



Financial Transactions and  
Reports Analysis Centre  
of Canada

Centre d'analyse des opérations  
et déclarations financières  
du Canada

## **Guideline 10A: Submitting Casino Disbursement Reports to FINTRAC Electronically**

# Guideline 10A: Submitting Casino Disbursement Reports to FINTRAC Electronically

June 2011

This replaces the previous version of *Guideline 10A: Submitting Casino Disbursement Reports to FINTRAC Electronically* issued in August 2009. The changes made to this version are indicated by a side bar to the right of the modified text.

## Table of Contents

<b>1</b>	<b>General</b> .....	<b>3</b>
<b>2</b>	<b>Casino Disbursement Reporting Requirements</b> .....	<b>4</b>
2.1	Electronic reporting enrolment .....	4
2.2	When does a casino disbursement report have to be made? .....	5
2.3	Disbursements in foreign currency .....	6
2.4	Other requirements associated with casino disbursements .....	7
2.5	Means of reporting to FINTRAC .....	8
2.6	Casino disbursement report records .....	9
<b>3</b>	<b>Electronic Reporting</b> .....	<b>9</b>
3.1	Minimum technical capabilities .....	9
3.2	Options for electronic reporting .....	9
3.3	How to complete electronic reports .....	9
3.4	Acknowledgement of receipt of an electronic report .....	10
3.5	Report corrections .....	10
<b>4</b>	<b>Instructions for Completing a Casino Disbursement Report</b> .....	<b>11</b>
4.1	General instructions .....	11
4.2	Accessing the F2R reporting screens .....	11
4.3	Instructions for submitting a new report .....	12
4.4	Instructions for submitting a change to a previously submitted report .....	12
4.5	Submitting changes through F2R .....	12
<b>5</b>	<b>Comments?</b> .....	<b>13</b>
<b>6</b>	<b>How to Contact FINTRAC</b> .....	<b>13</b>
<b>Appendix 1: Field-by-Field Instructions for a Casino Disbursement Report in F2R</b> .....		<b>14</b>
<b>Appendix 2: Navigation Through F2R Reporting Screens for a Casino Disbursement Report</b> .....		<b>43</b>
<b>Appendix 3: Field-by-Field Instructions for a Casino Disbursement Report by Batch</b> .....		<b>48</b>
<b>Appendix 4: Examples of Reasons and Methods for Casino Disbursement Reports</b> .....		<b>72</b>

# 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 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 reporting requirements and other obligations related to the charity casino.

If you are a casino, this guideline has been prepared to help you submit casino disbursement 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.

This guideline uses plain language to explain the most common reporting situations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing 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 this guideline, 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.

## **2 Casino Disbursement Reporting Requirements**

### **2.1 Electronic reporting enrolment**

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 6.

## 2.2 When does a casino disbursement report have to be made?

You have to send a casino disbursement report to FINTRAC in the following situations:

- If you make a disbursement, as described below, in an amount of \$10,000 or more, in the course of a single transaction. Each such transaction must be sent to FINTRAC separately, in its own report.
- If you make two or more disbursements, as described below, of less than \$10,000, that total \$10,000 or more under the 24-hour rule. In this case, you have to make a casino disbursement report if your employee or senior officer knows the disbursements were received within 24 consecutive hours of each other by or on behalf of the same individual or entity.

The period for the 24-hour rule is a rolling time frame. In other words, the 24-hour period begins with each new disbursement of less than \$10,000, if you know they were received by or on behalf of the same individual or entity. However, if your system permits you to know of multiple disbursements only within a static 24-hour period (such as the gaming day), you are required to report the multiple disbursements of less than \$10,000 each that you know of in that 24-hour period, if they add up to \$10,000 or more.

Include disbursements grouped under the 24-hour rule in the same casino disbursement report.

In the context of casino disbursement reports, only disbursements that you pay out in the following types of transactions must be reported:

- redemptions of slot tickets, chips, tokens or plaques;
- front cash withdrawals;
- safekeeping withdrawals;
- advances on any form of credit, including advances by markers or counter cheques;
- payments on bets, including slot jackpots;
- payments to clients of funds received for credit to that client or any other client;
- cashing of cheques or other negotiable instruments; and
- reimbursements to clients of travel and entertainment expenses.

This includes amounts paid out in cash, by cheque, by transfer or many other methods, but it only includes amounts paid out to a casino client or patron and only if they were paid out for the types of transactions listed above. However, in this context, disbursements exclude any amounts that you pay out in casino chips, tokens or slot tickets.

A disbursement does not include the following:

- a payment for services or goods to the casino's staff, suppliers or entertainers
- an amount deposited to the casino's bank account
- an amount deposited to a front money account
- an amount applied to a casino credit account
- an advance on a client's credit card, unless the credit card was issued by the casino
- a "comp" (complimentary) payment or redemption of player points
- a cash bonus payment (rewards program)
- cash received by the casino (see *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC* for information about when receipts of cash are reportable)

If you pay out such an amount, it is not a reportable disbursement. However, if you conduct a single transaction in which you pay out an amount that covers both a reportable disbursement and a non-reportable payment, you will have to submit a casino disbursement report. For example, if you redeem \$18,000 in chips for a client by issuing a cheque to the client for \$10,000 and depositing the rest (\$8,000) to the client's front money account, you would be required to report this transaction in a casino disbursement report. In this case, the reason for disbursement in the report would reflect the total amount of chips presented for redemption, but the method of disbursement would not include the deposit to the front money account.

In this example, if the disbursement cheque issued were less than \$10,000, the transaction would not be reportable (unless you knew of other disbursements of less than \$10,000 for the 24-hour rule to apply).

A casino disbursement report is required when both the reason and the method of a disbursement equal \$10,000 or more. For examples to illustrate this, refer to Appendix 4.

You have to send a casino disbursement report to FINTRAC within 15 calendar days after the disbursement.

### **2.3 Disbursements in foreign currency**

If a disbursement 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. **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.

For example, for a disbursement 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 reportable. You can find the noon rate applicable at the time of a transaction on the Bank of Canada Web site at <http://www.bankofcanada.ca/rates/exchange/>. 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 disbursement to determine whether it is reportable.

Once you have determined that a disbursement in foreign currency is in fact reportable based on the Bank of Canada noon rate, you will have to send a casino disbursement 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 casino disbursement report. The exchange rate is only relevant to determine whether or not the transaction is reportable.

## **2.4 Other requirements associated with casino disbursements**

In addition to the reporting requirements explained in this guideline, consider the following relating to a casino disbursement:

### **Record keeping and client identification**

You have to keep a copy of each casino disbursement report you send to FINTRAC. In addition, casino disbursements have client identification and other associated record keeping requirements, such as third party determination. These are explained in *Guideline 6F: Record Keeping and Client Identification for Casinos*.

### **Electronic funds transfer report**

If a casino disbursement 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 casino disbursement 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 casino disbursement 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 casino disbursement report about the same transaction as required.

Furthermore, if a disbursement is attempted but not completed, a casino disbursement report is not required. However, if the attempted disbursement 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.

The suspicious transaction report has many similar fields to those of a casino disbursement report, although the order of some parts is different. There are other 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 casino disbursement 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*

## **2.5 Means of reporting to FINTRAC**

### **Electronic reporting**

See sections 3 and 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 10B: Submitting Casino Disbursement Reports to FINTRAC by Paper* for more information.

## 2.6 Casino disbursement report records

When you have to report a casino disbursement to FINTRAC, you have to keep a copy of the report. See *Guideline 6: Record Keeping and Client Identification* for more information about obligations related to keeping records.

If you use F2R to submit reports, you will be given the option to print or save the report before you submit it to FINTRAC. If you submit your suspicious transaction reports by batch, your copy of your batch file will contain copies of the reports.

## 3 Electronic Reporting

### 3.1 Minimum technical capabilities

You will have to submit all casino disbursement 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

### 3.2 Options for electronic reporting

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 3.1.

### 3.3 How to complete electronic reports

#### Reporting through F2R

F2R contains the casino disbursement 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 casino disbursement 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 *XML Batch Reporting Instructions and Specifications* for more information about how to report casino disbursements 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 3 of this guideline for instructions regarding the content of fields in a casino disbursement report.

### **3.4 Acknowledgement of receipt of an electronic report**

FINTRAC will send you an acknowledgement message when your casino disbursement 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.

### **3.5 Report corrections**

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

In addition, if you send a casino disbursement 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 disbursement. 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 casino disbursement 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 *XML Batch Reporting Instructions and Specification*.

## 4 Instructions for Completing a Casino Disbursement Report

### 4.1 General instructions

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

If you report casino disbursements through batch, you need to refer to the *XML Batch Reporting Instructions and Specifications* and Appendix 3 for the field-by-field instructions.

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

- **Mandatory:** All fields of a report marked with an asterisk (\*) **have to be completed.**
- **Mandatory if applicable:** The fields that have both an asterisk and “if 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 2.2, a casino disbursement report can be about multiple disbursements 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 disbursements 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 disbursement. In this case, “reasonable efforts” applies to those otherwise mandatory fields.

### 4.2 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 technical documentation area of the Publications page of FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

You can get to F2R from the log on link located on the Reporting page of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>). If you are authorized to complete casino disbursement 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 4.4 contains instructions for submitting a change to a previously submitted report.

### **4.3 Instructions for submitting a new report**

There are nine parts to the casino disbursement report, but some are only to be completed if the part is applicable. In addition, certain fields will not appear when the information does not apply.

If you use F2R, see Appendix 1 for instructions about the fields in each part of the report. Appendix 2 provides additional instructions regarding navigation through the reporting screens.

If you report casino disbursements through batch, you should refer to the *XML Batch Reporting Instructions and Specifications* and Appendix 3.

### **4.4 Instructions for submitting a change to a previously submitted report**

If you have to submit a change to a previously submitted casino disbursement 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 disbursement.

If you report casino disbursements through batch, refer to the technical documentation called *XML Batch Reporting Instructions and Specifications* to find out how to submit changes for previously submitted casino disbursement reports by batch. If you choose to do this through F2R instead of by batch, read subsection 4.5. That choice means that you cannot submit changes by batch.

If you report through F2R, read subsection 4.5.

### **4.5 Submitting changes through F2R**

The following explains how to make a change to a previously submitted casino disbursement report through F2R:

- **Report returned for further action (RRFA)**  
If a casino disbursement 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 casino disbursement 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 FINTRAC report reference number for 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 disbursement.

## **5 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](mailto:guidelines-lignesdirectrices@fintrac-canafe.gc.ca).

## **6 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, 24<sup>th</sup> floor  
Ottawa ON K1P 1H7  
Canada

Toll-free: 1-866-346-8722

## Appendix 1: Field-by-Field Instructions for a Casino Disbursement Report in F2R

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

- **Mandatory:** All fields of a report marked with an asterisk (\*) **have to be completed.**
- **Mandatory if applicable:** The fields that have both an asterisk and “if 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 “CDR” from the top of the left menu, or from the breadcrumb trail at the top of the screen (for example, “Home > Reporting > CDR”). 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, select that part’s title in the summary and you will go directly to that screen.

### **Part A: Information about the casino reporting the disbursement**

This part is for information about the casino required to report the disbursement to FINTRAC.

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 A4 to A8).

#### **Field A1 24-hour-rule indicator**

If this report is about one transaction of \$10,000 or more, answer “no” in field A1. In this case, the report should only contain one transaction. This means that there should only be one Part B.

If this report is about a transaction that is part of a group of two or more transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more, answer “yes” in field A1. In this case, all of the transactions from that group should be included in the same casino disbursement report. This means that the report should contain a distinct Part B (Information about the transaction), with all the other applicable parts, for each transaction of the 24-hour rule group.

**Field A2\* Reporting entity’s identifier number**

This field will display the casino’s identifier number assigned by FINTRAC at enrolment, based on your log on and the casino 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 casino.

**Field A3 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 in field A3. This field can contain up to 20 alpha or numeric characters. This number has to be unique for each of the casino’s reports.

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

**Fields A4\*, A5\*, A6, A7\* and A8 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 A4 to A8 requires correction, get in touch with the individual designated to maintain this information by your F2R administrator.

If you select “Next” to the right underneath field A8, you will go on to Part B (Information about the disbursement). If you select “Previous” to the left, you will get an outline of the report, based on the information entered so far.

## **Part B: Information about the transaction**

This part is for information about where the transaction took place, as well as how and when it was conducted.

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

If you are reporting two or more transactions that were disbursements of less than \$10,000 each received 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. Remember to answer “yes” in field A1 (the 24-hour-rule indicator) in Part A for this type of report.

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 B 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”.

### **Field B1\* 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 casino. The location name and address will be displayed based on the location number selected from the drop-down menu.

You can search for a location number by selecting the “Search” button underneath field B1.

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

### **Fields B1A to B1E Address where the transaction took place**

This information should refer to where the transaction took place. The location name and full address will be displayed, based on the information from field B1. If the information displayed is not correct for the location of this transaction, you will have to correct your entry at field B1, or request that the information for those fields be corrected by your F2R administrator.

**Fields B2\* and B3 How was the transaction conducted?**

Select the appropriate method to indicate how the transaction was conducted. For example, if the transaction was done in person, select “In person” . If the selections provided do not cover this particular transaction, indicate “Other” and provide details (up to 40 characters) in field B3. In this case, field B3 is mandatory.

**Fields B4\* and B5 When the transaction took place**

Enter the date (yyyy-mm-dd) and time (hh:mm:ss) of the 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 the closest time from the drop-down menu and alter the minutes and seconds as required.

The time of transaction (field B5) can be left blank if it is not available from the moment of the transaction or in your records.

The date of transaction (field B4) is mandatory.

If you select “Next” underneath field B5, you will go on to Part C (Information about the individual who requested the disbursement). If you select “Previous”, you will go to Part A.

### **Part C: Information about the individual who requested the disbursement**

This part is for information about the individual who requested the disbursement.

If you include more than one transaction in this report under the 24-hour rule, you have to complete Part C for each one. The transaction number for the screen displayed is 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.

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.

#### **Fields C1 and C2 Is there a client number assigned by the reporting casino for this individual?**

If the answer to field C1 is "No client identifier assigned", field C2 does not apply.

If the answer to field C1 is "Client identifier assigned", enter the client number you issued to the individual who requested the disbursement in field C2. In this case, field C2 is mandatory. Field C2 can contain up to 20 characters.

#### **Fields C3\*, C4\* and C5 Individual's full name**

Enter the last name (up to 30 characters), first name (up to 30 characters) and middle initial (if applicable, up to 30 characters) of the individual who requested the disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C3 and C4 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

#### **Fields C6\* to C10\* Individual's full address**

Provide the full address of the individual who requested the disbursement, as follows:

- Enter the street address (up to 70 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 60 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 60 characters.
- Enter the postal or zip code (up to 30 characters)

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C6 to C10 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

**Field C11 Home telephone number**

Enter the home telephone number, including the area code, of the individual who requested the disbursement.

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 C12 and C13 Business telephone number**

Enter the business telephone number, including the area code, of the individual who requested the disbursement. Include the extension, up to 10 characters if applicable, in field C13.

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 C14\* Individual's date of birth**

Enter the date of birth of the individual who requested the disbursement. 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.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C14 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

**Field C15 Country of residence**

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

**Fields C16\* and C17 Individual's identifier**

Select the document used to identify the individual who requested the disbursement. If the selections provided do not cover the identifier used, indicate "Other" and provide details (up to 40 characters) in field C17. In this case, field C17 is mandatory.

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, 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, select "Social insurance number (SIN) card". In this case, field C18 does not apply.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C16 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

**Field C18\* ID Number**

Enter the number of the document described in field C16 that was used to identify the individual who requested the disbursement. Field C18 can contain up to 20 characters.

As explained above, if your client used a SIN card and no other identifying document for ID purposes, field C18 does not apply.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C18 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

**Fields C19\* and C20\* 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 60 characters) of issue for the document used to identify the individual who requested the disbursement. 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 disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C19 and C20 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

### **Field C21\* Individual's occupation**

Enter the occupation of the individual who requested the disbursement. Field C21 can contain up to 40 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 disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C21 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

### **Field C22 "On behalf of" indicator**

You have to indicate whether the individual who received the disbursement did 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 D (Information about the entity on whose behalf the disbursement was received) **nor** Part E (information about the individual on whose behalf the disbursement was received) applies to this report. "Not applicable" indicates that the disbursement was not on anyone else's behalf (that is, it was received on behalf of the individual that requested it).
- **On behalf of an entity**  
This indicates that the disbursement was received on behalf of an entity, such as a business, a partnership, a corporation, a trust or other entity. For a disbursement that was received on behalf of an entity, complete Part D (Information about the entity on whose behalf the disbursement was received) to provide the information about that entity.
- **On behalf of another individual**  
This indicates that the disbursement was received on behalf of another individual. For a disbursement that was received on behalf of another individual, complete Part E (information about the individual on whose behalf the disbursement was received) to provide the information about that other individual.

If you select “Next” underneath field C22, you will go on to Part D or E, if applicable. Otherwise, you will go to Part F1 (Reason for disbursement).

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

**Part D: Information about the entity on whose behalf the disbursement was received (if applicable)**

This part only applies if the disbursement was received on behalf of a third party that is an entity. Part D will only appear if you indicated “On behalf of an entity” in field C22 at the bottom of Part C.

If you include more than one transaction in this report under the 24-hour rule, you have to complete Part D for each one that was received on behalf of an entity. 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.

**Field D1\* Full name of entity**

Enter the full name of the business, corporation, trust or other entity on whose behalf the disbursement was received. Field D1 can contain up to 60 characters.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field D1 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

**Field D2\* Type of business**

Describe the type of business of the entity on whose behalf the disbursement was received. Field D2 can contain up to 40 characters.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field D2 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

**Fields D3\* to D7\* Entity’s full address**

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

- Enter the street address (up to 70 characters). This should be the entity’s physical address, not a post office box or general delivery address.
- Enter the town or city (up to 60 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 60 characters.
- Enter the postal or zip code (up to 30 characters).

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields D3 to D7 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

**Fields D8 and D9 Business telephone number**

Enter the telephone number, including the area code, of the business, corporation, trust or other entity on whose behalf the disbursement was received. Include the extension, up to 10 characters if applicable, in field D9.

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 D10 Is the entity a corporation?**

If the answer to field D10 is “Entity is not a corporation”, fields D11 to D13 do not apply.

If the answer to field D10 is “Entity is a corporation”, provide incorporation information in fields D11 to D13.

**Fields D11\* to D13\* Incorporation information (if applicable)**

If the answer to field D10 is “Entity is a corporation” (in other words, the disbursement was received on behalf of an entity that is a corporation), provide the incorporation number (up to 20 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 60 characters) of the incorporation number’s place of issue. If an incorporation number does not exist for the corporation, leave fields D11 to D13 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 disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields D11, D12 and D13 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

**Fields D14 to D16 Individual(s) authorized to bind the entity or act with respect to the casino account (up to three)**

Provide the names of up to three individuals who have authority to bind the entity or conduct transactions through the casino account. For each such individual, enter the last name (up to 30 characters), first name (up to 30 characters) and middle initial (if applicable, up to 30 characters).

If you select “Next” underneath field D16, you will go on to Part F1 (Reason for disbursement). If you select “Previous”, you will go to Part C.

**Part E: Information about the individual on whose behalf the disbursement was received (if applicable)**

This part only applies if the disbursement was received on behalf of a third party that is an individual. Part E will appear if you indicated “On behalf of another individual” at the bottom of Part C.

If the individual received the disbursement on his or her own behalf, this part does not apply.

If you include more than one transaction in this report under the 24-hour rule, you have to complete Part E for each one that was received on behalf of another individual. The transaction number for the screen displayed is shown under 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.

**Fields E1\*, E2\* and E3 Individual’s full name**

Enter the last name (up to 30 characters), first name (up to 30 characters) and middle initial (if applicable, up to 30 characters) of the individual on whose behalf the disbursement was received.

If the disbursement is reportable under the 24-hour rule as one of multiple 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.

**Fields E4\* to E8\* Individual’s full address**

Provide the full address of the individual on whose behalf the disbursement was received, as follows:

- Enter the street address (up to 70 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 60 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 60 characters). If there is no province or state applicable to the address, leave this field blank.
- Enter the postal or zip code (up to 30 characters).

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields E4 to E8 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

**Field E9 Home telephone number**

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

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 E10 and E11 Individual’s business telephone number**

Enter the business telephone number, including the area code, of the individual on whose behalf the disbursement was received. Include the extension, up to 10 characters if applicable, in field E11.

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 E12 Individual’s date of birth**

Enter the date of birth of the individual on whose behalf the disbursement was received. 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 E13 Country of residence**

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

**Fields E14 and E15 Individual’s identifier**

Select the document used to identify the individual on whose behalf the disbursement was received. If the selections provided do not cover the identifier used, indicate “Other” and provide details (up to 40 characters) in field E15. In this case, field E15 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, 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, select “Social insurance number (SIN) card”. In this case, field E16 does not apply.

**Field E16 ID number**

Enter the number of the document described in field E14 that was used to identify the individual on behalf of whom the disbursement was received. Field E16 can contain up to 20 characters.

As explained above, if you used a SIN card and no other identifying document for the individual, field E16 does not apply.

**Fields E17 and E18 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 60 characters) of issue for the document used to identify the individual on whose behalf the disbursement was received. 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 E19 Individual’s occupation**

Enter the occupation of the individual on whose behalf the disbursement was received. Field E19 can contain up to 40 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.

**Fields E20 and E21 Relationship of the individual named in Part C to the individual named above**

Select the appropriate value to indicate the relationship of the individual requesting the disbursement to the individual on whose behalf the disbursement was received. If the selections provided do not cover the relationship, indicate “Other” and provide details (up to 40 characters) in field E21. In this case, field E21 is required.

If you select “Next” underneath field E21, you will go on to Part F1 (Reason for disbursement). If you select “Previous”, you will go to Part C.

## **Part F1: Reason for disbursement**

This part is for information about why the disbursement was requested.

If you are including more than one transaction in this report under the 24-hour rule, you have to complete Part F1 for each transaction included the report.

If you have to include more than one Part F1 for a particular transaction, select “Add reason” at the top left of this part to include as many reasons as you need. The transaction number and the Part F1 number for the screen displayed are shown underneath the Part F1 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 reason of disbursement in each Part F1, that information will also be displayed to help you keep track of them.

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

### **Fields F1-1\* and F1-2 Reason for disbursement**

Enter the reason for disbursement. Some reasons require the completion of other parts of the report to provide additional information. Common occurrences of these are explained below.

The selections for this field are grouped as follows:

- Redemption of slot tickets, chips or tokens, or plaques
- Front cash withdrawal  
If this is the reason for disbursement, you will have to indicate at field F1-5 that the disbursement involved a casino account. You will also have to complete Part G (Account information) to provide information about that account.
- Safekeeping withdrawal
- Advance on credit  
This is for an advance that constitutes a loan from the casino, including a counter cheque, a casino credit account or a marker issued.

In this context, an advance on credit does not include advances on credit cards that are issued by any institution other than the casino. For example, an advance on a bank credit card is not a disbursement in this context.

If none of the selections describes the advance, indicate “Other” and provide details (up to 40 characters) in field F1-2. In this case, field F1-2 is mandatory.

If the advance on credit was a counter cheque written by or payable to the individual requesting the disbursement, you will have to indicate at field F1-7 that an entity was involved. You will also have to provide the name of the financial institution on which the cheque was drawn in Part I (Information about an associated entity). However, if the counter cheque involved an individual other than the one requesting the disbursement, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual and the account involved.

If the advance on credit was a casino credit account, you will have to indicate at field F1-5 that the disbursement involved a casino account. You will also have to complete Part G (Account information) to provide information about that account.

- Payment to a client or a patron of any of the following:
  - on bets (including payments on lottery-type games, sports betting, etc., but excluding payments made by casino chips, slot tickets, tokens or vouchers);
  - from a casino stored value card;
  - of slot jackpots (other than payments made by slot tickets)
  - of a table jackpot, tournament payout or of a draw or prize payout; or
  - of credit for a recipient or of credit for other than the recipient (that is, a payment to a client of funds received for credit to that client or any other client, such as a wire transfer you received for a client or an employer providing funds for their employees to pick up and use at the casino). If the credit was for other than the recipient, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual and any account associated.
  
- Cashing of negotiable instruments (bank draft, casino cheque, cheque from other than a casino, money order or traveller’s cheque)  
If the negotiable instrument was a casino cheque from your casino, payable to the individual requesting the disbursement, indicate at field F1-7 that no other entity was involved. If it was any other type of negotiable instrument written by or payable to the individual requesting the disbursement, you will have to indicate at field F1-7 that an entity

was involved. You will also have to provide the name of the institution on which the negotiable instrument was drawn in Part I (Information about an associated entity). However, if the negotiable instrument involved an individual other than the one requesting the disbursement, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual involved and the account involved, if applicable.

- Reimbursement of entertainment or travel expenses

The values presented for this field are the only ones that can be included in this report. In other words, there is no other category of reportable disbursement.

There could be more than one reason for a particular disbursement transaction. In that case, make sure you include the information for each reason in Part F1. For example, your client could, in the same transaction, request the redemption of slot tickets (reason 1), the reimbursement of travel expenses (reason 2) and the cashing of a traveller's cheque (reason 3). In this case you would include fields F1-1 to F1-7 for each of those three reasons for disbursement. As another example, your client could request that you cash two cheques. In this case you would include fields F1-1 to F1-7 for each cheque as a distinct reason for disbursement.

#### **Field F1-3\* Amount**

Enter the amount requested for each reason for disbursement. What was actually disbursed will be explained in Part F2 (Method of disbursement), according to the method (or methods) of disbursement.

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 was not in Canadian funds, do not convert it, but provide the currency information in field F1-4. If the disbursement requested was in more than one currency, include fields F1-1 to F1-7 for each currency.

#### **Field F1-4\* Currency**

Enter the type of currency for each amount associated to a reason for disbursement. 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 F1-5 Did the reason for disbursement involve a casino account?**

If the answer in field F1-5 is "Casino account involved", provide information about the casino account involved in the disbursement in Part G (Account information). This is only for a casino account held at your casino. If the disbursement involved an account at another casino, this information is required in Part H (Additional information about another individual associated to the disbursement) or Part I (Additional information about an entity associated to the disbursement), as applicable.

If the client named in Part C, the entity named in Part D or the individual named in Part E does have a casino account, but the disbursement did not involve it in any way, answer "No casino account involved" in field F1-5.

If the answer to this question is "No casino account involved" for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part G does not apply for this disbursement.

**Field F1-6 Was there any individual (other than those named in Part C or E of this transaction) associated to the reason for disbursement?**

This is to determine, for each reason for disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you cash a cheque for your client that was payable to another individual who had signed it over to your client, information about that other individual, including information about the account and the financial institution on which the cheque was drawn, would be required in Part H.

If the answer in field F1-6 is "Associated other individual", provide information about the other individual involved in the reason for disbursement in Part H.

If the answer to this question is "No associated other individual" for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part H does not apply for this transaction.

**Field F1-7 Was there any entity (other than the reporting casino or any entity named in Part D of this transaction) associated to the reason for disbursement?**

This is to determine, for each reason for disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you cash a bank draft for your client that was payable to your client, information about the financial institution where the bank draft was issued would be required in Part I.

If the answer in field F1-7 is “Associated other entity”, provide information about the entity involved in the reason for disbursement in Part I.

If the answer to this question is “No associated other entity” for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part I does not apply for this transaction.

If you select “Next” underneath field F1-7, you will go on to Part G, H or I, depending on whether any or all of those parts apply to the reason for disbursement. If none of them apply, you will go on to Part F2 (Method of disbursement).

### **Part F2: Method of disbursement**

This part is for information about how the disbursement was actually paid out.

If you are including more than one transaction in this report under the 24-hour rule, you have to complete Part F2 for each transaction included in the report.

If you have to include more than one Part F2 for a particular transaction, select “Add method” at the top left of the screen to include as many methods as you need. The transaction number and the Part F2 number for the screen displayed are shown underneath the Part F2 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 method of disbursement in each Part F2, that information will also be displayed to help you keep track of them.

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

### **Fields F2-1\* and F2-2 Method of disbursement**

Enter the method of disbursement. Some methods require the completion of other parts of the report to provide additional information. Common occurrences of these are explained below.

If the method of disbursement was a deposit to an account at a financial institution, an international or domestic funds transfer, or a transfer to another casino, you would need to provide information in Part H (Information about an associated individual) or Part I (Information about an associated entity), as appropriate.

For example, if an amount were disbursed by a deposit to an account at a financial institution in the name of the individual requesting the disbursement or in the name of an entity, you would have to indicate at field F2-7 that an entity was involved. In the case of an account in the name of the individual

requesting the disbursement, you would also have to provide the name of the financial institution where the account is held in Part I (Information about an associated entity). In the case of an account in the name of an entity, you would have to provide information about the account in addition to the name of the financial institution.

As another example, if the method of disbursement was a deposit to an account in the name of an individual other than the one requesting the disbursement, you would have to indicate at field F2-6 that another individual was involved. In this case, you would also have to complete Part H (Information about an associated individual) to provide information about the individual and the account involved.

If the selections provided do not cover the method of disbursement (for example, in the case of a car or a trip as a prize payout), indicate “Other” and provide details (up to 40 characters) in field F2-2. In this case, field F2-2 is mandatory.

There could be more than one method for the same disbursement transaction. For example, your client could, in the same transaction, request that part be paid out by cheque (method 1) and the rest paid out in cash (method 2). In this case, you would include fields F2-1 to F2-7 for each of those two methods.

### **Field F2-3\* Amount**

Enter the amount paid out for each method of disbursement.

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 was not in Canadian funds, do not convert it, but provide the currency information in field F2-4. If the disbursement was paid out in more than one currency, include fields F2-1 to F2-7 for each currency.

If the method of disbursement was other than money, such as a car, a trip, or other similar prize, use the cash equivalent value of that prize as the amount in field F2-3. If there was no cash equivalent, use the total amount that the casino actually paid for the prize disbursed.

**Field F2-4\* Currency**

Enter the type of currency for each amount associated to a method of disbursement. 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 F2-5 Did the method of disbursement involve a casino account?**

If the answer in field F2-5 is "Casino account involved", provide information about the casino account involved in the disbursement in Part G (Account information). This is only for a casino account held at your casino. If the disbursement involved an account at another casino, this information is required in Part H (Additional information about another individual associated to the disbursement) or Part I (Additional information about an entity associated to the disbursement), as applicable.

If the client named in Part C, the entity named in Part D or the individual named in Part E does have a casino account, but the disbursement did not involve it in any way, answer "No casino account involved" in field F2-5.

If the answer to this question is "No casino account involved" for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part G does not apply for this disbursement.

**Field F2-6 Was there any individual (other than those named in Part C or E of this transaction) associated to the method of disbursement?**

This is to determine, for each method of disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you send a funds transfer for the disbursement to any individual other than the one for whom the disbursement was received, information about that other individual would be required in Part H.

If the answer in field F2-6 is "Associated other individual", provide information about the other individual involved in the method of disbursement in Part H.

If the answer to this question is "No associated other individual" for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part H does not apply for this transaction.

**Field F2-7 Was there any entity (other than the reporting casino or any entity named in Part D of this transaction) associated to the method of disbursement?**

This is to determine, for each method of disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you are a casino and you transfer the amount to

another casino, information about that other casino would be required in Part I.

If the answer in field F2-7 is “Associated other entity”, provide information about the entity involved in the method of disbursement in Part I.

If the answer to this question is “No associated other entity” for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part I does not apply for this transaction.

If you select “Next” underneath field F2-7, you will go on to Part G, H or I, depending on whether any or all of those parts apply to the method of disbursement. If none of them apply, you will go on to review the validation for this report.

**Part G: Account information (if the disbursement involved a casino account)**

This part is for information about the casino account involved in the disbursement, if it in fact involved a casino account. This only applies to a casino account held at your casino. If the disbursement involved an account at another casino, the information is required in Part H (Additional information about another individual associated to the disbursement) or I (Additional information about an entity associated to the disbursement), as applicable.

Part G will appear if you indicated in Part F1 that the reason for disbursement (field F1-5) or in Part F2 that the method of disbursement (field F2-5) involved a casino account. If the disbursement did not involve a casino account, Part G is not required. Even if the client has a casino account, if the disbursement did not involve it in any way, do not include the account information in the report about that disbursement.

If there were two or more reasons for disbursement that involved a casino account, provide the casino account information for each one. The same is true if there were two or more methods of disbursement that involved a casino account.

The transaction number, the applicable reason or method number, and the Part G number for the screen displayed is shown underneath 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. Once you have entered the actual account number in each Part G, that information will also be displayed to help you keep track of them.

**Fields G1 and G2 Is there an identifier number for the casino where the account is held?**

If the answer in field G1 is "No casino identifier assigned", field G2 does not apply.

If the answer in field G1 is "Casino identifier assigned", enter the casino identifier number where the account is held in field G2. In this case, field G2 is mandatory.

Field G2 can contain up to 20 characters.

**Field G3\* Account number**

Enter the number of the relevant casino account. Field G3 can contain up to 30 characters.

**Fields G4\* and G5 Type of account**

Indicate the type of the relevant casino account. If the selections "Credit" or "Front money" do not cover this particular casino account, indicate "Other" and provide details (up to 40 characters) in field G5. In this case, field G5 is mandatory.

**Field G6\* Account currency code**

Enter the type of currency for the relevant casino 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 G7 Is this account held by one or more individuals or by an entity?**

If the answer in field G7 is "Individual", complete fields G8 to G10 for each individual account holder (up to three). In this case, field G11 does not apply.

If the answer in field G7 is "Corporation or other entity", complete field G11. In this case, fields G8 to G10 do not apply.

**Fields G8, G9 and G10 Full name of individual account holder(s)**

If the answer in field G7 is "Corporation or other entity", fields G8 to G10 do not apply.

If the answer in field G7 is "Individual", enter the last name (up to 30 characters) in field G8, first name (up to 30 characters) in field G9 and middle initial (if applicable, up to 30 characters) in field G10 for each individual account holder (up to three). In this case, fields G8 and G9 are mandatory.

**Field G11 Full name of entity account holder**

If the answer in field G7 is "Individual", field G11 does not apply.

If the answer in field G7 is "Corporation or other entity", enter the full name of the entity (up to 60 characters) in field G11. In this case, field G11 is mandatory.

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 G11. Information about individuals authorized to bind the entity or to act with respect to the account belongs in Part D, if applicable, in fields D14 to D16.

If you select "Next" underneath field G11, you will go on to another Part G or you will go on to Part H (Additional information about another individual associated to the disbursement) or Part I (Additional information about an entity associated to the disbursement), depending on whether any or all of those parts apply to the reason for disbursement or the method of disbursement.

If none of them apply, and this Part G was about a reason for disbursement, you will go on to Part F2 (Method of disbursement). Otherwise, you will go on to review the validation for this report.

## **Part H: Additional information about another individual associated to the disbursement**

This part is for information about another individual associated to the reason or method of disbursement, other than an individual named in Part C or E for the disbursement. Part H will only appear if you answered “Associated other individual” in field F1-6 in Part F1 or field F2-6 in Part F2.

For example, this part would apply if you cashed a cheque for your client that was payable to another individual who had signed it over to your client. You would have to provide information about that other individual in Part H, including information about the account and the financial institution on which the cheque was drawn.

Complete Part H for each reason for disbursement and each method of disbursement to which another individual (other than an individual named in Part C or E) was associated. If the disbursement did not have another individual associated to it, Part H is not required.

If you have to include more than one Part H for a particular method or reason, select “Add individual” at the top left of the screen to include as many other individuals as you need. The transaction number, the applicable reason or method number, and the Part H number for the screen displayed is shown underneath the Part H 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 name of the other individual in each Part H, that information will also be displayed to help you keep track of them.

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

### **Fields H1\*, H2\* and H3 Individual’s full name**

Enter the last name (up to 30 characters), first name (up to 30 characters) and middle initial (if applicable, up to 30 characters) of the other individual associated to the reason for disbursement or the method of disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields H1 and H2 was not obtained at the time of the transaction and is not available from your records, you can leave these fields blank.

### **Field H4 Was there an account for this individual (other than the account provided in Part G) associated to the disbursement?**

If the answer in field H4 is “No associated account”, fields H5 to H7 do not apply.

If the answer in field H4 is “Associated account”, provide information about the account in fields H5 to H7.

**Fields H5\*, H6\* and H7\* (if applicable) Account information for the individual associated to the disbursement**

If the answer in field H4 is “Associated account” (in other words, there was an account for the individual associated to the disbursement), enter the financial institution’s name (up to 60 characters) in field H5, the transit number (12 characters) in field H6 and the account number (30 characters) in field H7. This would apply for example, if the disbursement involved a cheque from an individual that is neither the individual who requested the disbursement nor the individual on whose behalf the disbursement was received.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields H5, H6 and H7 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 H7, you will go on to another Part H or you will go on to Part I (Additional information about an entity associated to the disbursement), depending on whether any or all of those parts apply to the reason for disbursement or the method of disbursement.

If none of them apply, and this Part H was about a reason for disbursement, you will go on to Part F2 (Method of disbursement). Otherwise, you will go on to review the validation for this report.

### **Part I: Additional information about an entity associated to the disbursement**

This part is for information about an entity associated to the reason or method of disbursement, other than the reporting casino or any entity named in Part D. Part I will only appear if you answered “Associated other entity” in field F1-7 in Part F1 or field F2-7 in Part F2.

For example, if you cash a bank draft for your client that was payable to your client, provide information about the financial institution where the bank draft was issued in Part I.

Complete Part I for each reason for disbursement and each method of disbursement to which an entity (other than the reporting casino or any entity named in Part D) was associated. If the disbursement did not have an entity associated to it, Part I is not required.

If you have to include more than one Part I for a particular method or reason, select “Add entity” at the top left of the screen to include as many other entities as you need. The transaction number, the applicable reason or method number, and the Part I number for the screen displayed is shown underneath the Part I 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 name of the other entity in each Part I, that information will also be displayed to help you keep track of them.

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

#### **Field I1\* Full name of entity**

Enter the full name of the business, corporation, trust or other entity associated to the disbursement. Field I1 can contain up to 60 characters.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field I1 was not obtained at the time of the transaction and is not available from your records, you can leave this field blank.

#### **Field I2 Was there an account for this entity (other than the account provided in Part G) associated to the disbursement?**

If the answer in field I2 is “No associated account”, fields I3 to I5 do not apply.

If the answer in field I2 is “Associated account”, provide information about the account in fields I3 to I5.

**Fields I3\*, I4\* and I5\* (if applicable) Account information for the entity associated to the disbursement**

If the answer in field I2 was “Associated account” (in other words there was an account for the entity associated to the disbursement), enter the name of the financial institution where the account is held (up to 60 characters) in field I3, the transit number (up to 12 characters) in field I4 and the account number (up to 30 characters) in field I5. For example, this would apply if the disbursement involved a cheque from a financial institution, payable to the client requesting the disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields I3, I4 and I5 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 I5, you will go on to another Part I depending on whether another one applies to the reason for disbursement or the method of disbursement.

If it does not apply, and this Part I was about a reason for disbursement, you will go on to Part F2 (Method of disbursement). Otherwise, you will go on to review the validation for this report.

## Appendix 2: Navigation Through F2R Reporting Screens for a Casino Disbursement Report

To access the reporting screens for casino disbursement 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 reporting menu:

- **Create a new report**

To create a new report, select casino disbursement report from the list of report types for which you 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 casino disbursement 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), select “Incomplete reports” in 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 a CDR

You will start with the screen for Part A (Information about the casino reporting the disbursement) and the menu on the left hand side enables you to move around to the other parts. 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.

You can complete your report in any order or in the following steps:

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

If you have to include more than one transaction in this report (for 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 B. Also, make sure to answer “yes” in field A1 (the 24-hour rule indicator) in Part A. Go through steps 2 to 6, as appropriate, for each transaction.

- **Step 3** — Complete Part C (Information about the individual who requested the disbursement) to provide information about the individual who requested the disbursement.

### Step 3A

- If the individual who received the disbursement did so on someone else’s behalf, select “On behalf of entity” or “On behalf of another individual” from the drop-down menu in field C22. You will have to complete Part D (Information about the entity on whose behalf the disbursement was received) or Part E (Information about the individual on whose behalf the disbursement was received) as explained in step 4.

When you select “Next” at the bottom of Part C, you will go to step 4 if you selected “On behalf of an entity” or “On behalf of another individual”. Otherwise, you will go to step 5.

### Step 3B

- In any other case, select “Not applicable” from the drop-down menu in field C22. This would apply to situations where an individual received the disbursement on his or her own behalf.

When you select “Next” at the bottom of Part C after completing the appropriate fields, you will go on to step 5.

- **Step 4** — If you selected “On behalf of an entity” in Part C, you will get Part D to complete. If you selected “On behalf of another individual” in Part C, you will get Part E.

When you select “Next” at the bottom of either Part D or E after completing the appropriate fields, you will go on to step 5.

- **Step 5** — Provide the reason for disbursement in Part F1 (Reason for disbursement). If there was more than one reason, indicate each one.

For each reason, indicate the following:

- whether a casino account was involved. If yes, complete Part G (Account information).
- whether any other individual was involved. If yes, complete Part H (Additional information about another individual associated to the disbursement).
- whether any other entity was involved. If yes, complete Part I (Additional information about another entity associated to the disbursement).

When you select “Next” at the bottom of Part F1, or at the bottom of Part G, H or I, as applicable, you will go on to step 6.

- **Step 6** — Provide the method of disbursement in Part F2 (Method of disbursement). If there was more than one method, indicate each one.

For each method, indicate the following:

- whether a casino account was involved. If yes, complete Part G.
- whether any other individual was involved. If yes, complete Part H.
- whether any other entity was involved. If yes, complete Part I.

When you select “Next” at the bottom of Part F2, or at the bottom of Part G, H or I, as applicable, you will go on to “Validate/Submit” your report.

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 A4 in Part A);
- to add or delete a transaction in Part B;
- to use the “On behalf of” indicators in field C22 in Part C;
- to add or delete a reason for disbursement in Part F1;
- to add or delete a method of disbursement in Part F2; and
- to include information about an account, another individual or another entity associated to a reason or method of disbursement (fields F1-5 to F1-7 or fields F2-5 to F2-7).

### **Outline view**

To view an outline of your report at any time, select “CDR” from the top of the left menu, or from the breadcrumb trail at the top of the screen (for example, “Home > Reporting > CDR”). 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, as explained in step 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. 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. You are required to keep a copy of the casino disbursement reports you make to FINTRAC. 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.

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.

## Appendix 3: Field-by-Field Instructions for a Casino Disbursement Report by Batch

The following are instructions regarding the content of fields in a casino disbursement report submitted by batch. For technical information about how to report casino disbursements through batch file transfer, consult the *XML Batch Reporting Instructions and Specifications* available from the technical documentation in the publications area of FINTRAC's Web site (<http://www.fintrac-canafe.gc.ca>).

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

- **Mandatory:** All fields of a report marked with an asterisk (\*) **have to be completed**. If the information for this type of field is not included, the report will reject.
- **Mandatory if applicable:** The fields that have both an asterisk and "if applicable" next to them have to be completed if they are applicable to you or the transaction being reported. If the information for this type of field is applicable but not included, the report will reject.
- **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 should be left out of the report or left empty, as specified in the batch specifications document.

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 empty. Do **not** enter "N/A" or "n/a" or substitute any other abbreviations, special characters (for example, "x", "-" or "\*\*") or words (for example, unknown).

### Part A: Information about the casino reporting the disbursement

This part is for information about the casino required to report the disbursement to FINTRAC.

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 A4 to A8).

#### Field A1 24-hour-rule indicator

If this report is about one transaction of \$10,000 or more, the code in field A1 should be "0" to indicate that the 24-hour rule does not apply. In this case, the report should only contain one transaction. This means that there should only be one Part B.

If this report is about a transaction that is part of a group of two or more transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more, the code in field A1 should be “1” to indicate that the 24-hour rule does apply. In this case, all of the transactions from that group should be included in the same casino disbursement report. This means that the report should contain a distinct Part B (Information about the transaction), with all the other applicable parts, for each transaction of the 24-hour rule group.

**Field A2\* Reporting entity’s identifier number**

This field must contain the identifier number assigned to the casino by FINTRAC at enrolment.

If you need to access this report in F2R after it was submitted by batch, 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 casino.

**Field A3 Reporting entity report reference number**

A unique report reference number is required for each report submitted for the same casino.

**Fields A4\*, A5\*, A6, A7\* and A8 Contact name and telephone number**

These fields are for information about the individual FINTRAC can contact for clarification about this report.

Field A4 must contain the individual’s last name and field A5 must contain the individual’s first name. Field A6 is for any middle initial (if applicable). If there is no middle initial, do not include field A6 or leave it empty.

Field A7 is for the business telephone number, including the area code, of the individual FINTRAC can contact. Include the extension, if applicable, in field A8. If there is no extension, do not include field A8 or leave it empty.

**Part B: Information about the transaction**

This part is for information about where the transaction took place, as well as how and when it was conducted.

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

If you are reporting two or more transactions that were disbursements of less than \$10,000 each received 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. In this case, field A1 (the 24-hour-rule indicator) must contain the code “1” for this report.

**Field B1\* 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 casino.

For more information about location numbers, contact the casino's F2R administrator.

If you need to access this report in F2R after it was submitted by batch, the location name and full address will be displayed in fields B1A to B1E, based on the location number.

**Fields B2\* and B3 How was the transaction conducted?**

Field B2 has to include the appropriate code to show how the transaction was conducted. If the selections provided do not cover this particular transaction, use the code to indicate "Other" and provide details in field B3. In this case, information at field B3 is mandatory. Otherwise, do not include field B3.

**Fields B4\* and B5 When the disbursement took place**

Field B4 must contain the date of the transaction.

Field B5 is for the time of the transaction, using a 24-hour format. For example, "153000" represents 3:30 p.m. Do not include field B5 (or leave it empty) if that information is not available from the moment of the transaction or in the casino's records.

**Part C: Information about the individual who requested the disbursement**

This part is for information about the individual who requested the disbursement.

If more than one transaction is included under the 24-hour rule, Part C is required for each one.

**Fields C1 and C2 Is there a client number assigned by the reporting casino for this individual?**

If there is no client number assigned, the code in field C1 should be "2". This means information for field C2 does not apply. In this case, do not include field C2 or leave it empty.

If there is a client number assigned, the code in field C1 should be "1". In this case, field C2 is mandatory and must contain the client number issued to the individual who requested the disbursement.

**Fields C3\*, C4\* and C5 Individual's full name**

Field C3 must contain the last name of the individual who requested the disbursement. Field C4 must contain the first name. Field C5 is for any middle

initial, if applicable. If there is no middle initial, do not include field C5 or leave it empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C3 and C4 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Fields C6\* to C10\* Individual's full address**

Field C6 must contain the street address of the individual who requested the disbursement. This should be the individual's physical address, not a post office box or general delivery address.

Field C7 must contain the name of the town or city and field C8 must contain the country code. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field C9 must contain the province or state, if one is applicable to this address. If the address country is Canada, the United States or Mexico, use the code from the appropriate code table for province or state (also available on FINTRAC's main Web site). Otherwise, field C9 should contain the name of the province or state. If there is no province or state applicable, leave field C9 empty.

Field C10 must contain the postal or zip code, if one is applicable to this address. If there is no postal or zip code applicable, leave field C10 empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C6 to C10 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Field C11 Home telephone number**

Field C11 is for the home telephone number, including the area code, of the individual who requested the disbursement.

If the number is one from Canada or the United States, provide 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, 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 the home telephone number was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Fields C12 and C13 Business telephone number**

Field C12 is for the business telephone number, including the area code, of the individual who requested the disbursement. Include the extension if applicable, in field C13. If there is no extension, do not include field C13 or leave it empty.

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, 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 the business telephone number was not obtained at the time of the disbursement and is not available from your records, do not include these fields, or leave them empty.

**Field C14\* Individual's date of birth**

Field C14 must contain the date of birth of the individual who requested the disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C14 was not obtained at the time of the transaction and is not available from your records, leave this field empty.

**Field C15 Country of residence**

Provide the country of permanent residence of the individual who requested the disbursement. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

If the country of residence was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Fields C16\* and C17 Individual's identifier**

Field C16 must contain the code to show what document was used to identify the individual who requested the disbursement. If the selections provided do not cover the identifier used, use the code to indicate "Other" and provide details in field C17. In this case, field C17 is mandatory and must be included. Otherwise, do not include field C17.

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, 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, use the code for "Social insurance number (SIN) card". In this case, field C18 does not apply is to be left empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C16 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Field C18\* ID Number**

Field C18 must contain the number of the document described in field C16 that was used to identify the individual who requested the disbursement.

As explained above, if your client used a SIN card and no other identifying document for ID purposes, field C18 does not apply and should be left empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C18 was not obtained at the time of the transaction and is not available from your records, leave this field empty.

**Fields C19\* and C20\* Place of issue of individual's identifier**

Field C19 must contain the country of issue for the document used to identify the individual who requested the disbursement. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field C20 must contain the province or state. If the address country is Canada, the United States or Mexico, use the code from the appropriate code table for province or state (also available on FINTRAC's main Web site). Otherwise, field C20 must contain the name of the province or state. If the document was issued nationally and there was no province or state included in the place of issue, leave field C20 empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields C19 and C20 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

### **Field C21\* Individual's occupation**

Field C21 must contain the occupation of the individual who requested the disbursement.

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 disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field C21 was not obtained at the time of the transaction and is not available from your records, do not include this field or leave it empty.

### **Field C22 "On behalf of" indicator**

Field C22 must indicate whether the individual who received the disbursement did so on anyone else's behalf. This field should contain one of the following codes:

- **"1"**

This code (not applicable) means that **neither** Part D (Information about the entity on whose behalf the disbursement was received) **nor** Part E (information about the individual on whose behalf the disbursement was received) applies to this report. This indicates that the disbursement was not received on anyone else's behalf (that is, it was received on behalf of the individual that requested it).
- **"2"**

This code (on behalf of an entity) indicates that the disbursement was received on behalf of an entity, such as a business, a partnership, a corporation, a trust or other entity. For a disbursement that was received on behalf of an entity, the report must include Part D (Information about the entity on whose behalf the disbursement was received) to provide the information about that entity.
- **"3"**

This code (on behalf of another individual) indicates that the disbursement was received on behalf of another individual. For a disbursement that was received on behalf of another individual, the report must include Part E (information about the individual on whose behalf the disbursement was received) to provide the information about that other individual.

**Part D: Information about the entity on whose behalf the disbursement was received (if applicable)**

This part only applies if the disbursement was received on behalf of a third party that is an entity. Part D is required if code “2” (on behalf of an entity) is included in field C22.

If you include more than one transaction in this report under the 24-hour rule, you have to include Part D for each one that was received on behalf of an entity.

If the disbursement was **not** received on behalf of a third party that is an entity, do not include Part D in the report.

**Field D1\* Full name of entity**

Field D1 must contain the full name of the business, corporation, trust or other entity on whose behalf the disbursement was received.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field D1 was not obtained at the time of the transaction and is not available from your records, leave this field empty.

**Field D2\* Type of business**

Field D2 must describe the type of business of the entity on whose behalf the disbursement was received.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field D2 was not obtained at the time of the transaction and is not available from your records, leave this field empty.

**Fields D3\* to D7\* Entity’s full address**

Field D3 must contain the street address of the business, corporation, trust or other entity on whose behalf the disbursement was received. This should be the entity’s physical address, not a post office box or general delivery address.

Field D4 must contain the town or city and field D5 must contain the country. Use the country code table available in the technical publications area of the Publications page on FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

Field D6 must contain the province or state, if one is applicable to this address. If the address country is Canada, the United States or Mexico, use the code from the appropriate code table for province or state (also available

on FINTRAC's main Web site). Otherwise, field D6 should contain the name of the province or state. If there is no province or state applicable, leave field D6 empty.

Field D7 must contain the postal or zip code, if one is applicable to this address. If there is no postal or zip code applicable, leave field D7 empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields D3 to D7 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

#### **Fields D8 and D9 Business telephone number**

Field D8 is for the telephone number, including the area code, of the business, corporation, trust or other entity on whose behalf the disbursement was received. Include the extension if applicable, in field D9. If there is no extension, do not include field D9 or leave it empty.

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, 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 the business telephone number was not obtained at the time of the disbursement and is not available from your records, leave field D8 empty.

#### **Field D10 Is the entity a corporation?**

If the code in field D10 is "2", fields D11 to D13 do not apply. In this case, do not include these fields, or leave them empty.

If the code in field D10 is "1", provide incorporation information in fields D11 to D13.

#### **Fields D11\* to D13\* Incorporation information (if applicable)**

If the code in field D10 is "1" (in other words, the disbursement was received on behalf of an entity that is a corporation), field D11 must contain the incorporation number. Also, field D12 must contain the country of the incorporation number's place of issue. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

If the country is Canada, the United States or Mexico, field D13 must contain the code from the appropriate code table for province or state (also available on FINTRAC's main Web site). Otherwise, field D13 should contain the name of the province or state. If an incorporation number does not exist for the corporation, leave fields D11 to D13 empty. If the incorporation number was issued nationally and there was no province or state included in the place of issue, leave field D13 empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields D11, D12 and D13 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Fields D14 to D16 Individual(s) authorized to bind the entity or act with respect to the casino account (up to three)**

Provide the names of up to three individuals who have authority to bind the entity or conduct transactions through the casino account. For each such individual, field D14 is for the last name, field D15 is for the first name and field D16 is for any middle initial if applicable. If there is no middle initial, do not include field D16 or leave it empty.

**Part E: Information about the individual on whose behalf the disbursement was received (if applicable)**

This part only applies if the disbursement was received on behalf of a third party that is an individual. Part E is required if code "3" (on behalf of another individual) is included in field C22.

If the individual received the disbursement on his or her own behalf, this part does not apply and should not be included in the report.

If you include more than one transaction in this report under the 24-hour rule, you have to include Part E for each one that was received on behalf of another individual.

**Fields E1\*, E2\* and E3 Individual's full name**

Field E1 must contain the last name of the individual on whose behalf the disbursement was received. Field E2 must contain the first name. Field E3 is for any middle initial (if applicable). If there is no middle initial, do not include field E3 or leave it empty.

If the disbursement is reportable under the 24-hour rule as one of multiple 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, leave these fields empty.

**Fields E4\* to E8\* Individual's full address**

Field E4 must contain the street address of the individual on whose behalf the disbursement was received. This should be the individual's physical address, not a post office box or general delivery address.

Field E5 must contain the name of the town or city and field E6 must contain the country. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field E7 must contain the province or state, if one is applicable to this address. If the address country is Canada, the United States or Mexico, use the code from the appropriate code table for province or state (also available on FINTRAC's main Web site). Otherwise, field E7 should contain the name of the province or state. If there is no province or state applicable, leave field E7 empty.

Field E8 must contain the postal or zip code, if one is applicable to this address. If there is no postal or zip code applicable, leave field E8 empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields E4 to E8 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Field E9 Home telephone number**

Field E9 is for the home telephone number, including the area code, of the individual on whose behalf the disbursement was received.

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, 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 the home telephone number was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Fields E10 and E11 Individual's business telephone number**

Field E10 is for the business telephone number, including the area code, of the individual on whose behalf the disbursement was received. Include the extension if applicable, in field E11. If there is no extension, do not include field E11 or leave it empty.

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, 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 the business telephone number was not obtained at the time of the disbursement and is not available from your records, do not include these fields or leave them empty.

**Field E12 Individual’s date of birth**

Field E12 is for the date of birth of the individual on whose behalf the disbursement was received.

If the individual’s date of birth was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Field E13 Country of residence**

This is for the country of permanent residence of the individual on whose behalf the disbursement was received. Use the country code table available in the technical publications area of the Publications page on FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

If the individual’s country of residence was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Fields E14 and E15 Individual’s identifier**

Field E14 is for the code to show what document was used to identify the individual on whose behalf the disbursement was received. If the selections provided do not cover the identifier used, use the code to indicate “Other” and provide details in field E15. In this case, field E15 is required. Otherwise, do not include field E15.

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, 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, select “Social insurance number (SIN) card”. In this case, field E16 does not apply and is to be left empty.

If information about the individual's identifier was not obtained at the time of the disbursement and is not available from your records, leave these fields empty.

**Field E16 ID number**

Field E16 is for the number of the document described in field E14 that was used to identify the individual on behalf of whom the disbursement was received.

As explained above, if your client used a SIN card and no other identifying document for ID purposes, field E16 does not apply and should be left empty.

If information about the individual's identifier was not obtained at the time of the disbursement and is not available from your records, leave this field empty.

**Fields E17 and E18 Place of issue of individual's identifier**

Field E17 is for the country of issue for the document used to identify the individual on whose behalf the disbursement was received. Use the country code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

Field E18 is for the province or state. If the address country is Canada, the United States or Mexico, use the code from the appropriate code table for province or state (also available on FINTRAC's main Web site). Otherwise, field E18 should contain the name of the province or state. If the document was issued nationally and there was no province or state included in the place of issue, leave field E18 empty.

If information about the individual's identifier was not obtained at the time of the disbursement and is not available from your records, leave these fields empty.

**Field E19 Individual's occupation**

Field E19 is for the occupation of the individual on whose behalf the disbursement was received.

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 information about the individual’s occupation was not obtained at the time of the disbursement and is not available from your records, do not include this field or leave it empty.

**Fields E20 and E21 Relationship of the individual named in Part C to the individual named above**

Field E20 is for the code to indicate the relationship of the individual requesting the disbursement to the individual on whose behalf the disbursement was received. If the selections provided do not cover the relationship, use the code to indicate “Other” and provide details in field E21. In this case, field E21 is required. Otherwise, do not include field E21 or leave it empty.

**Part F1: Reason for disbursement**

This part is for information about why the disbursement was requested.

If you include more than one transaction in this report under the 24-hour rule, you have to include Part F1 for each transaction included the report.

**Fields F1-1\* and F1-2 Reason for disbursement**

Field F1-1 must contain the code indicating the reason for disbursement. Some reasons require the completion of other parts of the report to provide additional information. Common occurrences of these are explained below.

The selections for this field are grouped as follows:

- Redemption of slot tickets (code 1), chips or tokens (code 2), or plaques (code 3)
- Front cash withdrawal (code 4)  
If this is the reason for disbursement, you will have to indicate at field F1-5 that the disbursement involved a casino account. You will also have to complete Part G (Account information) to provide information about that account.
- Safekeeping withdrawal (code 5)
- Advance on credit (codes 6 to 9)  
This is for an advance that constitutes a loan from the casino, including a counter cheque, a casino credit account or a marker issued.

In this context, an advance on credit does not include advances on credit cards that are issued by any institution other than the casino. For example, an advance on a bank credit card is not a disbursement in this context.

If none of the selections describes the advance, use the code to indicate "Other" and provide details in field F1-2. In this case, field F1-2 is mandatory. Otherwise, do not include field F1-2.

If the advance on credit was a counter cheque written by or payable to the individual requesting the disbursement, you will have to indicate at field F1-7 that an entity was involved. You will also have to provide the name of the financial institution on which the cheque was drawn in Part I (Information about an associated entity). However, if the counter cheque involved an individual other than the one requesting the disbursement, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual and the account involved.

If the advance on credit was a casino credit account, you will have to indicate at field F1-5 that the disbursement involved a casino account. You will also have to complete Part G (Account information) to provide information about that account.

- Payment to a client or a patron (codes 10 to 17) of any of the following:
  - on bets (including payments on lottery-type games, sports betting, etc., but excluding payments made by casino chips, slot tickets, tokens or vouchers)
  - from a casino stored value card
  - of slot jackpots (other than payments made by slot tickets)
  - of a table jackpot, tournament payout or of a draw or prize payout; or
  - of credit for a recipient or of credit for other than the recipient (that is, a payment to a client of funds received for credit to that client or any other client, such as a wire transfer you received for a client or an employer providing funds for their employees to pick up and use at the casino). If the credit was for other than the recipient, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual and any account associated.

- Cashing of negotiable instruments (bank draft, casino cheque, cheque from other than a casino, money order or traveller's cheque) (codes 18 to 22)  
If the negotiable instrument was a casino cheque from your casino, payable to the individual requesting the disbursement, indicate at field F1-7 that no other entity was involved. If it was any other type of negotiable instrument written by or payable to the individual requesting the disbursement, you will have to indicate at field F1-7 that an entity was involved. You will also have to provide the name of the institution on which the negotiable instrument was drawn in Part I (Information about an associated entity). However, if the negotiable instrument involved an individual other than the one requesting the disbursement, you will have to indicate at field F1-6 that another individual was involved. In this case, you will also have to complete Part H (Information about an associated individual) to provide information about the individual involved and the account involved, if applicable.
- Reimbursement of entertainment or travel expenses (codes 23 to 24)

The codes presented for this field are the only ones that can be included in this report. In other words, there is no other category of reportable disbursement.

There could be more than one reason for a particular disbursement transaction. In that case, make sure you include the information for each reason in Part F1. For example, your client could, in the same transaction, request the redemption of slot tickets (reason 1), the reimbursement of travel expenses (reason 2) and the cashing of a traveller's cheque (reason 3). In this case you would include fields F1-1 to F1-7 for each of those three reasons for disbursement. As another example, your client could request that you cash two cheques. In this case you would include fields F1-1 to F1-7 for each cheque as a distinct reason for disbursement.

### **Field F1-3\* Amount**

Field F1-3 must contain the amount requested for each reason for disbursement. What was actually disbursed will be explained in Part F2 (Method of disbursement), according to the method (or methods) of disbursement.

The amount should be provided without thousand separators, using a period as decimal notation. For example, \$9,000 should be provided as "9000.00".

If this was not in Canadian funds, do not convert it, but provide the currency information in field F1-4. If the disbursement requested was in more than one currency, include fields F1-1 to F1-7 for each currency.

**Field F1-4\* Currency code**

Field F1-4 must contain the type of currency for each amount associated to a reason for disbursement. Use the appropriate currency code from the currency code table available in the technical publications area of the Publications page on FINTRAC's main Web site (<http://www.fintrac-canafe.gc.ca>).

**Field F1-5 Did the reason for disbursement involve a casino account?**

If the code in field F1-5 is "1", provide information about the casino account involved in the disbursement in Part G (Account information). This is only for a casino account held at your casino. If the disbursement involved an account at another casino, this information is required in Part H (Additional information about another individual associated to the disbursement) or Part I (Additional information about an entity associated to the disbursement), as applicable.

If the client named in Part C, the entity named in Part D or the individual named in Part E does have a casino account, but the disbursement did not involve it in any way, code "2" should be in field F1-5.

If the code in field F1-5 is "2", in other words no casino account was involved, for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part G does not apply for this disbursement and should not be included in the report.

**Field F1-6 Was there any individual (other than those named in Part C or E of this transaction) associated to the reason for disbursement?**

Field F1-6 is to show, for each reason for disbursement, whether any additional information is required other than that already provided in the rest of the report. For example, if you cash a cheque for your client that was payable to another individual who had signed it over to your client, information about that other individual, including information about the account and the financial institution on which the cheque was drawn, would be required in Part H.

If the code in field F1-6 is "1" (that is, there was an individual associated), provide information about the other individual involved in the reason for disbursement in Part H.

If the code in field F1-6 is "2" (that is, there was no individual associated) for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part H does not apply for this transaction and should not be included in the report.

**Field F1-7 Was there any entity (other than the reporting casino or any entity named in Part D of this transaction) associated to the reason for disbursement?**

Field F1-7 is to show, for each reason for disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you cash a bank draft for your client that was payable to your client, information about the financial institution where the bank draft was issued would be required in Part I.

If the code in field F1-7 is “1” (that is, there was an entity associated), provide information about the entity involved in the reason for disbursement in Part I.

If the code in field F1-7 is “2” (that is, there was no entity associated) for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part I does not apply for this transaction and should not be included in the report.

**Part F2: Method of disbursement**

This part is for information about how the disbursement was actually paid out.

If you include more than one transaction in this report under the 24-hour rule, you have to complete Part F2 for each transaction included in the report.

**Fields F2-1\* and F2-2 Method of disbursement**

Field F2-1 must contain the code indicating the method of disbursement. Some methods require the completion of other parts of the report to provide additional information. Common occurrences of these are explained below.

If the method of disbursement was a deposit to an account at a financial institution, an international or domestic funds transfer, or a transfer to another casino, you would need to provide information in Part H (Information about an associated individual) or Part I (Information about an associated entity), as appropriate.

For example, if an amount were disbursed by a deposit to an account at a financial institution in the name of the individual requesting the disbursement or in the name of an entity, you would have to indicate at field F2-7 that an entity was involved. In the case of an account in the name of the individual requesting the disbursement, you would also have to provide the name of the financial institution where the account is held in Part I (Information about an associated entity). In the case of an account in the name of an entity, you would have to provide information about the account in addition to the name of the financial institution.

As another example, if the method of disbursement was a deposit to an account in the name of an individual other than the one requesting the disbursement, you would have to indicate at field F2-6 that another individual was involved. In this case, you would also have to complete Part H (Information about an associated individual) to provide information about the individual and the account involved.

If the selections provided do not cover the method of disbursement (for example, in the case of a car or a trip as a prize payout), use the code to indicate “Other” and provide details in field F2-2. In this case, field F2-2 is mandatory. Otherwise, do not include field F2-2.

There could be more than one method for the same transaction. For example, your client could, in the same transaction, request that part be paid out by cheque (method 1) and the rest paid out in cash (method 2). In this case, you would include fields F2-1 to F2-7 for each of those two methods.

#### **Field F2-3\* Amount**

Field F2-3 must contain the amount paid out for each method of disbursement.

The amount should be provided without thousand separators, using a period as decimal notation. For example, \$9,000 should be provided as either “9000.00”.

If this was not in Canadian funds, do not convert it, but provide the currency information in field F2-4. If the disbursement was paid out in more than one currency, include fields F2-1 to F2-7 for each currency.

If the method of disbursement was other than money, such as a car, a trip, or other similar prize, use the cash equivalent value of that prize as the amount in field F2-3. If there was no cash equivalent, use the total amount that the casino actually paid for the prize disbursed.

#### **Field F2-4\* Currency code**

Field F2-4 must contain the type of currency for each amount associated to a method of disbursement. Use the appropriate currency code from the currency code table available in the technical publications area of the Publications page on FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

#### **Field F2-5 Did the method of disbursement involve a casino account?**

If the code in field F2-5 is “1”, provide information about the casino account involved in the disbursement in Part G (Account information). This is only for a casino account held at your casino. If the disbursement involved an account at another casino, this information is required in Part H (Additional information

about another individual associated to the disbursement) or Part I (Additional information about an entity associated to the disbursement), as applicable.

If the client named in Part C, the entity named in Part D or the individual named in Part E does have a casino account, but the disbursement did not involve it in any way, use code “2” in field F2-5.

If the code in field F2-5 is “2” for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part G does not apply for this disbursement and should not be included in the report.

**Field F2-6 Was there any individual (other than those named in Part C or E of this transaction) associated to the method of disbursement?**

Field F2-6 is to show, for each method of disbursement, whether any additional information is required other than that already provided in the rest of the report. For example, if you send a funds transfer for the disbursement to any individual other than the one for whom the disbursement was received, information about that other individual would be required in Part H.

If the code in field F2-6 is “1”, provide information about the other individual involved in the method of disbursement in Part H.

If the code in field F2-6 is “2” for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part H does not apply for this disbursement and should not be included in the report.

**Field F2-7 Was there any entity (other than the reporting casino or any entity named in Part D of this transaction) associated to the method of disbursement?**

Field F2-7 is to show, for each method of disbursement, if any additional information is required other than that already provided in the rest of the report. For example, if you are a casino and you transfer the amount to another casino, information about that other casino would be required in Part I.

If the code in field F2-7 is “1”, provide information about the entity involved in the method of disbursement in Part I.

If the code in field F2-7 is “2” for all reasons for disbursement in Part F1 and all methods of disbursement in Part F2, Part I does not apply for this disbursement and should not be included in the report.

**Part G: Account information (if the disbursement involved a casino account)**

This part is for information about the casino account involved in the disbursement, if it in fact involved a casino account. This only applies to a casino account held at your casino. If the disbursement involved an account at another casino, the

information is required in Part H (Additional information about another individual associated to the disbursement) or I (Additional information about an entity associated to the disbursement), as applicable.

Part G is required if you indicated in Part F1 that the reason for disbursement (field F1-5) or in Part F2 that the method of disbursement (field F2-5) involved a casino account. If the disbursement did not involve a casino account, Part G is not required and should not be included in the report. Even if the client has a casino account, if the disbursement did not involve it in any way, do not include the account information in the report about that disbursement.

If there were two or more reasons for disbursement that involved a casino account, provide the casino account information for each one. The same is true if there were two or more methods of disbursement that involved a casino account.

**Fields G1 and G2 Is there an identifier number for the casino where the account is held?**

If the code in field G1 is “2”, in other words, a casino identifier does not exist, field G2 does not apply and should be left empty.

If the code in field G1 is “1”, in other words a casino identifier exists, enter the casino identifier number where the account is held in field G2. In this case, field G2 is mandatory.

**Field G3\* Account number**

Field G3 must contain the number of the relevant casino account.

**Fields G4\* and G5 Type of account**

Field G4 must contain the code indicating the type of the relevant casino account. If the selections “1” (Credit) or “2” (Front money) do not cover this particular casino account, use the code to indicate “Other” and provide details in field G5. In this case, field G5 is mandatory. Otherwise, do not include field G5.

**Field G6\* Account currency code**

Field G6 must contain the code for the type of currency for the relevant casino account. Use the appropriate currency code from the currency code table available in the technical publications area of the Publications page on FINTRAC’s main Web site (<http://www.fintrac-canafe.gc.ca>).

**Field G7 Is this account held by one or more individuals or by an entity?**

If the code in field G7 is “1”, in other words the account is held by one or more individuals, provide the names of each individual account holder (up to three) in fields G8 to G10. In this case, field G11 does not apply and should be left empty.

If the code in field G7 is “2”, in other words the account is held by an entity, provide the name of the account holder in field G11. In this case, fields G8 to G10 do not apply and should be left empty.

**Fields G8, G9 and G10 Full name of individual account holder(s)**

If the code in field G7 is “2”, in other words the account is held by an entity, fields G8 to G10 do not apply and should be left empty.

If the code in field G7 is “1”, in other words the account is held by one or more individuals, provide the names of each individual account holder (up to three). In this case, for each individual, field G8 must contain the last name and field G9 must contain the first name. Field G10 is for any middle initial, if applicable. If there is no middle initial, do not include field G10 or leave it empty.

**Field G11 Full name of entity account holder**

If the code in field G7 is “1”, in other words the account is held by one or more individuals, field G11 does not apply and should be left empty.

If the code in field G7 is “2”, in other words the account is held by an entity, field G11 must contain the full name of the entity.

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 G11. Information about individuals authorized to bind the entity or to act with respect to the account belongs in Part D, if applicable, in fields D14 to D16.

**Part H: Additional information about another individual associated to the disbursement**

This part is for information about another individual associated to the reason or method of disbursement, other than an individual named in Part C or E for the disbursement. Part H should only be included in the report if you included the code “1” in field F1-6 in Part F1 or field F2-6 in Part F2.

For example, this part would apply if you cashed a cheque for your client that was payable to another individual who had signed it over to your client. You would have to provide information about that other individual in Part H, including information about the account and the financial institution on which the cheque was drawn.

Include Part H for each reason for disbursement and each method of disbursement to which another individual (other than an individual named in Part C or E) was

associated. If the disbursement did not have another individual associated to it, Part H is not required and should not be included in the report.

**Fields H1\*, H2\* and H3 Individual’s full name**

Field H1 must contain the last name of the other individual associated to the reason for disbursement or the method of disbursement. Field H2 must contain the first name. Field H3 is for any middle initial, if applicable. If there is no middle initial, do not include field H3 or leave it empty.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields H1 and H2 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Field H4 Was there an account for this individual (other than the account provided in Part G) associated to the disbursement?**

If the code in field H4 is “2”, in other words, no account was associated, fields H5 to H7 do not apply and should not be included or should be left empty.

If the code in field H4 is “1”, in other words, an account was associated, fields H5 to H7 must provide information about the account.

**Fields H5\*, H6\* and H7\* (if applicable) Account information for the individual associated to the disbursement**

If the code in field H4 is “1” (in other words, there was an account for the individual associated to the disbursement), field H5 is for the financial institution’s name, field H6 is for the transit number and field H7 is for the account number. This would apply for example, if the disbursement involved a cheque from an individual that is neither the individual who requested the disbursement nor the individual on whose behalf the disbursement was received.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields H5, H6 and H7 was not obtained at the time of the transaction and is not available from your records, leave these fields empty.

**Part I: Additional information about an entity associated to the disbursement**

This part is for information about an entity associated to the reason or method of disbursement, other than the reporting casino or any entity named in Part D. Part I should only be included in the report if you included the code “1” in field F1-7 in Part F1 or field F2-7 in Part F2.

For example, if you cash a bank draft for your client that was payable to your client, provide information about the financial institution where the bank draft was issued in Part I.

Include Part I for each reason for disbursement and each method of disbursement to which an entity (other than the reporting casino or any entity named in Part D) was associated. If the disbursement did not have an entity associated to it, Part I is not required and should not be included in the report.

**Field I1\* Full name of entity**

Field I1 must contain the full name of the business, corporation, trust or other entity associated to the disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for field I1 was not obtained at the time of the transaction and is not available from your records, leave this field empty.

**Field I2 Was there an account for this entity (other than the account provided in Part G) associated to the disbursement?**

If the code in field I2 is “2”, in other words, no account was associated, fields I3 to I5 do not apply and those fields should not be included.

If the code in field I2 is “1”, in other words, an account was associated, fields I3 to I5 must provide information about the account.

**Fields I3\*, I4\* and I5\* (if applicable) Account information for the entity associated to the disbursement**

If the answer to field I2 was “1” (in other words there was an account for the entity associated to the disbursement), field I3 is for the name of the financial institution where the account is held, field I4 is for the transit number and in field I5 is for the account number. For example, this would apply if the disbursement involved a cheque from a financial institution, payable to the client requesting the disbursement.

If the disbursement is reportable under the 24-hour rule as one of multiple transactions of less than \$10,000 each and, because of this, information for fields I3, I4 and I5 was not obtained at the time of the transaction and is not available from your records), leave these fields empty.

## **Appendix 4: Examples of Reasons and Methods for Casino Disbursement Reports**

The following examples are to help explain when and why a casino disbursement report (CDR) is required for common casino transactions.

Examples 1 to 3 are commonly occurring transactions at a casino for which a CDR will be required. Examples 4 and 5 are likely to occur less frequently, but are provided to highlight other reportable disbursement transactions. In each case for examples 1 to 5, the disbursement is requested by one casino patron during a single transaction (for example, one visit to a cashier's station).

Examples 6 to 8 are about situations where a casino disbursement report will **not** be required. Example 9 is about multiple transactions involving the 24-hour rule.

For all examples, funds are in Canadian dollars unless otherwise specified. In addition, where a CDR is required, only the information required in fields F1-1 to F1-4 of Part F1 (Reason for disbursement) and fields F2-1 to F2-4 of Part F2 (Method of disbursement) is explained. Although all other applicable parts and fields of the CDR would also be required, these examples illustrate only basic reason and method information.

### **Example 1**

A patron redeems \$11,000 in slot tickets for \$11,000 in cash.

A CDR is required, with one transaction including the following information about the reason and the method of disbursement.

- Reason: Redemption of slot tickets, 11,000 CAD
- Method: Paid out in cash, 11,000 CAD

### **Example 2**

A patron redeems \$25,000 in casino chips for a \$25,000 casino cheque.

A CDR is required, with one transaction including the following information about the reason and the method of disbursement.

- Reason: Redemption of chips or tokens, 25,000 CAD
- Method: Issued a cheque, 25,000 CAD

### **Example 3**

A patron redeems slot tickets for \$ 12,000 and casino chips for \$5,000. In exchange, he receives a cheque for \$7,000 and \$10,000 in cash.

A CDR is required, with one transaction including the following information about the two reasons and the two methods of disbursement.

- Reason 1: Redemption of slot tickets, 12,000 CAD
- Reason 2: Redemption of chips or tokens, 5,000 CAD
- Method 1:: Issued a cheque, 7,000 CAD
- Method 2: Paid out in cash, 10,000 CAD

### **Example 4**

A patron withdraws \$24,000 from her front money account in exchange for a casino cheque for \$24,000.

A CDR is required, with one transaction including the following information about the reason and the method of disbursement.

- Reason: Front cash withdrawal, 24,000 CAD
- Method: Issued a cheque, 24,000 CAD

### **Example 5**

A patron withdraws \$44,000 from his front money account and requests the casino to wire the funds to his bank in the United States.

A CDR is required, with one transaction including the following information about the reason and the method of disbursement.

- Reason : Front cash withdrawal, 44,000 CAD
- Method : Sent international funds transfer, 44,000 CAD

In this example, a casino disbursement report is required even though the funds were sent by wire transfer. This applies to any disbursement involving a wire transfer, whether domestic or international. As explained in subsection 2.4 of this guideline, if a casino disbursement involves an international wire transfer, you may have to make an electronic funds transfer report to FINTRAC about the same transaction in addition to the CDR.

### **Example 6**

A patron cashes a \$10,000 personal cheque (that is made payable to the patron) in exchange for \$10,000 in chips.

A CDR is **not** required. Although the cashing of a \$10,000 cheque could be a reportable disbursement, it is not in this example because of how it was paid out. Pay outs in casino chips are not considered to be a disbursement in this context.

### **Example 7**

A patron cashes a casino cheque for \$11,000. In exchange, she receives \$6,000 in cash and \$5,000 in chips.

A CDR is **not** required. Although the reason for disbursement (cashing of a cheque) is over \$10,000, the method of disbursement is less than \$10,000 because the amount paid out in casino chips is excluded. A CDR is only required when **both** the reason and the method of a disbursement (as explained in subsection 2.2 of this guideline) equal \$10,000 or more.

If the payout in this example had been \$10,000 in cash and \$1,000 in chips, a CDR would have been required.

### **Example 8**

A patron withdraws \$5,000 from his casino front money account and requests a cash advance on his bank-issued credit card for \$5,000. In exchange, he receives a cheque for \$10,000.

A CDR is **not** required. Although the amount paid out is \$10,000, the reason for disbursement is less than \$10,000 because an advance on a bank-issued credit card is not considered a disbursement. A CDR is only required when **both** the reason and the method of a disbursement (as explained in subsection 2.2 of this guideline) equal \$10,000 or more.

## Example 9

This example has two scenarios.

### Scenario 1

The following transactions occur at the following times, on the same day:

- At 2:00 p.m., a patron exchanges \$5,000 cash (United States dollars) for \$5,500 cash (Canadian dollars).
- At 4:00 p.m., the same patron redeems a \$7,000 slot ticket for \$7,000 cash.
- At 8:00 p.m., the same patron exchanges \$5,000 cash (United States dollars) and redeems \$3,000 in casino chips for \$8,500 cash (Canadian dollars).

A CDR is required under the 24-hour rule for the 4:00 p.m. transaction and the 8:00 p.m. transaction, as follows.

- Transaction 1 (from 4:00 p.m.):
  - Reason: Redemption of slot tickets, 7,000 CAD
  - Method: Paid out in cash, 7,000 CAD
- Transaction 2 (from 8:00 p.m.):
  - Reason: Redemption of chips or tokens, 3,000 CAD
  - Method: Paid out in cash, 3,000 CAD

### Scenario 2

The same transactions as scenario 1, with the following change to how the payout is made at 8:00 p.m.:

- At 8:00 p.m., the same patron exchanges \$5,000 cash (United States dollars) and redeems \$3,000 in casino chips for a cheque in the amount of \$8,500 (Canadian dollars).

A CDR is required under the 24-hour rule for the 4:00 p.m. transaction and the 8:00 p.m. transaction as follows.

- Transaction 1:
  - Reason: Redemption of slot tickets, 7,000 CAD
  - Method: Paid out in cash, 7,000 CAD
- Transaction 2:
  - Reason: Redemption of chips or tokens, 3,000 CAD
  - Method: Issued a cheque 8,500 CAD

In this scenario, the method reported for transaction 2 is the full amount of the casino cheque, even if it includes an amount that is not reportable as a disbursement. The cash being exchanged is not included in the CDR as a *reason* for disbursement. However, the portion of that transaction that is the

redemption of casino chips is included because, when added to the reason of disbursement in transaction 1, the threshold of \$10,000 or more has been met.

In both scenarios of this example, in addition to a CDR, a large cash transaction report (LCTR) would also be required. The LCTR 24-hour rule applies to the 2:00 p.m. and 8:00 p.m. foreign currency exchange transactions. For more information about when LCTRs are required, see *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC*.