

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

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

February 2006

This replaces the previous version of *Guideline 7A: Submitting Large Cash Transaction Reports to FINTRAC Electronically* issued in March 2004. The changes made are indicated by a side bar to the right of the modified text.

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1 General

The following have to report large cash 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 area 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 large cash 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. It also explains who has to report large cash transactions if you are a reporting entity and are an employee, an agent or acting on behalf of another reporting entity.

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

- *Guideline 1: Backgrounder* explains money laundering and terrorist financing and their international nature. It also provides an outline of the legislative requirements as well as an overview of FINTRAC's mandate and responsibilities.
- *Guideline 2: Suspicious Transactions* explains how to report a suspicious transaction. It also provides guidance on how to identify a suspicious transaction, including general and industry-specific indicators that may help when conducting or evaluating transactions.
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC* explains when and how to submit suspicious transaction reports. There are two different versions of Guideline 3, by reporting method.

- *Guideline 4: Implementation of a Compliance Regime* explains the requirement for reporting persons and 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 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.
- *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.

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

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

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

Also throughout this guideline, the term “reporting entity” is used to refer to any person or entity required to report to FINTRAC.

2 Large Cash 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 to FINTRAC, please contact FINTRAC (as explained in Section 6) to enroll before you report.

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

2.2 When Does a Large Cash Transaction Report Have to be Made?

If you are a reporting entity as described in Section 1, you have to send a large cash transaction report to FINTRAC in the following situations:

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

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

Employees or agents of another reporting entity

If you are a person described in Section 1 and you are an employee of a reporting entity, your employer is responsible for meeting the large cash transaction reporting requirement associated to any of your activities as an employee. This would apply, for example, in the case of an accountant employed by a bank.

Similarly, if you are a person or entity described in Section 1 and you are an agent of or you are authorized to act on behalf of a reporting entity, it is that reporting entity's responsibility to meet the large cash transaction reporting requirement associated to any of your activities on their behalf. This would apply for example in the case of a credit union acting as an agent for another credit union. However, if you are a life insurance broker or independent agent and as such are authorized to act on behalf of another reporting entity, you are responsible for meeting the large cash transaction reporting requirement to FINTRAC (unless you are an employee as explained above).

Exceptions to reporting large cash transactions

You do **not** have to make a large cash transaction report to FINTRAC if the cash is received from a financial entity. In this context, a financial entity means any of the following:

- a bank (i.e., one that is listed in Schedule I or II of the *Bank Act*) or an authorized foreign bank with respect to its operations in Canada;
- a credit union or a caisse populaire;

- a trust and loan company; or
- an agent of the Crown that accepts deposit liabilities.

If you are a reporting entity other than a casino, you do **not** have to make a large cash transaction report to FINTRAC if the cash is received from a public body. In this context, a public body means any of the following or their agent:

- a provincial or federal department or Crown agency;
- an incorporated municipal body (including an incorporated city, town, village, metropolitan authority, district, county, etc.);
- a hospital authority. A hospital authority means an organization that operates a public hospital and that is designated to be a hospital authority for GST/HST purposes. For more information on the designation of hospital authorities, refer to GST/HST Memoranda Series, Chapter 25.2, *Designation of Hospital Authorities* available from the Canada Revenue Agency's Web site. At the time of publishing of this guideline, the document was available at the following link:
<http://www.cra-adrc.gc.ca/E/pub/gm/25-2/README.html>

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

2.3 Cash Transactions in Foreign Currency

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

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

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

2.4 Other Requirements Associated with Large Cash Transactions

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

Record keeping and client identification

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

Electronic funds transfer report

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

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

Suspicious transaction report

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

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

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

- *Guideline 1: Background*
- *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 *United Nations Suppression of Terrorism Regulations* 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: Background*
- *Guideline 5: Submitting Terrorist Property Reports to FINTRAC*

2.5 Means of Reporting to FINTRAC

Electronic Reporting

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

- A personal computer with the following characteristics:
 - 32 MB memory
 - 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.

Paper Reporting

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

3 Electronic Reporting

3.1 Options for Electronic Reporting

As a reporting entity, you have to report large cash transactions electronically to FINTRAC if you have the technical capabilities (see Section 2.5).

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 will require more advanced technical capability than explained in Section 2.5.

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

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

F2R reporting screens will not work properly unless 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.

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

3.3 Acknowledgement of Receipt of an Electronic Report

FINTRAC will send you an acknowledgement message when your large cash transaction report has been received electronically. 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 you send a large cash transaction report that contains incomplete information, FINTRAC may notify you. The notification will indicate the date and time your report was received, a

FINTRAC-generated identification number, along with information on the fields that must be completed or corrected.

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

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

If a correction is required to a report that you sent through batch file transfer, you will do this according to your choice of correction options upon enrolment. For 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 Large Cash Transaction Report

4.1 General Instructions

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

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

As explained in Section 2.5, if you do not have the technical capability to report electronically, refer to *Guideline 7B: Submitting Large Cash Transaction Reports to FINTRAC by Paper* for more information.

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

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

of the transaction, and it is not contained in your files or records, the field may be left blank.

As explained in Section 2.1, a large cash transaction report can be about multiple transactions of less than \$10,000 each conducted within 24 consecutive hours of each other that add up to \$10,000 or more. Because those individual transactions were under \$10,000, the information for some mandatory fields in the report may not be available in your records or from the time of the transaction. In this case, “reasonable efforts” applies to those otherwise mandatory fields.

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

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

screens. If you report through batch, you should also refer to the *Standard Batch Reporting Instructions and Specification*.

4.4 Instructions for Submitting a Change to a Previously Submitted Report

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

If you report through batch, refer to the technical documentation called *Standard Batch Reporting Instructions and Specification* to find out how to submit 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

To make a change to a previously submitted large cash transaction report through F2R, once you are logged on to F2R, go to the “Report” area from the blue menu bar at the top, and select one of the following:

- **Report returned for further action (RRFA)**
If a large cash transaction report is returned to you by FINTRAC for correction, you can access it through the queue for reports returned for further action. Select “Report queues” from the left side menu in the “Report” area and click on the number displayed under “RRFA”. The entire report will be available.

If a zero is displayed, there are no reports awaiting further action in this queue.
- **Change a report**
If you need to change a large cash transaction report that you previously submitted to FINTRAC, you will have to request that this report be sent back to you for this purpose. Select “Request for change” from the left side menu and 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 change made. If it was not requested by FINTRAC, you also have to provide a reason for the change.

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

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.

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, 24th floor
Ottawa, Ontario
Canada K1P 1H7

Toll-free: 1-866-346-8722

Appendix 1: Field by Field Instructions for a Large Cash Transaction Report

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

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

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).

24-hour-rule indicator

If this report is about one transaction of \$10,000 or more, do **not** use the 24-hour-rule indicator box.

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

Field A1* Reporting entity’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 and A10* 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.

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).

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

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

If you have to include more than one transaction in this report, 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, near the title for Part B1, 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 large cash 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.

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

Field B4 Date of posting

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

Field B5* Amount of transaction

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

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$9,000 could be entered as “9 000” or “9,000”. It can also be entered without any thousand separators (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 this cash was not in Canadian funds, you do not have to convert it, but you have to provide the currency information in field B6.

Field B6* Transaction currency

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

Field B7* How was the transaction conducted?

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

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

If you click on “Next” underneath field B7, 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 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 F for this report to provide the information about that entity.
- **On behalf of another individual**
This indicates that the disposition was on behalf of another individual but was **not** an employee depositing cash to his or her employer’s account. For a transaction that was conducted on behalf of another individual, complete Part G 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 F **nor** Part G of this report applies.

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

More than one disposition

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

\$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), you have to complete Part B2 for all dispositions for each transaction.

If you have to include more than one disposition for 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 B8* Disposition of funds

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

If the disposition of funds was a life insurance policy, indicate this and provide the life insurance policy number 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 B9* 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 B10.

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$9,000 could be entered as “9 000” or “9,000”. It can also be entered without any thousand separators (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 B10* Disposition currency

Enter the type of currency for the disposition. Locate the appropriate currency code to use from the drop down menu. The codes for Canadian dollars (CAD) and United States dollars (USD) are at the top. The complete list of currency codes is available in

Appendix 1 in *Guideline 3B: Submitting Suspicious Transaction Reports to FINTRAC by Paper*.

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

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

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

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

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

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

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

The 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 appropriate field.

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 in *Guideline 3B: Submitting 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 F, if applicable, in field F12.

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

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

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

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

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

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

The transaction number for the screen displayed is shown 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 (if this Part is applicable)

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

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

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

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

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

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.

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

Field D10 Country of residence

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

Field D11 Home telephone number

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

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

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

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

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

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

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

Please note that although a Social Insurance Number (SIN) card can be used for identification purposes, 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.

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

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

Enter the number of the document described in field D12 that was used to identify the individual who conducted the transaction. 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.

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

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

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

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

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

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

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

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

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

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

Field D18 Individual’s business telephone number

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

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

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

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

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

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

The screen for Part E will only appear if you indicated “Deposit to an account” as the disposition of funds in field B8 (Part B2) and “Business” as the account type in field C3. If the transaction was a deposit to a business account by night deposit or quick drop, neither of Parts D or E applies.

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

If the information in Part E is the same as the last Part E 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 E. This will repeat the information from the previous Part E.

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

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

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

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

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

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

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

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.

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

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

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

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

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

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

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

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.

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

Field F8 Business telephone number

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

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

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

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

If the transaction was conducted on behalf of an entity that is a corporation, provide the incorporation number (up to 14 characters). Also provide the country (from the drop-down menu) and province or state (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 F9, F10 and F11.

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

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

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

If you click on “Next” underneath field F12, you will go on to review the validation for this report.

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

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

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

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

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

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

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

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

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

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

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.

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

Field G9 Home telephone number

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

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

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

Field G10 Business telephone number

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

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

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

Field G11 Individual’s date of birth

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

Field G12 Individual’s identifier

Select the appropriate box to show 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 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 G12, but do not provide the number in field G13.

Field G13 ID number

Enter the number of the document described in field G12 that was used to identify the individual on behalf of whom the transaction was conducted. 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 G12 (and G12A) is a SIN card, enter “N/A” in field G13 to indicate the number is not applicable.

Field G13 can contain up to 20 characters.

Field G14 Country of residence

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

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

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

Field G17 Individual’s occupation

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

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

Select the appropriate box to indicate the relationship of the 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 G18, you will go on to review the validation for this report.

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

To access the reporting screens for large cash transaction reports, you have to be logged on to F2R. 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 the “Large Cash Transaction 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, near the title for Part A.

You can do this in either of the following ways:

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

- **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 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 (for cash transactions of less than \$10,000 each made within 24 consecutive hours of each other that total \$10,000 or more), read the field-by-field instructions for Part B1. Also, make sure to use the 24-hour rule indicator in Part A. Go through steps 2 to 6, as appropriate, for each transaction.

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

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

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

- **Step 3A**

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

- **Step 3B**

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

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

- **Step 3C**

If **neither** Step 3A **nor** 3B applies, and the individual who conducted the transaction did so on someone else’s behalf, click on “on behalf of

entity” or “on behalf of another individual” from the drop-down menu at the top of Part B2. You will have to complete Part F or Part G as explained in step 6.

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

- **Step 3D**

In any other case, such as a transaction involving no one other than the individual who conducted it, click on “Not applicable” from the drop-down menu at the top of Part B2.

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

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

- **Step 4A**

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

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

- **Step 4B**

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

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

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

- **Step 4C**

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

Complete Part C to provide details about the account before clicking on “Next” to continue. If the disposition was **not** related to an account, click on “Next” under field C5 of Part C to continue.

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

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

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

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

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

When you click on “Next” at the bottom of either Part F or G, you will go to review the validation for this report.

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

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

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

Once you have completed all the required fields in each part of your report, 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 the last part of your report (i.e., either Part C, Part D, Part E, Part F or Part G, as explained in Steps 4 to 6 above).

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

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. Before the report is finally submitted, there are options to save and print. Once you have submitted the report to FINTRAC, you can no longer print or save it.

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

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