

**Guideline 3A: Submitting Suspicious Transaction Reports  
to FINTRAC Electronically**

# **Guideline 3A: Submitting Suspicious Transaction Reports to FINTRAC Electronically**

**February 2006**

This replaces the previous version of *Guideline 3A: Submitting Suspicious Transaction Reports to FINTRAC Electronically* issued in May 2003. The changes made to this version are indicated by a side bar to the right of the modified text.

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## 1 General

The following have to report suspicious and certain other transactions to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC):

- financial entities (such as banks or authorized foreign banks with respect to their operations in Canada, credit unions, caisses populaires, trust and loan companies and agents of the Crown that accept deposit liabilities);
- life insurance companies, brokers and independent agents;
- securities dealers, portfolio managers and investment counsellors;
- foreign exchange dealers and money services businesses (for guidance on who is engaged in the business of money services or foreign exchange dealing, refer to the FINTRAC Interpretation Notice on this topic available from the Publications page of FINTRAC's Web site);
- agents of the Crown that sell or redeem money orders ;
- accountants and accounting firms, when carrying out certain activities on behalf of their clients or when receiving professional fees to engage in any of those activities.
- real estate brokers or sales representatives, when carrying out certain activities on behalf of their clients; and
- casinos (for a description of a casino in this context, see *Guideline 6F: Record Keeping and Client Identification for Casinos*).

If you are one of these “reporting entities”, this guideline has been prepared by FINTRAC to help you submit suspicious transaction reports electronically. It explains reporting timelines, how reports have to be sent to FINTRAC, and what information has to be included in these reports.

For the purposes of suspicious transactions, an employee of any of the reporting entities described above is also a “reporting entity”. If you are an employee and you have to submit a suspicious transaction report on your own behalf (that is, not on behalf of your employer), refer to *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

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: Background* 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 persons and entities to implement a regime to ensure compliance with their obligations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* and associated Regulations.
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC* explains to reporting persons and entities when and how to submit a terrorist property report.
- *Guideline 6: Record Keeping and Client Identification* explains the requirement for reporting persons and entities to identify their clients and keep records. There are eight different versions of Guideline 6, by sector of activity.
- *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 EFT reports. There are three different versions of Guideline 8, by report type 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.

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

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

Throughout this guideline, any references to dollar amounts (such as \$10,000) refer to the amount in Canadian dollars or its equivalent in foreign currency. Also throughout this guideline, the term "reporting entity" is used to refer to any person or entity required to report to FINTRAC.

## **2 Suspicious Transaction Reporting Requirements**

### **2.1 FINTRAC Enrolment**

Effective February 2006, as a reporting entity, you have to be enrolled with FINTRAC to report electronically. FINTRAC will provide you with an identifier number to include in your reports.

If you were already submitting reports to FINTRAC before February 2006, your enrolment should be processed automatically. If you have previously reported, but have not received

your FINTRAC reporting entity identifier number before February 2006, please contact FINTRAC (as explained in Section 6).

If you have never reported before, please contact FINTRAC (as explained in Section 6) to enrol before you report.

For more information about FINTRAC enrolment, contact us as explained in Section 6.

## **2.2 Suspicious Transaction Reporting Timelines**

If you are a reporting entity as described in Section 1, you have to send a suspicious transaction report to FINTRAC when there are reasonable grounds to suspect that a transaction is related to the commission of a money laundering offence or a terrorist financing offence.

There is no minimum threshold amount for reporting a suspicious transaction. *Guideline 2: Suspicious Transactions* has more information on how to identify a suspicious transaction.

You have to submit suspicious transaction reports to FINTRAC, containing specific information (see Section 4). Once you have determined that there are reasonable grounds to suspect that the transaction is related to the commission of a money laundering or terrorist financing offence, your report, including all required and applicable information, must be sent within 30 calendar days.

This 30-day reporting time limit begins when you or any one of your employees first detects a fact about a transaction that constitutes reasonable grounds to suspect that it is related to the commission of a money laundering or terrorist financing offence. If such a fact is detected at the time of the transaction, the reporting timeline begins at the time of the transaction. However, if the fact is not detected at the time of the transaction, the 30-day time limit could begin at some time after. For example, if the fact were detected during a review by corporate security after the transaction took place, the 30-day time limit would begin when corporate security first detected the fact.

## **2.3 Other Reports**

Information about other reporting requirements under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* that apply to reporting entities can be found in the following guidelines:

- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC*
- *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC*
- *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC*

## 2.4 Means of Reporting to FINTRAC

### Electronic Reporting

As a reporting entity, you have to submit all reports on suspicious transactions 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
  - 640 x 480 VGA video display (800 x 600 or higher is preferable)
  - any operating system running a Web browser, such as Internet Explorer (version 5.x or greater) or its equivalent; and
  
- An Internet connection

See Section 3 for more information on submitting reports to FINTRAC electronically.

### Exception for Employees and Suspicious Transaction Reports

If you are an employee of a reporting entity, you are a “reporting entity” yourself, for the purposes of suspicious transactions **only**. This requires you to make a report to FINTRAC about a suspicious transaction unless you reported it to your superior. In this situation, if you need to make a report about a suspicious transaction that you did not report to your superior, you are considered **not** to have the technical capabilities to report electronically. This means you must submit this type of report by paper, as explained below.

This exception does not apply if you are submitting a suspicious transaction report on behalf of your employer or anyone else that is a reporting entity.

### Paper Reporting

If you do **not** have the technical capabilities to send reports electronically, you must submit reports on paper. See *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper* for more information on submitting paper suspicious transaction reports to FINTRAC.

## 2.5 Information to be Contained in a Suspicious Transaction Report

Your suspicion about there being a relation to a money laundering or a terrorist financing offence may be as a result of more than one transaction. In this case, include all the transactions that contributed to your suspicion in the same report.

By completing all applicable fields in your reports, you make an important contribution to FINTRAC’s ability to isolate activity pointing to possible money laundering or terrorist activity financing. In the case of a suspicious transaction report, your detailed explanation of what led to the suspicion is also extremely important to FINTRAC’s analysis.

See Section 4 and Appendix 1 for more information about what has to be included in a suspicious transaction report.

### **3 Electronic Reporting**

#### **3.1 Options for Electronic Reporting**

As a reporting entity, you have to report suspicious transactions electronically to FINTRAC if you have the technical capabilities to do so (see Section 2.4).

Effective February 2006, 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 requires more advanced technical capability than explained in Section 2.4.

If you were reporting using FINTRAC's Report Preparation Software or FINTRAC's secure Web site (Web form), these reporting methods are no longer available as of February 2006.

#### **3.2 How to Complete Electronic Reports**

##### **Reporting through F2R**

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

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

F2R reporting screens require that the Western European character setting is selected for your Web browser. To change your browser's character setting in Internet Explorer, click on "View" from the browser menu bar, select "Encoding" and then "Western European".

##### **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 at [http://www.fintrac.gc.ca/reporting--declaration/1\\_e.asp](http://www.fintrac.gc.ca/reporting--declaration/1_e.asp).

Consult the *Standard Batch Reporting Instructions and Specification* for more information about how to report suspicious transactions through batch file transfer. This document is available from the Publications page of FINTRAC's Web site (see technical documentation

at [http://www.fintrac.gc.ca/publications/pub\\_e.asp](http://www.fintrac.gc.ca/publications/pub_e.asp)). You can also refer to Appendix 1 of this guideline for instructions regarding the content of fields in a suspicious transaction report.

### **3.3 Acknowledgement of Receipt of an Electronic Report**

FINTRAC will send you an acknowledgement message when your suspicious transaction report has been received electronically. This will include the date and time your report was received and a FINTRAC-generated identification number. Please keep this information for your records.

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. These acknowledgements will be stored on F2R and available for viewing or printing.

### **3.4 Report Corrections**

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

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

## **4 Instructions for Completing a Suspicious Transaction Report**

### **4.1 General Instructions**

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

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

As explained in Section 2.4, if you do not have the capability to report electronically, refer to *Guideline 3B: Submitting Suspicious Transactions to FINTRAC by Paper* for more information.



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

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

## 4.2 Accessing the F2R Reporting Screens

To access F2R, reporting entities first have to be enrolled for electronic reporting with FINTRAC. At enrolment, each reporting entity has to assign an individual as their F2R administrator who will control all access to F2R. For more information about this, consult documents about FINTRAC’s enrolment and use of F2R.

You can get to F2R from the reporting section of FINTRAC’s main Web site (<http://www.fintrac.gc.ca/>). Once your F2R administrator has updated user information to enable you to complete reports, you will be provided with the following to be able to access the appropriate reporting screens:

- the identifier number for the reporting entity for whom you will be completing reports;
- your user ID; and
- your password. A temporary password will be assigned to you and you have to change it after the first time you log in to F2R.

If you are authorized to complete suspicious transaction reports, you will be able to select this report type from the report creation page within the “Report” section of F2R.

You will be able to complete a new report or continue working on an incomplete report (i.e., 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 (i.e., one that was previously submitted to FINTRAC). Section 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 on the *Suspicious Transaction Report* form, but some are only to be completed if the part is applicable.

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

#### **4.4 Instructions for Submitting a Change to a Previously Submitted Report**

If you have to submit a change to a previously submitted suspicious transaction report, you must provide any required changes to FINTRAC within the reporting deadline for the report. In other words, this information should be sent to FINTRAC within 30 calendar days of your having reasonable grounds to suspect, as explained in Section 2.2.

If you report through batch, refer to the technical documentation called *Standard Batch Reporting Instructions and Specification* to find out how to submit corrections for previously submitted reports by batch. If you choose to do this through F2R instead of by batch, read Section 4.5. That choice means that you cannot submit corrections by batch.

If you report through F2R, read Section 4.5.

#### **4.5 Submitting Changes Through F2R**

If you need to change a suspicious transaction report that you previously submitted to FINTRAC, you will have to request access to the report requiring change for this purpose. Once you are logged on to F2R, go to the “Report” area from the blue menu bar at the top and select “Request for change” from the left side menu. Enter the FINTRAC report reference number for the report in need of correction. Within a few moments of your request, the screens for that report will be made available to you through the “Report queues”. Click on the number under “Request for change”.

##### **Change details**

Before any change to a report can be submitted to FINTRAC, you have to provide an explanation as to the correction made and provide a reason for the change.

Remember that you must provide any required changes to FINTRAC within the 30-calendar-day reporting deadline for the report.

## **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@fintrac.gc.ca](mailto:guidelines@fintrac.gc.ca).

## **6 How to Contact FINTRAC**

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

Financial Transactions and Reports Analysis Centre of Canada  
234 Laurier Avenue West, 24<sup>th</sup> floor  
Ottawa, Ontario  
Canada K1P 1H7

Toll-free: 1-866-346-8722

## Appendix 1: Field by Field Instructions for a Suspicious Transaction Report

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

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

### Part A: Information about where the transaction took place

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

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

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

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

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

### Field A1\* Reporting entity’s identifier number

This field will display your seven-digit identifier number assigned by FINTRAC at enrolment, based on your log in.

**Field A1A\* Reporting entity's location number**

This field has to contain the location number that represents information about where the transaction took place. Location codes are assigned during the FINTRAC enrolment process and maintained by your reporting entity.

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

You can search for a location number by clicking on the "Search" button to the right of field A1A.

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

**Reporting entity's full name and address**

This information should refer to where the transaction took place.

The name of your business or corporation as well as your full address will be displayed, based on your log in and the information from field A1A. If the information displayed is not correct for the location of this transaction, you will have to correct your entry at field A1A, or request that the information for those fields be corrected by your F2R administrator.

**Field A6A Reporting entity report reference number**

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

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

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

**Fields A7\*, A8\*, A9, A10\* and A10A Contact name and telephone number**

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

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

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

transactions on the report, select only one to indicate your principal type of activity, and provide additional details in Part G.

If you click on “Next” underneath field A11, you will go on to Part B1.

**Part B1: Information about how the transaction was initiated**

This part is for information about how the transaction was initiated (i.e., where the money came from) for the transaction(s) that led you to the suspicion of a connection to money laundering or terrorist financing. Your suspicion could be based on a series of transactions. In that case, include in this report the information for each transaction that led to the suspicion.

If you have to include more than one transaction in this report, click on “+ transaction” at the top left of the screen (under “ADD”) to include as many transactions as you need. If you include too many transactions, click on “- transaction” (under “DELETE”) to remove them.

The transaction number for the screen displayed is shown at the top of the screen, near the Part B1 title. You can move around from one transaction to another by using the number boxes displayed at the top of the screen to go to the number of the transaction you wish. If your report has less than ten transactions, the top bar will show “01-10” and the next bar will show the numbers (from 1 to 10) for each of the transactions included.

If your report has more than ten transactions, in addition to “01-10”, the top bar will show “11-20”, “21-30”, etc. For example, if there were 22 transactions in one report, to get the screens for transaction 22, you would click on the “21-30” box on the top bar, and then select the second box from the left on the next bar.

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

Enter the date (yyyy-mm-dd) and time (hh:mm:ss) of the suspicious transaction. Use a 24-hour format for time. For example, enter “15:30:00” to represent 3:30 p.m.

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

The date of transaction (field B1) is mandatory. However, if the transaction was a night deposit, and you do not provide the date, you can leave field B1 blank. In this case, make sure to indicate that it was a night deposit at field B3.

**Field B4 Date of posting**

Enter the date (yyyy-mm-dd) the transaction cleared, if this differs from the date of the transaction provided above.

**Field B5\* Detail funds involved in initiating transaction**

Select the appropriate type to describe the funds involved in initiating the transaction. For example, if your client brought in cash, “cash” is the type of funds, or if your client is cashing in a life insurance policy, “life insurance policy” is the description of funds. If the selections provided do not cover the particular transaction, indicate “Other” and provide details (up to 20 characters) in the field provided. For example, if annuities were involved in initiating the transaction, indicate “Other” and provide information about the type of annuity in the “Other” field.

If there was more than one type of funds, indicate only one that best represents how the transaction was initiated. Provide information about the rest of the types of funds in Part G.

**Field B6\* Amount of transaction**

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

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$9,000 could be entered as “9 000” or “9,000”. It can also be entered without any thousand separators (e.g., 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 (e.g., “9999,99”).

If the amount of the transaction was not in Canadian funds, you do not have to convert it but you have to provide the currency information in field B7.

**Field B7\* Transaction currency**

Enter the type of currency for the transaction. Locate the appropriate currency code to use from the drop-down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in Appendix 1 of *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

**Fields B8\* and B9\* Other institution, entity or person name, number and account number (if applicable)**

These fields are for additional information about the funds described in field B5. Where applicable, in field B8, provide the name (including the institution identification number if applicable) of any other institution, entity or person involved in the transaction. In addition, where applicable, in field B9, provide the account number of any other person or entity involved in the disposition. If more than one other person, entity or institution was involved, put the information about the others in Part G.

Field B8 can contain up to 35 characters and field B9 can contain up to 30 characters.

**Field B10\* How was the transaction conducted?**

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



**Field B11 ID number of the person initially identifying a suspicious transaction**

Enter the identification number of the person who first identified the suspicious behaviour leading to the report. If that person does not have an ID number, this field may be left blank.

This field can contain up to 15 alpha or numeric characters.

If you click on “Next” underneath field B11, you will go on to Part B2.

## **Part B2: Information about the disposition**

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

### **“On behalf of” indicator**

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

- **Not applicable**  
This means that **neither** Part E **nor** Part F applies to this report. “Not applicable” indicates that, to your knowledge, none of the other “On behalf of” selections is applicable to the transaction. For example, the disposition was not on anyone else’s behalf (i.e., it was on behalf of the individual that conducted it).
- **On behalf of an entity**  
This indicates that the disposition was on behalf of an entity, such as a business, a partnership, a corporation, a trust or other entity, but was **not** an employee depositing cash to his or her employer’s account. For a transaction that was conducted on behalf of an entity, complete Part E for this report to provide the information about that entity.
- **On behalf of another individual**  
This indicates that the disposition was on behalf of another individual but was **not** an employee depositing cash to his or her employer’s account. For a transaction that was conducted on behalf of another individual, complete Part F to provide the information about that other individual.
- **Employee depositing cash to employer’s account**  
This indicates that the disposition was an employee depositing cash to his or her employer’s account. If it was an employee depositing cash to his or her employer’s account, **neither** Part E **nor** Part F applies for this report.

### **More than one disposition**

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

If you have to include more than one disposition for this transaction, click on “+ disposition” at the top left of the screen (under “ADD”) to include as many dispositions as you need. If you have included too many dispositions, click on “- disposition” (under “DELETE”) to remove them.

The disposition number for the screen displayed is shown near the Part B2 title, next to the transaction number. You can navigate between dispositions within the same transaction by using the number boxes displayed at the top of the screen to go to the number of the disposition you wish. If this transaction has less than ten dispositions, the top bar will show “01-10” and the next bar will show the numbers (from 1 to 10) for each of the dispositions included.

If this transaction has more than ten dispositions, in addition to “01-10”, the top bar will show “11-20”, “21-30”, etc. For example, if there were 11 dispositions in one transaction, to get the screens for disposition 11, you would click on the “11-20” box on the top bar, and then select the first box from the left on the next bar.

**Field B12\* Disposition of funds**

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

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

**Field B13\* Amount of disposition**

Enter the amount of funds involved in the disposition. If the amount was not in Canadian funds, you do not have to convert it but you have to provide the currency code in field B14.

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 (e.g., 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 (e.g., “9999,99”).

**Field B14\* Disposition currency**

Enter the type of currency for the transaction. Locate the appropriate currency code to use from the drop-down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in Appendix 1 of *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

**Fields B15\* and B16\* Other institution, entity or person name, number and account number (if applicable)**

These fields are for additional information about the disposition described in field B12. Where applicable, in field B15, provide the name (including the institution

identification number if applicable) of any other institution, person or entity involved in the disposition. In addition, where applicable, in field B16, provide the account number of any other person or entity involved in the disposition. Also provide any policy number related to the other entity or person in field B16, if applicable.

If more than one other person, entity or institution was involved, put the information about the others in Part G.

Field B15 can contain up to 35 characters and field B16 can contain up to 30 characters.

If you click on “Next” underneath field B16, you will go on to Part C.

**Part C: Account information (if applicable)**

This part is for information about the account involved in the transaction, if it in fact involved an account. If the transaction was not related to an account, click on “Next” following field C8 to go on to Part D.

As explained earlier, it is possible to have more than one transaction per report and more than one disposition per transaction. Provide the account information, if applicable, for each disposition included in the report. The disposition number for the screen displayed is shown near the Part C title, next to the transaction number.

If the information in Part C is the same as the last Part C you completed within this report, you can indicate “Same as previous” at the top of the second (or subsequent) screen for Part C. This will repeat the information from the previous Part C.

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

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

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

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

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

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

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

Enter the type of currency for the relevant account. Locate the appropriate currency code to use from the drop-down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in Appendix 1 of *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

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

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

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

The account holder might be different from the individual(s) authorized to give instructions for the account. For example, an account for a corporation will have one or more individuals authorized to give instructions for that account. In this case, it is the name of the corporation that holds the account that is required in field C5. Information about individuals authorized to bind the entity or to act with respect to the account belongs in Part E, if applicable, in field E12.

**Field C6 Date opened**

Enter the date (yyyy-mm-dd) the account was opened.

**Field C7 Date closed**

Enter the date (yyyy-mm-dd) the account was closed, if applicable.

**Field C8\* Status of the account at the time the transaction was initiated (if this Part is applicable)**

Indicate whether the account was active, inactive or dormant at the time the transaction was initiated.

The status of an account is determined by your policies and procedures. For example, your policy may be to assign inactive status to all accounts if there is no client activity for an account over a certain period of time, and dormant status if that inactivity is prolonged.

If you do not have such policies or procedures to assign inactive or dormant status to unused accounts, simply leave this field blank.

If you click on “Next” underneath field C8, you will go on to Part D.

**Part D: Information about the individual conducting the transaction**

This part is for information about the individual who conducted the transaction. As explained earlier, it is possible to have more than one transaction per report. Provide this information for each transaction included in the report.

The transaction number for the screen displayed is shown near the Part D title.

If the information in Part D is the same as the last Part D you completed within this report (i.e., from one transaction to another), you can indicate “Same as previous” at the top of the second (or subsequent) screen for Part D. This will repeat the information from the previous Part D.

**Fields D1, D2 and D3 Individual’s full name**

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

**Field D4\* Entity client number (if applicable)**

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

**Fields D5 to D9 Individual’s full address**

Enter the civic address (up to 30 characters), town or city (up to 25 characters), country (from the drop-down menu), province or state (up to 20 characters), and postal or zip code (up to nine characters) of the individual who conducted the transaction.

**Field D10 Country of residence**

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

**Field D10A Country of citizenship**

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

**Field D11 Home telephone number**

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

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

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

999-9999-9999” would indicate a two-digit country code, a three-digit city code and an eight digit local number.

**Field D12 Individual’s identifier**

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

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

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

Please note that although a Social Insurance Number (SIN) card can be used for identification purposes for transactions such as the opening of an account, the SIN (i.e., the number) should not be provided on this form. If you used a SIN card and no other identifying document for the individual, indicate **SIN card** in the “Other” area of field D12, but do not provide the number in field D13.

**Field D13 ID Number**

Enter the number of the document described in field D12 that was used to identify the individual who conducted the transaction. Remember that a health card number is not acceptable for this purpose in some provinces. Furthermore, as explained above, a SIN should not be provided on this form. If the identifier document in field D12 (and D12A) is a SIN card, enter “N/A” in field D13 to indicate the number is not applicable.

Field D13 can contain up to 20 characters.

**Fields D14 and D15 Place of issue of individual’s identifier**

Enter the country (from the drop-down menu) and province or state (up to 20 characters) of issue for the document used to identify the individual who conducted the transaction.

**Field D16 Individual’s date of birth**

Enter the date (yyyy-mm-dd) of birth of the individual who conducted the transaction.

**Field D17 Individual’s occupation**

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

**Field D18 Individual’s business telephone number**

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

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



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

**Field D19 Individual’s employer**

Enter the name of the entity or person who is the employer of the individual who conducted the transaction. Field D19 can contain up to 35 characters.

**Fields D20 to D24 Employer’s business address**

Enter the civic address (up to 30 characters), town or city (up to 25 characters), country (from the drop-down menu), province or state (up to 20 characters) and postal or zip code (up to nine characters) of the employer of the individual who conducted the transaction.

**Field D25 Employer’s business telephone number**

Enter the business telephone number, including the area code, of the employer of the individual who conducted the transaction. Include the extension if applicable in field D25A.

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

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

If you click on “Next” underneath field D25, you will go on to Part E or F, if applicable. Otherwise, you will go to Part G.

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

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

If an employee deposited cash in his or her employer's account, Part E does not apply.

The disposition number for the screen displayed is shown near the Part E title, next to the transaction number.

If the information in Part E is the same as the last Part E you completed within this report, you can indicate "Same as previous" at the top of the second (or subsequent) screen for Part E. This will repeat the information from the previous Part E.

**Field E1 Name of corporation, trust or other entity**

Enter the full name of the business, corporation, trust or other entity on whose behalf the transaction was conducted. Field E1 can contain up to 35 characters.

**Field E2 Type of business**

Describe the type of business, corporation or other entity on whose behalf the transaction was conducted. Field E2 can contain up to 20 characters.

**Fields E3 to E7 Full address of entity**

Enter the civic address (up to 30 characters), town or city (up to 25 characters), country (from the drop-down menu), province or state (up to 20 characters) and postal code (up to nine characters) of the business, corporation, trust or other entity on whose behalf the transaction was conducted.

**Field E8 Business telephone number**

Enter the telephone number, including the area code, of the business, corporation or other entity on whose behalf the transaction was conducted. Include the extension, if applicable, in field E8A.

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 E9 to E11 Incorporation information**

If the transaction was conducted on behalf of an entity that is a corporation, provide the incorporation number (up to 14 characters). Also provide the country (from the

drop-down menu) and province or state (up to 20 characters) of the incorporation number's place of issue. If an incorporation number does not exist for the corporation, enter "N/A" in fields E9, E10 and E11.

**Field E12 Individual(s) authorized to bind the entity or act with respect to the account (up to three)**

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

If you click on "Next" underneath field E12, you will go on to Part G.

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

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

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

If an employee deposited cash in his or her employer's account, Part F does not apply. If the transaction's disposition was conducted on behalf of a business, corporation or other entity, Part E should be completed.

The disposition number for the screen displayed is shown near the Part F title, next to the transaction number.

If the information in Part F is the same as the last Part F you completed within this report, you can indicate "Same as previous" at the top of the second (or subsequent) screen for Part F. This will repeat the information from the previous Part F.

**Fields F1 to F3 Individual's full name**

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

**Fields F4 to F8 Individual's full address**

Enter the civic address (up to 30 characters), town or city (up to 25 characters), country (from the drop-down menu), province or state (up to 20 characters) and postal or zip code (up to nine characters) of the individual on whose behalf the transaction was conducted.

**Field F9 Home telephone number**

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

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

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

**Field F10 Business telephone number**

Enter the business telephone number, including the area code, of the individual on whose behalf the transaction was conducted. Include the extension if applicable in field F10A.

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 F11 Individual’s Date of birth**

Enter the date of birth (yyyy-mm-dd) of the individual on whose behalf the transaction was conducted.

**Field F12 Individual’s identifier**

Select the document used to identify the individual on whose behalf the transaction was conducted.

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

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

Please note that although a Social Insurance Number (SIN) card can be used for identification purposes for transactions such as the opening of an account, the SIN (i.e., the number) should not be provided on this form. If you used a SIN card and no other identifying document for the individual, indicate **SIN card** in the “Other” area of field F12, but do not provide the number in field F13.

**Field F13 ID number**

Enter the number of the document described in field F12 that was used to identify the individual on behalf of whom the transaction was conducted. Remember that a health card number is not acceptable for this purpose in some provinces. Furthermore, as explained above, a SIN should not be provided on this form. If the identifier document in field F12 (and F12A) is a SIN card, enter “N/A” in field F13 to indicate the number is not applicable.

Field F13 can contain up to 20 characters.

**Field F14 Country of residence**

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

**Field F14A Country of citizenship**

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

**Fields F15 and F16 Place of issue of individual's identifier**

Enter the country (from the drop-down menu) and province or state (up to 20 characters) of issue for the document used to identify the individual on whose behalf the transaction was conducted.

**Field F17 Individual's occupation**

Enter the occupation of the individual on whose behalf the transaction was conducted. Field F17 can contain up to 30 characters.

**Field F18 Individual's employer**

Enter the name of the entity or person who is the employer of the individual on whose behalf the transaction was conducted. Field F18 can contain up to 35 characters.

**Fields F19 to F23 Employer's business address**

Enter the civic address (up to 30 characters), town or city (up to 25 characters), country (from the drop-down menu), province or state (up to 20 characters) and postal or zip code (up to nine characters) of the employer of the individual on whose behalf the transaction was conducted.

**Field F24 Employer's business telephone number**

Enter the business telephone number, including the area code, of the employer of the individual on whose behalf the transaction was conducted. Include the extension if applicable in field F24A.

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 F25 Relationship of the individual named in Part D to the individual named above**

Select the appropriate box to indicate the relationship of the person conducting the transaction to the individual on whose behalf the transaction was conducted.

If the selections provided do not cover the relationship, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If you click on “Next” underneath field F25, you will go on to Part G.

**Part G: Description of suspicious activity**

This part is to provide details of why you suspected that the transaction or the series of transactions were related to money laundering or terrorist financing.

**Field G1\* Description of suspicious activity**

This section explains what led you to believe there was something suspicious about the transaction. The more information that you provide to explain the basis of your suspicion, the more valuable your report will be. The ideal response would clearly and completely describe all of the factors or unusual circumstances which led you to a suspicion of money laundering or terrorist financing, and would provide as many relevant details as possible to support this determination.

For your convenience you can cut and paste information from word-processing software into this part if you wish. Do not include any graphics or underlined, italicized or bold text.

Do not leave information about the description of suspicious activity out of your report by referring to any other files or documents. FINTRAC will not have access to that information unless you provide the details in your report.

If you click on “Next” underneath field G1, you will go on to Part H.



**Part H: Description of action taken (if applicable)**

This part is for you to describe what action, if any, was taken by you, as a result of the suspicious transaction.

**Field H1\* Description of action taken (if this Part is applicable)**

This part is for you to describe what action, if any, was taken by you, as a result of the suspicious transaction, in addition to reporting to FINTRAC. For example, if you are also making a report to a law enforcement agency, indicate this in Part H.

For your convenience you can cut and paste information from word-processing software into this part if you wish. Do not include any graphics or underlined, italicized or bold text.

If you click on “Next” underneath field H1, you will go on to review and validate this report. |

## Appendix 2: Navigation Through F2R Reporting Screens for a Suspicious Transaction Report

To access the reporting screens for suspicious transaction reports, you have to be logged on to F2R. Go to the “Report” area from the blue menu bar at the top, and select one of the following:

- **Create a new report**  
To create a new report, select “Suspicious Transaction Report (STR)” 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, near the title for Part A. You cannot use templates for this type of report.
- **Continue working on a report**  
To continue working on a report (i.e., one that has not yet been submitted to FINTRAC), select the appropriate report from the incomplete reports queue, based on the FINTRAC-generated report number that was assigned when the report was first created. You can access incomplete reports by clicking on “Report queues” in the left side menu and clicking on the number under the heading “Incomplete”. This will bring you to a search screen to find the incomplete report. Select the appropriate report type(s), and enter any other information to help locate it.

You will start with the screen for Part A and the menu on the left hand side enables you to move around to the other parts. You can complete your report in any order or in the following five steps:

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

If you have to include more than one transaction in this report, read the field-by-field instructions for Part B1. Go through steps 2 to 6, as appropriate, for each transaction.

- **Step 3** — Provide details about the transaction’s disposition. To do this, complete Part B2. Depending on the transaction, you might also have to complete Part C and Part E or F.

If the disposition was on behalf of someone other than the individual who conducted the transaction, follow the instructions in Step 3A. If it was an employee depositing cash to his or her employer's account, follow the instructions in Step 3B. In any other case, follow the instructions in Step 3C.

If you need to include more than one disposition for this transaction, read the field-by-field instructions for Part B2. For each disposition, go through step 3 and, if required, step 4.

- **Step 3A**

If the disposition was on behalf of someone other than the individual who conducted the transaction (but not an employee depositing cash to his or her employer's account), click on "on behalf of entity" or "on behalf of individual" from the drop-down menu at the top of Part B2 to indicate on whose behalf it was done. You will have to complete Part E or Part F as explained in step 5.

When you click on "Next" at the bottom of Part B2 after completing the appropriate fields, you will go on to complete Part C if the disposition was related to an account. You can also get to Part C by selecting "C – Account" from the left side menu.

Once you have completed Part C, click on "Next" at the bottom to go on to Step 4. If the disposition was **not** related to an account, click on "Next" at the bottom of Part C to go to step 4.

- **Step 3B**

If the disposition was an employee depositing cash to his or her employer's account, click on "employee depositing cash to employer's account" from the drop-down menu at the top of Part B2. In this case, neither Part E nor Part F is applicable.

When you click on "Next" at the bottom of Part B2 after completing the appropriate fields, you will go on to complete Part C. You can also get to Part C by selecting "C – Account" from the left side menu.

Once you have completed Part C, click on "Next" at the bottom to go on to step 4.

- **Step 3C**

In any other case, such as an individual who conducted the transaction on his or her own behalf, click on "Not applicable" from the drop-down menu at the top of Part B2 to indicate that none of the other "On behalf of" selections is applicable to the transaction.

When you click on “Next” at the bottom of Part B2 after completing the appropriate fields, you will go on to complete Part C if the disposition was related to an account. You can also get to Part C by selecting “C – Account” from the left side menu. Once you have completed Part C, click on “Next” at the bottom to go on to step 4.

If the disposition was **not** related to an account, click on “Next” at the bottom of Part C to go on to step 4. You can also do this by selecting “D – Conductor” from the left side menu after completing Part B2.

- **Step 4** — Complete Part D to provide information about the individual conducting the transaction.

At the end of Part D, clicking on “Next” will bring you to step 5 or step 6, depending on the information from Part B2.

If the “on behalf of information” in Part B2 was “On behalf of an entity” or “On behalf of another individual”, you will go on to step 5 to complete Part E or F. You can also do this by selecting “E – On behalf of entity” or “F – On behalf of individual” from the left side menu.

If the “on behalf of information” in Part B2 was “Employee depositing cash to employer’s account” or “Not applicable”, you will skip step 5 and go to step 6. You can also do this by selecting “G – Suspicion” from the left side menu.

- **Step 5** — If the transaction was conducted on behalf of an entity or another individual (other than an employee depositing cash in his or her employer’s account), complete either Part E or Part F. Complete Part E to provide information about the business, corporation or other entity on whose behalf the transaction was conducted. Complete Part F to provide information about the individual on whose behalf the transaction was conducted.

Once you have completed Part E or Part F as required, click on “Next”. This will bring you to step 6. You can also do this by selecting “G – Suspicion” from the left side menu.

- **Step 6** — Complete Part G to explain the reason for your suspicion. When you are finished with Part G, click on “Next” at the bottom or click on “H-Action taken” to get to Part H. Complete Part H to provide information about any action taken, if applicable.

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

- change the contact information (from the drop-down menu above field 7 in Part A);

- add (+) or delete (-) a transaction in Part B1;
- add (+) or delete (-) a disposition in Part B2; and
- use the “on behalf of” indicators at the top of Part B2.

Once you have completed all the required fields in each part, you can click on “Review/Validate” 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 click on “Review/Validate” at any time. You can also get to this by clicking on “Next” at the bottom of Part H.

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

You can print a copy of your report at any time before submitting it to FINTRAC, by selecting “Print/Save” in the left side menu. You are not required to keep a copy of the reports you make to FINTRAC, but you may choose to do so. Before the report is finally submitted, there are options to save and print from your browser. Once you have submitted the report to FINTRAC, you can no longer print or save it.

When your report is received, FINTRAC will send 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.