

**Guideline 8A: Submitting Non-SWIFT Electronic Funds
Transfer Reports to FINTRAC Electronically**

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February 2006

This, along with the new *Guideline 8B: Submitting SWIFT Electronic Funds Transfer Reports to FINTRAC* and new *Guideline 8C: Submitting Non-SWIFT Electronic Funds Transfer Reports to FINTRAC by Paper*, replaces the previous version of *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC* issued in November 2004. 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 electronic funds transfers (EFTs) 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);
- foreign exchange dealers (persons and entities engaged in the business of foreign exchange dealing); and
- money services businesses (including alternative remittance systems, such as Hawala, Hindi, Chitti, etc.).

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

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.

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 *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.

- *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 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" refers to any person or entity required to report to **electronic funds transfers** to FINTRAC.

2 Electronic Funds Transfer Reporting Requirements

2.1 FINTRAC Enrolment

Effective February 2006, as a reporting entity, you have to be enrolled with FINTRAC for electronic reporting. 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 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 enrol before you report.

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

2.2 When Do You Have to Report Electronic Funds Transfers?

If you are a financial entity, a money services business or a foreign exchange dealer, you have to report certain international electronic funds transfers (EFTs) to FINTRAC. Read

Section 2.3 to find out more about SWIFT EFTs. Section 2.4 and the rest of this guideline contain information about any other type of reportable EFT (i.e., non-SWIFT).

2.3 SWIFT Electronic Funds Transfers

The SWIFT EFT reporting requirement is only applicable to you if you send EFTs by transmission of a **SWIFTMT 103 message**, as a SWIFT member, through the SWIFT network. SWIFT means the Society for Worldwide Interbank Financial Telecommunication. It is a co-operative owned by the international banking community that operates a global data processing system for the transmission of financial messages.

Note: A reportable EFT includes the SWIFT MT 100 message. However, this type of message was removed from the SWIFT network in November 2003.

If you send this type of EFT, read *Guideline 8B: Submitting SWIFT Electronic Funds Transfer Reports to FINTRAC*. Your reporting obligations regarding EFTs also include sending or receiving EFTs by any other means, as explained below.

2.4 All Other Reportable Electronic Funds Transfers (Non-SWIFT)

The rest of this guideline provides information about the reporting requirement for international “non-SWIFT” EFTs. An EFT is the transmission of instructions for a transfer of funds through any electronic, magnetic or optical device, telephone instrument or computer. In this context, SWIFT EFT messages are excluded, as explained in Section 2.3.

You have to send a non-SWIFT EFT report to FINTRAC for the following transactions.

Outgoing EFTs.

These are instructions sent electronically for the transfer of \$10,000 or more outside Canada at the request of a client in the following manner:

- in a single transaction; or
- in two or more transfers of less than \$10,000 each (that total \$10,000 or more) in the following situations:
 - if you are an entity, your employee or senior officer knows the transfers were made within 24 consecutive hours of each other by or on behalf of the same individual or entity; or
 - if you are an individual, you know the transfers were made within 24 consecutive hours of each other by or on behalf of the same individual or entity.

This type of EFT requires that you send an Outgoing International Non-SWIFT EFT Report (EFTO) to FINTRAC.

It can happen that a client requests a transfer of funds and, instead of sending the EFT yourself, you order someone else that is a financial entity, a money services business or a foreign exchange dealer in Canada to send it. In this case, you have to make the related EFT

report (EFTO) to FINTRAC **unless** you provide them with the client's name and address. In other words, if you give them your client's name and address, you do not have to report the EFT. See Appendix 3 for example scenarios of this type of situation.

Incoming EFTs.

These are instructions sent electronically for transfer of \$10,000 or more from outside Canada at the request of a client in the following manner:

- in a single transaction; or
- in two or more transfers of less than \$10,000 each (that total \$10,000 or more) in the following situations:
 - if you are an entity, your employee or senior officer knows the transfers were made within 24 consecutive hours of each other by or on behalf of the same individual or entity; or
 - if you are an individual, you know the transfers were made within 24 consecutive hours of each other by or on behalf of the same individual or entity.

This type of EFT requires that you send an Incoming International Non-SWIFT EFT Report (EFTI) to FINTRAC.

If you are a financial entity, money services business or foreign exchange dealer and you received instructions for a transfer of funds from outside Canada, you have to make the related EFT report (EFTI) to FINTRAC, even if you have to forward the same instructions to another financial entity, money service business or foreign exchange dealer in Canada. However, if you receive this type of instructions from another financial entity, money services business or foreign exchange dealer in Canada, you do not have to make an incoming EFT report even if the original sender was outside Canada. See Appendix 3 for example scenarios of this type of situation.

2.5 Electronic Funds Transfers in Foreign Currency

If you send an EFT in a 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 to FINTRAC. **For this purpose only**, use the last noon exchange rate provided by the Bank of Canada available at the time of the transaction, instead of the actual exchange rate used to process the transaction. This calculation is only to check whether the \$10,000 threshold is met for the transaction to be reportable as an EFT transaction.

For example, for an EFT that happened at 9:00 am on Tuesday following a holiday Monday, you would use the Bank of Canada noon rate from the previous working day (in this case, Friday) to determine whether the transaction is reportable. You can find the noon rate 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 an EFT in a foreign currency is reportable based on the Bank of Canada noon rate, you will have to send an EFT report to FINTRAC. On the EFT report in Part A, enter the amount of the transaction in the foreign currency. If you converted this amount to or from Canadian dollars when you processed the transaction (other than using the Bank of Canada noon rate to determine whether or not it was reportable), enter the actual exchange rate you used to process the EFT in Part A of the report.

2.6 Other Requirements Associated with Electronic Funds Transfers

In addition to the reporting requirements explained in this guideline, consider the following relating to an EFT transaction:

Record keeping and client identification

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

Large cash transaction report

If an EFT transaction is initiated in cash (in the amount of \$10,000 or more), you will likely have to make a large cash transaction report to FINTRAC in addition to making the EFT report about the transaction as required.

For more information about making large cash transaction reports, consult *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC*.

Suspicious transaction report

If anything about an EFT 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 about the same transaction. This would be in addition to making the EFT report about the transaction as required.

The suspicious transaction report has many fields that are different from those of an EFT report. For example, there is 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 an EFT report for the same transaction (if that is the case).

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

- *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 should not 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 guidelines:

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

2.7 Reporting Timeframes for Electronic Funds Transfer Reports

You have to send EFT reports to FINTRAC no later than five working days after the day of the transfer.

2.8 Means of Reporting Electronic Funds Transfers to FINTRAC

Electronic reporting

As a reporting entity, you will have to submit all EFT 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 8C: Submitting Non-SWIFT Electronic Funds Transfer Reports to FINTRAC by Paper* for more information on submitting paper non-SWIFT EFT reports to FINTRAC.

3 Electronic Reporting

3.1 Options for Electronic Reporting

As a reporting entity, you have to send electronic funds transfer reports electronically to FINTRAC if you have the technical capabilities to do so (see Section 2.8).

Effective February 2006, there are two options for electronic reporting:

- FINTRAC's secure Web site (F2R); or
- 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 2.8.

If you were reporting using FINTRAC's Report Preparation Software, this reporting method is no longer available as of February 2006.

3.2 How to Complete Electronic Reports

Reporting through F2R

F2R contains the reporting screens for electronic funds transfer reports, with completion instructions. Drop-down menus appear wherever a code or specific selection is required.

See Appendices 1A and 1B for the completion instructions, including details of what each field must contain for a non-SWIFT EFT report. Appendix 1A is about an outgoing non-SWIFT EFT report (EFTO) and Appendix 1B is about an incoming non-SWIFT EFT report (EFTI). 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 non-SWIFT EFTs 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 Appendices 1A and 1B for instructions and details regarding the content of fields in a non-SWIFT EFT report.

3.3 Acknowledgement of Receipt of an Electronic Report

FINTRAC will send you an acknowledgement message when your EFT 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 your EFT report contains incomplete information, FINTRAC may notify you. The notification will indicate the date and time your report was received, the FINTRAC-generated identification number, along with information on the fields that must be completed or corrected.

After receiving FINTRAC's notification, you should provide the necessary information to FINTRAC within the five-working-day reporting deadline. In other words, this information should be sent to FINTRAC within five working days of 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 Non-SWIFT Electronic Funds Transfer Report

4.1 General Instructions

The contents of a non-SWIFT EFT depend on whether it is an outgoing or incoming transfer. The required information for each type of report, along with field-by-field instructions, are listed in Appendices 1A and B, as follows:

- Outgoing International non-SWIFT EFT Report (EFTO) (see Appendix 1A)
- Incoming International non-SWIFT EFT Report (EFTI) (see Appendix 1B)

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 non-SWIFT EFT 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 8C: Submitting Non-SWIFT Electronic Funds Transfer 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.

The outgoing and incoming non-SWIFT EFT reports have the same mandatory, mandatory where applicable and reasonable efforts fields.

As explained in Section 2.4, EFT reports can be about one of multiple EFTs 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 EFTs were each 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.

You have to complete a separate EFT report for each EFT transaction, even if you are reporting multiple EFTs of less than \$10,000 each.

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 F2R 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 non-SWIFT EFTO or EFTI reports, you will be able to select these report types 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 non-SWIFT EFT report, but some are only to be completed if the part is applicable.

See Appendix 1A or 1B 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 non-SWIFT EFT 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 five working days of the 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 non-SWIFT EFT 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 non-SWIFT EFT 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 non-SWIFT EFT 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 five working days of the EFT.

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 at <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 Non-SWIFT Electronic Funds Transfer Reports

Appendix 1A:

Field-by-Field Instructions for an Outgoing International Non-SWIFT Electronic Funds Transfer Report (EFTO)

Appendix 1B:

Field-by-Field Instructions for an Incoming International Non-SWIFT Electronic Funds Transfer Report (EFTI)

Appendix 1A: Field by Field Instructions for an Outgoing International Non-SWIFT Electronic Funds Transfer Report (EFTO)

General Information

This provides general information about the report you are sending to facilitate its processing.

Field 1 Reporting entity's full name

The full name of your business or corporation will be displayed based on your log in.

Field 1A 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 2, 3, 4 and 5 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.

If you click on "Next" underneath the contact information, you will go on to Part A of the EFT report. You can also do this by selecting "A – Transaction" from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Fields in the report 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 the transaction

This part is for information about when the EFT was sent. You have to complete a separate report for each EFT transaction.

24-hour-rule indicator

If the transaction being reported is of \$10,000 or more, do **not** use the 24-hour-rule indicator tick box.

If the transaction being reported is one of two or more EFT 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 a separate EFT report and remember to use the 24-hour-rule indicator in Part A for each one.

Field A1 Time of transaction

In the case of an outgoing EFT, enter the time (hh:mm:ss) that you sent the EFT.

Field A2* Date of transaction

In the case of an outgoing EFT, enter the date (yyyy-mm-dd) that you sent the EFT.

Field A3* Amount of transaction

Enter the total amount of funds transferred (or to be transferred).

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$10,000 could be entered as “10 000” or “10,000”. It can also be entered without any thousand separators (e.g., 10000). If you need to, you can indicate a decimal in any of these formats, by including two numeric characters following a period. For example, \$12,240.99 could be entered as “12,240.99” or “12240.99”. It could also be entered using a comma to denote the decimal (e.g., “12240,99”).

If this amount was not in Canadian funds, you do not have to convert it on the report, but you have to provide the currency information in field A4. You also have to provide the actual exchange rate applied at the time of the transaction in field A5.

Field A4* 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 A5 Exchange rate

Complete this field only if the currency code in field A4 is other than CAD. Use up to 12 characters, including one to indicate the decimal point, where appropriate. Use as many places after the decimal as necessary to enter the exact exchange rate used (for example, 1.5537 or 0.002185).

For an outgoing EFT, enter the actual exchange rate you used when you sent the transfer to convert the amount sent **from** Canadian dollars to the amount and currency shown in fields A3 and A4 above. If there was no exchange rate applied to this transaction to convert the amount sent to Canadian dollars (for example, the EFT was received in Canadian currency), leave this field blank.

If you click on “Next” underneath field A5, you will go on to Part B. You can also do this by selecting “B – Ordering client” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part B: Information about the client ordering the EFT

In the case of an outgoing EFT, this part is for information about the individual or entity ordering you to send the EFT. If the individual or entity that ordered the EFT did so on someone else’s behalf, you also have to complete Part D.

Fields B1*or B2*, B3* and B4 Full name of client ordering the EFT

Enter the full name of the client that ordered the EFT.

If the client is an entity, enter the complete name of the entity in field B1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields B2, B3 and B4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field B1 or fields B2 and B3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields B5, B6, B7, B8 and B9 Full address of the client ordering the EFT

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 or entity that ordered the EFT.

If the address does not follow this format, enter the information in each of fields B5 to B9 based on your understanding of the address information, and according to the number of characters available in each field.

Field B10 Client’s telephone number

Enter the telephone number, including the area code, of the individual or entity that ordered the EFT.

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 B11 Individual’s birth date

If the client that ordered the EFT was an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the client was an entity, leave this field blank.

Field B12 Individual's occupation

If the client that ordered the EFT was an individual, enter the occupation of that individual. Field B12 can contain up to 30 characters. If the client was an entity, leave this field blank.

Field B13* Client's account number (if applicable)

Enter the account number (if any) that you have for the client ordering the EFT. Field B13 can contain up to 30 characters.

Field B14 Individual's identifier

If the client that ordered the EFT was an individual, select the document used to identify that individual.

In the case of an outgoing EFT, you can refer to the 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 B14, but do not provide the number in field B15.

If the client was an entity, leave this field blank.

Field B15 ID number

Enter the number of the document described in field B14 that was used to identify the client ordering the EFT.

Remember that a health card number is not acceptable for this purpose in some provinces. Furthermore, as explained at field B14, a SIN should not be provided on this form. If the identifier document in field B14 (and B14A) is a SIN card, enter "N/A" in field B15 to indicate the number is not applicable.

Field B15 can contain up to 20 characters.

If you click on "Next" underneath field B15, you will go on to Part C. You can also do this by selecting "C – Sender" from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part C: Information about the individual or entity sending the payment instructions for the EFT

In the case of an outgoing EFT, this part is for information about you as the reporting entity sending the payment instructions.

Fields C1* or C2*, C3* and C4 Full name of individual or entity sending the payment instructions

In the case of an outgoing EFT, this information should be about the reporting entity sending the payment instructions. This will therefore be displayed based on your information at log in.

Field C5* Reporting entity's location number

This field has to contain the location number that represents information about the full address of the person or entity sending the payment instructions. 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 underneath field C5.

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

The full address of the person or entity sending the payment will therefore be displayed underneath field C5, based on your information at log in and the information in field C5.

If you click on “Next” underneath the address information, you will go on to Part D. You can also do this by selecting “D – Ordering client’s third party” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part D: Information about the third party if the client ordering the EFT is acting on behalf of a third party (if applicable)

This part is for information about any third party on whose behalf the EFT was ordered.

If there was no third party related to the EFT order, do not complete this part. In this case, read the information about “Next” following the information about field D12.

Fields D1 or D2, D3 and D4 Full name of the third party on whose behalf the EFT was ordered

Enter the full name of any third party on whose behalf the EFT was ordered.

If the third party is an entity, enter the complete name of the entity in field D1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields D2, D3 and D4.

Fields D5, D6, D7, D8 and D9 Full address of the third party on whose behalf the EFT was ordered

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 any third party on whose behalf the EFT was ordered.

If the address does not follow this format, enter the information in each of fields D5 to D9 based on your understanding of the address information, and according to the number of characters available in each field.

Field D10 Individual’s birth date

If the EFT was ordered on behalf of a third party that is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the third party was an entity, leave this field blank.

Field D11 Individual’s occupation

If the EFT was ordered on behalf of a third party that is an individual, enter the occupation of that individual. Field D11 can contain up to 30 characters. If the third party was an entity, leave this field blank.

Field D12 Individual’s identifier

If the EFT was ordered on behalf of a third party that is an individual, select the document used to identify that individual.

In the case of an outgoing EFT, 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 in the appropriate field.

If the third party was an entity, leave this field blank.

If you click on “Next” underneath field D12, you will go on to Part E. You can also do this by selecting “E – Receiver” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part E: Information about the individual or entity receiving the payment instructions for the EFT

In the case of an outgoing EFT, this part is for information about the individual or entity to which you are sending the payment instructions.

Fields E1*or E2*, E3* and E4 Full name of individual or entity receiving the payment instructions

In the case of an outgoing EFT, enter the full name of the individual or entity that will receive the payment instructions.

If an entity is receiving the payment instructions, enter the complete name of the entity in field E1. This field can contain up to 45 characters.

If it is an individual, enter the individual's surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields 2, 3 and 4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field E1 or fields E2 and E3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields E5*, E6*, E7*, E8* and E9* Full address of the individual or entity receiving the payment instructions

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 or entity that received (or will receive) the payment instructions.

If the address does not follow this format, enter the information in each of fields E5 to E9 based on your understanding of the address information, and according to the number of characters available in each field.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for fields E5 to E9 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 E9, you will go on to Part F. You can also do this by selecting "F – Beneficiary" from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part F: Information about the client to whose benefit payment is made

This part is for information about the individual or entity to whose benefit the payment of the EFT was made (or will be made).

Fields F1*or F2*, F3* and F4 Full name of client to whose benefit payment is made

Enter the full name of the client to whose benefit payment is made.

If the client is an entity, enter the complete name of the entity in field F1. This field can contain up to 45 characters.

If it is an individual, enter the individual's surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields F2, F3 and F4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field F1 or fields F2 and F3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields F5, F6, F7, F8 and F9 Full address of the client to whose benefit payment is made

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 or entity to whose benefit payment is made.

If the address does not follow this format, enter the information in each of fields F5 to F9 based on your understanding of the address information, and according to the number of characters available in each field.

Field F10 Client's telephone number

Enter the telephone number, including the area code, of the individual or entity to whose benefit payment is made.

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 birth date

If the client to whose benefit payment is made is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the client is an entity, leave this field blank.

Field F12 Individual’s occupation

If the client to whose benefit payment is made is an individual, enter the occupation of that individual. Field F12 can contain up to 30 characters. If the client is an entity, leave this field blank.

Field F13* Client’s account number (if applicable)

Enter the account number (if any) that you have for the client to whose benefit payment will be made. Field F13 can contain up to 30 characters.

Field F14 Individual’s identifier

If the client to whose benefit payment is made is an individual, select the document used to identify that individual. If the selections provided do not cover the identifier used, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If the client is an entity, leave this field blank.

If you click on “Next” underneath field F14, you will go on to Part G. You can also do this by selecting “G – Beneficiary’s third party” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part G: Information about the third party if the client to whose benefit the payment is made is acting on behalf of a third party (if applicable)

This part is for information about any third party on whose behalf the EFT payment is made.

If there is no third party related to the EFT payment, do not complete this part. In this case, read the information about “Next” following the information about field G12.

Fields G1 or G2, G3 and G4 Full name of the third party on whose behalf the EFT was paid

Enter the full name of any third party on whose behalf the EFT was paid (or is to be paid).

If the third party is an entity, enter the complete name of the entity in field G1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields G2, G3 and G4.

Fields G5, G6, G7, G8 and G9 Full address of the third party on whose behalf the EFT was paid

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 any third party on whose behalf the EFT was paid (or is to be paid).

If the address does not follow this format, enter the information in each of fields G5 to G9 based on your understanding of the address information, and according to the number of characters available in each field.

Field G10 Individual’s Date of birth

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the third party is an entity, leave this field blank.

Field G11 Individual’s occupation

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, enter the occupation of that individual. Field G11 can contain up to 30 characters. If the third party is an entity, leave this field blank.

Field G12 Individual’s identifier

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, select the document used to identify that individual. If the selections provided do not cover the identifier used, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If the third party was an entity, leave this field blank.

If you click on “Next” underneath field G12, you will go on to review the validation for this report.

Appendix 1B: Field by Field Instructions for an Incoming International Non-SWIFT Electronic Funds Transfer Report (EFTI)

General Information

This provides general information about the report you are sending to facilitate its processing.

Field 1 Reporting entity's full name

The full name of your business or corporation will be displayed based on your log in.

Field 1A 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 2, 3, 4 and 5 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.

If you click on "Next" underneath the contact information, you will go on to Part A of the EFT report. You can also do this by selecting "A – Transaction" from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

The rest of the fields in the report 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 the transaction

This part is for information about when the EFT was sent. You have to complete a separate report for each EFT transaction.

24-hour-rule indicator

If the transaction being reported is of \$10,000 or more, do **not** use the 24-hour-rule indicator tick box.

If the transaction being reported is one of two or more EFT 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 a separate EFT report and remember to use the 24-hour-rule indicator in Part A for each one.

Field A1 Time of transaction

In the case of an incoming EFT, enter the time (hh:mm:ss) that it was sent to you.

Field A2* Date of transaction

In the case of an incoming EFT, enter the date (yyyy-mm-dd) that it was sent to you.

Field A3* Amount of transaction

Enter the total amount of funds transferred (or to be transferred).

The amount can be up to 15 characters. It can be entered with spaces or commas for thousand separators. For example, \$10,000 could be entered as “10 000” or “10,000”. It can also be entered without any thousand separators (e.g., 10000). If you need to, you can indicate a decimal in any of these formats, by including two numeric characters following a period. For example, \$12,240.99 could be entered as “12,240.99” or “12240.99”. It could also be entered using a comma to denote the decimal (e.g., “12240,99”).

If this amount was not in Canadian funds, you do not have to convert it on the report, but you have to provide the currency information in field A4. You also have to provide the actual exchange rate applied at the time of the transaction in field A5.

Field A4* 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 A5 Exchange rate

Complete this field only if the currency code in field A4 is other than CAD. Use up to 12 characters, including one to indicate the decimal point, where appropriate. Use as many places after the decimal as necessary to enter the exact exchange rate used (for example, 1.5537 or 0.002185).

For an incoming EFT, enter the actual exchange rate you used when you received the transfer to convert the amount and currency shown in fields A3 and A4 to Canadian dollars. If there was no exchange rate applied to this transaction to convert the amount sent to Canadian dollars (for example, the EFT was sent in Canadian currency), leave this field blank.

If you click on “Next” underneath field A5, you will go on to Part B. You can also do this by selecting “B – Ordering client” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part B: Information about the client ordering the EFT

In the case of an incoming EFT, this part is for information about the individual or entity that ordered the EFT to be sent to you. If the individual or entity that ordered the EFT did so on someone else’s behalf, you also have to complete Part D.

Fields B1*or B2*, B3* and B4 Full name of client ordering the EFT

Enter the full name of the client that ordered the EFT.

If the client is an entity, enter the complete name of the entity in field B1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields B2, B3 and B4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field B1 or fields B2 and B3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields B5, B6, B7, B8 and B9 Full address of the client ordering the EFT

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 or entity that ordered the EFT.

If the address does not follow this format, enter the information in each of fields B5 to B9 based on your understanding of the address information, and according to the number of characters available in each field.

Field B10 Client’s telephone number

Enter the telephone number, including the area code, of the individual or entity that ordered the EFT.

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 B11 Individual’s birth date

If the client that ordered the EFT was an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the client was an entity, leave this field blank.

Field B12 Individual’s occupation

If the client that ordered the EFT was an individual, enter the occupation of that individual. Field B12 can contain up to 30 characters. If the client was an entity, leave this field blank.

Field B13* Client’s account number (if applicable)

Enter the account number (if any) that you have for the client ordering the EFT. Field B13 can contain up to 30 characters.

Field B14 Individual’s identifier

If the client that ordered the EFT was an individual, select the document used to identify that individual. 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 in Canada, 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 B14, but do not provide the number in field B15.

If the client was an entity, leave this field blank.

Field B15 ID number

Enter the number of the document described in field B14 that was used to identify the client ordering the EFT.

Remember that a health card number is not acceptable for this purpose in some provinces. Furthermore, as explained at field B14, a SIN should not be provided on this form. If the identifier document in field B14 (and B14A) is a SIN card, enter “N/A” in field B15 to indicate the number is not applicable.

Field B15 can contain up to 20 characters.

If you click on “Next” underneath field B15, you will go on to Part C. You can also do this by selecting “C – Sender” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part C: Information about the individual or entity sending the payment instructions for the EFT

In the case of an incoming EFT, this part is for information about the individual or entity that sent you the payment instructions.

Fields C1*or C2*, C3* and C4 Full name of individual or entity sending the payment instructions

In the case of an incoming EFT, enter the full name of the individual or entity that sent you the payment instructions.

If it is an entity, enter the complete name of the entity in field C1. This field can contain up to 45 characters.

If it is an individual, enter the individual's surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields C2, C3 and C4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field C1 or fields C2 and C3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields C5*, C6*, C7*, C8* and C9* Full address of the individual or entity sending the payment instructions

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 or entity sending the payment instructions.

If the address does not follow this format, enter the information in each of fields C5 to C9 based on your understanding of the address information, and according to the number of characters available in each field.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for fields C5 to C9 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 C9, you will go on to Part D. You can also do this by selecting "D – Ordering client's third party" from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part D: Information about the third party if the client ordering the EFT is acting on behalf of a third party (if applicable)

This part is for information about any third party on whose behalf the EFT was ordered.

If there was no third party related to the EFT order, do not complete this part. In this case, read the information about “Next” following the information about field D12.

Fields D1 or D2, D3 and D4 Full name of the third party on whose behalf the EFT was ordered

Enter the full name of any third party on whose behalf the EFT was ordered.

If the third party is an entity, enter the complete name of the entity in field D1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields D2, D3 and D4.

Fields D5, D6, D7, D8 and D9 Full address of the third party on whose behalf the EFT was ordered

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 any third party on whose behalf the EFT was ordered.

If the address does not follow this format, enter the information in each of fields D5 to D9 based on your understanding of the address information, and according to the number of characters available in each field.

Field D10 Individual’s birth date

If the EFT was ordered on behalf of a third party that is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the third party was an entity, leave this field blank.

Field D11 Individual’s occupation

If the EFT was ordered on behalf of a third party that is an individual, enter the occupation of that individual. Field D11 can contain up to 30 characters. If the third party was an entity, leave this field blank.

Field D12 Individual’s identifier

If the EFT was ordered on behalf of a third party that is an individual, select the document used to identify that individual. If the selections provided do not cover the identifier used, indicate “Other” and provide details (up to 20 characters) in the appropriate field.

If the third party was an entity, leave this field blank.

If you click on “Next” underneath field D12, you will go on to Part E. You can also do this by selecting “E – Receiver” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part E: Information about the individual or entity receiving the payment instructions for the EFT

In the case of an incoming EFT, this part is for information about you as the reporting entity receiving the payment instructions.

Fields E1* or E2*, E3* and E4 Full name of individual or entity receiving the payment instructions

In the case of an incoming EFT, this information should be about the reporting entity that received the payment instructions. This information will therefore be displayed based on your information at log in.

Field E5* Reporting entity's location number

This field has to contain the location number that represents information about the full address of the person or entity sending the payment instructions. 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 underneath field E5.

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

The full address of the person or entity sending the payment will therefore be displayed based on your information at log in and the information in field E5.

If you click on “Next” underneath the address information, you will go on to Part F. You can also do this by selecting “F – Beneficiary” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part F: Information about the client to whose benefit payment is made

This part is for information about the individual or entity to whose benefit the payment of the EFT was made (or will be made).

Fields F1*or F2*, F3* and F4 Full name of client to whose benefit payment is made

Enter the full name of the client to whose benefit payment is made.

If the client is an entity, enter the complete name of the entity in field F1. This field can contain up to 45 characters.

If it is an individual, enter the individual's surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields F2, F3 and F4.

If the transaction is reportable as one of multiple EFT transactions of less than \$10,000 each and, because of this, information for field F1 or fields F2 and F3 was not obtained at the time of the transaction (and is not available from your records), you can leave these fields blank.

Fields F5, F6, F7, F8 and F9 Full address of the client to whose benefit payment is made

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 or entity to whose benefit payment is made.

If the address does not follow this format, enter the information in each of fields F5 to F9 based on your understanding of the address information, and according to the number of characters available in each field.

Field F10 Client's telephone number

Enter the telephone number, including the area code, of the individual or entity to whose benefit payment is made.

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 birth date

If the client to whose benefit payment is made is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the client is an entity, leave this field blank.

Field F12 Individual’s occupation

If the client to whose benefit payment is made is an individual, enter the occupation of that individual. Field F12 can contain up to 30 characters. If the client is an entity, leave this field blank.

Field F13* Client’s account number (if applicable)

Enter the account number (if any) that you have for the client to whose benefit payment will be made. Field F13 can contain up to 30 characters.

Field F14 Individual’s identifier

If the client to whose benefit payment is made is an individual, select the document used to identify that individual.

In the case of an incoming EFT, 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.

If the client is an entity, leave this field blank.

If you click on “Next” underneath field F14, you will go on to Part G. You can also do this by selecting “G – Beneficiary’s third party” from the left side menu. If you want to move on to any other part of the report, select that part from the left side menu.

Part G: Information about the third party if the client to whose benefit the payment is made is acting on behalf of a third party (if applicable)

This part is for information about any third party on whose behalf the EFT payment is made.

If there is no third party related to the EFT payment, do not complete this part. In this case, read the information about “Next” following the information about field G12.

Fields G1 or G2, G3 and G4 Full name of the third party on whose behalf the EFT was paid

Enter the full name of any third party on whose behalf the EFT was paid (or is to be paid).

If the third party is an entity, enter the complete name of the entity in field G1. This field can contain up to 45 characters.

If it is an individual, enter the individual’s surname (up to 20 characters), given name (up to 15 characters), and other name or initial (up to ten characters, if known) in fields G2, G3 and G4.

Fields G5, G6, G7, G8 and G9 Full address of the third party on whose behalf the EFT was paid

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 any third party on whose behalf the EFT was paid (or is to be paid).

If the address does not follow this format, enter the information in each of fields G5 to G9 based on your understanding of the address information, and according to the number of characters available in each field.

Field G10 Individual’s birth date

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, enter the date (yyyy-mm-dd) of birth of that individual. If the third party is an entity, leave this field blank.

Field G11 Individual’s occupation

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, enter the occupation of that individual. Field G11 can contain up to 30 characters. If the third party is an entity, leave this field blank.

Field G12 Individual’s identifier

If the EFT was paid (or is to be paid) on behalf of a third party that is an individual, select the document used to identify that individual.

In the case of an incoming EFT, 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.

If the third party was an entity, leave this field blank.

If you click on “Next” underneath field G12, you will go on to review the validation for this report.

Appendix 2: Navigation Through Non-SWIFT EFT Report Screens

To access the reporting screens for non-SWIFT EFT 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 “ Electronic Funds Transfer Report (Outgoing)” or “Electronic Funds Transfer Report (Incoming)” 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 General Information.

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 electronic funds transfer 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 an electronic funds transfer 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, 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 General Information. The menu on the left hand side enables you to move around to the other screens for each Part. You can complete your EFT report in any order. Click on “Next” at the bottom of any part to move on to the next, or select the part you wish to go to next from the left side menu. Parts D and G are only required if applicable in the case of the EFT being reported.

Changing the contact information (from the drop-down menu above field 2 in the General Information Part) will cause your screen to refresh. This means that you may have to wait a few seconds after making that entry.

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 Part G.

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 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. Once you have submitted the report to FINTRAC, you can no longer print or save it.

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

Appendix 3: Scenarios for EFT Reports Involving Another Reporting Entity

Appendix 3A:

Scenarios for Outgoing EFT Reports Involving Another Reporting Entity

Appendix 3B:

Scenarios for Incoming EFT Reports Involving Another Reporting Entity

Appendix 3A: Scenarios for Outgoing EFT Reports Involving Another Reporting Entity

It can happen that a client requests a transfer of funds and, instead of sending the EFT yourself, you order someone else that is a financial entity, a money services business or a foreign exchange dealer in Canada to send it. In this case, you have to make the related EFT report (EFTO) to FINTRAC **unless** you provide them with the client's name and address. The following example provides two different scenarios to explain how the required reports are to be completed in such cases.

EXAMPLE

A client requests a money services business to send an international EFT of \$12,000 from Canada. The money services business does not send the EFT itself, but orders a financial entity in Canada to do so. For the purposes of this example, the financial entity does **not** send the EFT as a SWIFT member of the SWIFT network. Also for the purposes of this example, **neither** the client ordering the EFT from the money services business **nor** the beneficiary of the EFT is acting on behalf of a third party.

SCENARIO 1

The money services business provides the client's name and address to the financial entity. In this scenario, the money services business does **not** send an EFTO report to FINTRAC. Only the financial entity must report the EFT to FINTRAC, as follows:

- Part A is for general information about the transaction.
- In Part B, the financial entity has to provide FINTRAC with the money services business' full name and full address, along with the rest of the information about the client, as the money services business is considered the client of the financial entity in this context.
- Part C is for information about the financial entity, as the reporting entity.
- Part D applies to this report because the money services business is ordering the EFT on a client's behalf. The financial entity will provide the information about the money services business' client, as provided by the money services business.
- Part E is for information about the individual or entity outside Canada who will be receiving the EFT instructions. It is about the bank or other type of financial service provider who will receive the EFT instructions to provide payment to the beneficiary.
- Part F is for information about the beneficiary to whose benefit the EFT is sent.
- Part G does not apply to this report because, in this example, the EFT's beneficiary is not acting on anyone else's behalf.

SCENARIO 2

The money services business does **not** provide the client's name and address to the financial entity. In this scenario, the money services business and the financial entity must **both** report the EFT to FINTRAC. The following table shows the similarities and differences for the two reports.

	Money services business' EFTO report	Financial entity's EFTO report
Part A	General information about the transaction.	General information about the transaction.
Part B	The money services business has to provide FINTRAC with the client's full name and full address, along with the rest of the information about their client.	The financial entity has to provide FINTRAC with information about the money services business, as the money services business is considered the client ordering the EFT from the financial entity in this context.
Part C	Information about the money services business, as the reporting entity.	Information about the financial entity, as the reporting entity.
Part D	Does not apply to this report because the money services business' client is not ordering the EFT on anyone else's behalf.	Does not apply to this report because the money services business is not providing information about their client to the financial entity and the money services business is required to provide that information in their own report to FINTRAC.
Part E	Information about the individual or entity outside Canada who will be receiving the EFT instructions. This is not about the financial entity that is being ordered to send the EFT. It is about the bank or other type of financial service provider outside Canada who will receive the EFT instructions to provide payment to the beneficiary.	Information about the individual or entity outside Canada who will be receiving the EFT instructions. It is about the bank or other type of financial service provider outside Canada who will receive the EFT instructions to provide payment to the beneficiary.
Part F	Information about the beneficiary to whose benefit the EFT is sent.	Information about the beneficiary to whose benefit the EFT is sent.
Part G	Does not apply to this report because the beneficiary is not acting on anyone else's behalf.	Does not apply to this report because the EFT's beneficiary is not acting on anyone else's behalf.

Note: For information about the contents of the financial entity's report if the EFT were sent as a SWIFT message, refer to the scenarios explained in *Guideline 8B: Submitting SWIFT Electronic Funds Transfer Reports to FINTRAC*.

Appendix 3B: Scenarios for Incoming EFT Reports Involving Another Reporting Entity

If you receive an electronic funds transfer from outside Canada, some of the information required in your report to FINTRAC is provided by the person or entity sending you the instructions. The following example provides two different scenarios to explain how the required reports are to be completed in such cases.

EXAMPLE

A European funds transfer business, at the request of an individual client in Europe, sends an EFT of \$12,000 to be paid to an individual in Canada through a particular financial entity (to be referred to in this example as Bank 1). The European business does not have a relationship with Bank 1, but does with another financial entity in Canada (to be referred to in this example as Bank 2). The EFT is therefore sent from the European business to Bank 2, for payment to a client of Bank 1.

For the purposes of this example, the EFT is not sent through the SWIFT network. Also for the purposes of this example, **neither** the client ordering the EFT in Europe **nor** the beneficiary of the EFT in Canada is acting on behalf of a third party.

Even if the ultimate beneficiary is a client of Bank 1, it does not report this EFT to FINTRAC. Bank 2 must report to FINTRAC, as it is the first to receive the EFT in Canada.

SCENARIO 1

The European business provides Bank 2 with the name and address of Bank 1's client. In this scenario, Bank 2 reports the incoming EFT (EFTI) to FINTRAC, as follows:

- Part A is for general information about the transaction.
- In Part B, Bank 2 must provide FINTRAC with the European business' client's full name and, if applicable, the client's account number. In addition, if the information is available at the time of the transaction or in Bank 2's records, Bank 2 has to provide the European business' client's full address, telephone number, date of birth, occupation, identifier and identifier number.
- Part C is for information about the European business sending the EFT.
- Part D does not apply to this report because, in this example, the European business' ordering client is not acting on anyone else's behalf.
- Part E is for information about Bank 2, as the reporting entity.
- Part F is for information about the beneficiary to whose benefit the EFT is sent. In this scenario, Bank 2 must provide Bank 1's client's name and, if applicable, the client's account number. In addition, Bank 2 has to provide the client's full address, telephone number, date of birth, occupation and identifier if any of that information is available at the time of the transaction or in Bank 2's records.

- Part G does not apply to this report because, in this example, the EFT's beneficiary is not acting on anyone else's behalf.

SCENARIO 2

The European business does **not** provide Bank 2 with the name and address of Bank 1's client. In this scenario, Bank 2 reports the incoming EFT (EFTI) to FINTRAC, as follows:

- Part A is for general information about the transaction.
- In Part B, Bank 2 must provide FINTRAC with the European business' client's full name and, if applicable, the client's account number. In addition, if the information is available at the time of the transaction or in Bank 2's records, Bank 2 has to provide the European business' client's full address, telephone number, date of birth, occupation, identifier and identifier number.
- Part C is for information about the European business sending the EFT.
- Part D does not apply to this report because, in this example, the European business' ordering client is not acting on anyone else's behalf.
- Part E is for information about Bank 2, as the reporting entity.
- Part F is for information about the beneficiary to whose benefit the EFT is sent. In this scenario, Bank 2 must provide Bank 1's name, and, if applicable, the client's account number referred to in the transfer. In addition, Bank 2 has to provide Bank 1's full address and telephone number if any of that information is available at the time of the transaction or in Bank 2's records.
- Part G does not apply to this report because, in this example, the EFT's beneficiary is not acting on anyone else's behalf.