc2:EntityLastNameUnknownIndicator>Y</fc2:EntityLastNameUnknownIndicator> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> </fc2:PartyName>				

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

Description:	Individual first name unknown (indicator). This element declares that the first name of the party is unknown.
Attribute(s):	n/a
Parent Element:	PartyName
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58), the person is not an entity and the first name is unknown. NOTE: If the first name of the individual is known, record the <RawIndividualFirstName> element with first name and do not record the <FirstNameUnknownIndicator> element.
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate first name 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 the element is null. • The element is recorded for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:PartyName SeqNum="29"> <fc2:FirstNameUnknownIndicator>Y</fc2:FirstNameUnknownIndicator> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName> <fc2:RawIndividualMiddleName>Joey</fc2:RawIndividualMiddleName> </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; specifically, legal name, doing business as (DBA) name, or also known as (AKA) name.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Required. This element must be recorded for all party types. NOTE: All party types must record one <PartyName> element associated with the Legal name (even when the legal name is unknown, in which case the appropriate unknown indicators are recorded with a "Y" value). An additional PartyName element may be recorded when a DBA name (for an institution/entity) or AKA name (for an individual) is being recorded for a party type associated with the: • Reporting financial institution (30). • Transaction location (34). • Person involved in the Transaction(s) (50, 17, 23, or 58). Please be advised that while in most cases DBA would be used for an entity and AKA for an individual, this is considered a general practice but is not a rule; therefore, DBA may also be applied to an individual and AKA to an entity when applicable.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party name type by recording the appropriate code from the list below: **Code** / **Description** L – Legal DBA – Doing Business As AKA – Also Known As				
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 one of the approved codes listed above.				

Element Name:	PartyNameTypeCode	minOccurs:	1	maxOccurs:	1
Example:	For Reporting Financial Institution: <fc2:PartyName SeqNum="12"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Filing Institution Legal Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:PartyName SeqNum="13"> <fc2:PartyNameTypeCode>DBA</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Filing Institution Alternate DBA Name</fc2:RawPartyFullName> </fc2:PartyName> For Person involved in the transaction(s): <fc2:PartyName SeqNum="29"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> </fc2:PartyName> <fc2:PartyName SeqNum="30"> <fc2:PartyNameTypeCode>AKA</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>JJ</fc2:RawEntityIndividualLastName> </fc2:PartyName>				

Element Name:	RawEntityIndividualLastName	minOccurs:	0	maxOccurs:	1
Description:	Entity name or Individual last name (text). This element identifies the legal name (or DBA name) if the person involved is an entity, or last name (or AKA name) if the person involved is an individual.				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58), the <PartyNameTypeCode> is "L" and the legal entity/last name is known. NOTE: If the legal entity/last name is unknown, record the <EntityLastNameUnknownIndicator> element with the value "Y" and do not record the <RawEntityIndividualLastName> element. • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the <PartyNameTypeCode> is "DBA" (if entity) or "AKA" (if individual) and the entity DBA name or individual AKA name is known.				
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 person involved in the transaction(s) (50, 17, 23, or 58). 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: ○ <PartyNameTypeCode> is "L" and unknown is not indicated. ○ <PartyNameTypeCode> is "DBA" or "AKA".				
Example:	<fc2:PartyName SeqNum="29"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>Johnson</fc2:RawEntityIndividualLastName> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> <fc2:RawIndividualNameSuffixText>Jr.</fc2:RawIndividualNameSuffixText> </fc2:PartyName>				

Element Name:	RawIndividualFirstName	minOccurs:	0	maxOccurs:	1
Description:	Individual first name (text). This element identifies the first name of the party.				
Attribute(s):	n/a				
Parent Element:	PartyName				

Element Name:	RawIndividualFirstName	minOccurs:	0	maxOccurs:	1
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58), the <PartyNameTypeCode> is "L", the person is not an entity, and the first name is known. NOTE: If the first name of the individual is unknown, record the <FirstNameUnknownIndicator> with the value "Y" and do not record the following elements: o <RawIndividualFirstName> o <PartyAsEntityOrganizationIndicator>				
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 person involved in the transaction(s) (50, 17, 23, or 58). 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, unknown is not indicated, and the party is not an entity.				
Example:	<fc2:PartyName SeqNum="29"> <fc2:EntityLastNameUnknownIndicator>Y</fc2:EntityLastNameUnknownIndicator> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> <fc2:RawIndividualMiddleName>Johnson</fc2:RawIndividualMiddleName> </fc2:PartyName>				

Element Name:	RawIndividualMiddleName	minOccurs:	0	maxOccurs:	1
Description:	Individual middle name (text). This element identifies the middle name of the party (if applicable).				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) the <PartyNameTypeCode> is "L", the person is not an entity, the middle name is known. NOTE: If the middle name of the individual is unknown, this element (along with the <PartyAsEntityOrganizationIndicator> element) should not be recorded.				
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 person involved in the transaction(s) (50, 17, 23, or 58).				
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 (if applicable).				
Attribute(s):	n/a				
Parent Element:	PartyName				
Element Restriction(s):	Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) the <PartyNameTypeCode> is "L", the person is not an entity, and the suffix name is known. NOTE: If the suffix name of the individual is unknown, this element (along with the <PartyAsEntityOrganizationIndicator> element) should not be recorded.				
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 person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:RawIndividualNameSuffixText>Jr.</fc2:RawIndividualNameSuffixText>

Element Name:	**RawPartyFullName**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party full name (text). This element identifies the full name of the party, whether it be the legal name or DBA name.				
Attribute(s):	n/a				
Parent Element:	PartyName				

Element Restriction(s):	Conditionally Required. Record this element when:
	• The PartyNameTypeCode is "L" and:
	  ○ 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 Contact Office (8).
	• The PartyNameTypeCode is "L" or "DBA" and:
	  ○ The party type is associated with the Reporting Financial Institution (30).
	  ○ The party type is associated with the Transaction location (34).				

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 associated with the person involved in the transaction(s) (50, 17, 23, or 58). 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.				
Example:	<fc2:PartyName SeqNum="22"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Cash Money Bank</fc2:RawPartyFullName> </fc2:PartyName> <fc2:PartyName SeqNum="23"> <fc2:PartyNameTypeCode>DBA</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>CM Bank</fc2:RawPartyFullName> </fc2:PartyName>				

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. The following table describes all possible sub-elements for the Address element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier				

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
Address	●		●		●	●	●	●	●
CityUnknownIndicator						●	●	●	●

Element Name:	Address	minOccurs:	0	maxOccurs:	1
	CountryCodeUnknownIndicator				● ● ● ●
	RawCityText	●	●	●	● ● ● ●
	RawCountryCodeText	●	●	●	● ● ● ●
	RawStateCodeText	●	●	●	● ● ● ●
	RawStreetAddress1Text	●	●	●	● ● ● ●
	RawZIPCode	●	●	●	● ● ● ●
	StateCodeUnknownIndicator				● ● ● ●
	StreetAddressUnknownIndicator				● ● ● ●
	ZIPCodeUnknownIndicator				● ● ● ●
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 Reporting financial institution (30). • The party type is associated with the Transaction location (34). • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58).				
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 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 associated with the:
	  ○ Transmitter Contact (37).
	  ○ Contact for assistance (8).
	The batch submission will be accepted with warning if any of the following conditions are true:
	• The element is not recorded for a required party type:
	  ○ Transmitter (35).
	  ○ Reporting financial institution (30).
	  ○ Transaction location (34).
	  ○ Person Involved in Transaction(s) (50, 17, 23, or 58).				

Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Rockport</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>123 Address Street</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>159876598</fc2:RawZIPCode> </fc2:Address>				

Element Name:	CityUnknownIndicator	minOccurs:	0	maxOccurs:	1
Description:	City unknown (indicator). This element declares that the city associated with the address of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the city is unknown. NOTE: If the city is known, record the <RawCityText> element with city name and do not record the <CityUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate city 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:Address SeqNum="31"> <fc2:CityUnknownIndicator>Y</fc2:CityUnknownIndicator> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:RawZIPCode>15987</fc2:RawZIPCode> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> </fc2:Address>

Element Name:	**CountryCodeUnknownIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Country unknown (indicator). This element declares that country associated with the address of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58) and the country is unknown. NOTE: If the country is known, record the <RawCountryCodeText> element with country code and do not record the <CountryCodeUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate country 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).				
Example:	<fc2:Address SeqNum="31"> <fc2:CityUnknownIndicator>Y</fc2:CityUnknownIndicator> <fc2:CountryCodeUnknownIndicator>Y</fc2:CountryCodeUnknownIndicator> <fc2:RawStreetAddress1Text>123 Address Street</fc2:RawStreetAddress1Text> <fc2:StateCodeUnknownIndicator>Y</fc2:StateCodeUnknownIndicator> <fc2:ZIPCodeUnknownIndicator>Y</fc2:ZIPCodeUnknownIndicator> </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):	Conditionally Required. Record this element when: • The party type is associated with the Transmitter (35). • The party type is associated with the Reporting financial institution (30). • The party type is associated with the Transaction Location (34). • The party type is associated with Person involved in the transaction(s) (50, 17, 23, or 58) and the city is known. NOTE: If the city is unknown, record the <CityUnknownIndicator> element with the value "Y" and do not record the <RawCityText> 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 the party type is associated with the Transmitter (35), Reporting financial institution (30), or the Transaction location (34).				

Element Name:	RawCityText	minOccurs:	0	maxOccurs:	1
	• The element is not recorded or does not contain a value, the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), and unknown is not indicated.				
Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Rockport</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:RawZIPCode>159876598</fc2:RawZIPCode> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> </fc2:Address>				

Element Name:	RawCountryCodeText	minOccurs:	0	maxOccurs:	1
Description:	Country (code). This element identifies the country associated with the party.				
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). • The party type is associated with the Reporting financial institution (30). • The party type is associated with the Transaction Location (34). • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the country is known. NOTE: If the country is unknown, record the <CountryCodeUnknownIndicator> element with the value "Y" and do not record the <RawCountryCodeText> element.				
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 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 the party type is associated with the Transmitter (35), Reporting financial institution (30), or the Transaction location (34). • The element is not recorded or does not contain a value, the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), and country unknown is not indicated. • The element contains a value that is not a valid code. • State code and country code mismatch when U.S. territory is recorded.				
Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Tokyo</fc2:RawCityText> <fc2:RawCountryCodeText>JP</fc2:RawCountryCodeText> <fc2:RawStreetAddress1Text>111 Address Way</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>1900200</fc2:RawZIPCode> </fc2:Address>				

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.				
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 corresponding country is US, CA, MX, or a U.S. Territory. If the country is not equal to US, CA, MX, or a U.S. Territory, then do not record the <RawStateCodeText> element for this party type. • The party type is associated with the Reporting financial institution (30). • The party type is associated with the Transaction Location (34). • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the corresponding country is US, CA, MX, or a U.S. Territory, and the state is known. If the state is unknown and the country is US, CA, MX or a U.S. Territory, record the				

Element Name:	RawStateCodeText	minOccurs:	0	maxOccurs:	1
	<StateCodeUnknownIndicator> element with the value "Y" and do not record the <RawStateCodeText> element. If the country code is not equal to US, CA, MX, or the code of a U.S. Territory, then the <RawStateCodeText> and <StateCodeUnknownIndicator> elements should not be recorded.				
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. • Canadian province/territory codes must adhere to the two-letter codes used by the Canadian Post Corporation. • Mexican state/federal district codes must adhere to the standards of ISO 3166-2: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 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, the party type is associated with the Transmitter (35), Reporting financial institution (30), or Transaction location (34), and the corresponding country is US, CA, MX, or a U.S. Territory. • The element is not recorded or does not contain a value, the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the corresponding country is US, CA, MX, or a U.S. Territory, and state unknown is not indicated. • The element contains a value that is not a valid code. • State code and country code mismatch when U.S. territory is recorded.				
Example:	<fc2:Address SeqNum="31"> <fc2:CityUnknownIndicator>Y</fc2:CityUnknownIndicator> <fc2:RawCountryCodeText>GU</fc2:RawCountryCodeText> <fc2:RawStateCodeText>GU</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>111 Address Court</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>96929</fc2:RawZIPCode> </fc2:Address>				

Element Name:	RawStreetAddress1Text	minOccurs:	0	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):	Conditionally Required. Record this element when: • The party type is associated with the Transmitter (35) • The party type is associated with the Reporting financial institution (30) • The party type is associated with the Transaction location (34) • The party type is associated with Person involved in the transaction(s) (50, 17, 23, or 58) and the street address is known. NOTE: If the street address is unknown, record the <StreetAddressUnknownIndicator> element with the value "Y" and do not record the <RawStreetAddress1Text> element.				
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 and the party type is associated with the Transmitter (35), Reporting financial institution (30), or the Transaction location (34). • The element is not recorded or does not contain a value, the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), and street address unknown is not indicated.				
Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Rockport</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>TX</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>111 Address Court</fc2:RawStreetAddress1Text>				

	<fc2:RawZIPCode>45789</fc2:RawZIPCode> </fc2:Address>

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):	Conditionally Required. Record this element when: • The party type is associated with the Transmitter (35). • The party type is associated with the Reporting financial institution (30). • The party type is associated with the Transaction location (34). • The party type is associated with Person involved in the transaction(s) (50, 17, 23, or 58) and the ZIP Code or foreign postal code is known. NOTE: If the ZIP Code or foreign postal code is unknown, record the <ZIPCodeUnknownIndicator> element with the value "Y" and do not record the <RawZIPCode> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: For US addresses, including U.S. Territories: • 5 or 9 numeric character entry. • 9 numeric character entry cannot end with four zeros or four nines. For non-US addresses: • 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 and the party type is associated with the Transmitter (35), Reporting financial institution (30), or the Transaction location (34). • The element is not recorded or does not contain a value, the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), and ZIP Code/foreign postal code unknown is not indicated. • The value recorded is not equal to 5 or 9 numeric characters, is a 9-digit value ending in four zeros or four nines, and the corresponding country is equal to US or a U.S. Territory code.				
Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Rockport</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>TX</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>111 Address Court</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>45789</fc2:RawZIPCode> </fc2:Address>				

Element Name:	StateCodeUnknownIndicator	minOccurs:	0	maxOccurs:	1
Description:	State unknown (indicator). This element declares that the state associated with the address of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), the corresponding country is US, CA, or MX, and the state/territory/province is unknown. NOTE: If the state is known, record the <RawStateCodeText> element with ISO 3166-2 state code and do not record the <StateCodeUnknownIndicator> element. If the country code is not equal to US, CA, MX, or the code of a U.S. Territory, then the <RawStateCodeText> and <StateCodeUnknownIndicator> elements should not be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements:				

	• Y (to indicate street address 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58). The batch submission will be accepted with warning if the following condition is true: • The element contains a "Y" value and the corresponding country is not equal to US, CA, or MX or country unknown is not indicated.
Example:	<fc2:Address SeqNum="31"> <fc2:CityUnknownIndicator>Y</fc2:CityUnknownIndicator> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:StateCodeUnknownIndicator>Y</fc2:StateCodeUnknownIndicator> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> <fc2:ZIPCodeUnknownIndicator>Y</fc2:ZIPCodeUnknownIndicator> </fc2:Address>

Element Name:	**StreetAddressUnknownIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Street address unknown (indicator). This element declares that the street address of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), and the street address is unknown. NOTE: If the street address is known, record the <RawStreetAddress1Text> element with street address and do not record the <StreetAddressUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate street address 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).				
Example:	<fc2:Address SeqNum="31"> <fc2:RawCityText>Rockport</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>TX</fc2:RawStateCodeText> <fc2:RawZIPCode>45789</fc2:RawZIPCode> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> </fc2:Address>				

Element Name:	**ZIPCodeUnknownIndicator**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	ZIP/Postal Code unknown (indicator). This element declares that the ZIP Code or foreign postal code associated with the address of the party is unknown.				
Attribute(s):	n/a				
Parent Element:	Address				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person Involved in Transaction(s) (50, 17, 23, or 58), and the ZIP Code or foreign postal code is unknown. NOTE: If the ZIP Code or foreign postal code is known, record the <RawZIPCode> element with the code and do not record the <ZIPCodeUnknownIndicator> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate ZIP Code or Foreign postal code 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 for a party not associated with the person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:Address SeqNum="31"> <fc2:CityUnknownIndicator>Y</fc2:CityUnknownIndicator> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:StateCodeUnknownIndicator>Y</fc2:StateCodeUnknownIndicator> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> <fc2:ZIPCodeUnknownIndicator>Y</fc2:ZIPCodeUnknownIndicator> </fc2:Address>

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. 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 | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier				
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 Contact for assistance (8). • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the telephone number and/or the extension is known. NOTE: If the telephone number and the telephone extension are both unknown for the person involved, do not record this element.				
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 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 associated with the:
	  ○ Transmitter Contact (37).
	  ○ Reporting financial institution (30).
	  ○ Transaction location (34).				

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

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
PhoneNumber	●			●		●	●	●	●
PhoneNumberExtensionText				●		●	●	●	●
PhoneNumberText	●			●		●	●	●	●

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).				
Attribute(s):	n/a				
Parent Element:	PhoneNumber				
Element Restriction(s):	Record this element when: • The party type is associated with the Contact for assistance (8) or the person involved in the transaction(s) (50, 17, 23, or 58) and the telephone number extension is known. NOTE: If the telephone extension is unknown, 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 not associated with the:
	  ○ Contact for assistance (8).
	  ○ Person involved in the transaction(s) (50, 17, 23, or 58).				

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

Element Name:	PhoneNumberText	minOccurs:	0	maxOccurs:	1
Description:	Telephone number (text). This element identifies the telephone number of the party.				
Attribute(s):	n/a				
Parent Element:	PhoneNumber				
Element Restriction(s):	Required. This element must be recorded when: • The party type is associated with the Transmitter (35) or the Contact for assistance (8). Conditionally Required. Record this element when: • The party type is associated with Person involved in the transaction(s) (50, 17, 23, or 58) and the telephone number is known. NOTE: If the telephone number is unknown, do not record this element for this party type.				
Value Restriction(s):	If the party type is associated with the Transmitter (35) or the Contact for assistance (8), then the value provided must adhere to the following requirements: • 10 numeric characters; not all same digit, such as all 0's or all 9's. If the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), then the value provided must adhere to the following requirements: • 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 value recorded contains non-numeric characters • The element is missing or does not contains a value, or the value recorded is not equal to 10 numeric characters or is an invalid number string, and the party type is associated with the Transmitter (35) or the Contact for assistance (8). • The value recorded is an invalid number string, and the party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58).				
Example:	<fc2:PhoneNumber SeqNum="32"> <fc2:PhoneNumberText>7038987458</fc2:PhoneNumberText> </fc2:PhoneNumber>				

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.

<table>
<tr><th>Element Name:</th><td>PartyIdentification</td><td>minOccurs:</td><td>0</td><td>maxOccurs:</td><td>2</td></tr>
<tr><th>Description:</th><td colspan="5">Party identification (header). This is the container for information about the identification associated with the party.

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 | 30 = Reporting financial institution
8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier

<table>
<tr><th rowspan="2">Element name</th><th colspan="9">Activity party type code</th></tr>
<tr><th>35</th><th>37</th><th>30</th><th>8</th><th>34</th><th>50</th><th>17</th><th>23</th><th>58</th></tr>
<tr><td>PartyIdentification</td><td>●</td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>IdentificationPresentUnknownIndicator</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>OtherIssuerCountryText</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>OtherIssuerStateText</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>OtherPartyIdentificationTypeText</td><td></td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PartyIdentificationNumberText</td><td>●</td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>PartyIdentificationTypeCode</td><td>●</td><td></td><td>●</td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
<tr><td>TINUnknownIndicator</td><td></td><td></td><td></td><td></td><td>●</td><td>●</td><td>●</td><td>●</td><td>●</td></tr>
</table>
</td></tr>
<tr><th>Attribute(s):</th><td colspan="5">SeqNum</td></tr>
<tr><th>Parent Element:</th><td colspan="5">Party</td></tr>
<tr><th>Element Restriction(s):</th><td colspan="5">Required. This element must be recorded when:
The party type is associated with the Transmitter (35). This element must be recorded in separate instances in order to record the:
Transmitter Control Code (TCC).
Taxpayer Identification Number (TIN).
The party type is associated with the Reporting financial institution (30) or Transaction location (34). This element must be recorded in separate instances in order to record the:
Employer Identification Number (EIN) (or to declare the EIN unknown for the Transaction location only).
Financial institution identification number and type (e.g. CRD, IARD, etc.) (if known)
The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58). This element must be recorded in separate instances in order to record the:
Person TIN (EIN, SSN/ITIN, or Foreign) (or to declare the TIN unknown)
Person identification (or to declare the identification unknown)</td></tr>
<tr><th>Value Restriction(s):</th><td colspan="5">n/a</td></tr>
<tr><th>Remarks:</th><td colspan="5">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 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 associated with the:
Transmitter Contact (37).
Contact for assistance (8).
The batch submission will be accepted with warning if any of the following conditions are true:
The element is not recorded for the scenarios listed in the Element Restriction(s). NOTE: If the Financial institution identification number and type are unknown for either the Reporting</td></tr>
</table>

Element Name:	PartyIdentification	minOccurs:	0	maxOccurs:	2
	financial institution (30) or Transaction location (34), then this element only needs to be recorded once for each party type (30, 34).				
Example:	<fc2:PartyIdentification SeqNum="39"> <fc2:TINUnknownIndicator>Y</fc2:TINUnknownIndicator> </fc2:PartyIdentification> <fc2:PartyIdentification SeqNum="40"> <fc2:OtherIssuerCountryText>US</fc2:OtherIssuerCountryText> <fc2:OtherIssuerStateText>CA</fc2:OtherIssuerStateText> <fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>5</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification>				

Element Name:	IdentificationPresentUnknownIndicator	minOccurs:	0	maxOccurs:	1
Description:	Identification unknown (indicator). This element declares that the form of identification used to verify the identity of the person involved in the transaction(s) is unknown.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the form of identification used to verify the identity of the person is unknown. NOTE: If the form of identification is known, do not record this element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate person form of identification 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 for a party type not associated with the Person involved in the transaction(s) (50, 17, 23, or 58). The batch submission will be accepted with warning if any of the following conditions are true: • The element contains a "Y" value and one or more of the following elements are recorded with a value: ○ PartyIdentificationTypeCode, PartyIdentificationNumberText, OtherPartyIdentificationTypeText, OtherIssuerStateText, and/or OtherIssuerCountryText				
Example:	<fc2:PartyIdentification SeqNum="40"> <fc2:IdentificationPresentUnknownIndicator>Y</fc2:IdentificationPresentUnknownIndicator> </fc2:PartyIdentification>				

Element Name:	OtherIssuerCountryText	minOccurs:	0	maxOccurs:	1
Description:	Identification issuing country (code). This element identifies the country that issued the identification for the party or the country that the identification was issued in.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the form of identification used to verify the identity of the person is known, and the country the identification was issued by or in is known. NOTE: If the form of identification is unknown, record the <IdentificationPresentUnknownIndicator> element with the value "Y" and do not record the <OtherIssuerCountryText> element.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 2-character ISO 3166-2 country code (including U.S. Territory)				
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:	OtherIssuerCountryText	minOccurs:	0	maxOccurs:	1
	• The element is recorded for a party type not associated with the Person involved in the transaction(s) (50, 17, 23, or 58). 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, the corresponding state is provided for a country equal to US, CA, MX, or U.S. Territory, and form of identification unknown is not indicated. • The element contains a value and identification unknown is indicated. • The element contains a value that is not a valid country code • State code and country code mismatch when U.S. territory is recorded				
Example:	<fc2:PartyIdentification SeqNum="40"> <fc2:OtherIssuerCountryText>US</fc2:OtherIssuerCountryText> <fc2:OtherIssuerStateText>VA</fc2:OtherIssuerStateText> <fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>5</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification>				

Element Name:	OtherIssuerStateText	minOccurs:	0	maxOccurs:	1
Description:	Identification issuing state (code). This element identifies the state that issued the form of identification associated with the party.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) the form of identification used to verify the identity of the person is known, the type of identification is Driver's license/State Identification or Other, and the issuing country is US, Canada, Mexico, or a U.S. Territory. NOTE: Do not record this element if the above conditions are not true, or in the event that an Other identification type is not associated with a state.				
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. • Canadian province/territory codes must adhere to the two-letter codes used by the Canadian Post Corporation. • Mexican state/federal district codes must adhere to the standards of ISO 3166-2: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 is recorded for a party type not associated with the Person involved in the transaction(s) (50, 17, 23, or 58). 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, the identification type is Driver's license/State Identification, and the corresponding country is US, CA, MX, or a U.S. Territory. • The element contains a value and identification unknown is indicated. • The element contains a value that is not a valid state code. • State code and country code mismatch when U.S. territory is recorded.				
Example:	<fc2:PartyIdentification SeqNum="40"> <fc2:OtherIssuerCountryText>US</fc2:OtherIssuerCountryText> <fc2:OtherIssuerStateText>VA</fc2:OtherIssuerStateText> <fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>5</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification>				

Element Name:	OtherPartyIdentificationTypeText	minOccurs:	0	maxOccurs:	1
Description:	Identification type other description (text). This element identifies the other identification type associated with the party.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				

Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the form of identification used to verify the identity of the person is known, and the type of identification is Other identification. NOTE: If the type of identification is not equal to Other identification, 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 element is recorded for a party type not associated with the Person involved in the transaction(s) (50, 17, 23, or 58). 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 <PartyIdentificationTypeCode> contains code "999" (Other identification). • The element contains a value and identification unknown is indicated.
Example:	<fc2:PartyIdentification SeqNum="34"> <fc2:OtherPartyIdentificationTypeText>Student ID</fc2:OtherPartyIdentificationTypeText> <fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>999</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification>

Element Name:	**PartyIdentificationNumberText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Identification number (text). This element identifies the number for the form of identification associated with the party.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				

Element Restriction(s):	Conditionally Required. Record this element when:
	• The party type is associated with the Transmitter (35) and the following information is being recorded:
	  ○ Transmitter Control Code (TCC).
	  ○ Taxpayer Identification Number (TIN).
	• The party type is associated with the Reporting financial institution (30) and the following information is being recorded:
	  ○ Employer Identification Number (EIN).
	  ○ Financial institution identification number and type (e.g. CRD, IARD, etc.). NOTE: If this identification is unknown, you should not record a separate PartyIdentification element for this party type.
	• The party type is associated with the Transaction location (34) and the following information is being recorded:
	  ○ Employer Identification Number (EIN). NOTE: If the EIN is unknown, record the <TINUnknownIndicator> with a "Y" value and do not record this element for this party type.
	  ○ Financial institution identification number and type (e.g. CRD, IARD, etc.). NOTE: If this identification is unknown, you should not record a separate PartyIdentification element for this party type.
	• The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the following information is being recorded:
	  ○ TIN (i.e. EIN, SSN/ITIN, or Foreign). NOTE: If the TIN is unknown, record the <TINUnknownIndicator> with a "Y" value and do not record this element for this party type.
	  ○ Form of identification (Driver's license/State Identification, Passport, etc.). NOTE: If this identification is unknown, record the <IdentificationPresentUnknownIndicator> with a "Y" value and do not record this element for this party type. If the form of identification is "Other" and the identification number is unknown or not applicable, then the PartyIdentificationNumberText element may contain a null value or be omitted altogether.				

Value Restriction(s):	The value provided must adhere to the following requirements when the party type is associated with the: ○ Transmitter (35) and the following information is being recorded: ○ ○ TIN: 1-25 characters ○ ○ TCC: 8 characters where the first character begins with "P" ○ Reporting financial institution (30) or the Transaction location (34), and the following information is being recorded: ○ ○ EIN: 9 numeric characters ○ ○ Financial institution identification number: 1-10 characters ○ Person involved in the transaction(s) (50, 17, 23, or 58) and the following information is being recorded: ○ ○ EIN/SSN/ITIN: 9 numeric characters ○ ○ Foreign TIN: 1-25 characters ○ ○ Form of identification number: 1-24 characters ○ ○ Cannot be consecutive string of the same number or an incremental string such as 123456789 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.
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 a production TCC and the associated party type is Transmitter (35). • The element is not recorded or does not contain value for the EIN and: ○ The party type is associated with the Reporting financial institution (30). ○ The party type is associated with the Transaction location (34) and TIN unknown is not indicated. 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: ○ The party type is associated with the Transmitter (35) ○ The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the <TINUnknownIndicator> is not equal to "Y". ○ The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58), the <IdentificationPresentUnknownIndicator> is not equal to "Y" and the <PartyIdentificationTypeCode> is not equal to "999" (Other identification). • The element contains an invalid number string for a US TIN
Example:	<fc2:PartyIdentification SeqNum="40"> <fc2:PartyIdentificationNumberText>4589856987</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>12</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification>

Element Name:	**PartyIdentificationTypeCode**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Party identification type (code). This element identifies the type of identification associated with the party.				
Attribute(s):	n/a				
Parent Element:	PartyIdentification				
Element Restriction(s):	Conditionally Required. Record this element when: • The <PartyIdentificationNumberText> contains a value.				
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: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Report contact office | 34 = Transaction location | 50 = Person conducting on own behalf 17 = Person conducting for another | 23 = Person on whose behalf conducted 58 = Common Carrier				

Element Name:	PartyIdentificationTypeCode	minOccurs:	0	maxOccurs:	1

Code	Description	Activity party type code								
		35	37	30	8	34	50	17	23	58
4	Taxpayer Identification Number (TIN)	●								
28	Transmitter Control Code (TCC)	●								
2	Employer Identification Number (EIN)			●		●	●	●	●	●
1	Social Security Number (SSN) / Individual Taxpayer Identification Number (ITIN)						●	●	●	●
9	Foreign Taxpayer Identification Number (TIN)						●	●	●	●
10	Central Registration Depository (CRD) number			●		●				
11	Investment Adviser Registration Depository (IARD) number			●		●				
12	National Futures Association (NFA) number			●		●				
14	Research, Statistics, Supervision, and Discount (RSSD) number			●		●				
13	Securities and Exchange Commission (SEC) number			●		●				
5	Driver's license / State Identification						●	●	●	●
6	Passport						●	●	●	●
7	Alien registration						●	●	●	●
999	Other Identification						●	●	●	●

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 one of the approved codes listed above.
- The element is recorded but without a value (i.e. the value is null).

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

- The element is not recorded and the <PartyIdentificationNumberText> contains a value
- The element contains a value that is not valid for the associated party type.

Example:

```
<fc2:PartyIdentification SeqNum="40">
        <fc2:OtherIssuerCountryText>US</fc2:OtherIssuerCountryText>
        <fc2:OtherIssuerStateText>VA</fc2:OtherIssuerStateText>
        <fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText>
        <fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
```

Element Name:	TINUnknownIndicator	minOccurs:	0	maxOccurs:	1

Description:	TIN unknown (indicator). This element declares that the TIN associated with the party is unknown.
Attribute(s):	n/a
Parent Element:	PartyIdentification
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Transaction location (34) and the EIN is unknown. NOTE: If the EIN is known, do not record this element. • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the TIN (i.e. EIN, SSN/ITIN, or Foreign TIN) is unknown. NOTE: If the TIN is known, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate unknown)
Remarks:	The batch submission will be rejected if any of the following conditions are true:

Element Name:	TINUnknownIndicator	minOccurs:	0	maxOccurs:	1

	• The element start tag and/or end tag is incorrectly formatted.
	• The element contains a value not equal to "Y" or the element is null.
	• The element is recorded for a party type not associated with the:
	  ○ Transaction location (34).
	  ○ Person involved in the transaction(s) (50, 17, 23, or 58).				

Example:	<fc2:PartyIdentification SeqNum="39"> <fc2:TINUnknownIndicator>Y</fc2:TINUnknownIndicator> </fc2:PartyIdentification>				

OrganizationClassificationTypeSubtype

Element Name:	OrganizationClassificationTypeSubtype	minOccurs:	0	maxOccurs:	1
Description:	Institution type (header). This is the container for information regarding the institution type of the party. The following table describes all possible sub-elements for the OrganizationClassificationTypeSubtype element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier				
Attribute(s):	SeqNum				
Parent Element:	Party				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Reporting financial institution (30). • The party type is associated with the Transaction location (34).				
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 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 not associated with the Reporting financial institution (30) or Transaction location (34). The batch submission will be accepted with warning if any of the following conditions are true: • The element is not recorded for a party type associated with the Reporting financial institution (30) or Transaction location (34).				
Example:	<fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationSubtypeID>1999</fc2:OrganizationSubtypeID> <fc2:OrganizationTypeID>1</fc2:OrganizationTypeID> <fc2:OtherOrganizationSubTypeText>Other Casino Description</fc2:OtherOrganizationSubTypeText> </fc2:OrganizationClassificationTypeSubtype>				

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
OrganizationClassificationTypeSubtype			●		●				
OrganizationSubtypeID			●		●				
OrganizationTypeID			●		●				
OtherOrganizationSubTypeText			●		●				
OtherOrganizationTypeText			●		●				

Element Name:	OrganizationSubtypeID	minOccurs:	0	maxOccurs:	1

Description:	Gaming institution type (code). This element identifies the gaming institution type of the party when the institution type is equal to Casino/Card club.
Attribute(s):	n/a
Parent Element:	OrganizationClassificationTypeSubtype
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Reporting financial institution (30) or the Transaction location (34), and the type of institution is Casino/Card club. NOTE: If the institution type is not equal to Casino/Card club, do not record this element.
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party gaming institution type by recording the appropriate code from the list below: **Code** / **Description** 101 – State licensed casino 102 – Tribal authorized casino 103 – Card club 1999 – Other
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 element contains a value not equal to one of the approved codes listed above. • The element contains a value but the institution type is not equal to Casino/Card club. • The element is not recorded and <OrganizationTypeID> contains code "1" (Casino/Card club).
Example:	<fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationSubtypeID>101</fc2:OrganizationSubtypeID> <fc2:OrganizationTypeID>1</fc2:OrganizationTypeID> </fc2:OrganizationClassificationTypeSubtype>

Element Name:	**OrganizationTypeID**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Institution type (code). This element identifies the institution type of the party.				
Attribute(s):	n/a				
Parent Element:	OrganizationClassificationTypeSubtype				
Element Restriction(s):	Required. This element must be recorded for the Reporting financial institution (30) and the Transaction location (34).				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party institution type by recording the appropriate code from the list below: **Code** / **Description** 1 – Casino/Card club 2 – Depository Institution 4 – Money Services Business (MSB) 5 – Securities/Futures 999 – Other				
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 element contains a value not equal to one of the approved codes listed above.				
Example:	<fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationTypeID>2</fc2:OrganizationTypeID> </fc2:OrganizationClassificationTypeSubtype>				

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

Description:	Gaming institution type other description (text). This element identifies the description of the other gaming institution type of the party.
Attribute(s):	n/a
Parent Element:	OrganizationClassificationTypeSubtype
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Reporting financial institution (30) or Transaction location (34), and the type of gaming institution is Other. NOTE: If the gaming institution type is not equal to Other, 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 <OrganizationSubtypeID> contains code "1999" (Other) and either of the following is true: o The element <OtherOrganizationSubTypeText> is not recorded o The element <OtherOrganizationSubTypeText> is recorded but without a value (i.e. the value is null)
Example:	<fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationSubtypeID>1999</fc2:OrganizationSubtypeID> <fc2:OrganizationTypeID>1</fc2:OrganizationTypeID> <fc2:OtherOrganizationSubTypeText>Other Casino Description</fc2:OtherOrganizationSubTypeText> </fc2:OrganizationClassificationTypeSubtype>

Element Name:	**OtherOrganizationTypeText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Institution type other description (text). This element identifies the description of the other institution type of the party.				
Attribute(s):	n/a				
Parent Element:	OrganizationClassificationTypeSubtype				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the Reporting financial institution (30) or Transaction location (34), and the type of institution is Other. NOTE: If the institution type is not equal to Other, 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 <OrganizationTypeID> contains code "999" (Other) and either of the following is true: o The element <OtherOrganizationTypeText> is not recorded o The element <OtherOrganizationTypeText> is recorded but without a value (i.e. the value is null)				
Example:	<fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationTypeID>999</fc2:OrganizationTypeID> <fc2:OtherOrganizationTypeText>Other Institution Description</fc2:OtherOrganizationTypeText> </fc2:OrganizationClassificationTypeSubtype>				

PartyOccupationBusiness Elements

Element Name:	**PartyOccupationBusiness**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Occupation or type of business (header). This is the container for information about the occupation or type of business of the party.				

	The following table describes all possible sub-elements for the PartyOccupationBusiness element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
PartyOccupationBusiness						●	●	●	●
NAICSCode						●	●	●	●
OccupationBusinessText						●	●	●	●

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the NAICS Code and/or the occupation type of business is known. NOTE: If the NAICS Code and the business/occupation are both unknown, do not record this element.
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 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 not associated with the Person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:PartyOccupationBusiness SeqNum="35"> <fc2:NAICSCode>6214</fc2:NAICSCode> <fc2:OccupationBusinessText>Outpatient Care Centers</fc2:OccupationBusinessText> </fc2:PartyOccupationBusiness>

Element Name:	**NAICSCode**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	NAICS Code (text). This element identifies the North American Industry Classification System (NAICS) code for the occupation or type of business of the party.				
Attribute(s):	n/a				
Parent Element:	PartyOccupationBusiness				
Element Restriction(s):	Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the NAICS Code is known.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 3-6 digit numeric entry Use the list of NAICS Codes authorized for use in the FinCEN CTR located on the BSA E-Filing Web Site (http://bsaefiling.fincen.treas.gov) or from the U.S. Census Bureau NAICS list.				
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:PartyOccupationBusiness SeqNum="35"> <fc2:NAICSCode>6214</fc2:NAICSCode> </fc2:PartyOccupationBusiness>				

Element Name:	**OccupationBusinessText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Occupation or type of business description (text). This element identifies the description of the occupation, profession, or type of business of the party.				

Attribute(s):	n/a
Parent Element:	PartyOccupationBusiness
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the occupation type of business is known.
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
Example:	<fc2:PartyOccupationBusiness SeqNum="35"> <fc2:OccupationBusinessText>Outpatient Care Centers</fc2:OccupationBusinessText> </fc2:PartyOccupationBusiness>

ElectronicAddress Elements

Element Name:	**ElectronicAddress**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Email address (header). This is the container for information about the email address of the party. The following table describes all possible sub-elements for the ElectronicAddress element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier					

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
ElectronicAddress						●	●	●	●
ElectronicAddressText						●	●	●	●

Attribute(s):	SeqNum
Parent Element:	Party
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the email address for the person is known. NOTE: If the email address is unknown, do not record this element.
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 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 not associated with the Person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:ElectronicAddress SeqNum="36"> <fc2:ElectronicAddressText>email123@fincen.gov</fc2:ElectronicAddressText> </fc2:ElectronicAddress>

Element Name:	**ElectronicAddressText**	**minOccurs:**	**0**	**maxOccurs:**	**1**
Description:	Email address (text). This element identifies the email address of the party.				
Attribute(s):					
Parent Element:	ElectronicAddress				

Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the email address for the person is known.
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-517 characters • Include all formatting, punctuation, and special characters in the e-mail address • An e-mail address must contain the "@" sign with a period in the following text, e.g. johndoe@business.com or richardroephd@college.edu.
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 value recorded for the element is not a valid email address format.
Example:	<fc2:ElectronicAddress SeqNum="36"> <fc2:ElectronicAddressText>email123@fincen.gov</fc2:ElectronicAddressText> </fc2:ElectronicAddress>

Account Elements

Element Name:	**Account**	**minOccurs:**	**0**	**maxOccurs:**	**198**
Description:	Account (header). This is the container for information about the account involved in the transaction(s) made by or for the party. The following table describes all possible sub-elements for the Account element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier				

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
Account						●	●	●	●
AccountNumberText						●	●	●	●
PartyAccountAssociation *						●	●	●	●

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. Record this element when: • The party type is associated with the Person involved in the transaction(s) (50, 17, 23, or 58) and the account number for the cash in or cash out for the person involved in the transaction(s) is known. NOTE: There should be no more than 99 occurrences of the Account element associated with cash in and no more than 99 occurrences of the Account element associated with cash out for each party (50, 17, 23, or 58) in the FinCEN CTR document.
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 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 not associated with the Person involved in the transaction(s) (50, 17, 23, or 58).
Example:	<fc2:Account SeqNum="37"> <fc2:AccountNumberText>1115478569</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="38">

Element Name:	Account	minOccurs:	0	maxOccurs:	198
	<fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation> </fc2:Account> <fc2:Account SeqNum="39"> <fc2:AccountNumberText>3365998541</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="40"> <fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation> </fc2:Account> <fc2:Account SeqNum="41"> <fc2:AccountNumberText>4857985691</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="42"> <fc2:PartyAccountAssociationTypeCode>9</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation> </fc2:Account>				

Element Name:	AccountNumberText	minOccurs:	0	maxOccurs:	1
Description:	Account number (text). This element identifies the account number for the account involved in the transaction(s) made by or for the party.				
Attribute(s):	n/a				
Parent Element:	Account				
Element Restriction(s):	Conditionally Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the account number for the cash in or cash out for the person involved in the transaction(s) is known. NOTE: If the account number is unknown, do not record the <Account> element.				
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 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 value recorded for the element is incorrectly formatted.				
Example:	<fc2:Account SeqNum="37"> <fc2:AccountNumberText>1115478569</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="38"> <fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation> </fc2:Account>				

Element Name:	PartyAccountAssociation	**See *PartyAccountAssociation* section for details.**

PartyAccountAssociation Elements

Element Name:	PartyAccountAssociation	minOccurs:	1	maxOccurs:	1
Description:	Account association type (header). This is the container for information about the amount type associated with the account for the party.				

	The following table describes all possible sub-elements for the PartyAccountAssociation element and the party type that each element can be recorded for: **Activity party type code definitions** 35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution 8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier

Element name	Activity party type code								
	35	37	30	8	34	50	17	23	58
PartyAccountAssociation						●	●	●	●
PartyAccountAssociationTypeCode						●	●	●	●

Attribute(s):	SeqNum
Parent Element:	Account
Element Restriction(s):	Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the account number for the cash in or cash out for the person involved in the transaction(s) is provided.
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 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:	<fc2:Account SeqNum="37"> <fc2:AccountNumberText>1115478569</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="38"> <fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation> </fc2:Account>

Element Name:	**PartyAccountAssociationTypeCode**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Account association type (code). This element declares that the amount associated with the account as either cash-in or cash-out for the party.				
Attribute(s):	SeqNum				
Parent Element:	PartyAccountAssociation				
Element Restriction(s):	Required. Record this element when: • The party type is associated with the person involved in the transaction(s) (50, 17, 23, or 58) and the account number for the cash in or cash out for the person involved in the transaction(s) is provided.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the party account association type by recording the appropriate code from the list below:				

Code	Description
8	Activity affected account – Cash in
9	Activity affected account – Cash out

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 one of the approved codes listed above.
Example:	<fc2:Account SeqNum="37"> <fc2:AccountNumberText>1115478569</fc2:AccountNumberText> <fc2:PartyAccountAssociation SeqNum="38"> <fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode> </fc2:PartyAccountAssociation>

Element Name:	PartyAccountAssociationTypeCode	minOccurs:	1	maxOccurs:	1
	</fc2:Account>				

CurrencyTransactionActivity Elements

The <CurrencyTransactionActivity> element is the container for information about the amount and type of transaction(s) associated with the FinCEN CTR. This element should directly follow the closing tag associated with the last <Party> element for the FinCEN CTR. Once all sub-elements related to the <CurrencyTransactionActivity> element are recorded, the batch file must include a closing tag for the element (e.g. </CurrencyTransactionActivity>). There must be one occurrence of this element for each FinCEN CTR <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:	CurrencyTransactionActivity	minOccurs:	1	maxOccurs:	1
Description:	Activity total amount and type (header). This is the container for information about the amount and type of transaction(s) associated with the FinCEN CTR activity. This element is parent to the following sub-elements: AggregateTransactionIndicator ArmoredCarServiceIndicator ATMIndicator MailDepositShipmentIndicator NightDepositIndicator SharedBranchingIndicator TotalCashInReceiveAmountText TotalCashOutAmountText TransactionDateText CurrencyTransactionActivityDetail * NOTE: The elements marked with an asterisk (*) in the table above contain sub-elements.				
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 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:	<fc2:CurrencyTransactionActivity SeqNum="39"> <fc2:AggregateTransactionIndicator>Y</fc2:AggregateTransactionIndicator> <fc2:ArmoredCarServiceIndicator>Y</fc2:ArmoredCarServiceIndicator> <fc2:ATMIndicator>Y</fc2:ATMIndicator> <fc2:MailDepositShipmentIndicator>Y</fc2:MailDepositShipmentIndicator> <fc2:NightDepositIndicator>Y</fc2:NightDepositIndicator> <fc2:SharedBranchingIndicator>Y</fc2:SharedBranchingIndicator> <fc2:TotalCashInReceiveAmountText>47000</fc2:TotalCashInReceiveAmountText> <fc2:TotalCashOutAmountText/> <fc2:TransactionDateText>20170115</fc2:TransactionDateText> <fc2:CurrencyTransactionActivityDetail SeqNum="40"> <fc2:CurrencyTransactionActivityDetailTypeCode>55</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>15000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText/> </fc2:CurrencyTransactionActivityDetail>				

Element Name:	CurrencyTransactionActivity	minOccurs:	1	maxOccurs:	1
	<fc2:CurrencyTransactionActivityDetail SeqNum="41"> <fc2:CurrencyTransactionActivityDetailTypeCode>46</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>15000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText/> </fc2:CurrencyTransactionActivityDetail> <fc2:CurrencyTransactionActivityDetail SeqNum="42"> <fc2:CurrencyTransactionActivityDetailTypeCode>23</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>17000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText/> </fc2:CurrencyTransactionActivityDetail> </fc2:CurrencyTransactionActivity>				

Element Name:	AggregateTransactionIndicator	minOccurs:	1	maxOccurs:	1
Description:	Aggregate transactions (indicator). This element declares that the financial institution did not identify any transactor(s) because the FinCEN CTR reports aggregated transactions all below the reporting requirement with at least one transaction involving a teller. "Aggregated transactions" is not the same as "Multiple transactions," which can involve transactions that are above the reporting requirement where a transactor is known and may involve transactions none of which involved a teller.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate aggregate transactions). • null (if not applicable).				
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 the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator> • The FinCEN CTR includes a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and AggregateTransactionIndicator contains "Y".				
Example:	<fc2:AggregateTransactionIndicator>Y</fc2:AggregateTransactionIndicator>				

Element Name:	ArmoredCarServiceIndicator	minOccurs:	1	maxOccurs:	1
Description:	Armored car (FI contract) (indicator). This element declares that a reported transaction involved a pick-up or delivery of currency by an armored car service under contract to the financial institution(s) where transactions take place (i.e. transaction location) or the filing institution.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements:				

	• Y (to indicate involvement of an armored car service). • null (if not applicable).
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 the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator>
Example:	<fc2:ArmoredCarServiceIndicator>Y</fc2:ArmoredCarServiceIndicator>

Element Name:	**ATMIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	ATM (indicator). This element declares that a reported transaction occurred at an automated teller machine (ATM).				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate involvement of an ATM). • null (if not applicable).				
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 the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator>				
Example:	<fc2:ATMIndicator>Y</fc2:ATMIndicator>				

Element Name:	**MailDepositShipmentIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Mail deposit or shipment (indicator). This element declares that a reported transaction was made by mail deposit or shipment.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate involvement of a mail deposit or shipment). • null (if not applicable).				

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 the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator>
Example:	<fc2:MailDepositShipmentIndicator>Y</fc2:MailDepositShipmentIndicator>

Element Name:	**NightDepositIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Night deposit (indicator). This element declares that a reported transaction involved a night deposit of cash.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate involvement of a night deposit). • null (if not applicable).				
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 the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator>				
Example:	<fc2:NightDepositIndicator>Y</fc2:NightDepositIndicator>				

Element Name:	**SharedBranchingIndicator**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Shared branching (indicator). This element declares that the transaction was conducted on behalf of or at a location of another financial institution that is a member of a co-operative network.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Y (to indicate shared branching). • null (if not applicable).				
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.				

Element Name:	SharedBranchingIndicator	minOccurs:	1	maxOccurs:	1
	• The element contains a value not equal to "Y" or the element is null. The batch submission will be accepted with warning if any of the following conditions are true: • The FinCEN CTR does not include a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58), and the following elements associated with the transaction circumstances contain a value equal to null: o <ArmoredCarServiceIndicator> o <ATMIndicator> o <MailDepositShipmentIndicator> o <NightDepositIndicator> o <AggregateTransactionIndicator> o <SharedBranchingIndicator>				
Example:	<fc2:SharedBranchingIndicator>Y</fc2:SharedBranchingIndicator>				

Element Name:	TotalCashInReceiveAmountText	minOccurs:	1	maxOccurs:	1
Description:	Total cash in amount (text). This element identifies the total cash in amount involved in the transaction(s) if that amount is greater than $10,000. NOTE: The amount can be less than or equal to $10,000 in a corrected CTR that is being filed to correct the amount reported in a previous CTR.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
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. • null (if there is no cash-in amount or the cash-in amount is less than $10,000). • The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y"				
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 batch submission will be accepted with warning if any of the following conditions are true: • The value recorded for the element contains non-numeric characters. • The value recorded for the element contains an amount less than or equal to $10,000 when the CTR is filed as an initial report or as a FinCEN-directed backfiling. • Total cash in and total cash out do not contain an amount. • The element is recorded but without a value (i.e. the value is null) and the <IndividualEntityCashInAmountText> contains a value for one or more <Party> elements associated with the Person involved in the transaction(s) and/or the Transaction location. • The sum of all subtotal cash in amounts does not equal the total cash in amount recorded.				
Example:	<fc2:TotalCashInReceiveAmountText>47000</fc2:TotalCashInReceiveAmountText>				

Element Name:	TotalCashOutAmountText	minOccurs:	1	maxOccurs:	1
Description:	Total cash out amount (text). This element identifies the total cash out amount involved in the transaction or aggregated transactions if that amount is greater than $10,000. NOTE: The amount can be less than or equal to $10,000 in a corrected CTR that is being filed to correct the amount reported in a previous CTR.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded.				
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. • null (if there is no cash-out amount or the cash-out amount is less than $10,000).				

	• The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y"
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 batch submission will be accepted with warning if any of the following conditions are true: • The value recorded for the element contains non-numeric characters. • The value recorded for the element contains an amount less than or equal to $10,000 when the CTR is filed as an initial report or as a FinCEN-directed backfiling. • Total cash in and total cash out do not contain an amount. • The element is recorded but without a value (i.e. the value is null) and the <IndividualEntityCashOutAmountText> contains a value for one or more <Party> elements associated with the Person involved in the transaction(s) and/or the Transaction location. • The sum of all subtotal cash out amounts does not equal the total cash out amount recorded.
Example:	<fc2:TotalCashOutAmountText>55000</fc2:TotalCashOutAmountText>

Element Name:	**TransactionDateText**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Transaction date (text). This element identifies the date in which the transaction(s) associated with the FinCEN CTR take place.				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivity				
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 in the required 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 date filed. • The value recorded for the element is a date prior to January 1, 1950.				
Example:	<fc2:TransactionDateText>20170115</fc2:TransactionDateText>				

Element Name:	**CurrencyTransactionActivityDetail**	**See *CurrencyTransactionActivityDetail* below for details.**

CurrencyTransactionActivityDetail Elements

The <CurrencyTransactionActivityDetail> element is the container for cash-in/out amount details (including foreign cash transactions amounts) associated with the FinCEN CTR. This element must directly follow the <TransactionDateText> element for the FinCEN CTR. Once all sub-elements related to the <CurrencyTransactionActivityDetail> element are recorded, the batch file must include a closing tag for the element (e.g. </CurrencyTransactionActivityDetail>). There must be at least one (but no more than 219) occurrence of this element for each FinCEN CTR <Activity> element recorded in the batch (see Element Restriction(s) below for clarification.

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:	**CurrencyTransactionActivityDetail**	**minOccurs:**	**1**	**maxOccurs:**	**219**
Description:	Activity subtotal amount and type (header). This is the container for cash-in/out amount details (including foreign cash transactions amounts) associated with the FinCEN CTR activity. This element is parent to the following sub-elements:				

Element Name:	CurrencyTransactionActivityDetail	minOccurs:	1	maxOccurs:	219
	CurrencyTransactionActivityDetailTypeCode DetailTransactionAmountText OtherCurrencyTransactionActivityDetailText OtherForeignCurrencyCountryText				
Attribute(s):	SeqNum				
Parent Element:	CurrencyTransactionActivity				
Element Restriction(s):	Required. This element must be recorded. NOTE: No more than one occurrence of each code (21 total, not including foreign currency in/out codes) may be recorded for each FinCEN CTR document. Foreign currency in and Foreign currency out may be recorded up to 99 times each for a single FinCEN CTR document.				
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 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:	<fc2:CurrencyTransactionActivityDetail SeqNum="42"> <fc2:CurrencyTransactionActivityDetailTypeCode>23</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>17000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText/> </fc2:CurrencyTransactionActivityDetail> <fc2:CurrencyTransactionActivityDetail SeqNum="43"> <fc2:CurrencyTransactionActivityDetailTypeCode>54</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>20000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText>MX</fc2:OtherForeignCurrencyCountryText> </fc2:CurrencyTransactionActivityDetail>				

Element Name:	CurrencyTransactionActivityDetailTypeCode	minOccurs:	1	maxOccurs:	1
Description:	Activity subtotal amount type (code). This element identifies the type of currency transaction activity (e.g. Deposit(s), Withdrawal(s), Foreign currency in, etc.) for the subtotal cash-in/out amount involved in the FinCEN CTR activity transaction(s).				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivityDetail				
Element Restriction(s):	Required. This element must be recorded within the following parameters: • No more than one occurrence of each code (other than the foreign currency in/out codes) may be recorded for each FinCEN CTR document. • No more than 99 occurrences of the foreign currency in code may be recorded for each FinCEN CTR document. • No more than 99 occurrences of the foreign currency out code may be recorded for each FinCEN CTR document.				
Value Restriction(s):	The value provided must adhere to the following requirements: • Identify the currency transaction activity type by recording the appropriate code from the lists below:				

Code	Description (Cash In)
55	Deposit(s)
46	Payment(s)
23	Currency received from funds transfer(s) out
12	Purchase of negotiable instrument(s)
14	Currency exchange(s) in
49	Currency to prepaid access

Element Name:	CurrencyTransactionActivityDetailTypeCode	minOccurs:	1	maxOccurs:	1

18	Purchase(s) of casino chips, tokens, and other gaming instruments
21	Currency wager(s) including money plays
25	Bills inserted into gaming devices
997	Other cash in
53	Foreign currency in

Code	Description (Cash Out)
56	Withdrawal(s)
30	Advance(s) on credit including markers
32	Currency paid from funds transfer(s) in
13	Negotiable instrument(s) cashed
15	Currency exchange(s) out
48	Currency from prepaid access
28	Redemption(s) of casino chips, tokens, TITO tickets, and other gaming instruments
31	Payment(s) on wager(s) (including race book, and OTB or sports pool)
33	Travel and complimentary expenses and gaming incentives
34	Payment for tournament, contest or other promotions
998	Other cash out
54	Foreign currency out

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 one of the approved codes listed above.
- The element is recorded but without a value (i.e. the value is null)

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

- More than one occurrence of the same transaction type code (not including foreign currency in/out codes) is recorded for the FinCEN CTR.
- More than 99 occurrences of the foreign currency in code is recorded for the FinCEN CTR.
- More than 99 occurrences of the foreign currency out code is recorded for the FinCEN CTR.

Example:

```
<fc2:CurrencyTransactionActivityDetail SeqNum="43">
        <fc2:CurrencyTransactionActivityDetailTypeCode>54</fc2:CurrencyTransactionActivityDetailTypeCode>
        <fc2:DetailTransactionAmountText>20000</fc2:DetailTransactionAmountText>
        <fc2:OtherCurrencyTransactionActivityDetailText/>
        <fc2:OtherForeignCurrencyCountryText>MX</fc2:OtherForeignCurrencyCountryText>
</fc2:CurrencyTransactionActivityDetail>
```

Element Name:	DetailTransactionAmountText	minOccurs:	1	maxOccurs:	1

Description: Activity subtotal amount (text). This element identifies the subtotal amount associated with the type of currency transaction activity (e.g. Deposit(s), Withdrawal(s), Foreign currency in, etc.) involved in the FinCEN CTR activity transaction(s).

Attribute(s): n/a

Parent Element: CurrencyTransactionActivityDetail

Element Restriction(s): Required. This element must be recorded.

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 with the exception of amounts for currency transaction type codes "53" (Foreign currency in) and "54" (Foreign currency out) that must be denominated in the foreign currency amount.
- The value cannot be equal to zero when <InitialReportIndicater> or <FinCENDirectBackFileIndicator> contain "Y"

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 batch submission will be accepted with warning if any of the following conditions are true: • The value recorded for the element contains non-numeric characters.
Example:	<fc2:CurrencyTransactionActivityDetail SeqNum="43"> <fc2:CurrencyTransactionActivityDetailTypeCode>54</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>20000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/> <fc2:OtherForeignCurrencyCountryText>MX</fc2:OtherForeignCurrencyCountryText> </fc2:CurrencyTransactionActivityDetail>

Element Name:	**OtherCurrencyTransactionActivityDetailText**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Activity subtotal amount type other description (text). This element identifies a brief description of the other type of currency transaction activity involved in the FinCEN CTR activity transaction(s).				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivityDetail				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 1-50 characters if <CurrencyTransactionActivityDetailTypeCode> is "997" (Other cash in) or "998" (Other cash out) • null (if <CurrencyTransactionActivityDetailTypeCode> is not "997" or "998")				
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 batch submission will be accepted with warning if any of the following conditions are true: • The element is recorded but without a value (i.e. the value is null) and <CurrencyTransactionActivityDetailTypeCode> is "997" (Other cash in) or "998" (Other cash out)				
Example:	<fc2:CurrencyTransactionActivityDetail SeqNum="40"> <fc2:CurrencyTransactionActivityDetailTypeCode>998</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>15000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText>Description</fc2:OtherCurrencyTransactionActivityDetailText> <fc2:OtherForeignCurrencyCountryText/> </fc2:CurrencyTransactionActivityDetail>				

Element Name:	**OtherForeignCurrencyCountryText**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Description:	Activity foreign subtotal amount country of origin (code). This element identifies the country that issued the foreign currency involved in the FinCEN CTR activity transaction(s).				
Attribute(s):	n/a				
Parent Element:	CurrencyTransactionActivityDetail				
Element Restriction(s):	Required. This element must be recorded.				
Value Restriction(s):	The value provided must adhere to the following requirements: • 2-character code if <CurrencyTransactionActivityDetailTypeCode> is "53" (Foreign currency in) or "54" (Foreign currency out) • null (if <CurrencyTransactionActivityDetailTypeCode> is not "53" or "54")				
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 batch submission will be accepted with warning if any of the following conditions are true: • The element is recorded but without a value (i.e. the value is null) and <CurrencyTransactionActivityDetailTypeCode> is "53" (Foreign currency in) or "54" (Foreign currency out). • The value recorded is not a valid country code.				
Example:	<fc2:CurrencyTransactionActivityDetail SeqNum="40"> <fc2:CurrencyTransactionActivityDetailTypeCode>53</fc2:CurrencyTransactionActivityDetailTypeCode> <fc2:DetailTransactionAmountText>25000</fc2:DetailTransactionAmountText> <fc2:OtherCurrencyTransactionActivityDetailText/ <fc2:OtherForeignCurrencyCountryText>CA</fc2:OtherForeignCurrencyCountryText>				

Element Name:	OtherForeignCurrencyCountryText	minOccurs:	1	maxOccurs:	1
	</fc2:CurrencyTransactionActivityDetail>				

3.4. Party Elements by Party Type

The <Party> element is comprised of various elements and sub-elements that apply to specific party types (i.e. Transmitter, Reporting financial institution, etc.). The chart below describes at a high level the party elements that apply to each party type.

Activity party type code definitions

35 = Transmitter | 37 = Transmitter Contact | 30 = Reporting financial institution
8 = Contact for assistance | 34 = Transaction location | 50 = Person conducting transaction on own behalf | 17 = Person conducting transaction for another | 23 = Person on whose behalf this transaction was conducted | 58 = Common carrier

Party element name	Max Occurs	Activity party type code								
		35	37	30	8	34	50	17	23	58
<ActivityPartyTypeCode/>	1	●	●	●	●	●	●	●	●	●
<BirthDateUnknownIndicator/>	1						●	●	●	●
<EFilingCoverageBeginningDateText/>	1	●	●							
<EFilingCoverageEndDateText/>	1	●	●							
<FemaleGenderIndicator/>	1						●	●	●	●
<IndividualBirthDateText/>	1						●	●	●	●
<IndividualEntityCashInAmountText/>	1					●	●	●	●	●
<IndividualEntityCashOutAmountText/>	1					●	●	●	●	●
<MaleGenderIndicator/>	1						●	●	●	●
<MultipleTransactionsPersonsIndividualsIndicator/>	1						●	●	●	●
<PartyAsEntityOrganizationIndicator/>	1						●		●	●
<PrimaryRegulatorTypeCode/>	1			●		●				
<UnknownGenderIndicator/>	1						●	●	●	●
<PartyName SeqNum="">	2	●	●	●	●	●	●	●	●	●
<EntityLastNameUnknownIndicator/>	1						●	●	●	●
<FirstNameUnknownIndicator/>	1						●	●	●	●
<PartyNameTypeCode/>	1	●	●	●	●	●	●	●	●	●
<RawEntityIndividualLastName/>	1						●	●	●	●
<RawIndividualFirstName/>	1						●	●	●	●
<RawIndividualMiddleName/>	1						●	●	●	●
<RawIndividualNameSuffixText/>	1						●	●	●	●
<RawPartyFullName/>	1	●	●	●	●	●				
</PartyName>	-	●	●	●	●	●	●	●	●	●
<Address SeqNum="">	1	●		●		●	●	●	●	●
<CityUnknownIndicator/>	1						●	●	●	●
<CountryCodeUnknownIndicator/>	1						●	●	●	●
<RawCityText/>	1	●		●		●	●	●	●	●
<RawCountryCodeText/>	1	●		●		●	●	●	●	●
<RawStateCodeText/>	1	●		●		●	●	●	●	●
<RawStreetAddress1Text/>	1	●		●		●	●	●	●	●
<RawZIPCode/>	1	●		●		●	●	●	●	●
<StateCodeUnknownIndicator/>	1						●	●	●	●
<StreetAddressUnknownIndicator/>	1						●	●	●	●
<ZIPCodeUnknownIndicator/>	1						●	●	●	●
</Address>	-	●		●		●	●	●	●	●
<PhoneNumber SeqNum="">	1	●			●		●	●	●	●
<PhoneNumberExtensionText/>	1				●		●	●	●	●
<PhoneNumberText/>	1	●			●		●	●	●	●
</PhoneNumber>	-	●			●		●	●	●	●
<PartyIdentification SeqNum="">	2	●		●		●	●	●	●	●
<IdentificationPresentUnknownIndicator/>	1						●	●	●	●

Party element name	Max Occurs	Activity party type code								
		35	37	30	8	34	50	17	23	58
<OtherIssuerCountryText/>	1						●	●	●	●
<OtherIssuerStateText/>	1						●	●	●	●
<OtherPartyIdentificationTypeText/>	1						●	●	●	●
<PartyIdentificationNumberText/>	1	●		●		●	●	●	●	●
<PartyIdentificationTypeCode/>	1	●		●		●	●	●	●	●
<TINUnknownIndicator/>	1					●	●	●	●	●
</PartyIdentification>	-	●		●		●	●	●	●	●
<OrganizationClassificationTypeSubtype SeqNum="">	1			●		●				
<OrganizationSubtypeID/>	1			●		●				
<OrganizationTypeID/>	1			●		●				
<OtherOrganizationSubTypeText/>	1			●		●				
<OtherOrganizationTypeText/>	1			●		●				
</OrganizationClassificationTypeSubtype>	-			●		●				
<PartyOccupationBusiness SeqNum="">	1						●	●	●	●
<NAICSCode/>	1						●	●	●	●
<OccupationBusinessText/>	1						●	●	●	●
</PartyOccupationBusiness>	-						●	●	●	●
<ElectronicAddress SeqNum="">	1						●	●	●	●
<ElectronicAddressText/>	1						●	●	●	●
</ElectronicAddress>	-						●	●	●	●
<Account SeqNum="">	198						●	●	●	●
<AccountNumberText/>	1						●	●	●	●
<PartyAccountAssociation SeqNum="">	1						●	●	●	●
<PartyAccountAssociationTypeCode/>	1						●	●	●	●
</PartyAccountAssociation>	-						●	●	●	●
</Account>	-						●	●	●	●

Transmitter Party Requirements

Each FinCEN CTR 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**

Sample:

```
<fc2:Party SeqNum="3">
    <fc2:ActivityPartyTypeCode>35</fc2:ActivityPartyTypeCode>
    <fc2:EFilingCoverageBeginningDateText>20170101</fc2:EFilingCoverageBeginningDateText>
    <fc2:EFilingCoverageEndDateText>20170131</fc2:EFilingCoverageEndDateText>
    <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 CTR 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**
Sample:	<fc2:Party SeqNum="9"> <fc2:ActivityPartyTypeCode>37</fc2:ActivityPartyTypeCode> <fc2:EFilingCoverageBeginningDateText>20170101</fc2:EFilingCoverageBeginningDateText> <fc2:EFilingCoverageEndDateText>20170131</fc2:EFilingCoverageEndDateText> <fc2:PartyName SeqNum="10"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Transmitter Contact Name</fc2:RawPartyFullName> </fc2:PartyName> </fc2:Party>				
Notes:	The <EfilingCoverageBeginningDateText> and <EfilingCoverageEndDateText> elements recorded for this party are recorded for the transmitter party as well. The values provided for each should match the values provided for the Transmitter.				

Reporting Financial Institution Party Requirements

Each FinCEN CTR in the batch file must contain one <Party> element associated with the filing institution, such as a reporting financial institution or a holding or other parent company filling for its subsidiaries. To identify a party as the filing institution, the <ActivityPartyTypeCode> element associated with the party must contain the value "30" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	**Reporting Financial Institution**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Sample:	<fc2:Party SeqNum="11"> <fc2:ActivityPartyTypeCode>30</fc2:ActivityPartyTypeCode> <fc2:PrimaryRegulatorTypeCode>9</fc2:PrimaryRegulatorTypeCode> <fc2:PartyName SeqNum="12"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Filing Institution Legal Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:PartyName SeqNum="13"> <fc2:PartyNameTypeCode>DBA</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Filing Institution Alternate DBA Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:Address SeqNum="14"> <fc2:RawCityText>Vienna</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>456 Address Way</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>554789985</fc2:RawZIPCode> </fc2:Address> <fc2:PartyIdentification SeqNum="15"> <fc2:PartyIdentificationNumberText>554785215</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification> <fc2:PartyIdentification SeqNum="16"> <fc2:PartyIdentificationNumberText>15478564</fc2:PartyIdentificationNumberText>				

	<fc2:PartyIdentificationTypeCode>10</fc2:PartyIdentificationTypeCode> </fc2:PartyIdentification> <fc2:OrganizationClassificationTypeSubtype SeqNum="17"> <fc2:OrganizationTypeID>2</fc2:OrganizationTypeID> </fc2:OrganizationClassificationTypeSubtype> </fc2:Party>
Notes:	Two occurrences of the <PartyIdentification> element must be recorded for the filing institution party type (as displayed in the sample above) in order to identify the institution's Employer Identification Number (EIN, type code "2") and institution identification number (e.g. CRD, code "10").

Contact for Assistance Party Requirements

Each FinCEN CTR in the batch file must contain one <Party> element associated with the report contact office (i.e. the administrative office that should be contacted to obtain additional information about the FinCEN CTR). To identify a party as the report contact office, the <ActivityPartyTypeCode> element associated with the party must contain the value "8" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	**Contact for assistance**	**minOccurs:**	**1**	**maxOccurs:**	**1**
Sample:	<fc2:Party SeqNum="18"> <fc2:ActivityPartyTypeCode>8</fc2:ActivityPartyTypeCode> <fc2:PartyName SeqNum="19"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Contact Office Legal Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:PhoneNumber SeqNum="20"> <fc2:PhoneNumberExtensionText>2210</fc2:PhoneNumberExtensionText> <fc2:PhoneNumberText>7039874589</fc2:PhoneNumberText> </fc2:PhoneNumber> </fc2:Party>				
Notes:					

Transaction Location Party Requirements

Each FinCEN CTR in the batch file must contain at least one (but no more than 999) <Party> element associated with the location where the FinCEN CTR activity transaction(s) occurred (note: the location may be owned or operated by the reporting financial institution required to file the FinCEN CTR or by another financial institution involved in the transaction(s) through a shared branching or other contractual agreement). To identify a party as the transaction location, the <ActivityPartyTypeCode> element associated with the party must contain the value "34" and only the elements that apply to this party type should be recorded (see sample below).

Party Type	**Transaction location**	**minOccurs:**	**1**	**maxOccurs:**	**999**
Sample:	<fc2:Party SeqNum="21"> <fc2:ActivityPartyTypeCode>34</fc2:ActivityPartyTypeCode> <fc2:IndividualEntityCashInAmountText>15000</fc2:IndividualEntityCashInAmountText> <fc2:IndividualEntityCashOutAmountText/> <fc2:PrimaryRegulatorTypeCode>9</fc2:PrimaryRegulatorTypeCode> <fc2:PartyName SeqNum="22"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Transaction Location Legal Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:PartyName SeqNum="23"> <fc2:PartyNameTypeCode>DBA</fc2:PartyNameTypeCode> <fc2:RawPartyFullName>Location Alternate DBA Name</fc2:RawPartyFullName> </fc2:PartyName> <fc2:Address SeqNum="24"> <fc2:RawCityText>Vienna</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:RawStreetAddress1Text>789 Address Court</fc2:RawStreetAddress1Text> <fc2:RawZIPCode>55478</fc2:RawZIPCode> </fc2:Address> <fc2:PartyIdentification SeqNum="25"> <fc2:PartyIdentificationNumberText>145878965</fc2:PartyIdentificationNumberText>				

	<fc2:PartyIdentificationTypeCode>2</fc2:PartyIdentificationTypeCode> <fc2:TINUnknownIndicator/> </fc2:PartyIdentification> <fc2:PartyIdentification SeqNum="26"> <fc2:PartyIdentificationNumberText>45899856</fc2:PartyIdentificationNumberText> <fc2:PartyIdentificationTypeCode>11</fc2:PartyIdentificationTypeCode> <fc2:TINUnknownIndicator/> </fc2:PartyIdentification> <fc2:OrganizationClassificationTypeSubtype SeqNum="27"> <fc2:OrganizationSubtypeID>1999</fc2:OrganizationSubtypeID> <fc2:OrganizationTypeID>1</fc2:OrganizationTypeID> <fc2:OtherOrganizationSubTypeText>Other casino</fc2:OtherOrganizationSubTypeText> </fc2:OrganizationClassificationTypeSubtype> </fc2:Party>
Notes:	Two occurrences of the <PartyIdentification> element must be recorded for the transaction location party type (as displayed in the sample above) in order to identify the institution's Employer Identification Number (EIN, type code "2") and institution identification number (e.g. IARD, type code "11").

Person Involved in the Transaction(s) Party Requirements

Each FinCEN CTR in the batch file must contain at least one (but no more than 999) <Party> element associated with the person (individual or entity) involved in the transaction(s). There are four (4) types of persons that may be recorded under this party category:

- Person conducting transaction on own behalf (ActivityPartyTypeCode = 50)
- Person conducting transaction for another (ActivityPartyTypeCode = 17)
- Person on whose behalf this transaction was conducted (ActivityPartyTypeCode = 23)
- Common carrier (ActivityPartyTypeCode = 58)

Please refer to Section 2.1, File Organization, for the minimum reporting requirements when recording the person(s) involved. Only the elements that apply to this party type should be recorded (see sample below).

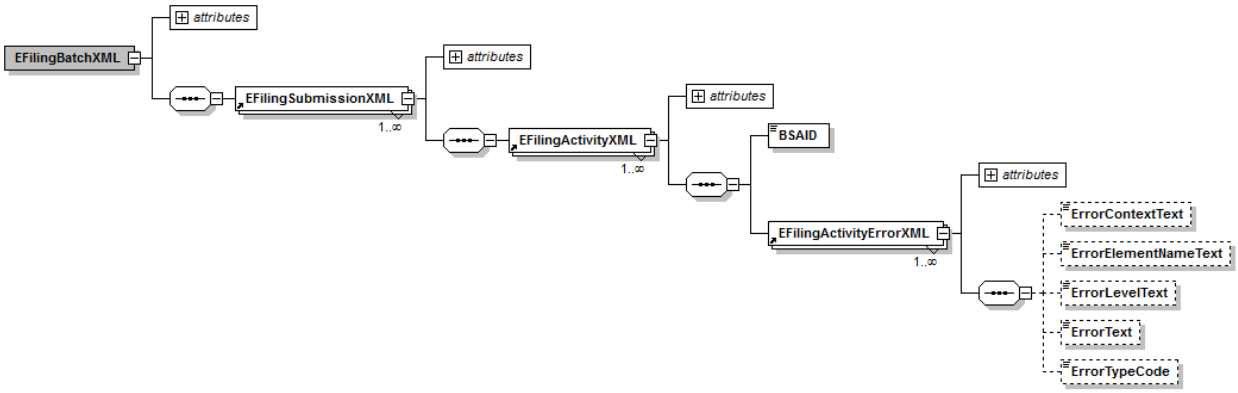
Party Type	**Person involved in the transaction(s)**	**minOccurs:**	**1**	**maxOccurs:**	**999**
Sample:	<fc2:Party SeqNum="28"> <fc2:ActivityPartyTypeCode>50</fc2:ActivityPartyTypeCode> <fc2:FemaleGenderIndicator>Y</fc2:FemaleGenderIndicator> <fc2:IndividualBirthDateText>19750120</fc2:IndividualBirthDateText> <fc2:IndividualEntityCashInAmountText>20000</fc2:IndividualEntityCashInAmountText> <fc2:MultipleTransactionsPersonsIndividualsIndicator>Y</fc2:MultipleTransactionsPersonsIndividualsIndicator> <fc2:PartyName SeqNum="29"> <fc2:PartyNameTypeCode>L</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>Doe</fc2:RawEntityIndividualLastName> <fc2:RawIndividualFirstName>John</fc2:RawIndividualFirstName> <fc2:RawIndividualMiddleName>Johnson</fc2:RawIndividualMiddleName> <fc2:RawIndividualNameSuffixText>Jr.</fc2:RawIndividualNameSuffixText> </fc2:PartyName> <fc2:PartyName SeqNum="30"> <fc2:PartyNameTypeCode>AKA</fc2:PartyNameTypeCode> <fc2:RawEntityIndividualLastName>JJ</fc2:RawEntityIndividualLastName> </fc2:PartyName> <fc2:Address SeqNum="31"> <fc2:RawCityText>Vienna</fc2:RawCityText> <fc2:RawCountryCodeText>US</fc2:RawCountryCodeText> <fc2:RawStateCodeText>VA</fc2:RawStateCodeText> <fc2:StreetAddressUnknownIndicator>Y</fc2:StreetAddressUnknownIndicator> <fc2:ZIPCodeUnknownIndicator>Y</fc2:ZIPCodeUnknownIndicator> </fc2:Address> <fc2:PhoneNumber SeqNum="32"> <fc2:PhoneNumberText>1458987456</fc2:PhoneNumberText> </fc2:PhoneNumber> <fc2:PartyIdentification SeqNum="33"> <fc2:TINUnknownIndicator>Y</fc2:TINUnknownIndicator> </fc2:PartyIdentification> <fc2:PartyIdentification SeqNum="34"> <fc2:OtherIssuerCountryText>US</fc2:OtherIssuerCountryText>				

<table>
<tr><td></td><td>
<pre>
<fc2:OtherIssuerStateText>TX</fc2:OtherIssuerStateText>
<fc2:PartyIdentificationNumberText>44589774512</fc2:PartyIdentificationNumberText>
<fc2:PartyIdentificationTypeCode>5</fc2:PartyIdentificationTypeCode>
</fc2:PartyIdentification>
<fc2:PartyOccupationBusiness SeqNum="35">
<fc2:NAICSCode>6214</fc2:NAICSCode>
<fc2:OccupationBusinessText>Outpatient Care Centers</fc2:OccupationBusinessText>
</fc2:PartyOccupationBusiness>
<fc2:ElectronicAddress SeqNum="36">
<fc2:ElectronicAddressText>email123@fincen.gov</fc2:ElectronicAddressText>
</fc2:ElectronicAddress>
<fc2:Account SeqNum="37">
<fc2:AccountNumberText>1115478569</fc2:AccountNumberText>
<fc2:PartyAccountAssociation SeqNum="38">
<fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode>
</fc2:PartyAccountAssociation>
</fc2:Account>
<fc2:Account SeqNum="39">
<fc2:AccountNumberText>3365998541</fc2:AccountNumberText>
<fc2:PartyAccountAssociation SeqNum="40">
<fc2:PartyAccountAssociationTypeCode>8</fc2:PartyAccountAssociationTypeCode>
</fc2:PartyAccountAssociation>
</fc2:Account>
<fc2:Account SeqNum="41">
<fc2:AccountNumberText>4857985691</fc2:AccountNumberText>
<fc2:PartyAccountAssociation SeqNum="42">
<fc2:PartyAccountAssociationTypeCode>9</fc2:PartyAccountAssociationTypeCode>
</fc2:PartyAccountAssociation>
</fc2:Account>
</fc2:Party>
</pre>
</td></tr>
<tr><td>Notes:</td><td>Two occurrences of the <PartyIdentification> element must be recorded for the person involved party type (as displayed in the sample above) in order to identify the person's taxpayer identification number (e.g. EIN (2), SSN/ITIN (1), Foreign (9)), or to declare that the person's TIN is unknown, and form of identification (e.g. Driver's license/State ID (5), Passport, etc.).</td></tr>
</table>

4. FinCEN CTR XML Acknowledgement Format

The CTR 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 CTR <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-elements: 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[218]/Address[232]/ RawZIPCode</ErrorContextText> <ErrorElementNameText>RawZIPCode</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The value recorded contains non-numeric characters or is in an invalid format and the country is US.</ErrorText> <ErrorTypeCode>F18</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]/Party[577]/PartyIdentification[608]/ PartyIdentificationNumberText</ErrorContextText> <ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The element contains an invalid number string.</ErrorText> <ErrorTypeCode>C57</ErrorTypeCode> </EFilingActivityErrorXML> <EFilingActivityErrorXML SeqNum="2"> <ErrorContextText>EFilingBatchXML/Activity[3]</ErrorContextText> <ErrorElementNameText>Activity</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The sum of all subtotal cash out amounts does not equal the total cash out amount recorded.</ErrorText> <ErrorTypeCode>D29</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 CTR <Activity> elements recorded in the associated batch submission. This element is parent to the following sub-elements: 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 CTR <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 CTR <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 CTR 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 CTR 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 CTR activity in the batch. If there are no errors identified for the FinCEN CTR 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]/Party[577]/PartyIdentification[608]/PartyIdentificationNumberText</ErrorContextText> <ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The element contains an invalid number string.</ErrorText> <ErrorTypeCode>C57</ErrorTypeCode> </EFilingActivityErrorXML> <EFilingActivityErrorXML SeqNum="2"> <ErrorContextText>EFilingBatchXML/Activity[3]</ErrorContextText> <ErrorElementNameText>Activity</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The sum of all subtotal cash out amounts does not equal the total cash out amount recorded.</ErrorText> <ErrorTypeCode>D29</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 and its parent element(s) (beginning with 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 CTR 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[12]/Party[577]/PartyIdentification[608]/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 CTR 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>PartyIdentificationNumberText</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 CTR 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 CTR 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 contains an invalid number string.</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 CTR 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>C57</ErrorTypeCode>				

4.2. Acknowledgement XML Example

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

File type	FinCEN CTRX Batch Acknowledgement XML (Sample)
Sample:	<?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[218]/Address[232]/ RawZIPCode</ErrorContextText> <ErrorElementNameText>RawZIPCode</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The value recorded contains non-numeric characters or is in an invalid format and the country is US.</ErrorText> <ErrorTypeCode>F18</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]/Party[577]/PartyIdentification[608]/ PartyIdentificationNumberText</ErrorContextText> <ErrorElementNameText>PartyIdentificationNumberText</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The element contains an invalid number string.</ErrorText> <ErrorTypeCode>C57</ErrorTypeCode> </EFilingActivityErrorXML> <EFilingActivityErrorXML SeqNum="2"> <ErrorContextText>EFilingBatchXML/Activity[3]</ErrorContextText> <ErrorElementNameText>Activity</ErrorElementNameText> <ErrorLevelText>WARN</ErrorLevelText> <ErrorText>The sum of all subtotal cash out amounts does not equal the total cash out amount recorded.</ErrorText> <ErrorTypeCode>D29</ErrorTypeCode> </EFilingActivityErrorXML> </EFilingActivityXML> </EFilingSubmissionXML> </EFilingBatchXML>
Notes:	The sample above consists of three (3) FinCEN CTR activities based on the original FinCEN CTR batch submission: • Each FinCEN CTR from the original batch submission is associated with a <EFilingActivityXML> element • Each FinCEN CTR receives a unique BSA Identifier (BSA ID) • FinCEN CTR (BSA ID: 31000000000001) contains one error (ErrorTypeCode=F18) • FinCEN CTR (BSA ID: 31000000000002) contains no errors • FinCEN CTR (BSA ID: 31000000000003) contains two errors (ErrorTypeCode=C57, D29)

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.

Primary

Batch acceptance with warning(s) classified as primary data errors

These errors violate electronic filing requirements or report instructions and so degrade FinCEN CTR data quality that they must be corrected (along with warning errors) as a correction/amendment.

Warning

Batch acceptance with warning(s) classified as secondary data errors.

These errors that violate electronic filing requirements or report instructions but have a lesser impact on FinCEN CTR data quality.

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
Batch Errors *These errors can occur throughout the batch file*				
A0	The XML declaration/prolog is not recorded with the required values or it is not recorded on the first line of the batch file.	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
A9	The reported sum of the total amount of DetailTransactionAmountText elements in the batch does not match the actual sum.	Fatal	Misc.	Not Applicable

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
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
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 value is missing or invalid.	Fatal	Misc.	Not Applicable
A23	A cash in amount is reported for the party but the total cash in is null.	Warning	Misc.	Not Applicable
A24	A cash out amount is reported for the party but the total cash out is null.	Warning	Misc.	Not Applicable
F60	The namespace prefix for the element is invalid.	Fatal	Misc.	Not Applicable
Document Errors *These errors occur at the FinCEN CTR document level*				
B1	The type of filing is not specified.	Fatal	ActivityAssociation CorrectsAmendsPriorReportIndicator FinCENDirectBackFileIndicator InitialReportIndicator	01(a-c). Type of filing 01b. Correct/ amend prior report 01c. FinCEN directed Back filing 01a. Initial report
B2	More than one type of filing is specified.	Fatal	ActivityAssociation CorrectsAmendsPriorReportIndicator FinCENDirectBackFileIndicator InitialReportIndicator	01(a-c). Type of filing 01b. Correct/ amend prior report 01c. FinCEN directed Back filing 01a. Initial report

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
B3	The element is not recorded.	Fatal	ActivityAssociation CorrectsAmendsPriorReportIndicator FinCENDirectBackFileIndicator InitialReportIndicator	01(a-c). Type of filing 01b. Correct/ amend prior report 01c. FinCEN directed Back filing 01a. Initial report
B4	The element contains a value not equal to "Y" or the element is null.	Fatal	CorrectsAmendsPriorReportIndicator FinCENDirectBackFileIndicator InitialReportIndicator	01b. Correct/ amend prior report 01c. FinCEN directed Back filing 01a. Initial report
B5	The element is not recorded and <CorrectsAmendsPriorReportIndicator> contains a "Y" value.	Warning (Primary)	EFilingPriorDocumentNumber	01d. Prior report BSA Identifier
B6	The element is recorded but without a value (i.e. the value is null).	Fatal	EFilingPriorDocumentNumber	01d. Prior report BSA Identifier
B7	The value recorded for the element contains non-numeric characters.	Fatal	EFilingPriorDocumentNumber	01d. Prior report BSA Identifier
Person Involved in the Transaction(s) Errors *These errors occur at the FinCEN CTR document level regarding the Person Involved in the Transaction(s)*				
C1	A required party associated with either the person on whose behalf the transaction was conducted or the person conducting transaction on own behalf is missing.	Fatal	Party/ActivityPartyTypeCode	02a. Person conducting transaction on own behalf 02c. Person on whose behalf transaction was conducted
C2	A required party associated with the person conducting the transaction is missing and the reason(s) why all transacting persons were not identified is not provided.	Warning	Party/ActivityPartyTypeCode	02b. Person conducting transaction for another 02d. Common carrier
C3	The report contains more than 999 parties associated with the persons involved in the transaction(s).	Fatal	Party/ActivityPartyTypeCode	02(a-d). Person Involved in Transaction(s)
C4	The element is not recorded.	Fatal	ActivityPartyTypeCode	Not Applicable
C5	The element is recorded but without a value (i.e. the value is null).	Fatal	ActivityPartyTypeCode	Not Applicable
C6	The element contains a value that is not a valid code.	Fatal	ActivityPartyTypeCode	Not Applicable
C7	The element contains a value not equal to "Y" or the element is null.	Fatal	MultipleTransactionsPersonsIndividualsIndicator	03. Multiple transactions
C8	The element is not recorded or does not contain a value, <PartyNameTypeCode> is "L" (Legal), and unknown is not indicated.	Warning (Primary)	RawEntityIndividualLastName	04. Individual's last name or entity's legal name
C9	The element contains a value not equal to "Y" or the element is null.	Fatal	EntityLastNameUnknownIndicator	04b. Individual's last name or entity's legal name (Unknown)
C10	The element contains a value not equal to "Y" or the element is null.	Fatal	PartyAsEntityOrganizationIndicator	04c. Individual's last name or entity's legal name (If entity)
C11	The element is not recorded or does not contain a value for an individual and unknown is not indicated.	Warning	RawIndividualFirstName	05. First name
C12	The element contains a value not equal to "Y" or the element is null.	Fatal	FirstNameUnknownIndicator	05a. First name (Unknown)

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
C14	More than one gender indicator is recorded for the person.	Warning	MaleGenderIndicator FemaleGenderIndicator UnknownGenderIndicator	07a. Gender (Male) 07b. Gender (Female) 07c. Gender (Unknown)
C15	The element contains a value not equal to "Y" or the element is null.	Fatal	MaleGenderIndicator FemaleGenderIndicator UnknownGenderIndicator	07a. Gender (Male) 07b. Gender (Female) 07c. Gender (Unknown)
C16	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	RawStreetAddress1Text	10. Address (number, street, and apt. or suite no.)
C17	The element contains a value not equal to "Y" or the element is null.	Fatal	StreetAddressUnknownIndicator	10a. Address (number, street, and apt. or suite no.) (Unknown)
C18	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	RawCityText	11. City
C19	The element contains a value not equal to "Y" or the element is null.	Fatal	CityUnknownIndicator	11a. City (Unknown)
C20	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	RawStateCodeText	12. State
C21	The element contains a value that is not a valid code	Warning	RawStateCodeText	12. State
C23	State unknown is indicated and country is not US, CA, or MX or country unknown is not indicated.	Warning	StateCodeUnknownIndicator	12a. State (Unknown)
C24	The element contains a value not equal to "Y" or the element is null.	Fatal	StateCodeUnknownIndicator	12a. State (Unknown)
C25	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	RawZIPCode	13. ZIP/Postal code
C26	The value recorded contains non-numeric characters or is in an invalid format and the country is US or a U.S. Territory.	Warning	RawZIPCode	13. ZIP/Postal code
C27	The element contains a value not equal to "Y" or the element is null.	Fatal	ZIPCodeUnknownIndicator	13a. ZIP/Postal code (Unknown)
C28	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	RawCountryCodeText	14. Country code
C29	The element contains a value that is not a valid code	Warning	RawCountryCodeText	14. Country code
C30	State code and country code mismatch when U.S. territory is recorded	Warning	RawCountryCodeText	14. Country code
C31	The element contains a value not equal to "Y" or the element is null.	Fatal	CountryCodeUnknownIndicator	14a. Country code (Unknown)
C32	The element is not recorded or does not contain a value and unknown is not indicated.	Warning (Primary)	PartyIdentificationNumberText	15. TIN (Number)
C33	The element contains an invalid number string for a US TIN	Warning (Primary)	PartyIdentificationNumberText	15. TIN (Number)
C34	The element contains a value not equal to "Y" or the element is null.	Fatal	TINUnknownIndicator	15a. TIN (Number) (Unknown)
C35	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	16(a-c). TIN type (EIN, SSN-ITIN, Foreign)

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
C36	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	16(a-c). TIN type (EIN, SSN-ITIN, Foreign)
C37	The element is not recorded for an individual and unknown is not indicated.	Warning	IndividualBirthDateText	17. Date of birth
C38	The element is recorded but without a value (i.e. the value is null).	Warning	IndividualBirthDateText	17. Date of birth
C39	The date of birth is less than January 1, 1900 or is greater than the date of transaction.	Warning	IndividualBirthDateText	17. Date of birth
C40	The value recorded for the element is not in the correct format (YYYYMMDD) or is not a valid date.	Fatal	IndividualBirthDateText	17. Date of birth
C41	The element contains a value not equal to "Y" or the element is null.	Fatal	BirthDateUnknownIndicator	17a. Date of birth (Unknown)
C42	The value recorded for the element contains non-numeric characters or is an invalid number string.	Warning	PhoneNumberText	18. Contact phone number (if available)
C43	The value recorded for the element is not in the correct format for an email address.	Warning	ElectronicAddressText	19. E-mail address (if available)
C44	The element contains a value not equal to "Y" or the element is null.	Fatal	IdentificationPresentUnknownIndicator	20a. Form of identification used to verify identity (Unknown)
C45	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	20(b-d,z). Form of identification used to verify identity (Driver's license/State I.D., Passport, Alien registration, Other)
C46	The element contains a value that is not a valid code.	Fatal	PartyIdentificationTypeCode	20(b-d,z). Form of identification used to verify identity (Driver's license/State I.D., Passport, Alien registration, Other)
C47	The element is missing or does not contain a value (i.e. the value is null), unknown is not indicated, and the ID type is not Other.	Warning	PartyIdentificationNumberText	20g. Form of identification used to verify identity (Number)
C48	The element is not recorded or does not contain a value and Other is indicated.	Warning	OtherPartyIdentificationTypeText	20z. Form of identification used to verify identity (Other description)
C50	The element is not recorded or does not contain a value, unknown is not indicated, and the corresponding country is US, CA, MX or a U.S. Territory	Warning	OtherIssuerStateText	20e. Form of identification used to verify identity (Issuing State)
C51	The element contains a value that is not a valid code	Warning	OtherIssuerStateText	20e. Form of identification used to verify identity (Issuing State)
C53	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	OtherIssuerCountryText	20f. Form of identification used to verify identity (Country)
C54	The element contains a value that is not a valid code	Warning	OtherIssuerCountryText	20f. Form of identification used to verify identity (Country)

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
C55	State code and country code mismatch when U.S. territory is recorded	Warning	OtherIssuerCountryText	20f. Form of identification used to verify identity (Country)
C56	The element is not recorded or does not contain a value and unknown is not indicated.	Warning	PartyIdentificationNumberText	20g. Form of identification used to verify identity (Number)
C57	The element contains an invalid number string	Warning	PartyIdentificationNumberText	20g. Form of identification used to verify identity (Number)
C58	The cash-in and cash-out amounts transacted by or for the person involved are blank.	Warning	IndividualEntityCashInAmountText/ IndividualEntityCashOutAmountText	21. Cash in amount for individual or entity listed in item 4 22. Cash out amount for individual or entity listed in item 4
C59	The value recorded for the element contains non-numeric characters	Warning	IndividualEntityCashInAmountText	21. Cash in amount for individual or entity listed in item 4
C61	The value recorded for the element contains non-numeric characters	Warning	IndividualEntityCashOutAmountText	22. Cash out amount for individual or entity listed in item 4
C62	No more than 99 occurrences of the Account element associated with cash in may be recorded for each FinCEN CTR document	Fatal	AccountNumberText/ PartyAccountAssociationTypeCode	21a. Acct. number(s) included in item 21
C63	No more than 99 occurrences of the Account element associated with cash out may be recorded for each FinCEN CTR document	Fatal	AccountNumberText/ PartyAccountAssociationTypeCode	22a. Acct. number(s) included in item 22
Transaction Details Errors *These errors occur at the FinCEN CTR document level regarding the transaction details*				
D1	The element is recorded but without a value (i.e. the value is null)	Fatal	TransactionDateText	23. Date of transaction
D2	The value recorded contains non-numeric characters or is in an invalid format.	Fatal	TransactionDateText	23. Date of transaction
D3	The value recorded is greater than the date filed.	Warning	TransactionDateText	23. Date of transaction
D4	The value recorded is prior to January 1, 1950.	Warning	TransactionDateText	23. Date of transaction
D5	The element contains a value not equal to "Y" or the element is null.	Fatal	ArmoredCarServiceIndicator	24a. Delivery/Payment method involved (Armored car (FI contract))
D6	The element contains a value not equal to "Y" or the element is null.	Fatal	ATMIndicator	24b. Delivery/Payment method involved (ATM)
D7	The element contains a value not equal to "Y" or the element is null.	Fatal	MailDepositShipmentIndicator	24c. Delivery/Payment method involved (Mail Deposit or Shipment)
D8	The element contains a value not equal to "Y" or the element is null.	Fatal	NightDepositIndicator	24d. Delivery/Payment method involved (Night Deposit)
D9	The element contains a value not equal to "Y" or the element is null.	Fatal	AggregateTransactionIndicator	24e. Delivery/Payment method involved (Aggregated transactions)

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
D10	The element contains a Y value and the FinCEN CTR includes a party element associated with the "Person conducting transaction on own behalf" (50), "Person conducting transaction for another" (17), or "Common Carrier" (58).	Warning	AggregateTransactionIndicator	24e. Delivery/Payment method involved (Aggregated transactions)
D11	The element contains a value not equal to "Y" or the element is null.	Fatal	SharedBranchingIndicator	24f. Delivery/Payment method involved (Shared Branching)
D12	The total cash in and total cash out amounts for the FinCEN CTR are blank.	Warning (Primary)	TotalCashInReceiveAmountText	25. Total cash in
D13	The Total cash in and/or total cash out amounts for the FinCEN CTR contain an amount less than or equal to $10,000.	Warning	TotalCashInReceiveAmountText	25. Total cash in
D14	The value recorded for the element contains non-numeric characters	Warning (Primary)	TotalCashInReceiveAmountText	25. Total cash in
D15	The sum of all subtotal cash in amounts does not equal the total cash in amount recorded.	Warning	TotalCashInReceiveAmountText	25. Total cash in
D16	The value recorded for the element contains non-numeric characters	Warning	DetailTransactionAmountText	25(a-z). Cash in sub-amount (Deposits, Payments, etc.) / 26. Foreign cash in amount
D17	The element is not recorded	Fatal	DetailTransactionAmountText	25(a-z). Cash in sub-amount (Deposits, Payments, etc.) / 26. Foreign cash in amount
D18	The element contains a value that is not a valid code	Fatal	CurrencyTransactionActivityDetailTypeCode	25(a-z). Cash in sub-amount indicator (Deposits, Payments, etc.) / 26. Foreign cash in indicator / 27(a-z). Cash out sub-amount indicator (Withdrawals, Advances on credit, etc.) / 28. Foreign cash out indicator
D19	The element is not recorded	Fatal	CurrencyTransactionActivityDetailTypeCode	25(a-z). Cash in sub-amount indicator (Deposits, Payments, etc.) / 26. Foreign cash in indicator / 27(a-z). Cash out sub-amount indicator (Withdrawals, Advances on credit, etc.) / 28. Foreign cash out indicator
D20	The element is recorded but without a value (i.e. the value is null).	Fatal	CurrencyTransactionActivityDetailTypeCode	25(a-z). Cash in sub-amount indicator (Deposits, Payments, etc.) / 26. Foreign cash in indicator / 27(a-z). Cash out sub-amount indicator (Withdrawals, Advances on credit, etc.) / 28. Foreign cash out indicator
D21	The element does not contain a value and Other is indicated.	Warning	OtherCurrencyTransactionActivityDetailText	25z. Cash in sub-amount Other description

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
D22	The element is not recorded	Fatal	OtherCurrencyTransactionActivityDetailText	25z. Cash in sub-amount Other description
D23	The element is not recorded	Fatal	OtherForeignCurrencyCountryText	26a. Foreign cash in country
D24	The element is recorded but without a value (i.e. the value is null) and foreign cash in is indicated.	Warning	OtherForeignCurrencyCountryText	26a. Foreign cash in country
D25	The element contains a value that is not a valid code	Warning	OtherForeignCurrencyCountryText	26a. Foreign cash in country
D26	The total cash in and total cash out amounts for the FinCEN CTR are blank.	Warning (Primary)	TotalCashOutAmountText	27. Total cash out
D27	The Total cash in and/or total cash out amounts for the FinCEN CTR contain an amount less than or equal to $10,000.	Warning	TotalCashOutAmountText	27. Total cash out
D28	The value recorded for the element contains non-numeric characters	Warning (Primary)	TotalCashOutAmountText	27. Total cash out
D29	The sum of all subtotal cash out amounts does not equal the total cash out amount recorded.	Warning	TotalCashOutAmountText	27. Total cash out
D30	The value recorded for the element contains non-numeric characters	Warning	DetailTransactionAmountText	27(a-z). Cash out sub-amount (Withdrawals, Advances on credit, etc.) / 28. Foreign cash out amount
D31	The element is not recorded	Fatal	DetailTransactionAmountText	27(a-z). Cash out sub-amount (Withdrawals, Advances on credit, etc.) / 28. Foreign cash out amount
D35	The element does not contain a value and Other is indicated.	Warning	OtherCurrencyTransactionActivityDetailText	27z. Cash out sub-amount Other description
D36	The element is not recorded	Fatal	OtherCurrencyTransactionActivityDetailText	27z. Cash out sub-amount Other description
D37	The element is not recorded	Fatal	OtherForeignCurrencyCountryText	28a. Foreign cash out country
D38	The element is recorded but without a value (i.e. the value is null) and foreign cash out is indicated	Warning	OtherForeignCurrencyCountryText	28a. Foreign cash out country
D39	The element contains a value that is not a valid code	Warning	OtherForeignCurrencyCountryText	28a. Foreign cash out country
D40	More than one occurrence of the same transaction type code (not including foreign currency in/out codes) is recorded for the FinCEN CTR.	Warning	CurrencyTransactionActivityDetailTypeCode	25(a-z). Cash in sub-amount indicator (Deposits, Payments, etc.) / 27(a-z). Cash out sub-amount indicator (Withdrawals, Advances on credit, etc.)
Transaction Location Errors *These errors occur at the FinCEN CTR document level regarding the Transaction Location*				
E1	A required party associated with the transaction location is missing.	Fatal	Party/ActivityPartyTypeCode	Part III Transaction Location
E2	The report contains more than 999 parties associated with the transaction location.	Fatal	Party/ActivityPartyTypeCode	Part III Transaction Location

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
E3	The element is not recorded	Fatal	PrimaryRegulatorTypeCode	29. Primary federal regulator
E4	The element is recorded but without a value (i.e. the value is null)	Fatal	PrimaryRegulatorTypeCode	29. Primary federal regulator
E5	The element contains a value that is not a valid code	Fatal	PrimaryRegulatorTypeCode	29. Primary federal regulator
E6	The element is not recorded or does not contain a value	Warning (Primary)	RawPartyFullName	30. Financial institution legal name
E7	The element contains an invalid number string for a US TIN	Warning (Primary)	PartyIdentificationNumberText	32. EIN (Number)
E8	The element is not recorded or does not contain a value and unknown is not indicated.	Fatal	PartyIdentificationNumberText	32. EIN (Number)
E9	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	32. EIN (Indicator)
E10	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	32. EIN (Indicator)
E11	The element contains a value not equal to "Y" or the element is null.	Fatal	TINUnknownIndicator	32a. EIN (Number) (Unknown)
E12	The element is not recorded or does not contain a value	Warning	RawStreetAddress1Text	33. Address (number, street, and apt. or suite no.)
E13	The element is not recorded or does not contain a value	Warning	RawCityText	34. City
E14	The element is not recorded or does not contain a value	Warning	RawStateCodeText	35. State
E15	The element contains a value that is not a valid code	Warning	RawStateCodeText	35. State
E17	The element is not recorded or does not contain a value	Warning (Primary)	RawZIPCode	36. ZIP Code
E18	The value recorded contains non-numeric characters or is in an invalid format and the country is US or a U.S. Territory.	Warning (Primary)	RawZIPCode	36. ZIP Code
E19	The element is not recorded or does not contain a value	Warning	RawCountryCodeText	37. Country
E20	The element contains a value that is not a valid code	Warning	RawCountryCodeText	37. Country
E21	State code and country code mismatch when U.S. territory is recorded	Warning	RawCountryCodeText	37. Country
E22	The element is not recorded	Fatal	OrganizationTypeID	38(a-z). Type of financial institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
E23	The element is recorded but without a value (i.e. the value is null).	Fatal	OrganizationTypeID	38(a-z). Type of financial institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
E24	The element contains a value that is not a valid code	Fatal	OrganizationTypeID	38(a-z). Type of financial institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
E25	The element does not contain a value and Other is indicated.	Warning	OtherOrganizationTypeText	38z. Other financial institution type description

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
E26	The element is not recorded	Warning	OtherOrganizationTypeText	38z. Other financial institution type description
E27	The element is not recorded and the financial institution is Casino/Card club	Fatal	OrganizationSubtypeID	39(a-z). If 38a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
E28	The element is recorded but without a value (i.e. the value is null).	Fatal	OrganizationSubtypeID	39(a-z). If 38a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
E29	The element contains a value that is not a valid code	Fatal	OrganizationSubtypeID	39(a-z). If 38a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
E30	The element contains a value and the financial institution is not Casino/Card club.	Fatal	OrganizationSubtypeID	39(a-z). If 38a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
E31	The element does not contain a value and Other is indicated.	Warning	OtherOrganizationSubTypeText	39z. Other gaming institution type description
E32	The element is not recorded	Warning	OtherOrganizationSubTypeText	39z. Other gaming institution type description
E33	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	40. Financial institution ID type
E34	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	40. Financial institution ID type
E35	The element is not recorded or does not contain a value	Warning	PartyIdentificationNumberText	40. ID number
E36	The cash-in and cash-out amounts for the transaction location are blank.	Warning (Primary)	IndividualEntityCashInAmountText IndividualEntityCashOutAmountText	41. Cash in amount for this transaction location 42. Cash out amount for this transaction location
E37	The value recorded for the element contains non-numeric characters	Warning (Primary)	IndividualEntityCashInAmountText	41. Cash in amount for this transaction location
E39	The value recorded for the element contains non-numeric characters	Warning (Primary)	IndividualEntityCashOutAmountText	42. Cash out amount for this transaction location
Reporting Financial Institution Errors *These errors occur at the FinCEN CTR document level regarding the Reporting Financial Institution*				
F1	A required party associated with the filing institution is missing.	Fatal	Party/ActivityPartyTypeCode	Part IV Filing Institution
F2	The report contains more than one party associated with the filing institution.	Fatal	Party/ActivityPartyTypeCode	Part IV Filing Institution
F3	The element is not recorded	Fatal	PrimaryRegulatorTypeCode	43. Primary federal regulator
F4	The element is recorded but without a value (i.e. the value is null)	Fatal	PrimaryRegulatorTypeCode	43. Primary federal regulator
F5	The element contains a value that is not a valid code	Fatal	PrimaryRegulatorTypeCode	43. Primary federal regulator

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
F6	The element contains the value unknown and the party type is not associated with the transaction location	Warning	PrimaryRegulatorTypeCode	43. Primary federal regulator
F7	The element is not recorded or does not contain a value	Warning (Primary)	RawPartyFullName	44. Filing institution legal name
F8	The element contains an invalid number string for a US TIN	Warning (Primary)	PartyIdentificationNumberText	46. EIN (Number)
F9	The element is not recorded or does not contain a value	Fatal	PartyIdentificationNumberText	46. EIN (Number)
F10	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	46. EIN (Indicator)
F11	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	46. EIN (Indicator)
F12	The element is not recorded or does not contain a value	Warning	RawStreetAddress1Text	47. Address (number, street, and apt. or suite no.)
F13	The element is not recorded or does not contain a value	Warning	RawCityText	48. City
F14	The element is not recorded or does not contain a value	Warning	RawStateCodeText	49. State
F15	The element contains a value that is not a valid code	Warning	RawStateCodeText	49. State
F17	The element is not recorded or does not contain a value	Warning (Primary)	RawZIPCode	50. ZIP Code
F18	The value recorded contains non-numeric characters or is in an invalid format and the country is US or a U.S. Territory.	Warning (Primary)	RawZIPCode	50. ZIP Code
F19	The element is not recorded or does not contain a value	Warning	RawCountryCodeText	51. Country
F20	The element contains a value that is not a valid code	Warning	RawCountryCodeText	51. Country
F21	State code and country code mismatch when U.S. territory is recorded	Warning	RawCountryCodeText	51. Country
F22	The element is not recorded	Fatal	OrganizationTypeID	52(a-z). Type of filing institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
F23	The element is recorded but without a value (i.e. the value is null).	Fatal	OrganizationTypeID	52(a-z). Type of filing institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
F24	The element contains a value that is not a valid code	Fatal	OrganizationTypeID	52(a-z). Type of filing institution (Casino/Card club, Depository institution, MSB, Securities/Futures, Other)
F25	The element does not contain a value and Other is indicated.	Warning	OtherOrganizationTypeText	52z. Other filing institution type description
F26	The element is not recorded	Warning	OtherOrganizationTypeText	52z. Other filing institution type description

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
F27	The element is not recorded and the financial institution is Casino/Card club	Fatal	OrganizationSubtypeID	53(a-z). If 52a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
F28	The element is recorded but without a value (i.e. the value is null).	Fatal	OrganizationSubtypeID	53(a-z). If 52a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
F29	The element contains a value that is not a valid code	Fatal	OrganizationSubtypeID	53(a-z). If 52a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
F30	The element contains a value and the financial institution is not Casino/Card club.	Fatal	OrganizationSubtypeID	53(a-z). If 52a is checked, indicate type (State licensed casino, Tribal authorized casino, Card club, Other)
F31	The element does not contain a value and Other is indicated.	Warning	OtherOrganizationSubTypeText	53z. Other gaming institution type description
F32	The element is not recorded	Warning	OtherOrganizationSubTypeText	53z. Other gaming institution type description
F33	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	54. Financial institution ID type
F34	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	54. Financial institution ID type
F35	The element is not recorded or does not contain a value	Warning	PartyIdentificationNumberText	54. ID number
F36	The element is not recorded.	Fatal	FilingDateText	57. Date filed
F37	The element is recorded but without a value (i.e. the value is null)	Fatal	FilingDateText	57. Date filed
F38	The value recorded for the element is not in the correct format (YYYYMMDD)	Fatal	FilingDateText	57. Date filed
F39	The value recorded is greater than the current date or less than January 1, 2000	Warning	FilingDateText	57. Date filed
Contact for Assistance Errors *These errors occur at the FinCEN CTR document level regarding the Contact for assistance*				
G1	A required party associated with the Contact for assistance is missing.	Fatal	Party/ActivityPartyTypeCode	Part IV Contact office information
G2	The report contains more than one party associated with the Contact for assistance.	Fatal	Party/ActivityPartyTypeCode	Part IV Contact office information
G3	The element is not recorded or does not contain a value	Warning	RawPartyFullName	55. Contact office
G4	The value recorded for the element contains non-numeric characters	Warning	PhoneNumberText	56. Phone number
G5	The element is not recorded or does not contain a value (e.g. the value is null).	Warning	PhoneNumberText	56. Phone number
G6	The value recorded is not equal to 10 numeric characters or is an invalid number string.	Warning	PhoneNumberText	56. Phone number

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
Transmitter Errors *These errors occur at the FinCEN CTR document level regarding the Transmitter of the batch file*				
H1	A required party associated with the transmitter is missing.	Fatal	Party/ActivityPartyTypeCode	Not Applicable
H2	The report contains more than one party associated with the transmitter.	Fatal	Party/ActivityPartyTypeCode	Not Applicable
H3	The element is not recorded or does not contain a value	Warning	EFilingCoverageBeginningDateText	Coverage Beginning Date
H4	The value recorded for the element is not in the correct format (YYYYMMDD)	Fatal	EFilingCoverageBeginningDateText	Coverage Beginning Date
H5	The element is not recorded or does not contain a value	Warning	EFilingCoverageEndDateText	Coverage Ending Date
H6	The value recorded for the element is not in the correct format (YYYYMMDD)	Fatal	EFilingCoverageEndDateText	Coverage Ending Date
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
H13	The element is not recorded or does not contain a value	Warning	RawZIPCode	Transmitter ZIP/Postal Code
H14	The value recorded contains non-numeric characters or is in an invalid format and the country is US or a U.S. Territory.	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 Taxpayer Identification Number (TIN)
H19	The element is not recorded or does not contain a value	Warning	PartyIdentificationNumberText	Transmitter Taxpayer Identification Number (TIN)
H20	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	Transmitter Taxpayer Identification Number (TIN) Type
H21	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	Transmitter Taxpayer Identification Number (TIN) Type
H22	The Transmitter Control Code (TCC) specified in the file is not a valid production TCC.	Fatal	PartyIdentificationNumberText	Transmitter Control Code (TCC) Number
H23	The element is recorded but without a value (i.e. the value is null).	Fatal	PartyIdentificationTypeCode	Transmitter Control Code (TCC) Code Type

Error Type Code	Error Text	Error Severity	Associated Element(s)	Field Reference
H24	The element contains a value that is not a valid code	Fatal	PartyIdentificationTypeCode	Transmitter Control Code (TCC) Code Type
H25	The value recorded for the element contains non-numeric characters	Warning	PhoneNumberText	Transmitter Telephone Number
H26	The element is not recorded or does not contain a value (i.e. the value is null).	Warning	PhoneNumberText	Transmitter Telephone Number
Transmitter Contact Errors *These errors occur at the FinCEN CTR document level regarding the Transmitter Contact*				
I1	A required party associated with the transmitter contact is missing.	Fatal	Party/ActivityPartyTypeCode	Not Applicable
I2	The report contains more than one party associated with the transmitter contact.	Fatal	Party/ActivityPartyTypeCode	Not Applicable
I3	The element is not recorded or does not contain a value	Warning	EFilingCoverageBeginningDateText	Coverage Beginning Date
I4	The value recorded for the element is not in the correct format (YYYYMMDD)	Fatal	EFilingCoverageBeginningDateText	Coverage Beginning Date
I5	The element is not recorded or does not contain a value	Warning	EFilingCoverageEndDateText	Coverage Ending Date
I6	The value recorded for the element is not in the correct format (YYYYMMDD)	Fatal	EFilingCoverageEndDateText	Coverage Ending Date
I7	The element is not recorded or does not contain a value	Warning	RawPartyFullName	Transmitter Contact Name

Attachment B – Error Correction Instructions

This attachment identifies the requirements and procedures for correcting FinCEN CTR errors reported to batch filers during the FinCEN CTR 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 last name element is recorded for the person involved but no last name value is provided for the element and the last name unknown element is not indicated).

Errors that result in the acceptance of the batch file are classified as either primary errors or warning errors. Primary errors are data errors that violate electronic filing requirements or report instructions and so degrade FinCEN CTR data quality that they must be corrected. Primary errors make it difficult for regulators, analysts, and law enforcement investigators to locate the FinCEN CTRs in the database or identify the nature and circumstances of the currency transactions. Examples of such errors include blank last names or legal names, missing financial institution Employer Identification Numbers, or invalid entries in the transaction date field. Refer to Attachment A for a list of elements associated with primary errors.

Warning errors are secondary data errors that violate electronic filing requirements or report instructions but have a lesser impact on FinCEN CTR data quality. Examples of secondary errors are ZIP Codes that end in four zeros (e.g. 123450000), blank or invalid financial institution address information, or invalid telephone numbers.

Correction Requirements:

Filers should immediately correct and resubmit a batch file rejected for fatal format errors. Rejection of a batch file does not relieve the filer of the responsibility to file a FinCEN CTR within 15 days following the day on which the reportable transaction occurred.

When an accepted batch file contains FinCEN CTRs with primary errors, those FinCEN CTRs must be re-filed as corrected reports with the primary errors corrected.

If the accepted batch file contains FinCEN CTRs with both primary and warning errors, they must be re-filed as corrected reports with all errors corrected.

FinCEN CTRs that contain only warning errors need not be re-filed.

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

FinCEN recommends that primary 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 Domestic Liaison
Data Quality Assessments
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:

FinCEN CTR batch files are rejected when they contain fatal format errors or when the number of file errors exceeds limits set by the BSA E-Filing Program. In either case, filers must correct all errors identified in the batch file and resubmit the batch file to BSA E-Filing. Because they were not accepted by FinCEN, initial report FinCEN CTRs in the re-submitted batch file are still initial reports. Do not identify FinCEN CTRs from a rejected batch file as corrected reports unless they originally were filed as corrected reports.

If errors in an accepted file involve primary file errors, filers must file corrected reports on all FinCEN CTRs containing primary file errors using the following procedures:

- Make the corrections to both the primary and warning errors in all FinCEN CTRs that contains primary errors.
- Indicate that the FinCEN CTR corrects/amends a prior report under the <ActivityAssociation> element.
- Record the prior report's BSA Identifier from the FinCEN CTR acknowledgement in the <EFilingPriorDocumentNumber> element.
- Ensure that the <FilingDateText> element contains a new date.
- Complete all other data in the FinCEN CTRs in their entirety.
- Retransmit the corrected FinCEN CTR in a new batch file. Do not re-transmit the original batch file because this will cause duplicate database entries on any FinCEN CTRs that were not corrected.

FinCEN monitors FinCEN CTR filings to identify financial institutions that fail to correct primary errors in prior filings or to prevent previously-reported errors of any type in future filings. FinCEN may report such failures to a financial institution's primary federal/state regulator or BSA examiner.

Attachment C – Electronic Filing Instructions

The following instructions apply only to the electronic filing of the FinCEN Currency Transaction Report (FinCEN CTR), FinCEN 112, through 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 reports.

Filing Prohibition

The FinCEN CTR should not be filed for suspicious transactions involving $10,000 or less in currency or to note that a transaction of more than $10,000 is suspicious. Any suspicious or unusual activity should be reported by a financial institution using the FinCEN Suspicious Activity Report (FinCEN SAR), FinCEN 111. If a transaction is suspicious and in excess of $10,000 in currency, then both a FinCEN CTR and a FinCEN SAR must be filed. In situations involving suspicious transactions requiring immediate attention, such as when a reportable transaction is ongoing, the financial institution shall immediately notify, by telephone, appropriate law enforcement and regulatory authorities in addition to filing a timely FinCEN SAR.

General Instructions

1. **Who must file.** Each financial institution (other than the U.S. Postal Service, for which there are separate rules) must file a FinCEN CTR for each deposit, withdrawal, exchange of currency, or other payment or transfer, by, through, or to the financial institution which involves a transaction in currency of more than $10,000. Multiple transactions must be treated as a single transaction if the financial institution has knowledge that they are by or on behalf of the same person and they result in either currency received (cash in) or currency disbursed (cash out) by the financial institution totaling more than $10,000 during any one business day. For a bank, a business day is the day on which transactions are routinely posted to customers' accounts, as normally communicated to depository customers. The business day for casinos is based on the gaming day, which is the normal business day of the casino by which it keeps its books and records for business, accounting, and tax purposes. For all other financial institutions, a business day is a calendar day. Generally, financial institutions are defined as banks, other types of depository institutions, casinos and card clubs, brokers or dealers in securities, money transmitters, currency exchangers, check cashers, and issuers/sellers/payers of money orders and traveler's checks. Only those casinos, gambling casinos, or card clubs in the United States that have gross annual gaming revenues in excess of $1 million are financial institutions for purposes of the FinCEN CTR. The FinCEN CTR should not be used to report receipts of currency in excess of $10,000 by any non-gaming businesses of a casino (*e.g.*, a hotel). Instead, such transactions should be reported on Form 8300, Report of Cash Payments Over $10,000 Received in a Trade or Business. Casinos, (gambling casinos, or card clubs) with gross annual gaming revenues that are less than $1 million are not financial institutions for purposes of the FinCEN CTR and should report all transactions in currency greater than $10,000 on Form 8300. Additional information on financial institutions required to report currency transactions is found in 31 CFR Chapter X.

2. **Casino filing exceptions.** A casino does not have to report transactions with:
   - Domestic banks; or
   - Currency dealers or exchangers, or check cashers, as defined in 31 C.F.R. § 1010.100(ff), and which are conducted pursuant to a contractual or other agreement covering the financial services in 31 C.F.R. 1021.311(a)(8), 1021.311(b)(7), and 1021.311(b)(8).

   Also, a casino does not have to report the following types of transactions:

   - Cash ins when they are the same physical currency previously wagered in a money play on the same table game without leaving the table;
   - Bills inserted into electronic gaming devices in multiple transactions (unless a casino has knowledge pursuant to 31 C.F.R. 1021.313);
   - Cash outs won in a money play when they are the same physical currency wagered, (However, when a customer increases a subsequent cash bet (*i.e.*, money play), at the same table game without departing, the increase in the amount of the currency bet would represent a new bet of currency and a transaction in currency) or,

- Jackpots from slot machines or video lottery terminals.

3. **Where to file.** The FinCEN CTR must be filed electronically through the Financial Crimes Enforcement Network (FinCEN) BSA E-Filing System. To obtain an application to file electronically, go to http://bsaefiling.fincen.treas.gov/main.html. For help in applying, contact the E-Filing Help Desk by calling 1-866-346-9478 (option 2) or via e-mail sent to BSAEFilingHelp@fincen.gov.

4. **When to file.** A FinCEN CTR must be filed by the 15th calendar day after the day of the transaction as defined in General Instruction 1.

5. **Identification requirements.** All individuals (except employees of an armored car service operating as an agent of the reporting financial institution) conducting reportable transactions for themselves or for another person, must be identified by means of an official document. Acceptable forms of identification include driver's license, military or military/dependent identification card, passport, state issued identification card, foreign cedula card, non-resident alien identification card, or any other identification document which contains name and preferably address and a photograph and is normally acceptable by financial institutions as a means of identification when cashing checks for persons other than established customers. Acceptable identification information obtained previously and maintained in the financial institution's records may be used. For example, if documents verifying an individual's identity were examined and recorded on a signature card when an account was opened, the financial institution may rely on that information. In completing the FinCEN CTR, the financial institution must indicate on the report the type, number, and issuer of the identification. Statements such as "known customer" or "signature card on file" are prohibited and are not sufficient for report completion. The actual identifying information must be provided.

   For casino customers granted accounts for credit, deposit, or check cashing, or on whom a FinCEN CTR containing verified identity has been filed, acceptable identification information obtained previously and maintained in the casino's internal records may be used as long as the following conditions are met. The customer's identity is re-verified periodically, any out-of-date identifying information is updated in the internal records, and the date of each re-verification is noted on the internal record. For example, if documents verifying an individual's identity were examined and recorded on a signature card when a deposit or credit account was opened, the casino may rely on that information as long as it is re-verified periodically. The actual identifying information must be provided. Statements that the identifying information is on file are prohibited.

   When a financial institution has through customer identification program or other requirements verified the identity of an entity involved in reported transactions, the financial Institution must record the details of that identification in Item 20 "Form of identification used to verity identity." Such identification can involve collection and retention of documents such as articles of incorporation, business licenses, partnership agreements, or trust documents, and may also involve non-documentary verifications such as site visits, armored car serial numbers or Department of Transportation registration numbers, and private verification services.

6. **Penalties.** Civil and criminal penalties are provided for failure to file a FinCEN CTR or to supply information, or for filing a false or fraudulent FinCEN CTR. See 31 U.S.C. 5321, 5322 and 5324.

7. **Definitions.** For purposes of this FinCEN CTR, the terms below have the following meanings:
   - ATM – An electronic telecommunications device that enables the customers of a financial institution to perform financial transactions, particularly cash deposits or withdrawals, without the need for a human cashier, clerk or bank teller. Cash transactions conducted at an ATM are reportable by the owner of the ATM.
   - Branch – A transaction location (such as an office or ATM) owned or operated by a financial institution through which the currency transaction was conducted and operated independently from the financial institution's headquarters.
   - Currency - The coin and paper money of the United States or any other country, which is circulated and customarily used and accepted as money.

- Person - An individual, corporation, partnership, trust or estate, joint stock company, association, syndicate, joint venture or other unincorporated organization or group.
- Entity - Person other than an individual.
- Shared branching – A transaction conducted by a financial institution on behalf of another financial institution that are both a member of a co-operative network (this option applies only to credit unions that are members of a cooperative).
  Note: The following definition is provided as an example/aid for non-depository institutions subject to FinCEN CTR filing requirements.
- Teller - a non-industry-specific term that refers to an employee that conducts in-person cash transactions with customers, account holders or third parties on behalf of the financial institution. This definition does not apply to "back office" or vault managers/personnel. Different industries may have different terms of art to describe this function for example, within the casino/card club industry the person performing a teller-like function may be referred to as a cashier, cage operator, floor manager, or pit boss. In the MSB industry, the teller-like function may be referred to as a cashier, customer service representative, store/branch manager, clerk etc.
- Transaction in Currency - The physical transfer of currency from one person to another. This does not include a transfer of funds by means of bank check, bank draft, wire transfer or other written order that does not involve the physical transfer of currency.
- Negotiable Instruments - All checks and drafts (including business, personal, bank, cashier's and third-party), money orders, and promissory notes. For purposes of this FinCEN CTR, all traveler's checks shall also be considered negotiable instruments whether or not they are in bearer form.
- Exchange rate - The amount of a foreign currency that can be exchanged for a U.S. Dollar. If foreign currency is a part of a currency transaction that requires the completion of a FinCEN CTR, use the exchange rate in effect for the business day of the transaction to compute the amount, in U.S. Dollars, to enter in Items 26 and 28. The source of the exchange rate that is used will be determined by the reporting institution.

8. **Recording information.** Complete each FinCEN CTR by providing as much information as possible. Although all items should be completed fully and accurately, items marked with an asterisk (*) must be completed. Filers must follow the instructions for these items by providing the required data or, if instructions permit, by checking the box labeled "Unknown" to indicate that the required data was unknown or not applicable. Items that do not begin with an asterisk must be completed if the data are known and will be left blank if the data are unknown. If an item's instructions differ from this general instruction, the item instructions must be followed. Items without an asterisk must be completed if the filer has the data and will be left blank when such data are unknown. This instruction supersedes all prior instructions or guidelines issued by FinCEN on use of special responses in BSA forms when information is unknown or not available. Therefore, the use in a FINCEN CTR of special responses such as "UNKNOWN," "NONE," "NOT APPLICABLE," or "XX" and their variants is prohibited. Instructions for any previous version of the Currency Transaction Report do not apply to the FinCEN CTR.

   NOTE: Throughout these instructions the phrases "check box," "select option," and similar wording are used to denote actions in certain data items on the discrete FinCEN CTR. These are deemed equivalent to instructions in the Electronic Filing Requirements to enter appropriate codes in the same data items in XML-format transmission files.

9. **Corrected or amended reports.** A corrected report must be filed whenever errors are discovered in a previously-filed FinCEN CTR. Amended reports on FinCEN CTRs must be filed whenever additional data about the transactions are discovered. Both corrected and amended reports must be completed in their entirety, with the necessary corrections or amendments made to the data. In both cases box 1b "Correct/amend prior report" must be checked on the FinCEN CTR. Field 1d must contain the BSA Identifier (BSA ID) assigned to the prior filing. If the BSA ID is unknown, enter all zeros in this field. If the FinCEN CTR corrects or amends a FinCEN CTR field not present or completed on the prior filing that field must be completed by the filer if the data are known. These instructions supersede all prior instructions and guidance on electronic filing of amended or corrected FinCEN CTRs. BSA IDs are provided in acknowledgement records sent to member financial institutions by the BSA E-Filing

System.

10. **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. ZIP Codes and foreign postal codes must be entered without formatting or special characters such as spaces or hyphens. For example, the ZIP Code 12345-6120 would be entered as 123456120. The foreign postal code HKW 702 would be entered HKW702. When an address is in a U.S. Territory the territory code must be entered in the state and country fields. For other foreign addresses enter the street address, city, postal code, and two letter country code or address equivalents. Leave the state item blank, including the "Unknown box" when provided. If a foreign address contains address information that does not conform to the FinCEN CTR address format, record equivalent address information in the FinCEN CTR address items (except state) and ignore non-conforming data. Complete any address item that is known, even if the entire address is not known. No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name must match the city name used by the U.S. Postal Service for the associated state and ZIP Code. U.S. State codes must conform to the codes used by the United States Postal Service as documented in ISO 3166-2:US. Canadian province and territory codes must conform to the codes used by the Canadian Post Corporation as documented in ISO 3166-2:CA. Mexican state and federal district codes must conform to ISO 3166-2:MX. Country codes and U.S. Territory Codes must conform to the codes documented in ISO 3166-2. The ISO lists are available through the International Standards Organization. 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.

11. **Telephone numbers.** Record all telephone numbers, both foreign and domestic, 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. If known, provide the telephone extension number in the associated field. 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 be a 10-number entry consisting only of an area code and seven-digit telephone number. Other foreign telephone numbers should include the country number code. If only a partial telephone number is known, record that number in the phone number item.

12. **Identifying numbers.** Enter all identifying numbers as a single alpha/numeric text string without formatting such as spaces 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, driver's license and state identification numbers, Employer Identification Numbers (EIN), passport numbers, Social Security Numbers (SSN), and industry specific identifiers such as National Futures Association (NFA) numbers and Central Registration Depository (CRD) numbers. Do not include characters that are not part of the actual identifying number. For example, account number entries must consist only of the account number numeric characters as recorded on checks, account statements, credit bureau reports, etc. Additional characters such as special characters, leading zeros, prefixes, and suffixes appended to account numbers for internal financial institution purposes are prohibited.

13. **Monetary amounts.** Record all U.S. Dollar amounts rounded up to the next whole dollar. The amount $15,265.25 would be recorded as $15,266. A foreign currency amount can only be recorded in Item 26 "Foreign cash in" or Item 28 "Foreign cash out," again rounded up to the next whole amount. When converting a foreign currency to dollars use an exchange rate for the date of the transaction.

14. **Determining whether transactions meet the reporting threshold.** Only cash transactions that, if alone or when aggregated, exceed $10,000 should be reported on the FinCEN CTR. Transactions shall not be offset against one another. A corrected FinCEN CTR can be filed on an amount below the reporting threshold in cases where the prior FinCEN CTR's total cash in or total cash out was incorrect and the actual amount was below the threshold. A filer can use the discrete FinCEN CTR if the filer's batch-file reporting system will not allow such a

corrected report to be filed. If there are both Cash In and Cash Out transactions that are reportable, the amounts should be considered separately and not aggregated. However, they may be reported on a single FinCEN CTR. If there is a currency exchange, it should be aggregated separately with each of the cash in and cash out totals.

Example 1: A person deposits $11,000 in currency to his savings account and withdraws $3,000 in currency from his checking account. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000, with no entry in Item 27 "Total cash out." This is because the $3,000 transaction does not meet the reporting threshold.

Example 2: A person deposits $11,000 in currency to his savings account and withdraws $12,000 in currency from his checking account. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000. Item 27 "Total cash out" is $12,000. This is because there are two reportable transactions. However, one FinCEN CTR may be filed to reflect both.

Example 3: A person deposits $6,000 in currency to his savings account and withdraws $4,000 in currency from his checking account. Further, he presents $5,000 in currency to be exchanged for the equivalent in Euro's. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000, with no entry in Item 27 "Total cash out." This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. The result is a reportable $11,000 cash in transaction. The total cash out amount is $9,000, which does not meet the reporting threshold. Therefore, the cash out amount is not entered on the FinCEN CTR.

Example 4: A person deposits $6,000 in currency to his savings account and withdraws $7,000 in currency from his checking account. Further, he presents $5,000 in currency to be exchanged for the equivalent in Euros. The FinCEN CTR should be completed as follows:

Item 25 "Total cash in" is $11,000. Item 27 "Total cash out" is $12,000. This is because in determining whether the transactions are reportable, the currency exchange is aggregated with each of the Cash In and Cash Out amounts. In this example, each of the Cash In and Cash Out totals exceeds $10,000 and must be reflected on the FinCEN CTR. The amount of Euros received in the currency exchange would be entered in Item 28 Foreign Cash Out.

15. **Prohibited words and phrases.** Do not use the following words or variations of these words in fields:
    - AKA
    - COMPUTER GENERATED
    - CUSTOMER
    - DBA
    - NONE
    - NOT APPLICABLE
    - NON CUSTOMER
    - OTHER
    - SAME
    - SAME AS ABOVE
    - SEE ABOVE
    - SIGNATURE CARD
    - UNKNOWN
    - VARIOUS
    - XX

16. **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 FinCEN CTR. 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 multiple given names that do not include a middle name. 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, Hispanic 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 Hispanic surnames consist of three names (e.g., father's last name, mother's last name, and husband's father's last name in the case of a married woman). In that case all three would be entered in a last name field. Hispanic names do not have middle names, so a multiple Hispanic given name such as "Rosa Maria" would be recorded in the first 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 name field. Punctuation and special characters should be used in names only when they are part of the name. For example, the period in "Expedia.Com" should be included because it is part of the name. Placing a period after a middle initial would be prohibited because the period is not part of the middle name. Abbreviations in names are prohibited unless an abbreviation is part of a legal name. Entry of middle initials is permitted when a middle name is unknown. A name suffix may be abbreviated, i.e. Junior can be JR, Senior can be SR, the Third can be III, etc.

NOTE: In response to COVID 19 concerns, FinCEN has suspended implementation of the February 6, 2020 Ruling (FIN-2020-R001), *Reporting on Certain Currency Transactions for Sole Proprietorships and Legal Entities Operating Under a "Doing Business As" (DBA) Name*, until further notice. Therefore, financial institutions may continue to follow their pre-February 6, 2020 CTR filing practices to the extent they are not consistent with Items 17 and 18. Financial institutions that have already implemented FIN-2020-R001 may continue following the instructions for Items 17 and 18.

17. **Sole Proprietorship.** A sole proprietorship is a business in which one person, operating in his or her own personal capacity, owns all of the business's assets and is responsible for all of the business's liabilities. Consistent with the definition of "person" in the Bank Secrecy Act's implementing regulations, a sole proprietorship is not a separate legal person from its individual owner. Thus, when a CTR FinCEN Form 112 is prepared on transactions involving a sole proprietorship, a financial institution should complete a single Part I "Person Involved in Transaction" section with the individual owner's name in Items 4 through 6, gender in Item 7, and date of birth in Item 17. If the individual owner is doing business in his or her own name, then the rest of Part I should be completed reflecting the individual owner's information. If the individual owner is operating the business under a different name (a "doing business as" or "DBA" name), then such name should appear in Item 8 "Alternate name," and the rest of Part I (other than Items 4-6, 7, and 17 identifying the individual owner) be completed with reference to the DBA name. If the individual owner operates under multiple DBAs, then a separate Part I section should be completed for each different DBA involved in the transactions. The amount and account number(s) entered in Item 21 "Cash in amount…" or Item 22 "Cash out amount…" will be the amount and account number(s) associated with the specific location corresponding to the reported transaction.

18. **Legal Entity**. When a CTR is prepared on a legal entity such as a partnership, incorporated business, or limited liability company, a Part I section should be prepared containing the home office/headquarters data (address, telephone number, identification number, etc.) of the entity. When multiple entity locations are involved in an aggregated CTR, a separate Part I section should be prepared for each location involved. Each additional Part I section should include the entity's legal name in Item 4 and alternate name, if any, in Item 8. Each additional Part I section will include the location's address along with all other location or entity data applicable to that location. The amount and account number(s) entered in Item 21 "Cash in amount…" or Item 22 "Cash out amount…" will be the amount and account number(s) associated with the specific location. The initial Part I

section on the entity home office/headquarters will show the total amount and all account numbers involved in Item 21 or 22. When there are multiple DBA names involved in the transaction, Item 8 "Alternate name" should be left blank in the entity home office Part I section. When the entity home office address is the same as the transaction location, only a home office Part I section should be prepared.

Item Instructions

NOTE: Critical fields in the FinCEN CTR are identified with the * symbol in front of the data element number.

Critical fields must be completed by the filer, either by providing the requested data or by checking the "Unknown" box when that option is available. Non-critical fields must be completed when the filer has the data and will be left blank when the data are unknown or do not apply. For example, Item *1 "Type of filing" is a critical field that always requires entry of the requested data because it has no "Unknown" option. Item *4 "Individual's last name or entity's legal name" is a critical field that always requires an entry, either by entering the name when known or checking the unknown box when the name is not known. Item 7 "Gender" is a non-critical field that requires an entry when the person is an individual because the options are "Male," "Female," or "Unknown." But Item 7 is left blank when the person is an entity because entities do not have a gender and Item 7 would not apply.

***1. Type of filing (check box that applies):**

a. Initial report
b. Correct/amend prior report
c. FinCEN directed Back filing
d. Prior report BSA Identifier

Item *1 Type of filing: Check box 1a "Initial report" if this is the first report filed on the currency transaction(s). FinCEN CTRs filed as a result of a historical or other review of past transactional activity, either directed by a regulating authority other than FinCEN or on the financial institution's own initiative, must always be identified as initial reports. Check box 1b "Correct/amend prior report" if the report corrects or amends a previously-filed FinCEN CTR. See General Instruction 9 for additional instructions on filing corrected or amended CTRs. Check box 1c "FinCEN directed Back filing" if FinCEN directed the financial institution to file the FinCEN CTR on a currency transaction or transactions not previously reported. If box 1b is checked, the prior report's BSA Identifier (BSA ID) must be recorded in field 1d. Enter all zeros if the prior report BSA ID is unknown, for example when the prior report was a paper filing.

Part IV Filing Institution Contact Information

NOTE: There will be one Part IV for each FinCEN CTR filed.

The reporting financial institution is the entity that files the FinCEN CTR with the BSA E-Filing System. This may be a reporting financial institution or a holding or other parent company filling for its subsidiaries.

Critical fields are denoted by an asterisk (*) in front of the item number, must be completed by providing the data associated with that item. All other items must be completed when data are known but will be left blank when data are unknown or do not apply.

***43. Primary federal regulator**

a. Commodities Futures Trading Commission (CFTC)
b. Federal Reserve Board (FRB)
c. Federal Deposit Insurance Corporation (FDIC)
d. Internal Revenue Service (IRS)
e. National Credit Union Administration (NCUA)
f. Office of the Comptroller of the Currency (OCC)
g. Securities and Exchange Commission (SEC)

Item 43 Primary federal regulator: Identify the financial institution's primary federal regulator or BSA examiner from the following list. If more than one regulator option could apply, select the regulator that has primary responsibility for enforcing compliance with the BSA. Option "D" for Internal Revenue Service must be entered if the institution is subject to U. S. law and none of the other codes apply.

***44. Filing institution legal name**

Item 44 Filing institution legal name: Enter only the full legal name of the filing institution as recorded on articles of incorporation or other documents establishing the institution. If an individual's name is recorded, enter the name in (first name) (middle name) (last name) or equivalent format, e.g. John Jacob Doe or Richard R. Roe II, etc. An individual's name might be recorded when, for example, the financial institution is a sole proprietorship.

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

Item 45 Alternate name: If the filing institution recorded in Item 44 has a separate trade name or doing business as (DBA) name, enter that name here. Do not enter a trade or DBA name in Item 44 or a legal name in Item 45. Do not include acronyms such as DBA or AKA with the alternate name.

***46. EIN**

Item 46 - EIN: Enter the filing institution's Employer Identification Number (EIN). If the financial institution is a sole proprietorship operating under the sole proprietor's TIN, enter that TIN in Item 46. See General Instruction 12 for information on entering identifying numbers.

***47. Address (number, street, and apt. or suite no.)**

Items *47 - *51. Filing institution address items: Enter the filing institution's permanent street address, city, two-letter state abbreviation, ZIP Code, and country abbreviation. See General Instruction 10 for information about the codes to be entered. Provide a suite number if known. A non-location address such as a post office box or rural route number should be used only if the street address information is not available. ZIP Codes must be five or nine digits. See General Instruction 10 for additional instructions on entering addresses. When reporting from a U.S. Territory the entry in Item 49 "State" and Item 51 "Country" will be the same code as listed in ISO 3166-2 for that territory.

***48. City**

49. State

***50. ZIP Code**

***51. Country**

Country can only be "US" or a valid U.S. Territory.

***52. Type of filing institution (Select only one)**

a. Casino/Card club
b. Depository institution
c. MSB
d. Securities/Futures
z. Other (and specify type in space provided)

Item *52 Type of filing institution: Check the appropriate option to identify the type of filing institution recorded in Item 44. If option 52z "Other" is selected, enter a brief description of the filing institution type in the associated text field.

53. If 52a is checked, indicate type (Select only one)

a. State licensed casino
b. Tribal authorized casino

c. Card club
z. Other (and specify type in space provided)

Item 52 Type of gaming institution: If box 52a "Casino/Card club" is checked, check the appropriate Item 53 box to indicate the type of gaming institution. If box 53z is checked, record a brief description in the associated "Other" text field.

54. Filing institution ID number (for item 44)

a. Central Registration Depository (CRD) number
b. Investment Adviser Registration Depository (IARD) number
c. National Futures Association (NFA) number
d. Research, Statistics, Supervision, and Discount (RSSD) number
e. Securities and Exchange Commission (SEC) number
f. ID number

Item 54 Filing institution ID number: Select the appropriate option from 54a through 54e to record the type of identification number being entered for the filing institution. Enter that number in field 54f "ID number." Leave Item 54 blank if these options do not apply to the filing institution. See General Instruction 12 for information on entering identifying numbers.

***55. Contact office**

Item *55 Contact office: Enter the title of the administrative office that should be contacted to obtain additional information about the report. This office title must be associated with the contact telephone number recorded in Item 56 "Phone number." Do not enter data such as the financial institution legal name or branch names, financial institution addresses, generic names such as "Main Office" or "Home Office," or the names of employees.

***56. Phone number**

a. Ext. (if any)

Item 56 Phone number: Enter the financial institution's contact telephone number that should be called to obtain additional information about FinCEN CTRs. This number must be associated with the administrative office recorded in Item 55 "Contact office." See General Instruction 11 for additional instructions on entering telephone numbers.

Item 56a Ext. (if any): Enter the telephone extension associated with the contact telephone number. Leave Item 56a blank if there is no extension.

***57. Date filed**

Item 57 Date filed: Enter the date a batch filed FinCEN CTR is filed in YYYYMMDD format where YYYY = year, MM = month, DD = day. Single digit days or months must be prefaced by a zero. This date will automatically be added to a discrete FinCEN CTR when a filer signs the FinCEN CTR. The date filed in a batch-filed FinCEN CTR must be the date the FinCEN CTR is transmitted to FinCEN's BSA E-Filing System. Any other date would not be the date the FinCEN CTR was filed.

Part III Transaction Location

NOTE: If the information entered into Part IV is the same for Part III check the box and complete Parts I and II. Each FinCEN CTR filed may have up to 999 Part III's.

Prepare a separate Part III section for each transaction location involved in the currency transaction(s). Include the amount transacted at each Part III location in Item 41 "Cash-in amount for transaction location" and/or Item 42 "Cash-out amount for transaction location." A transaction location (such as an office or ATM, for example) may be owned or operated by the reporting financial institution required to file the FinCEN CTR or by another financial institution involved in the transaction(s) through a shared branching or other contractual agreement.

Critical fields, denoted by an asterisk (*) in front of the item number, must be completed by providing the data associated with that item. All other items must be completed when data are known but will be left blank when data are unknown or do not apply.

***29. Primary federal regulator**

a. Commodities Futures Trading Commission (CFTC)
b. Federal Reserve Board (FRB)
c. Federal Deposit Insurance Corporation (FDIC)
d. Internal Revenue Service (IRS)
e. National Credit Union Administration (NCUA)
f. Office of the Comptroller of the Currency (OCC)
g. Securities and Exchange Commission (SEC)
z. Unknown

Item 29 Primary federal regulator: Identify the financial institution's primary federal regulator or BSA examiner from the following list. If more than one regulator option could apply, select the regulator that has primary responsibility for enforcing compliance with the BSA. Option "D" for Internal Revenue Service must be entered if the institution is subject to U. S. law and none of the other codes apply. The regulator options are:

***30. Financial institution legal name**

Item 30 Financial institution legal name: Enter only the full legal name of the financial institution as recorded on articles of incorporation or other documents establishing the institution. If an individual's name is recorded, enter the name in (first name) (middle name) (last name) or equivalent format, e.g. John Jacob Doe or Richard R. Roe II, etc. An individual's name might be recorded when, for example, the financial institution is a sole proprietorship.

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

Item 31 Alternate name: If the financial institution recorded in Item 30 has a separate trade name or doing business as (DBA) name, enter that name here. Do not enter a trade or DBA name in Item 30 or a legal name in Item 31. Do not include acronyms such as DBA or AKA with the alternate name.

***32. EIN**

a. Unknown

Item 32 - EIN: Enter the financial institution's Employer Identification Number (EIN). If the financial institution is a sole proprietorship operating under the sole proprietor's TIN, enter that TIN in Item 32. See General Instruction 12 for information on entering identifying numbers.

***33. Address (number, street, and apt. or suite no.)**

Items *33 - *37. Financial institution address items: Enter the financial institution transaction location's permanent street address, city, two-letter state abbreviation, ZIP Code, and two-letter country abbreviation. See General Instruction 10 for information about the codes to be entered. Provide a suite number if known. A non-location address such as a post office box or rural route number should be used only if the street address information is not available. ZIP Codes must be five or nine digits. See General Instruction 10 for additional instructions on entering

addresses. An entry in Item 35 "State" is required with "US" reported in Item 37 "Country" unless the financial institution's address is in a U.S. Territory. When reporting transactions in a U.S. Territory the entry in Item 35 "State" and Item 37 "Country" will be the same code as listed in ISO 3166-2 for the territory.

***34. City**

35. State

***36. ZIP Code**

***37. Country**

Country can only be "US" or a valid U.S. Territory.

***38. Type of financial institution (Check only one)**

a. Casino/Card club
b. Depository institution
c. MSB
d. Securities/Futures
z. Other (and specify type in space provided**)**

Item *38 Type of financial institution: Check the appropriate option to identify the type of financial institution recorded in Item 30. If option 38z "Other" is selected, enter a brief description of the financial institution in the associated text field.

39. If 38a is checked, indicate type (Check only one)

a. State licensed casino
b. Tribal authorized casino
c. Card club
z. Other (and specify type in space provided)

Item 38 Type of gaming institution: If box 38a "Casino/Card club" is checked, check the appropriate Item 38a box to indicate the type of gaming institution. If box 38z is checked, record a brief description in the associated "Other" text field.

40. Financial institution ID number

a. Central Registration Depository (CRD) number
b. Investment Adviser Registration Depository (IARD) number
c. National Futures Association (NFA) number
d. Research, Statistics, Supervision, and Discount (RSSD) number
e. Securities and Exchange Commission (SEC) number
f. ID number

Item 40 Financial institution ID number: Select the appropriate option from 40a through 40e to record the type of identification number being entered for the financial institution. Enter that number in field 40f "ID number." Leave Item 40 blank if these options do not apply to the financial institution. When an address-specific ID type such as RSSD number is reported, provide the number assigned to the address recorded in the Part III section. If that address has not been issued an appropriate ID number then Item 40 must be blank.
See General Instruction 12 for information on entering identifying numbers.

41. Cash in amount for transaction location $_____

Item 41. Cash in amount for this transaction location: Enter the cash in amount transacted at this location. This amount must equal the item 25 total cash in amount if a single transaction at one location is involved. If multiple locations are involved the amount must be less than the Item 25 amount. The multiple Part III Item 41 amounts must equal the Item 25 amount with rounding differences permitted. If no amount is entered in Item 41 then Item 42 "Cash out amount for this location" must have an amount.

42. Cash out amount for transaction location $_____

Item 42. Cash out amount for this transaction location: Enter the cash out amount transacted at this location. This amount must equal the item 27 total cash out amount if a single transaction at one location is involved. If multiple locations are involved the amount must be less than the Item 27 amount. The multiple Part III Item 42 amounts must equal the Item 27 amount with rounding differences permitted. If no amount is entered in Item 42 then Item 41 "Cash in amount for this location" must have an amount.

Part I Person Involved in Transaction(s)

NOTE: There may be up to 999 Part I sections in each FinCEN CTR.

Critical fields, denoted by an asterisk (*) in front of the item number, must be completed by providing the data associated with that item. Critical fields must be completed by the filer, either by providing the requested data or by checking the "Unknown" box when that option is available.

Complete a separate Part I section on each individual or entity involved in the currency transaction(s).

Complete each Part I section with as much of the requested information as is known about the individual or entity. Required items, denoted by an asterisk (*) in front of the item number, must be completed by providing the data or by checking the "Unknown" box associated with the item. All other items must be completed when known but will be left blank when the data are unknown or do not apply. There must be at least one Part I in the FinCEN CTR where either box 2a or box 2c was checked.

***2. Person involved in transaction(s)**

a. Person conducting transaction on own behalf
b. Person conducting transaction for another
c. Person on whose behalf transaction is conducted
d. Common Carrier

Item 2: Select option 2a if the person recorded in Part I conducted the transaction(s) on his or her own behalf. Select option 2b if the person recorded in Part I conducted the transaction(s) on behalf of another person. Options 2a and 2b cannot be selected if box 4b ,"If entity" is checked. Select option 2c if the transaction was conducted by a different person on behalf of the person recorded in Part I. If option 2d is selected because an armored car service under contract with the customer is involved in the transaction(s), the information on the armored car service, not the individual agent of that armored car service, will be recorded in Part I (see FIN-2013-R001). If box 2d is checked to indicate an armored car service under contract with the customer then box 4b, "If entity" must be checked. If more than one Item 2 option applies to a Part I person, a separate Part I section will be prepared on that person for each Item 2 option. For example, if the Part I person conducted a $5,000 deposit into their personal account and a separate $7,000 deposit into the account of another person/entity, there will be one Part I on that person reporting option 2a on the personal deposit with that amount and account number in Item 22 "Cash in amount…". There will be a second Part I on that person reporting option 2b on the person/entity account transaction with that amount and account number in Item 22.

3. Multiple transactions

Item 3 Multiple transactions: Check Item 3 if multiple cash transactions of any amount totaling more than $10,000 as cash in or more than $10,000 as cash out (cash in and cash out transactions should not be combined) were conducted in a single business day by or for the person recorded in Part I. For example, if a customer makes a $12,000 deposit and a $300 deposit on the same day, item 3 should be checked. However, if a customer makes a $12,000 deposit and a $300 withdrawal, item 3 should not be checked. Item 3 "Multiple transactions" is related to, but not the same as, the Item 24 "Aggregated transactions." Whereas Item 3 should be checked each time multiple transactions are reported as a single transaction, the Item 24 option "Aggregated transaction" should only be checked when all the specific conditions underlying that option have been satisfied.

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

a) Unknown
b) If entity

Item *4 Individual's last name or entity's legal name: Enter the individual's last name or the entity's legal name. The entity legal name is the name on the articles of incorporation or other document that established the entity. If an entity is being recorded in Part I, check box 4b "If entity." If box 2d is checked to indicate an armored car service under contract with the customer then box 4b must be checked. If box 2d is checked to indicate any other type of common carrier under contract with the customer, box 4b must not be checked because information on the common carrier employee conducting the transaction must be provided. Do not check box 4 "If entity" if the person involved in the transaction is a sole proprietorship. See FinCEN Ruling FIN-2008- R001 for additional information on reporting currency transactions that involve sole proprietorships. As stated in FIN-2008-R001, FinCEN will continue to accept two Part I sections (previously "Section A" on FinCEN Form 104) on sole proprietorships containing both the personal and business information. Do not check box 4b if an individual's name is entered in Items 4-6. If the individual's last name or entity's legal name is unknown leave Item 4 blank and check box 4 "Unknown." Do not record also known as (AKA) or doing business as (DBA) names in Item 4. Record these names instead in Item 8 "Alternate name."

***5. First name**

a. Unknown

Item *5 First name: Enter the individual's first name. If the first name is unknown leave item 5 blank and check box 5 "Unknown." Do not record AKA or DBA names in Item 5. Record these names instead in Item 8 "Alternate name." Leave Item 5 blank if the Part I person is an entity.

6. Middle name and Name suffix

Item 6 Middle name: Enter the individual's middle name or middle initial. Leave this item blank if the middle name or middle initial is unknown or does not apply. Do not record AKA or DBA names in Item 6. Record these names instead in Item 8 "Alternate name."

Item 6 Name suffix: Enter the individual's name suffix such as JR, SR, III, etc. if it is part of the individual's legal name. Leave this item blank if the suffix is unknown or does not apply.

7. Gender

a. Male
b. Female
c. Unknown

Item 7 Gender: Select the option "Male" or "Female" if the individual's gender is known. Select the option "Unknown" if the individual's gender is unknown. Leave this item blank if the person is an entity. Item 7 does not create an obligation for a financial institution to collect this data when such collection would be in conflict with the financial institution's obligations under any other federal law.

8. Alternate name, e.g., AKA - individual or DBA - entity

Item 8 Alternate name: Enter the individual's AKA name or the entity's DBA name if different from the name entered in Items 4-6. Do not include the acronyms AKA or DBA with the name. Do not enter AKA or DBA names in Items 4-6. Do not enter legal names in Item 8

9. Occupation or type of business

a. NAICS Code

Item 9 Occupation or type of business: Record the occupation, profession, or type of business of the individual or entity recorded in Part I. Use specific descriptions such as doctor, carpenter, attorney, used car dealership, plumber, truck driver, hardware store, etc. Do not use non- descriptive items such as businessman, merchant, retailer, retired, or self-employed. If words like self-employed, unemployed, or retired are used, add the current or former profession if known (e.g. self-employed building contractor, retired teacher, or unemployed carpenter).

Item 9a NAICS Code: Enter the North American Industry Classification System (NAICS) code for the occupation or type of business entered in Item 9. Batch filers should only enter codes from the list of NAICS Codes authorized for use in the FinCEN CTR and located on the BSA E- Filing Web Site (http://bsaefiling.fincen.treas.gov/main.html) or from the

U.S. Census Bureau NAICS list. If the Census Bureau list is used filers cannot substitute a sector code (such as 11 Agriculture, Forestry, Fishing and Hunting) for an actual three to six number NAICS Code (such as 11114 Wheat Farming).

***10. Address (number, street, and apt. or suite no.)**

a. Unknown

Items *10 - *14 Person's address items: Enter the person's permanent street address, city, state code abbreviation , ZIP Code or foreign postal code, and two letter country code (as listed in ISO 3166-2). Complete any address item that is known, even if the whole address is unknown. If an address item is unknown, leave that item blank and check box "Unknown."

If the person's address is in a U.S. Territory, enter the same code as listed in ISO 3166-2 for that territory in Item 12 "State" and Item 14 "Country code."

See General Instruction 10 for additional information on entering addresses.

***11. City**

a. Unknown

12. State

a. Unknown

***13. ZIP/Postal code**

a. Unknown

***14. Country code**

a. Unknown

***15. TIN (enter number in space provided and check appropriate type below)**

a. Unknown

Item *15 TIN: Enter the person's U.S. or foreign taxpayer identification number (TIN) without formatting or punctuation. If the number is unknown, check box 15 "Unknown" and leave Item 15 blank. See General Instruction 12 for information on entering identifying numbers.

16. TIN type

a. EIN
b. SSN-ITIN
c. Foreign

Item 16 TIN type: Identify the type of TIN recorded in Item 15. Select option "EIN" if the person has a U.S. Employer Identification Number (EIN). Select option "SSN-ITIN" if the person has a

U.S. Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN). Select option "Foreign" if the person has a foreign TIN of any type. Box 4b also must be checked if the foreign person is an entity. Record a TIN type only if a TIN is entered in Item 15. If a 9-digit TIN is entered in Item 15 but the TIN type is unknown, select "EIN" if the person is an entity and "SSN-ITIN" if the person is an individual. TINs that are not 9 digits are presumed to be foreign, so option "Foreign" would be selected.

***17. Date of birth**

a. Unknown

Item *17 Date of birth: Enter the individual's date of birth in Item 17. Batch filers will use the format YYYYMMDD format where YYYY = year, MM = month, DD = day. The format MM/DD/YYYY must be used in Item 17 on the BSA E-Filing discrete. Any single digit month or day must be preceded by a zero. If the birth day and or month is unknown, enter "00" for the unknown day or month. For example, a date of birth with an unknown day in February 1978 would be entered as 02/00/1978. Do not enter zeros for the year if the year is unknown. If the year of birth or the entire date

of birth is unknown, check box 17 “Unknown” and leave Item 17 blank. If box 4 “If entity” is checked, Item 17 and box 17 “Unknown” must be blank.

18. Contact phone number (if available) 18a. Ext. (if any)

Item 18 Contact phone number: Enter the person's U.S. or foreign contact telephone number with no formatting such as parentheses, spaces, or hyphens. If the telephone number is unknown, leave item 18 blank. See General Instruction 11 for instructions on entering telephone numbers.

Item 18a Ext. (if any): Enter the telephone extension associated with the contact telephone number. Leave Item 18a blank if there is no extension or the extension is unknown.

19. E-mail address (if available)

Item 19 E-mail address: Enter the person's e-mail address if known. Include all formatting, punctuation, and special characters in the e-mail address. An e-mail address must contain the “@” sign with a period in the following text, e.g. johndoe@business.com or richardroephd@college.edu. Leave Item 19 blank if the e-mail address is unknown.

***20. Form of identification used to verify identity:**

a. Unknown
b. Driver’s license/State I.D.
c. Passport
d. Alien registration
e. Issuing State
f. Country
g. Number
z. Other (and specify type in space provided)

Item *20 Form of identification: Enter in Item 20 the information used to identify the individual or entity recorded in Item 4. Check box 20b if the identification was a driver's license or state ID, box 20c if the identification was a passport or box 20d if the identification was an alien registration. Check box 20z if a different identification was provided and describe that identification in the "Other" text field. “Other” identification could include such things as an entity’s business license or incorporation documents, corporate ID cards, local government ID cards, etc. Enter the identification number in field 20g "Number." Do not include formatting such as spaces, hyphens, or periods in the number. Enter the appropriate two or three-letter abbreviation or code in field 20e "Issuing State" if the identification issuer was a U.S., Canadian, or Mexican state, territory, or province. Enter the appropriate two or three-letter abbreviation or code in field 20e "Issuing State" if the identification issuer was a U.S. state or the District of Columbia, a Mexican state, or a Canadian province or territory. If the identification was issued by a U.S. Territory the two-letter territory code will be entered in Field 20f “Country” and the issuing state field. See General Instruction 10 for information about the codes to be entered. If the identification issuer does not have a code in this document, enter the two letter code for the issuer's country in field 20f. For example, if the issuer was the London Police Department the code “GB” for United Kingdom would be entered in 20f. Enter all identification data that is available. Check box 20a “Unknown” only if the individual or entity is known and all identification information is unknown. See General Instruction 12 for further information on entering identifying numbers.

21. Cash in amount for individual or entity listed in item 4

a. Acct. number(s) included in item 21

Item 21 Cash in amount: Enter the total cash in amount denominated in U.S. Dollars that was transacted by or for the person recorded in Item 4. This amount cannot be greater than the amount in Item 25 “Total cash in.” Record the account numbers of all accounts involved in the transaction(s) made by or for the person recorded in Item 4. If no amount is recorded in Item 21 then Item 22 “Cash out” amount for this individual must contain an amount. See General Instructions 12 and 13 for additional instructions on entering account numbers and amounts.

22. Cash out amount for individual or entity listed in item 4

a. Acct. number(s) included in item 22

Item 22 Cash out amount: Enter the total cash out amount denominated in U.S. Dollars that was transacted by or for the person recorded in Item 4. This amount cannot be greater than the amount in Item 27 "Total cash out." Record the account numbers of all accounts involved in the transaction(s) made by or for the person recorded in Item 4. If no amount is recorded in Item 22 then Item 21 "Cash in" amount for this individual must contain an amount. See General Instructions 12 and 13 for additional instructions on entering account numbers and amounts.

Part II Amount and Type of Transaction(s)

NOTE: There will be one Part II for each FinCEN CTR filed.
Critical fields, denoted by an asterisk (*) in front of the item number, must be completed by providing the data associated with that item. Critical fields must be completed by the filer, either by providing the requested data or by checking the "Unknown" box when that option is available.
Complete the Part II section by recording all details concerning the currency transaction. Such details include transaction date, types of transactions, transaction amounts including total cash in and/or total cash out, and information about any foreign currencies involved in the transactions. All items must be completed when known but will be left blank when data are unknown or do not apply.

***23. Date of transaction**

Item *23 Date of transaction: Enter the date of the transaction(s) in Item 23. Batch filers will use the format YYYYMMDD format where YYYY = year, MM = month, DD = day. The format MM/DD/YYYY must be used in Item 23 on the BSA E-Filing discrete FinCEN CTR. Any single digit month or day must be preceded by a zero.

24. Delivery/Payment method involved (Check all that apply)

a. Armored car (FI contract)
b. ATM
c. Mail Deposit or Shipment
d. Night Deposit
e. Aggregated transactions
f. Shared Branching

Item 24: Indicate whether any of the following delivery/payment methods were involved in any part of the transaction(s). Check all that apply. Check box 24a "Armored Car" if a reported transaction involved a pick-up or delivery of currency by an armored car service under contract to the financial institution listed in Part III or the filing institution listed in Part IV. Do not check box 24a if the armored car service was under contract to a person recorded in Part I. Check box 24b "ATM" if a reported transaction occurred at an automated teller machine (ATM). Check box 24c "Mail Deposit or Shipment" if a reported transaction was made by mail deposit or shipment. Check box 24d "Night Deposit" if a reported transaction involved a night deposit of cash. Check box 24e "Aggregated transactions" if the financial institution did not identify any transactor(s) because the FinCEN CTR reports aggregated transactions all below the reporting requirement with at least one transaction a teller transaction. The option "Aggregated transactions" is not the same as Item 3 "Multiple transactions," which can involve transactions that are above the reporting requirement where a transactor is known and may involve transactions none of which were teller transactions. Check box 24f "Shared branching" if the transaction was conducted on behalf of another financial institution that is a member of a co-operative network (this option applies only to credit unions that are members of a cooperative).

***25. Total cash in**

a. Deposit(s)
b. Payment(s)
c. Currency received for funds transfer(s) out
d. Purchase of negotiable instrument(s)
e. Currency exchange(s)
f. Currency to prepaid access
g. Purchase(s) of casino chips, tokens, and other gaming instruments
h. Currency wager(s) including money plays

i. Bills inserted into gaming devices
z. Other (specify)

Item *25 Total cash in: Record the total cash in amount involved in the transaction(s) if that amount is greater than $10,000. Record the total amount on the "Total cash in" line and total or subtotals on whichever of line 25a through 25i best describe the transaction or aggregated transactions. If any portion of the total amount is not described by any of those options, record that portion on line 25z and provide a brief description of the transaction(s) in the "Other" text field. If the total amount of the cash in transaction or aggregated transactions is $10,000 or less, do not record any amounts in Item 25. The total of the amounts recorded in fields 25a through 25z must equal the amount recorded in the Item 25 "Total cash in" field. The total cash in will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 25a through 25i and 25z. See General Instruction 14 for instructions on determining whether transactions are reportable on a FinCEN CTR.

26. Foreign cash in

a. Foreign country (two letter code)

Item 26 Foreign cash in: If the cash in transaction(s) involved a foreign currency or currencies, enter the total amount of each foreign currency in Item 26 and the two letter code for the country that issued the currency in Item 26a. Complete an Item 26 and 26a for each foreign currency involved. Do not convert amounts to U.S. Dollars. Round fractional amounts up to the next whole amount. For example, 21,527.25 Euros would be recorded as 21, 528. See General Instruction 10 for information about the codes to be entered.

***27. Total cash out**

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

Item *27 Total cash out: Record the total cash out amount involved in the transaction or aggregated transactions if that amount is greater than $10,000. Record the total amount on the "Total cash out" line and total or subtotals on whichever of line 27a through 27j best describe the transaction or aggregated transactions. If any portion of the total amount is not described by any of those options, record that portion on line 27z and provide a brief description of the transaction in the "Other" text field. If the total amount of the cash out transaction or aggregated transactions is $10,000 or less, do not record any amounts in Item 27. The total of the amounts recorded in fields 27a through 27z must equal the amount recorded in the Item 27 "Total cash out" field. The total cash out will be automatically computed in BSA E-Filing discrete FinCEN CTR from the entries in 27a through 27j and 27z. See General Instruction 14 for instructions on determining whether transactions are reportable on a FinCEN CTR.
NOTE: In the casino industry "TITO" refers to ticket in/ticket out and "OTB" refers to off-track betting.

28. Foreign cash out

a. Foreign country (two letter code)

Item 28 Foreign cash out: If the cash out transaction(s) involved a foreign currency or currencies, enter the total amount of each foreign currency in Item 28 and the two letter code for the country that issued the currency in Item 28a. Complete an Item 28 and 28a for each foreign currency involved. Do not convert amounts to U.S. Dollars. Round fractional amounts up to the next whole amount. For example, 21,527.25 Euros would be recorded as 21, 528. See General Instruction 10 for information about the codes to be entered.

Secure Data Transfer Mode Filers

FinCEN provides the ability for filers to submit the CTR 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 CTR XML batch data. The file naming convention is as follows:

Position	Description	Requirement
Form type	Form type being submitted (i.e. CTRXST)	Form type (CTRXST) required in 1st position (case sensitive).
.	Filename delimiter	Delimiter required.
Unique value	Value determined by filer (must not contain periods or spaces)	Value required in 2nd position (unique date-timestamp recommended)
.	Filename delimiter	Delimiter required.
SDTM_UID**	The User ID associated with the SDTM account	Complete SDTM_UID required in 3rd position (case sensitive).
.	Filename delimiter	Delimiter required.
xml	File extension	Extension required (not case sensitive).

EXAMPLE: CTRXST.20170609153015.FirstBankofUSA.xml

For more information on how to setup an SDTM connection, please direct them to the BSA E-Filing Help via the Support Request Form. The Help Desk hours of operation are M-F 8:00 AM to 6:00 PM, Eastern Time (closed on federal holidays).

**Please be advised that IBM's Connect:Direct software is scheduled to be replaced with IBM's Sterling File Gateway software in 2020.*
***You can verify your filing organization's SDTM_UID by having a Supervisory User for your organization login to the BSA E-Filing System and select "Manage Users."*