



Financial Transactions and
Reports Analysis Centre
of Canada

Centre d'analyse des opérations
et déclarations financières
du Canada

Guideline 7A: Submitting Large Cash Transaction Reports to FINTRAC Electronically

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September 2010

This replaces the previous version of *Guideline 7A: Submitting Large Cash Transaction Reports to FINTRAC Electronically* issued in August 2009. The changes made are indicated by a side bar to the right of the modified text.

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1 General

The objective of the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) is to help detect and deter money laundering and the financing of terrorist activities. It is also to facilitate investigations and prosecutions of money laundering and terrorist activity financing offences. This includes reporting, record keeping, client identification and compliance regime requirements for individuals and entities described in section 2.

If you are such an individual or entity, this guideline has been prepared to help you submit large cash transaction reports electronically. It explains reporting timelines, how reports have to be sent to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC), and what information has to be included in these reports. It also explains who has to report large cash transactions if you are a reporting entity and are an employee, an agent or acting on behalf of another reporting entity.

This guideline uses plain language to explain the most common reporting situations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (the Act) as well as the related Regulations. It is provided as general information only. It is not legal advice, and is not intended to replace the Act and Regulations. For more information about money laundering, terrorist financing or other requirements under the Act and Regulations, see the guidelines in this series:

- *Guideline 1: Backgrounder* explains money laundering and terrorist financing and their international nature. It also provides an outline of the legislative requirements as well as an overview of FINTRAC's mandate and responsibilities.
- *Guideline 2: Suspicious Transactions* explains how to report a suspicious transaction. It also provides guidance on how to identify a suspicious transaction, including general and industry-specific indicators that may help when conducting or evaluating transactions.
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC* explains when and how to submit suspicious transaction reports. There are two different versions of Guideline 3, by reporting method.
- *Guideline 4: Implementation of a Compliance Regime* explains the requirement for reporting entities to implement a regime to ensure compliance with their obligations under the Act and associated Regulations.
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC* explains to reporting entities when and how to submit a terrorist property report.
- *Guideline 6: Record Keeping and Client Identification* explains the requirement for reporting entities to identify their clients and keep records. There are several different versions of Guideline 6, with each one applicable to a particular sector.
- *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC* explains when and how to submit large cash transaction reports. There are two different versions of Guideline 7, by reporting method.

- *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC* explains when and how to submit electronic funds transfer reports. There are three different versions of Guideline 8, by type of electronic funds transfer and reporting method.
- *Guideline 9: Submitting Alternative to Large Cash Transaction Reports to FINTRAC* explains when and how financial entities can choose the alternative to large cash transaction reports. This is only applicable to financial entities.
- *Guideline 10: Submitting Casino Disbursement Reports to FINTRAC* explains when and how to submit casino disbursement reports. There are two different versions of Guideline 10, by reporting method.

If you need more help after you read this or other guidelines, call FINTRAC's national toll-free enquiries line at 1-866-346-8722.

Throughout these guidelines, several references are provided to additional information that may be available on external Web sites. FINTRAC is not responsible for the accuracy or reliability of the information contained on those external Web sites. The links provided are based on information available at the time of publishing of this guideline.

Throughout this guideline, any references to dollar amounts (such as \$10,000) refer to the amount in Canadian dollars or its equivalent in foreign currency. Furthermore, all references to cash mean money in circulation in any country (bank notes or coins). In this context, cash does **not** include cheques, money orders or other similar negotiable instruments.

Also throughout this guideline, the term "reporting entity" is used to refer to any individual or entity required to report to FINTRAC.

2 Who Has to Send a Large Cash Transaction Report to FINTRAC?

If you are one of the following individuals or entities, you must report large cash transactions to FINTRAC.

2.1 Financial entities

Financial entities are banks (that is, those listed in Schedule I or II of the *Bank Act*) or authorized foreign banks with respect to their operations in Canada, credit unions, caisses populaires, financial services cooperatives, credit union centrals, trust companies, loan companies and agents of the Crown that accept deposit liabilities.

If you are a financial entity and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

2.2 Life insurance companies, brokers and agents

A life insurance company means one regulated by provincial legislation, or a life company or foreign life company under the *Insurance Companies Act*. A life insurance broker or agent means an individual or entity registered or licensed provincially to carry on the business of arranging contracts of life insurance.

If you are a life insurance company and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

If you are a life insurance company, a broker or an independent agent and you are dealing in reinsurance, the large cash transaction reporting requirement does not apply. In addition, the requirement does not apply to the following types of transactions:

- the purchase of a policy that is an exempt policy (i.e., a policy issued for insurance protection and not for significant investment purposes as defined in subsection 306(1) of the *Income Tax Regulations*);
- the purchase of a group life insurance policy that does not provide a cash surrender value or a savings component;
- the purchase of an immediate or deferred annuity paid for entirely with funds directly transferred from a registered pension plan or the proceeds of a group life insurance policy;
- the purchase of a registered annuity policy or a registered retirement income fund;
- a registered plan, including a locked-in retirement plan, a registered retirement savings plan, a group registered retirement savings plan, a registered education savings plan and any other registered plan;
- where the account holder or settlor is a federally or provincially regulated pension fund;
- a transaction that is part of a reverse mortgage or structured settlement; or
- a transaction for a public body or a very large corporation. The same is true regarding a subsidiary of either of those entities, if the financial statements of the subsidiary are consolidated with those of the public body or very large corporation.

2.3 Securities dealers

A securities dealer is an individual or entity authorized under provincial legislation to engage in the business of dealing in securities or any other financial instruments or to provide portfolio management or investment advising services.

If you are a securities dealer and you have foreign subsidiaries or foreign branches, the large cash transaction reporting requirement does not apply to their operations outside Canada.

2.4 Money services businesses

A money services business means an individual or entity engaged in the business of any of the following activities:

- foreign exchange dealing;
- remitting or transmitting funds by any means or through any individual, entity or electronic funds transfer network; or
- issuing or redeeming money orders, traveller's cheques or other similar negotiable instruments. This does not include redeeming cheques payable to a named individual or entity. In other words, cashing cheques made out to a particular individual or entity is not included.

Money services businesses include alternative money remittance systems, such as Hawala, Hundi, Chitti, etc.

For more information about who is engaged in the money services business, see the FINTRAC Interpretation Notice No. 1, available under "General publications" on the Publications page of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

2.5 Agents of the Crown

Agents of the Crown are government departments or agents of her Majesty in right of Canada or of a province. If you are an agent of the Crown that sells or redeems money orders, you are subject to the reporting requirements explained in this guideline.

If you are an agent of the Crown that accepts deposit liabilities in the course of providing financial services to the public, such as a provincial savings office, you are considered a financial entity (see subsection 2.1).

If you are an agent of the Crown that sells precious metals to the public, you are considered a dealer in precious metals and stones (see subsection 2.9).

2.6 Accountants and accounting firms

An accountant means a chartered accountant, a certified general accountant or a certified management accountant. An accounting firm means an entity that is in the business of providing accounting services to the public that has at least one accountant who is a partner, an employee or an administrator.

If you are an accountant or an accounting firm, you are subject to the reporting requirements explained in this guideline when conducting any of the following activities on behalf of any individual or entity (other than your employer) or giving instructions in respect of those activities on behalf of any individual or entity (other than your employer):

- receiving or paying funds;
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

You are not subject to these obligations for the receipt of professional fees. This means that the receipt of professional fees does not trigger your obligations. However, you are subject to the reporting requirements when you engage in any of the activities mentioned above, regardless of whether or not you received any fees or have a formal letter of engagement to do so. In other words, you are subject to the obligations even if you were doing the activities on a volunteer basis.

Activities of accountants or accounting firms other than those listed above, such as audit, review or compilation engagements carried out according to the recommendations in the Canadian Institute of Chartered Accountants (CICA) Handbook, do **not** trigger reporting obligations.

Giving advice to a client, in the context of your accountant-client relationship, is not considered providing instructions. If you need further clarification about this, refer to FINTRAC Interpretation Notice No. 2, available under “General Publications” on the Publications page of FINTRAC’s Web site (<http://www.fintrac-canafe.gc.ca>).

2.7 Real estate

Real estate brokers or sales representatives

Real estate brokers or sales representatives are individuals or entities that are registered or licensed in a province to sell or purchase real estate. They are subject to the reporting requirements explained in this guideline when they act as an agent regarding the purchase or sale of real estate. This includes the buying or selling of land, buildings, houses, etc. Such activities trigger these obligations whether or not the real estate broker or sales representative gets a commission for the real estate transaction and whether or not they have fiduciary duties regarding it.

If you are a real estate broker or sales representative, these obligations do not apply to you for activities related to property management. This means that if you only deal in rental property transactions, not purchases or sales, the obligations explained in this guideline do not apply to you.

Real estate developers

A real estate developer means an individual or an entity other than a real estate broker or sales representative, who in any calendar year after 2007 has sold one of the following to the public:

- at least five new houses or condominium units;
- at least one new commercial or industrial building;
- at least one new multi-unit residential building each of which contains five or more residential units; or
- at least two new multi-unit residential buildings that together contain five or more residential units.

If you are a real estate developer, you are subject to the reporting requirements explained in this guideline when you sell any of the following to the public:

- a new house;
- a new condominium unit;
- a new commercial or industrial building; or
- a new multi-unit residential building.

If you are an entity that is a corporation, you are subject to this whether you sell those buildings on your own behalf or on behalf of a subsidiary or affiliate. In this context, an entity is affiliated with another entity if one of them is wholly-owned by the other or both are wholly-owned by the same entity.

2.8 Casinos

Casinos are those authorized by a Canadian provincial, territorial or federal government to do business and that conduct their business in a permanent establishment. It only includes those where roulette or card games are played in the establishment, or where there is a slot machine. For these purposes, a slot machine does not include a video lottery terminal.

Registered charities may be authorized to carry on business temporarily as a casino for charitable purposes. If this type of business is carried out in the establishment of a casino for no more than two consecutive days at a time under the supervision of the casino, the activities are considered to be the supervising casino's. In this case, the supervising casino is responsible for the requirements explained in this guideline related to the charity casino.

2.9 Dealers in precious metals and stones

A dealer in precious metals and stones (DPMS) means an individual or an entity that buys or sells precious metals, precious stones or jewellery, in the course of its business activities. Precious metals include gold, silver, palladium or platinum whether in coins, bars, ingots, granules or in any other similar form. Precious stones include diamonds, sapphires, emeralds, tanzanite, rubies or alexandrite. Jewellery

means objects made of precious metals, precious stones or pearls intended for personal adornment.

If you are a DPMS, you are subject to the reporting requirements explained in this guideline if you engage in the purchase or sale of precious metals, precious stones or jewellery in an amount of \$10,000 or more in a single transaction. However, you are not subject to the reporting requirements when you engage in a purchase or sale carried out for, in connection with, or for the purpose of manufacturing jewellery, extracting precious metals or precious stones from a mine or cutting or polishing precious stones.

An agent of the Crown (that is, a government department or an agent of her Majesty in right of Canada or of a province) is considered to be a DPMS when it sells precious metals to the public in an amount of \$10,000 or more in a single transaction.

2.10 British Columbia notaries

A British Columbia notary means a British Columbia notary public or a British Columbia notary corporation. In this context, a notary public means an individual who is a member of the Society of Notaries Public of British Columbia. Also in this context, a notary corporation means an entity that provides notary services to the public in British Columbia under the *Notaries Act* of that province.

If you are a British Columbia notary, you are subject to the reporting requirements explained in this guideline when you engage in any of the following activities on behalf of any individual or entity (other than your employer), or give instructions on behalf of any individual or entity (other than your employer):

- receiving or paying funds (other than those received or paid for professional fees, disbursements, expenses or bail);
- purchasing or selling securities, real property or business assets or entities; or
- transferring funds or securities by any means.

3 Large Cash Transaction Reporting Requirements

3.1 Electronic reporting enrolment

As a reporting entity, you have to be enrolled with FINTRAC's electronic reporting system to report electronically. FINTRAC will provide you with an identifier number to include in your reports. For more information about FINTRAC's electronic reporting system enrolment, contact us as explained in section 7.

3.2 When does a large cash transaction report have to be made?

If you are a reporting entity as described in section 2, you have to send a large cash transaction report to FINTRAC in the following situations:

- If you **receive** an amount of \$10,000 or more in cash in the course of a single transaction. Each such transaction must be sent to FINTRAC separately, in its own report.
- If you **receive** two or more cash amounts of less than \$10,000 each that total \$10,000 or more. In this case, if you are an individual, you have to make a large cash transaction report if you know the transactions were made within 24 consecutive hours of each other by or on behalf of the same individual or entity. If you are an entity, you have to make a large cash transaction report if your employee or senior officer knows the transactions were made within 24 consecutive hours of each other by or on behalf of the same individual or entity.

You have to send a large cash transaction report to FINTRAC within 15 calendar days after the transaction.

Employees or agents of another reporting entity

If you are an individual described in section 2 and you are an employee of a reporting entity, your employer is responsible for meeting the large cash transaction reporting requirement associated to any of your activities as an employee. This would apply, for example, in the case of an accountant employed by a bank.

Similarly, if you are an individual or entity described in section 2 and you are an agent of or you are authorized to act on behalf of a reporting entity, it is that reporting entity's responsibility to meet the large cash transaction reporting requirement associated to any of your activities on their behalf. This would apply for example in the case of a credit union acting as an agent for another credit union. However, if you are a life insurance broker or independent agent and as such are authorized to act on behalf of another reporting entity, you are responsible for meeting the large cash transaction reporting requirement to FINTRAC (unless you are an employee as explained above).

Exceptions to reporting large cash transactions

Do **not** make a large cash transaction report to FINTRAC if the cash is received from a financial entity or a public body. In this context, a financial entity means any of the following:

- a bank (that is, one that is listed in Schedule I or II of the *Bank Act*) or an authorized foreign bank with respect to its operations in Canada;
- a credit union or a caisse populaire;
- a financial services cooperative (in the province of Quebec) or a credit union central (in all other provinces);
- a trust and loan company; or
- an agent of the Crown that accepts deposit liabilities.

Also in this context, a public body means any of the following or their agent:

- a Canadian provincial or federal department or Crown agency;
- an incorporated Canadian municipal body (including an incorporated city, town, village, metropolitan authority, district, county, etc.);
- a hospital authority. A hospital authority means an organization that operates a public hospital and that is designated to be a hospital authority for GST/HST purposes. For more information on the designation of hospital authorities, refer to GST/HST Memoranda Series, Chapter 25.2, *Designation of Hospital Authorities*, available in the Forms and Publications section of the Canada Revenue Agency's Web site (<http://www.cra-arc.gc.ca>).

Financial entities may choose, in certain specific circumstances, an alternative to making large cash transaction reports for certain clients that are corporations. If you are a financial entity, see *Guideline 9: Submitting Alternative to Large Cash Transaction Reports to FINTRAC* for more information about this.

3.3 Cash transactions in foreign currency

If a cash transaction is in foreign currency, you will need to check whether it is the equivalent of 10,000 Canadian dollars or more to determine whether or not it is reportable as a large cash transaction. **For this purpose only**, use the last noon rate provided by the Bank of Canada available at the time of the transaction. This calculation is not based on the actual exchange rate used to process the transaction — this is only to check whether the \$10,000 threshold is met for the transaction to be reportable as a large cash transaction.

For example, for a cash transaction in foreign currency that happened at 9:00 a.m. on Tuesday following a holiday Monday, you would use the Bank of Canada noon rate from the previous Friday to determine whether it is a large cash transaction. You can find the noon rate applicable at the time of a transaction on the Bank of Canada Web site (<http://www.bankofcanada.ca/en/rates/exchange.html>). If there is no Bank of Canada noon rate published for the currency of the transaction, use the actual exchange rate applied when you processed the transaction to determine whether it is reportable.

Once you have determined that a cash transaction in foreign currency is in fact reportable based on the Bank of Canada noon rate, you will have to send a large cash transaction report to FINTRAC. On this report, you will indicate any amounts involved in the transaction in foreign currency, and indicate the appropriate currency code. You are not required to provide information about any exchange rate applicable to the transaction in the large cash transaction report. The exchange rate is only relevant to determine whether or not the transaction is a large cash transaction.

3.4 Other requirements associated with large cash transactions

In addition to the reporting requirements explained in this guideline, consider the following relating to a large cash transaction:

Record keeping and client identification

Large cash transactions have associated record keeping and client identification requirements. These are explained in *Guideline 6: Record Keeping and Client Identification*.

Electronic funds transfer report

If a large cash transaction involves an electronic funds transfer, you may have to make an electronic funds transfer report to FINTRAC about the same transaction in addition to the large cash transaction report.

For more information about making electronic funds transfer reports, consult *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC*.

Suspicious transaction report

If anything about a large cash transaction gives you reasonable grounds to suspect that it could be related to a money laundering or a terrorist activity financing offence, you have to make a suspicious transaction report to FINTRAC. This would be in addition to making the large cash transaction report about the same transaction as required.

The suspicious transaction report has very similar fields to those of a large cash transaction report. There are some differences, such as a field in the suspicious transaction report for you to explain your suspicion about the transaction. There is also a field in that report for you to describe what action, if any, was taken by you as a result of the suspicious transaction. This would include stating that you have made a large cash transaction report for the same transaction (if that is the case).

For more information about suspicious transaction reports, consult the following:

- *Guideline 1: Backgrounder*
- *Guideline 2: Suspicious Transactions*
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC*

Transactions related to terrorist property

If you know that any proposed transaction is related to property owned or controlled by or on behalf of a terrorist or a terrorist group, you cannot complete the transaction. This is because terrorist property must be frozen under the *Regulations Implementing the United Nations Resolutions on the Suppression of Terrorism* as well as the *Criminal Code*.

For more information about this and to find out what your obligations are regarding any terrorist property in your control or possession, consult the following:

- *Guideline 1: Backgrounder*
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC*

3.5 Means of reporting to FINTRAC

Electronic reporting

As a reporting entity, you will have to submit all large cash transaction reports to FINTRAC **electronically** if you have the technical capabilities to do so. The minimum technical capabilities are as follows:

- A personal computer with the following characteristics:
 - 32 MB memory (64 MB or higher is preferable);
 - 640 x 480 VGA video display (800 x 600 or higher is preferable);
 - an operating system running a Web browser; and
- An Internet connection

See section 4 for more information on submitting reports to FINTRAC electronically.

Paper reporting

If you do **not** have the technical capabilities to send reports electronically, you must submit reports on paper. See *Guideline 7B: Submitting Large Cash Transaction Reports to FINTRAC by Paper* for more information.

4 Electronic Reporting

4.1 Options for electronic reporting

As a reporting entity, you have to report large cash transactions electronically to FINTRAC if you have the technical capabilities (see subsection 3.5).

There are two options for electronic reporting:

- FINTRAC's secure Web site (F2R); and
- Batch file transfer.

Both options provide for secure encrypted transmission to ensure data confidentiality and integrity. Reporting through batch will require more advanced technical capability than explained in subsection 3.5.

4.2 How to complete electronic reports

Reporting through F2R

F2R contains the large cash transaction reporting screens, with completion instructions. Drop-down menus appear wherever a code or specific selection is required.

See Appendix 1 for the completion instructions, including details of what each field must contain for a large cash transaction report. Also, Appendix 2 explains how to navigate through the F2R reporting screens.

Reporting through batch file transfer

To use the batch file reporting mechanism, you need a public key infrastructure (PKI) certificate and specialized software available from FINTRAC. For more information about how to get these, refer to the reporting area of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

Consult the *Standard Batch Reporting Instructions and Specification* for more information about how to report large cash transactions through batch file transfer. This document is available from the technical documentation in the publications area of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>). You can also refer to Appendix 1 of this guideline for instructions regarding the content of fields in a large cash transaction report.

4.3 Acknowledgement of receipt of an electronic report

FINTRAC will send you an acknowledgement message when your large cash transaction report has been received electronically.

If you send your reports by batch, you will receive two acknowledgements. The first will confirm that your batch has been received by FINTRAC. The second will confirm that it has been processed.

For each report submitted through F2R, you will receive an acknowledgement message including the date and time your report was received and the report's identification number. These acknowledgements will be stored on F2R and available for viewing or printing.

4.4 Report corrections

If you need to request a large cash transaction report for change in F2R, you will do so based on the acknowledgement for that report.

In addition, if you send a large cash transaction report that contains incomplete or inaccurate information, FINTRAC may notify you. The notification will indicate the date and time your report was received, a FINTRAC-generated identification number, along with information on the fields that must be completed or corrected.

After receiving FINTRAC's notification, you must provide the necessary information to FINTRAC within the 15-calendar-day reporting deadline. In other words, this information should be sent to FINTRAC within 15 calendar days after the transaction. Your obligation to report will not be fulfilled until you send the **complete** report to FINTRAC.

If a correction is required to a report that you sent through F2R, you will have to make that correction through F2R.

If a correction is required to a report that you sent through batch file transfer, you will do this according to your choice of correction options upon enrolment for electronic reporting. For more information about this, refer to the *Standard Batch Reporting Instructions and Specification* and the documents about FINTRAC's enrolment for electronic reporting and use of F2R.

5 Instructions for Completing a Large Cash Transaction Report

5.1 General instructions

Instructions for the fields of the *Large Cash Transaction Report* screens are contained in Appendix 1. Additional instructions in Appendix 2 relate to navigation through the reporting screens on F2R.

The instructions in Appendices 1 and 2 are based on the reporting screens in F2R. However, the information about how to complete the fields can also be useful to those completing large cash transaction reports through batch file transfer. If you report through batch, you need to refer to the *Standard Batch Reporting Instructions and Specification* in addition to Appendix 1.

As explained in subsection 3.5, if you do not have the technical capability to report electronically, refer to *Guideline 7B: Submitting Large Cash Transaction Reports to FINTRAC by Paper* for more information.

Fields in reports are either mandatory, mandatory where applicable, or require "reasonable efforts" to complete, as follows:

- **Mandatory:** All fields of a report marked with an asterisk (*) **have to be completed.**
- **Mandatory where applicable:** The fields that have both an asterisk and "where applicable" next to them have to be completed if they are applicable to you or the transaction being reported.
- **Reasonable efforts:** For all other fields that do not have an asterisk, you have to make reasonable efforts to get the information. "Reasonable efforts" means that you tried to get the information requested on the report. If the information is available to you, you must provide it in the report. If the information was not available at the time of the transaction, and it is not contained in your files or records, the field may be left blank.

As explained in subsection 3.1, a large cash transaction report can be about multiple transactions of less than \$10,000 each conducted within 24 consecutive hours of each other that add up to \$10,000 or more. Because those individual transactions were under \$10,000, the information for some mandatory fields in the report may not be available in your records or from the time of the transaction. In this case, "reasonable efforts" applies to those otherwise mandatory fields.

5.2 Accessing the F2R reporting screens

To access F2R, reporting entities first have to be enrolled for electronic reporting with FINTRAC. For more information about this, consult the *F2R Electronic Reporting User Guide*, available from the Publications page of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

You can get to F2R from the reporting section of FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>). If you are authorized to complete large cash transaction reports, you will be able to select this report type in F2R. You will be able to complete a new report or continue working on an incomplete report (that is, a report that was not previously submitted to FINTRAC). For more information about completing a report, see Appendices 1 and 2 of this guideline.

Also, depending on your access rights, you will be able to submit a request for change to a completed report (that is, one that was previously submitted to FINTRAC). Subsection 5.4 contains instructions for submitting a change to a previously submitted report.

5.3 Instructions for submitting a new report

There are eight parts to the large cash transaction report, but some are only to be completed if the part is applicable.

See Appendix 1 for instructions about the fields in each part of the report. If you use F2R, Appendix 2 provides additional instructions regarding navigation through the reporting screens. If you report through batch, you should also refer to the *Standard Batch Reporting Instructions and Specification*.

5.4 Instructions for submitting a change to a previously submitted report

If you have to submit a change to a previously submitted large cash transaction report, you must provide any required changes to FINTRAC within the reporting deadline for the report. In other words, this information should be sent to FINTRAC within 15 calendar days of the large cash transaction.

If you report through batch, refer to the technical documentation called *Standard Batch Reporting Instructions and Specification* to find out how to submit changes for previously submitted reports by batch. If you choose to do this through F2R instead of by batch, read subsection 5.5. That choice means that you cannot submit changes by batch.

If you report through F2R, read subsection 5.5.

5.5 Submitting changes through F2R

The following explains how to make a change to a previously submitted large cash transaction report through F2R:

- **Report returned for further action (RRFA)**

If a large cash transaction report is returned to you by FINTRAC for correction, you can access it through the queue for reports returned for further action. Select “RRFAs” from the left side menu in the “Reporting” area. The entire report will be available.

If nothing is displayed, there are no reports awaiting further action in this queue, or none have been assigned to you.

- **Change a report**

If you need to change a large cash transaction report that you previously submitted to FINTRAC, you will have to request that this report be sent back to you for this purpose. Select “Acknowledgements” from the left side menu to find the report in need of correction. Once you have selected the report you need to change, select the “Request for change” button at the top of the screen. Within a few moments of your request, the screens for that report will be made available to you through the “Requested for change” queue.

Change details

Before any change to a report can be submitted to FINTRAC, you have to provide an explanation as to the change made. If it was not requested by FINTRAC, you also have to provide a reason for the change.

Remember that you must provide any required changes to FINTRAC within the reporting deadline for the report. In other words, this information should be sent to FINTRAC within 15 calendar days after the large cash transaction.

6 Comments?

These guidelines will be reviewed on a periodic basis. If you have any comments or suggestions to help improve them, please send your comments to the mailing address provided below, or by email to guidelines-lignesdirectrices@fintrac-canafe.gc.ca.

7 How to Contact FINTRAC

For further information on FINTRAC and its activities, reporting and other obligations, please go to FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>) or contact FINTRAC:

Financial Transactions and Reports Analysis Centre of Canada
234 Laurier Avenue West, 24th floor
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Appendix 1: Field-by-Field Instructions for a Large Cash Transaction Report

Fields in reports are either mandatory, mandatory where applicable, or require “reasonable efforts” to complete, as follows:

- **Mandatory:** All fields of a report marked with an asterisk (*) **have to be completed.**
- **Mandatory where applicable:** The fields that have both an asterisk and “where applicable” next to them have to be completed if they are applicable to you or the transaction being reported.
- **Reasonable efforts:** For all other fields that do not have an asterisk, you have to make reasonable efforts to get the information. “Reasonable efforts” means that you tried to get the information requested on the report. If the information is available to you, you must provide it in the report. If the information was not available at the time of the transaction, and it is not contained in your files or records, the field may be left blank.

In certain circumstances, only as directed in the instructions for certain fields, if you need to indicate that a required field in a report is not applicable, leave the field blank. Do **not** enter “N/A” or “n/a” or substitute any other abbreviations, special characters (for example, “x”, “-” or “**”) or words (for example, unknown).

To view an outline of your report at any time, select “LCTR” from the top of the left menu, or from the breadcrumb trail at the top of the screen (for example, “Home > Reporting > LCTR”). This outline provides an overview of each part of your report based on the information for the transaction that you have entered so far. If you have indicated that the 24-hour rule applies, you will see this summary for each of the report’s transactions. To go directly to any part within a particular transaction or disposition, select that part’s title in the summary and you will go directly to that screen.

Part A: Information about where the transaction took place

This part is for information about the reporting entity required to report the transaction to FINTRAC. It is also for information about the physical location where the transaction took place.

If you need more information about what type of individual or entity is a reporting entity, see the series of guidelines prepared by FINTRAC to explain reporting and other obligations.

If you have multiple branch or office locations, the information in this part should refer to the branch or office location where the transaction took place. Transactions that happened at different branch or office locations must be reported on separate reports.

Some reporting entities have contractual arrangements with someone outside their entity to conduct transactions on their behalf. For example, a money services business arranges for transactions, such as electronic funds transfers, to be conducted for them at a grocery store. If you have this type of arrangement, as the reporting entity, your name belongs in Part A. However, since the transaction was conducted at someone else's place of business, it is that address that must appear in Part A.

Also, some reporting entities choose to have someone outside their entity transmit their reports to FINTRAC. In this situation, the transmitter is not the reporting entity, nor did they conduct the transaction. Therefore, information about the transmitter would not appear in Part A, unless the reporting entity chooses to have the transmitter be the contact person about the report (fields A7 to A10).

24-hour-rule indicator

If this report is about one transaction of \$10,000 or more, answer "no" in the 24-hour-rule indicator field.

If this report is about a transaction that is part of a group of two or more cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more, answer "yes" in the 24 hour rule indicator field. Include each such transaction in the same large cash transaction report. If the transactions in such a group were conducted at different locations, separate large cash transaction reports would be required to group them for each location.

Field A1* Reporting entity identifier number

This field will display the reporting entity's seven-digit identifier number assigned by FINTRAC at enrolment, based on your log on and the reporting entity for which you are reporting. You cannot change the information in this field.

The reporting entity's identifier number will also display at the top right of each screen for this report, along with the full name of the reporting entity.

Field A1A* Reporting entity location number

This field has to contain the location number that represents information about where the transaction took place. Location numbers are maintained by the reporting entity. The location address will be displayed based on the location number selected from the drop-down menu.

For deposit taking institutions, this number could be the branch portion of your transit number with leading zeroes. For example, the location number for branch 02831 of bank number 0004 would be 02831.

You can search for a location number by selecting the “Search” button underneath field A1A.

For more information about location numbers, contact your F2R administrator.

Fields A3 to A6 Address where the transaction took place

This information should refer to where the transaction took place. The full address will be displayed, based on the information from field A1A. If the information displayed is not correct for the location of this transaction, you will have to correct your entry at field A1A, or request that the information for those fields be corrected by your F2R administrator.

Field A6A Reporting entity report reference number

F2R will assign a FINTRAC report number to each report, which appears at the top right of each screen for the report.

If you use a different reference number for your own internal purposes, you can enter it in your report to FINTRAC. This field can contain up to 20 alpha or numeric characters. This number has to be unique for each of your reporting entity’s reports.

If you do not wish to use such an internal reference number, leave this field empty.

Fields A7*, A8*, A9 and A10* Contact name and telephone number

This area is for information about the individual FINTRAC can contact for clarification about this report. Select the contact name from the drop-down menu. If the contact name you need is not displayed, or if any of the contact information displayed in fields A7 to A10 requires correction, get in touch with the individual designated to maintain this information by your F2R administrator.

Field A11* Which one of the following types of reporting entities best describes you?

The activity sector based on the profile established for you upon enrolment will be displayed in this field. If you are involved in more than one activity sector and the one shown is not applicable to the transaction being reported, you need to change this field. Select the appropriate activity from the drop down menu to reflect the transaction being reported. If there is more than one activity for one or more transactions on the report, select only one to indicate your principal type of activity.

If you select “Next” to the right underneath field A11, you will go on to Part B1 (Information about how the transaction was initiated). If you select “Previous” to the left, you will get an outline of the report, based on the information entered so far.

Part B1: Information about how the transaction was initiated

This part is for information about how the transaction was initiated (that is, where the money came from).

You must make separate large cash transaction reports for each distinct transaction of \$10,000 or more.

If you are reporting two or more cash transactions of less than \$10,000 each made by or on behalf of the same individual or entity within 24 consecutive hours of each other that total \$10,000 or more, you should group those in the same report. If the information in Part A is different for any of those multiple transactions, that is, the transactions occurred in different locations, you will have to send separate reports to group them by location. Remember to use the 24-hour-rule indicator in Part A for each report that is about this type of transaction.

If you have to include more than one transaction in this report, select “Add transaction” at the top left of this part to include as many transactions as you need.

The transaction number for the screen displayed is shown, under the Part B1 title. If you select the arrow to the right, you will get the report’s outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline. Once you have entered the dates and times of each transaction, that information will also be displayed to help you keep track of them.

If you include too many transactions, select “Delete transaction” to remove the ones you do not need. Make sure that the screen displayed is for the transaction you wish to remove before you select “Delete transaction”.

Fields B1*, B2 and B3* When the transaction took place

Enter the date (yyyy-mm-dd) and time (hh:mm:ss) of the large cash transaction.

For the date, you can either enter the numbers for year, month and day, separated by a dash, or you can pick the date from the calendar provided.

For the time, use a 24-hour format. For example, enter “15:30:00” to represent 3:30 p.m. You can enter the time either by typing in the numbers separated by a colon, or you can choose from the drop-down menu and alter the minutes and seconds as required.

The time of transaction (field B2) can be left blank if it is not available from the moment of the transaction or in your records.

The date of transaction (field B1) is mandatory. However, if the transaction was a night deposit, and you do not provide the date, you can leave field B1

blank. In this case, make sure to indicate that it was a night deposit at field B3 and make sure to provide the date of posting in field B4.

If the transaction was a deposit to a business account by **night deposit** or **quick drop** to a business account, make sure to select the appropriate indicator at field B3. In this case, neither of Parts D, E, F or G will apply to the transaction.

Field B4 Date of posting

Enter the date (yyyy-mm-dd) the transaction cleared, if this differs from the date of the transaction provided in field B1. You can either enter the numbers for year, month and day, separated by a dash, or you can pick the date from the calendar provided.

In the case of a night deposit, if you do not provide the date of transaction at field B1, you must provide the date of posting for the transaction.

Field B5* Amount of transaction

Enter the total amount of cash involved in the transaction. This is the total cash amount received to start the transaction. What happens as a result of that cash amount will be explained in Part B2 as one or more dispositions.

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$9,000 could be entered as "9 000" or "9,000". It can also be entered without any thousand separators (for example, 9000). If you need to, you can indicate a decimal in any of these formats, by including two numeric characters following a period. For example, \$9,999.99 could be entered as "9,999.99" or "9999.99". It could also be entered using a comma to denote the decimal (for example, "9999,99").

If this cash was not in Canadian funds, do not convert it, but provide the currency information in field B6.

Field B6* Transaction currency

Enter the type of currency for the transaction. Locate the appropriate currency code to use from the drop down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field B7* How was the transaction conducted?

Select the appropriate method to indicate how the transaction was conducted. For example, if the transaction was done through an automated banking machine, select “Automated banking machine” . If the selections provided do not cover this particular transaction, indicate “Other” and provide details (up to 20 characters) in the next field.

If you indicate that the transaction was a night deposit or a quick drop in field B3, field B7 will be automatically filled as such in F2R.

If you select “Next” underneath field B7, you will go on to Part B2 (Information about the disposition). If you select “Previous”, you will go to Part A.

Part B2: Information about the disposition

This part is for information about how the transaction was completed (that is, where the money went).

“On behalf of” indicator

At the top of Part B2, you have to indicate whether the individual who conducted the transaction was doing so on anyone else’s behalf. You have to select one of the following for this entry from the drop-down menu:

- **Not applicable**

This means that **neither** Part F (On behalf of entity) **nor** Part G (On behalf of another individual) applies to this report. “Not applicable” indicates that none of the other “On behalf of” selections is applicable to the transaction. For example, the transaction was a night deposit or a quick drop, or the disposition was not on anyone else’s behalf (that is, it was on behalf of the individual that conducted it).

- **On behalf of an entity**

This indicates that the disposition was on behalf of an entity, such as a business, a partnership, a corporation, a trust or other entity, but was **not** an employee depositing cash to his or her employer’s business account. For a transaction that was conducted on behalf of an entity, complete Part F for this report to provide the information about that entity.

- **On behalf of another individual**

This indicates that the disposition was on behalf of another individual but was **not** an employee depositing cash to his or her employer’s business account. For a transaction that was conducted on behalf of another individual, complete Part G to provide the information about that other individual.

- **Cash deposit to employer’s business account**

This indicates that the disposition was an employee depositing cash to his or her employer’s **business** account. If it was an employee depositing cash to his or her employer’s business account, **neither** Part F **nor** Part G of this report applies. Do not use this indicator if the employee deposited other than cash or if the employer’s account was other than a business account.

Unless the transaction was a night deposit or a quick drop, you have to provide information about the individual conducting the transaction in Part D (Conductor) or Part E (Conductor of deposit to business account). If the transaction had no other dispositions than a deposit to a business account, complete Part E. If the transaction involved a disposition that was **not** a deposit to a business account, complete Part D. If the transaction was a deposit to a business account by night deposit or quick drop, neither of Parts D, E, F or G applies.

More than one disposition

There could be more than one disposition for a particular transaction. For example, your client could initiate a transaction in cash, send an electronic funds transfer (EFT) for part of it (disposition 1), order a bank draft for another part (disposition 2) and deposit the rest (disposition 3). In that case, make sure you include the information for each disposition. If you are including more than one transaction in this report (for cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), you have to complete Part B2 for all dispositions for each transaction.

If you have to include more than one disposition for a transaction, select “Add disposition” at the top left of this part to include as many dispositions as you need. The transaction number and the disposition number for the screen displayed are shown underneath the Part B2 title. If you select the arrow to the right, you will get the report’s outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline. Once you have entered the amount of the disposition in each Part B2, that information will be displayed to help you keep track of them.

If you included too many dispositions, select “Delete disposition” to remove the ones you do not need. Make sure that the screen displayed is for the disposition you wish to remove before you select “Delete disposition”.

Field B8* Disposition of funds

This describes what happened to the funds involved in the transaction.

If the disposition of funds was a life insurance policy, indicate this and provide the life insurance policy number (up to 30 characters) in the appropriate field. If the selections provided do not cover this particular disposition, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If the transaction being reported was an employee depositing cash to an employer’s business account (as indicated by the “On behalf of” indicator at the top of Part B2), the disposition of funds in field B8 should be “Deposit to an account”.

If you are a dealer in precious metals and stones, select the disposition of funds in field B8 that best describes what your client purchased.

Field B9* Amount of disposition

Enter the amount of funds involved in the disposition. If the amount was not in Canadian funds, do not convert it, but provide the currency code in field B10.

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$9,000 could be entered as

“9 000” or “9,000”. It can also be entered without any thousand separators (for example, 9000). If you need to, you can indicate a decimal in any of these formats, by including two numeric characters following a period. For example, \$9,999.99 could be entered as “9,999.99” or “9999.99”. It could also be entered using a comma to denote the decimal (for example, “9999,99”).

Field B10* Disposition currency

Enter the type of currency for the disposition. Locate the appropriate currency code to use from the drop down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in the technical publications area of the Publications page on FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

Fields B11* and B12* Other institution, entity or person name, number and account or policy number (if applicable)

These fields are for additional information about the disposition described in field B8. Where applicable, in field B11, provide the name (including the institution identification number if applicable) of any other institution, individual or entity involved in the disposition. In addition, where applicable, in field B12, provide the account number of any other individual or entity involved in the disposition. Also provide any policy number related to the other entity or individual in field B12, if applicable.

Field B11 can contain up to 35 characters and field B12 can contain up to 30 characters.

If you select “Next” underneath field B12, you will go on to Part C. If you select “Previous”, you will go to Part B1.

Part C: Account information, if the transaction involved an account

This part is for information about the account involved in the transaction, if it in fact involved an account. If the transaction was not related to an account, read the information about “Next” following the information about field C5.

As explained earlier, it is possible to have more than one transaction per report and more than one disposition per transaction. Provide the account information, if applicable, for each disposition included in the report.

The transaction number and the disposition number for the screen displayed are shown under the Part C title. If you select the arrow to the right, you will get the report’s outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline. Once you have entered the actual account number in Part C, that information will also be displayed to help you keep track of them.

If the information in Part C is the same as another Part C you completed within this report, you can select “Copy part” and choose which one you want copied. This will repeat the information from that other Part C.

Field C1* Branch or transit number where the account is held (if this Part is applicable)

Enter the branch number, transit number or other appropriate identifying number of the entity where the relevant account is held, if an account is applicable to the transaction. Field C1 can contain up to 12 characters.

Field C2* Account number (if this Part is applicable)

Enter the number of the relevant account. Field C2 can contain up to 30 characters.

Field C3* Account type (if this Part is applicable)

Indicate the type of the relevant account. For example, a business account would be one that, at the time it was opened, was for a business or for a non-profit organization, etc. (that is, other than a personal or trust account). If the selections “Personal, business or trust” do not cover this particular account, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If the transaction being reported was an employee depositing cash to an employer’s business account (as indicated by the “On behalf of” indicator at the top of Part B2), the account type in field C3 should be “Business”.

Field C4* Account currency (if this Part is applicable)

Enter the type of currency for the relevant account. Locate the appropriate currency code to use from the drop-down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete

list of currency codes is available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field C5* Full name of the individual(s) or entity that hold the account (if this Part is applicable)

Enter the full name of each account holder (up to three). Each field for the account holder name can contain up to 45 characters.

This is for information about each individual or entity that holds the account. For example, in the case of a joint account for husband and wife, include the names of each spouse at field C5.

The account holder might be different from the individual(s) authorized to give instructions for the account. For example, an account for a corporation will have one or more individuals authorized to give instructions for that account. In this case, it is the name of the corporation that holds the account that is required in field C5. Information about individuals authorized to bind the entity or to act with respect to the account belongs in Part F, if applicable, in field F12.

If the transaction was a deposit to a business account by night deposit or quick drop, Part C is the end of the report for that transaction. In this case, if you select "Next" underneath field C5, you will go on to review the validation for this report.

In any other case, once you have completed Part C, if you select "Next" underneath field C5, you will go on to either Part D or Part E to provide information about the individual conducting the transaction.

If you select "Previous", you will go to Part B2.

Part D: Information about the individual conducting the transaction if it is not a deposit into a business account (if applicable)

This part is for information about the individual who conducted the transaction if any of this transaction's dispositions was **not** a deposit into a business account. If the transaction involved nothing other than deposits to a business account, complete Part E.

If the transaction was a deposit to a business account by night deposit or quick drop, neither of Parts D, E, F or G applies.

As explained earlier, it is possible to have more than one transaction per report under the 24-hour rule. Provide information about the individual who conducted the transaction in either Part D or Part E, as appropriate, for each transaction included in the report.

The transaction number for the screen displayed is shown under the Part D title. If you select the arrow to the right, you will get the report's outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline.

If the information in Part D is the same as another Part D you completed within this report (from one transaction to another), you can select "Copy part" and choose which one you want copied. This will repeat the information from that other Part D.

If you are a dealer in precious metals and stones, the conductor of the transaction is the individual from whom you bought or to whom you sold precious metals or stones.

Fields D1*, D2* and D3 Individual's full name (if this Part is applicable)

Enter the last name (up to 20 characters), first name (up to 15 characters) and middle initial (if applicable, up to 10 characters) of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D1 and D2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D4* Entity client number (if applicable and if this Part is applicable)

Enter the client number you issued to the individual who conducted the transaction, if applicable. Field D4 can contain up to 12 characters.

Fields D5* to D9* Individual's full address (if this Part is applicable)

Provide the full address of the individual who conducted the transaction, as follows:

- Enter the street address (up to 30 characters). This should be the individual's physical address, not a post office box or general delivery address.
- Enter the town or city (up to 25 characters).
- Enter the country from the drop-down menu.
- Enter the province or state from the drop-down menu for Canada, the United States or Mexico. For other countries with provinces or states, enter up to 20 characters. If there is no province or state applicable to the address, leave this field blank.
- Enter the postal or zip code (up to nine characters).

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D5 to D9 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D10 Country of residence

Enter the country of permanent residence (from the drop-down menu) of the individual who conducted the transaction.

Field D11 Home telephone number

Enter the home telephone number, including the area code, of the individual who conducted the transaction.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: "999-999-9999".

If the number is from outside Canada or the United States, use up to 20 characters to provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, "99-999-9999-9999" would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field D12* Individual's identifier (if this Part is applicable)

Select the document used to identify the individual who conducted the transaction.

You can refer to an individual's provincial health card, provided there is no provincial or territorial legislation preventing you from using or requesting it.

If the selections provided do not cover the identifier used, indicate "Other" and provide details (up to 20 characters) in the appropriate field.

Although a Social Insurance Number (SIN) card can be used for identification purposes, the SIN (that is, the number) is not to be provided in any report to FINTRAC. If your client used a SIN card and no other identifying document for ID purposes, indicate **SIN card** in the “Other” area of field D12, but do not provide the number in field D13.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D12 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D13* ID Number (if this Part is applicable)

Enter the number of the document described in field D12 that was used to identify the individual who conducted the transaction. Field D13 can contain up to 20 characters.

As explained above, a SIN should not be provided in a report to FINTRAC. If the identifier document in field D12 (and D12A) is a SIN card, leave field D13 blank.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D13 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Fields D14* and D15* Place of issue of individual’s identifier (if this Part is applicable)

Enter the country (from the drop-down menu) and province or state (from the drop-down menu if country is Canada, the United States or Mexico, or, for other countries with provinces or states, enter up to 20 characters) of issue for the document used to identify the individual who conducted the transaction. If the document was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields D14 and D15 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field D16* Individual’s date of birth (if this Part is applicable)

Enter the date of birth of the individual who conducted the transaction. You can either enter the numbers for year, month and day, separated by a dash, or you can pick the date from the calendar provided at this field. To move back several years in the calendar, select the arrow next to the year.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D16 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D17* Individual's occupation (if this Part is applicable)

Enter the occupation of the individual who conducted the transaction. Field D17 can contain up to 30 characters.

Be as descriptive as possible regarding occupation. Provide information that clearly describes it, rather than use a general term. For example, in the case of a consultant, the occupation should reflect the area of consulting, such as "IT consultant" or "consulting forester". As another example, in the case of a professional, the occupation should reflect the nature of the work, such as "petroleum engineer" or "family physician".

If the individual is not employed or engaged in any type of business or profession, provide information that best describes their situation, such as "student", "unemployed", "retired", etc.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field D17 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field D18 Individual's business telephone number

Enter the business telephone number, including the area code, of the individual who conducted the transaction. Include the extension if applicable in field D18A.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: "999-999-9999".

If the number is from outside Canada or the United States, use up to 20 characters to provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, "99-999-9999-9999" would indicate a two-digit country code, a three-digit city code and an eight digit local number.

If you select "Next" underneath field D18, you will go on to Part F or G, if applicable. Otherwise, you will go to review the validation for this report.

If you select "Previous", you will go to Part C.

Part E: Information about the individual conducting the transaction if it is a deposit to a business account, other than a quick drop or night deposit (if applicable)

This part is for information about the individual who conducted the transaction if this transaction had no other dispositions than **deposits into a business account**. As explained earlier, it is possible to have more than one transaction per report. Provide this information for each transaction included in the report. If the transaction involved any disposition that was not a deposit to a business account, complete Part D.

The screen for Part E will only appear if you indicated “Deposit to an account” as the disposition of funds in field B8 (Part B2) and “Business” as the account type in field C3. If there were any other types of disposition for that transaction, the screen for Part E will not appear.

If the transaction was a deposit to a business account by night deposit or quick drop, neither of Parts D or E applies.

The transaction number for the screen displayed is shown underneath the Part E title. If you select the arrow to the right, you will get the report’s outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline.

If the information in Part E is the same as another Part E you completed within this report (from one transaction to another), you can select “Copy part” and choose which one you want copied. This will repeat the information from that other Part E.

Fields E1*, E2* and E3 Individual’s full name (if this Part is applicable)

Enter the last name (up to 20 characters), first name (up to 15 characters) and middle initial (if applicable, up to ten characters) of the individual who conducted the transaction.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields E1 and E2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

If you select “Next” underneath field E3, you will go to Part F or G, if applicable. Otherwise, you will go on to review the validation for this report.

If you select “Previous”, you will go to Part C.

Part F: Information about the entity on whose behalf transaction was conducted (if applicable)

This part only applies if the transaction's disposition was conducted on behalf of a third party that is an entity. Part F will only appear if you indicated "On behalf of an entity" in Part B2.

If an employee deposited cash in his or her employer's business account, or if the transaction was a deposit to a business account by night deposit or quick drop, Part F does not apply.

The transaction number and the disposition number for the screen displayed are shown under the Part F title. If you select the arrow to the right, you will get the report's outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline.

If the information in Part F is the same as another Part F you completed within this report, you can select "Copy part" and choose which one you want copied. This will repeat the information from that previous Part F.

Field F1* Name of corporation, trust or other entity (if this Part is applicable)

Enter the full name of the business, corporation, trust or other entity on whose behalf the transaction was conducted. Field F1 can contain up to 35 characters.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field F1 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Field F2* Type of business (if this Part is applicable)

Describe the type of business of the entity on whose behalf the transaction was conducted. Field F2 can contain up to 20 characters.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for field F2 was not obtained at the time of the transaction (and is not available from your records), you can leave this field blank.

Fields F3* to F7* Full address of entity (if this Part is applicable)

Provide the full address of the business, corporation, trust or other entity on whose behalf the transaction was conducted, as follows:

- Enter the street address (up to 30 characters). This should be the entity's physical address, not a post office box or general delivery.
- Enter the town or city (up to 25 characters).
- Enter the country from the drop-down menu.

- Enter the province or state from the drop-down menu for Canada, the United States or Mexico. For other countries with provinces or states, enter up to 20 characters. If there is no province or state applicable to the address, leave this field blank.
- Enter the postal code (up to nine characters).

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields F3 to F7 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field F8 Business telephone number

Enter the telephone number, including the area code, of the business, corporation, trust or other entity on whose behalf the transaction was conducted. Include the extension, if applicable, in the appropriate field.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: “999-999-9999”.

If the number is from outside Canada or the United States, use up to 20 characters to provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Fields F9* to F11* Incorporation information (if applicable and if this Part is applicable)

If the transaction was conducted on behalf of an entity that is a corporation, provide the incorporation number (up to 14 characters). Also provide the country (from the drop-down menu) and province or state (from the drop-down menu if country is Canada, the United States or Mexico, or, for other countries with provinces or states, enter up to 20 characters) of the incorporation number’s place of issue. If an incorporation number does not exist for the corporation, leave fields F9, F10 and F11 blank. If the incorporation number was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields F9, F10 and F11 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field F12 Individual(s) authorized to bind the entity or act with respect to the account (up to three)

Provide the names of up to three individuals who have authority to bind the entity or conduct transactions through the account. Each field for the name of such an individual can contain up to 35 characters.

If you select "Next" underneath field F12, you will go on to review the validation for this report. If you select "Previous", you will go to either Part D or E, as applicable for this report.

Part G: Information about the individual on whose behalf transaction was conducted (if applicable)

This part only applies when the transaction's disposition was conducted on behalf of a third party that is an individual. Part G will only appear if you indicated "On behalf of another individual" in Part B2.

If the individual conducted the transaction's disposition on his or her own behalf, this part does not apply. In that case, see Part D or Part E.

If an employee deposited cash in his or her employer's business account, or if the transaction was a deposit to a business account by night deposit or quick drop, Part G does not apply. If the transaction's disposition was conducted on behalf of an entity (such as a business, a partnership, a corporation, etc.), see Part F.

The transaction number and the disposition number for the screen displayed are shown under the Part G title. If you select the arrow to the right, you will get the report's outline to help keep track of each transaction. You can move to any other part of the report by selecting it from the outline.

If the information in Part G is the same as another Part G you completed within this report, you can select "Copy part" and choose which one you want copied. This will repeat the information from that other previous Part G.

Fields G1*, G2* and G3 Individual's full name (if this Part is applicable)

Enter the last name (up to 20 characters), first name (up to 15 characters) and middle initial (if applicable, up to ten characters) of the individual on whose behalf the transaction was conducted.

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields G1 and G2 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields G4* to G8* Individual's full address (if this Part is applicable)

Provide the full address of the individual on whose behalf the transaction was conducted, as follows:

- Enter the street address (up to 30 characters). This should be the individual's physical address, not a post office box or general delivery address.
- Enter the town or city (up to 25 characters).
- Enter the country (from the drop-down menu).
- Enter the province or state from the drop-down menu for Canada, the United States or Mexico. For other countries with provinces or states, enter up to 20 characters. If there is no province or state applicable to the address, leave this field blank.
- Enter the postal or zip code (up to nine characters).

If the transaction is reportable as one of multiple cash transactions of less than \$10,000 each and, because of this, information for fields G4 to G8 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Field G9 Home telephone number

Enter the home telephone number, including the area code, of the individual on whose behalf the transaction was conducted.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: “999-999-9999”.

If the number is from outside Canada or the United States, use up to 20 characters to provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field G10 Individual’s business telephone number

Enter the business telephone number, including the area code, of the individual on whose behalf the transaction was conducted. Include the extension if applicable in field G10A.

If the number is one from Canada or the United States, enter the area code and local number. This should be in the following format: “999-999-9999”.

If the number is from outside Canada or the United States, use up to 20 characters to provide the country code, city code and local number components. As each of those components can vary in length, use a dash (-) to separate each one. For example, “99-999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

Field G11 Individual’s date of birth

Enter the date of birth of the individual on whose behalf the transaction was conducted. You can either enter the numbers for year, month and day, separated by a dash, or you can pick the date from the calendar provided at this field. To move back one or more years in the calendar, select the arrow next to the year.

Field G12 Individual’s identifier

Select the document used to identify the individual on whose behalf the transaction was conducted. If the selections provided do not cover the identifier used, indicate “Other” and provide details (up to 20 characters) in field G12A. In this case, field G12A is required.

You can refer to an individual's provincial health card, provided there is no provincial or territorial legislation preventing you from using or requesting it.

Although a Social Insurance Number (SIN) card can be used for identification purposes for transactions such as the opening of an account, the SIN (that is, the number) should not be provided on this form. If you used a SIN card and no other identifying document for the individual, indicate **SIN card** in the "Other" area of field G12, but do not provide the number in field G13.

Field G13 ID number

Enter the number of the document described in field G12 that was used to identify the individual on behalf of whom the transaction was conducted. Field G13 can contain up to 20 characters.

As explained above, a SIN should not be provided in a report to FINTRAC. If the identifier document in field G12 (and G12A) is a SIN card, leave field G13 blank.

Field G14 Country of residence

Enter the country of permanent residence (from the drop-down menu) of the individual on whose behalf the transaction was conducted.

Fields G15 and G16 Place of issue of individual's identifier

Enter the country (from the drop-down menu) and province or state (from the drop-down menu if country is Canada, the United States or Mexico, or, for other countries with provinces or states, enter up to 20 characters) of issue for the document used to identify the individual on whose behalf the transaction was conducted. If the document was issued nationally and there was no province or state included in the place of issue, leave the province or state field blank.

Field G17 Individual's occupation

Enter the occupation of the individual on whose behalf the transaction was conducted. Field G17 can contain up to 30 characters.

Be as descriptive as possible regarding occupation. Provide information that clearly describes it, rather than use a general term. For example, in the case of a consultant, the occupation should reflect the area of consulting, such as "IT consultant" or "consulting forester". As another example, in the case of a professional, the occupation should reflect the nature of the work, such as "petroleum engineer" or "family physician".

If the individual is not employed or engaged in any type of business or profession, provide information that best describes their situation, such as "student", "unemployed", "retired", etc.

Field G18 Relationship of the individual named in Part D or Part E to the individual named above

Select the appropriate box to indicate the relationship of the individual conducting the transaction to the individual on whose behalf the transaction was conducted. If the selections provided do not cover the relationship, indicate "Other" and provide details (up to 20 characters) in field 18A. In this case, field 18A is required.

If you select "Next" underneath field G18, you will go on to review the validation for this report. If you select "Previous", you will go to either Part D or E, as applicable for this report.

Appendix 2: Navigation Through F2R Reporting Screens for a Large Cash Transaction Report

To access the reporting screens for large cash transaction reports, you have to be logged on to F2R. Select the “Reporting” area from the left side menu, and select one of the following from the expanded report menu:

- **Create a new report**

To create a new report, select the large cash transaction report from the list of report types for which you have to have data-entry rights. A report number will be generated by FINTRAC for this report, and will appear at the top of the screen, above the title for each part.

You can do this in either of the following ways:

- Select “**New report**” from the left side menu.
When you select a report from this group, you will complete a blank report and will have to type or select the information for all applicable fields.
- Select “**Use template**” from the left side menu.
Templates enable you to automate some of the report creation process. When you use a template for a large cash transaction report, the parts or fields saved in the template will be pre-populated in the report you are completing. Once you or other users have created and saved a template for a report, that template is available to all users who can complete this type of report. To create a template or to edit or delete an existing template, select “Template maintenance” from the left side menu.

- **Continue working on a report**

To continue working on a report (that is, one that has not yet been submitted to FINTRAC), access “Incomplete reports” from the left side menu. This will display all incomplete reports to which you have access and that were created or updated in the last 30 days. If you need to narrow the search, select the appropriate entry date timeframe, report type or other information to help locate it, such as the FINTRAC-generated report number that was assigned when the report was first created.

Open the report you need to continue working on by selecting the appropriate row in the list of reports, to the right of the check box.

Steps to complete an LCTR

You will start with the screen for Part A and the menu on the left hand side enables you to move around to the other parts. You can complete your report in any order or in the following steps. If you move from one screen to another, the information entered in the first screen will be saved before you go to the other screen. You can also select “Save” to do this at any time.

- **Step 1** — Complete any missing fields in Part A and verify the information displayed to provide information about where the transaction took place. Select “Next” at the bottom of Part A to go on to step 2. You can also do this by selecting “B1 – Transaction” from the left side menu.
- **Step 2** — Complete Part B1 to provide details about the transaction. Select “Next” at the bottom of Part B1 to go on to step 3. Alternatively, you can select “B2 – Disposition” from the left side menu.

If you have to include more than one transaction in this report (for cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), read the field-by-field instructions for Part B1. Also, make sure that “yes” was assigned to the 24-hour rule indicator in Part A. Go through steps 2 to 6, as appropriate, for each transaction.

If the transaction was a deposit to a business account by night deposit or quick drop, make sure to indicate this in field B3, as this affects other Parts of your report.

- **Step 3** — Provide details about the transaction’s disposition. To do this, complete Part B2. If you need to include more than one disposition for this transaction, read the field-by-field instructions for Part B2. For each disposition, go through step 3 and, if required, steps 4, 5 and 6.

Depending on the transaction, you may also have to complete Part C, Part D or E, and Part F or G. Follow the instructions in step 3A, 3B, 3C or 3D, according to the details of the transaction.

- **Step 3A**

If the transaction was a deposit to a business account by **night deposit** or **quick drop**, select “Not applicable” from the “On behalf of” drop-down menu at the top of Part B2. When you select “Next” at the bottom of Part B2 after completing the appropriate fields, you will go on to step 4A to complete Part C. You can also get to Part C by selecting “C – Account” from the left side menu.

- **Step 3B**

If the transaction was an employee depositing cash to his or her employer’s business account (but not a night deposit or a quick drop), select “Employee depositing cash to employer’s business account” from the “On behalf of” drop-down menu at the top of Part B2. When you select “Next” at the bottom of Part B2 after completing the appropriate fields, you will go on to step 4B to complete Part C. You can also get to Part C by selecting “C – Account” from the left side menu.

Note: If the transaction was a deposit to a business account by night deposit or quick drop, see step 3A.

- **Step 3C**

If **neither** Step 3A **nor** 3B applies, and the individual who conducted the transaction did so on someone else's behalf, select "On behalf of entity" or "On behalf of another individual" from the "On behalf of" drop-down menu at the top of Part B2. You will have to complete Part F or Part G as explained in step 6.

When you select "Next" at the bottom of Part B2 after completing the appropriate fields, you will go on to step 4C.

- **Step 3D**

In any other case, select "Not applicable" from the "On behalf of" drop-down menu at the top of Part B2. This would apply to transactions such as situations where an individual conducted the transaction on his or her own behalf.

When you select "Next" at the bottom of Part B2 after completing the appropriate fields, you will go on to step 4C.

- **Step 4** — If the disposition was related to an account, Part C is applicable. Follow the instructions in step 4A, 4B or 4C, according to the details of the transaction.

- **Step 4A**

If the transaction was a deposit to a business account by **night deposit** or **quick drop**, Parts D, E, F and G are **not** applicable.

Provide details about the account in Part C. When you select "Next" at the bottom of Part C you will go to review the validation. Part C is the end of the report for this transaction.

- **Step 4B**

If the transaction was an employee depositing cash to his or her employer's business account (but not a night deposit or a quick drop), provide details about the account in Part C. When you select "Next" at the bottom of Part C you will go to step 5 to complete either Part D or E, as appropriate.

You will **not** have to complete Part F or Part G.

Note: If the transaction was a deposit to a business account by night deposit or quick drop, see step 4A.

- **Step 4C**

In any other case (that is, the transaction was **neither** an employee depositing cash to his or her employer's business account **nor** a night deposit or quick drop), if the disposition was related to an account, Part C is applicable.

Complete Part C to provide details about the account before selecting "Next" to continue. If the disposition was **not** related to an account, select "Next" under field C5 of Part C to continue.

You will continue to step 5 to complete either Part D or E.

- **Step 5** — Complete Part D **or** E to provide information about the individual conducting the transaction, depending on whether or not the transaction's disposition was a deposit to a business account.

If the transaction was a deposit to a business account by night deposit or quick drop, **neither** Part D nor Part E is applicable. In any other case, if the transaction had no other dispositions than a deposit to a business account, complete Part E. If the transaction involved a disposition that was **not** a deposit to a business account, complete Part D.

When you select "Next" at the bottom of either Part D or E, you will go to step 6 if you selected "On behalf of an entity" or "On behalf of another individual" in Part B2. Otherwise, you will go to review the validation for this report as Part D or E (as appropriate) is the end for this transaction.

- **Step 6** — If you selected "On behalf of an entity" in Part B2, you will get Part F to complete. If you selected "On behalf of another individual" in Part B2, you will get Part G.

When you select "Next" at the bottom of either Part F or G, you will go to review the validation for this report.

If the transaction was a deposit to a business account by night deposit or quick drop, or an employee depositing cash to his or her employer's business account, **neither** Part F nor Part G is applicable.

Certain entries or values in your report will cause your screen to refresh while changes are applied to your report. This means that you may have to wait a few seconds after saving any of the following entries:

- to change the contact information (from the drop-down menu above field 7 in Part A);
- to add (+) or delete (x) a transaction in Part B1;
- to use the night deposit or quick drop indicator (from the drop-down menu at field 3 in Part B1);
- to add (+) or delete (x) a disposition in Part B2;
- to use the “On behalf of” indicators at the top of Part B2;
- to indicate the disposition of funds (from the drop-down menu at field 8 of Part B2); and
- to indicate the account type (from the drop-down menu at field 3 of Part C).

Outline view

To view an outline summary of your report at any time, select “LCTR” from the top of the left menu, or from the breadcrumb trail at the top of the screen (for example, “Home > Reporting > LCTR”). This provides an overview of each part of the report based on the information you have entered so far. If you have indicated that the 24-hour rule applies, you will see the outline for each of the report’s transactions. To go directly to any part within a particular transaction or disposition, select its title and you will go directly to that screen.

Validate/Submit

Once you have completed all the required fields in each part of your report, you can select “Validate/Submit” to go through validation for your report. Validation is done as you move from one completed part of the report to another, so you can also select “Validate/Submit” at any time. You can also get to this by selecting “Next” at the bottom of the last part of your report (that is, either Part C, Part D, Part E, Part F or Part G, as explained in Steps 4 to 6 above).

Validation has to be reviewed before the report can be submitted to FINTRAC. This helps ensure required fields are completed before you submit your report. If there are any mandatory fields missing, you will get a validation message telling you which ones. If this happens for a field that is **mandatory if applicable**, you can ignore the message when the field does not apply to the transaction. In any other case, missing information for a mandatory field must be provided before the report is submitted to FINTRAC. Refer to field-by-field instructions for each part of the report for more information about fields required.

Keep copy of report

You can print or save a copy of your report at any time before submitting it to FINTRAC, by selecting “Keep copy of report” in the left side menu. Before the report is finally submitted, there are options to save and print. Once you have submitted the report to FINTRAC, you can no longer print or save it.

You are not required to keep a copy of the large cash transaction reports you make to FINTRAC, but you may choose to do so. In the case of a large cash transaction, you are required to keep a large cash transaction record, as explained in *Guideline 6: Record Keeping and Client Identification*.

When your report is received, FINTRAC will send you an acknowledgment message through F2R. This will include the date and time your report was received and a FINTRAC-generated identification number. This information will be stored in F2R and you will be able to print it if you wish.