

**Guideline 9: Alternative to Large Cash Transaction
Reports to FINTRAC**

February 2004

Guideline 9: Submitting Alternative to Large Cash Transaction Reports to FINTRAC

February 2004

This new guideline replaces the information about the alternative to large cash transaction reports previously published as part of *Guideline 7A: Submitting Large Cash Transaction Reports to FINTRAC Electronically*.

The changes made since the text was published in Guideline 7A in March 2003 are indicated by a side bar to the right of the modified text.

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1 General

If you are a financial entity (such as a bank, credit union, caisse populaire, trust and loan company or an agent of the Crown that accepts deposit liabilities), you have to report large cash transactions to the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC). The same is true for other reporting entities, such as securities dealers, money services businesses, etc. However, as a financial entity, you may be able to choose an alternative to sending large cash transaction reports about transactions for certain of your clients that are corporations. This is not available to any other reporting person or entity.

If you are a financial entity, this guideline has been prepared by FINTRAC to help you submit alternative to large cash transaction reports. It explains what criteria have to be met before you can choose the alternative to large cash transaction reports and what is involved in making this choice. It also explains what type of alternative to large cash transaction reports have to be sent to FINTRAC, and what information has to be included in these reports.

This guideline uses plain language to explain the most common reporting situations under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act* (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: Background* explains money laundering and terrorist financing and their international nature. It also provides an outline of the legislative requirements as well as an overview of FINTRAC's mandate and responsibilities.
- *Guideline 2: Suspicious Transactions* explains how to report a suspicious transaction. It also provides guidance on how to identify a suspicious transaction, including general and industry-specific indicators that may help when conducting or evaluating transactions.
- *Guideline 3: Submitting Suspicious Transaction Reports to FINTRAC* explains when and how to submit suspicious transaction reports.
- *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.
- *Guideline 8: Submitting Electronic Funds Transfer Reports to FINTRAC* explains when and how to submit electronic funds transfer reports.
- *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.

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.

2 Can You Choose the Alternative to Large Cash Transaction Reports?

2.1 Which Clients Can You Consider?

If you are a financial entity you can choose the alternative to large cash transaction reports regarding a client's **business** transactions that would otherwise require such a report if all of the following conditions are met:

- your client is a **corporation** that carries on business within those types of businesses that can be considered for purposes of the alternative to large cash transaction reports, as described in Appendix 1. You cannot choose the alternative to large cash transaction reports for any client carrying on a pawnbroking business, or for any client whose principal business is the sale of vehicles, vessels, farm machinery, aircraft, mobile homes, jewellery, precious gems or metals, antiquities or art. There are some other exclusions, and these are noted in Appendix 1;
- your client has had an account with you for at least 24 months **or**, immediately before opening an account with you, your client has had an account with another financial entity for at least 24 months. This means that a client who had an account for 12 months with you and 12 months with another financial entity would not meet this condition;
- you have records to show that your client deposited \$10,000 or more in cash into that account at least twice weekly, on average, for the preceding 12 months. This means your client has to have made at least 104 such deposits over the preceding 12 months;
- your client's cash deposits are consistent with the usual practice of this business; and
- you have taken reasonable measures to determine the source of the cash for those deposits.

Once you have determined that all of the conditions outlined above are met for any one of the corporation's business accounts, you can choose the alternative to large cash transaction reports for that business. This would apply to all the accounts of that business.

If your client is a corporation with more than one business for income tax purposes, the alternative to large cash transaction reports has to be considered separately for each distinct business. As explained above, you cannot choose the alternative to large cash transaction reports if any of the corporation's businesses relate to pawnbroking, or if the corporation's principal business is the sale of vehicles, vessels, farm machinery, aircraft, mobile homes, jewellery, precious gems or metals, antiquities or art.

If several corporations operate the same businesses, each corporation has to be considered separately. For example, if you have accounts with a corporation that operates a retail store and you also have accounts with other corporations who have bought franchises of that retail store, you would have to consider each corporation separately for purposes of the alternative to large cash transactions reports.

For additional information to help you determine whether you can choose the alternative to large cash transaction reports for a client, see the following appendices:

- Appendix 3 presents the conditions in a question-based flow.

- Appendix 4 outlines examples of situations for clients for whom you could or could not consider the alternative to large cash transaction reports.

2.2 How to Choose the Alternative to Large Cash Transaction Reports

If all the conditions listed in Section 2.1 are met and you choose the alternative to large cash transaction reports for a client, you have to do the following:

- send a report to FINTRAC about the business client for whom you are making this choice (see Section 3);
- report certain changes about the business client to FINTRAC (see Section 3);
- verify annually that conditions are met for each client and report this to FINTRAC (see Section 3); and
- maintain a list with the name and address of each client for whom you have chosen not to report large cash transactions (see Section 4).

Once you become aware that any of the conditions are no longer being met for a client for whom you had chosen the alternative to large cash transaction reports, as of the time you become aware, you must resume reporting large cash transactions conducted for that client.

3 Report to FINTRAC About the Business Client

If all the conditions listed in Section 2.1 are met and you choose the alternative to large cash transaction reports for a client, you have to send a report to FINTRAC with information about the business client for whom you are choosing this. This is to provide information about the client, including name and address, nature of the client's business, incorporation number and incorporation jurisdiction, as well as the total monetary value and number of cash deposits for the client's business over the preceding 12 months.

Until this report, called the *Financial Entity Business Client Report*, is sent to FINTRAC, you have to report any large cash transactions for the client as explained in *Guideline 7: Submitting Large Cash Transaction Reports to FINTRAC*.

If you use the batch file transfer mechanism for sending reports to FINTRAC, read Section 3.1 to find out how to make this report. If you do not use the batch file transfer mechanism read section 3.2.

3.1 If You Use Batch Transmission Software

If you use the batch file transfer reporting mechanism, use your batch transmission software (ViaSafe) to submit your *Financial Entity Business Client Report* to FINTRAC. You will have to notify FINTRAC that you will use your batch transmission software to send this type of report. If you do not already transmit reports this way, see Section 3.2.

For your **first** *Financial Entity Business Client Report*, follow these steps:

Step 1 — From the reporting section of FINTRAC's website, download and save a copy of the *Financial Entity Business Client Report* spreadsheet **for batch transmission**.

Step 2 — Complete the *Financial Entity Business Client Report* spreadsheet. Indicate that you are completing an original report by entering “O” in the area above Part A. For more information on how to fill out the fields, refer to Appendix 2. Do not complete Part D, as this is only applicable to the annual verification explained in Section 3.4.

Step 3 — Once you have completed the spreadsheet, save it in its default format (i.e., xls, qpw or wk4) for future reference and updating.

Step 4 — Before you submit the file to FINTRAC, save it again in a comma separated value format. Only **this** copy is to be sent to FINTRAC.

To save your file in a comma separated value format, open the completed *Financial Entity Business Client Report* spreadsheet. Go to the **File** menu and select **Save As**. In the **File name** : section, follow the format

PKIUSERID_YYYYMMDD_##.csv, and substitute each element as follows:

- PKIUSERID is your 10-digit PKI User ID number issued by FINTRAC.
- YYYYMMDD is the date the file is sent to FINTRAC (i.e., the current date).
- ## is a two-digit number to differentiate between reports. Use “01” unless you send more than one *Financial Entity Business Client Report* within the same day. If you do send more than one report in the same day, then increment “##” accordingly (i.e., 01, 02, etc.).
- csv is the file extension of the spreadsheet to be submitted (i.e., for a comma separated value or comma delimited format, the extension is “csv”).

When selecting which file type to save as, choose one of the following:

- In Microsoft Excel, select **CSV (comma delimited) (*.csv)**.
- In Quattro Pro, select **CSV (Comma delimited)**.
- In Lotus 1-2-3, select **Comma Separated Value (CSV)**.

Step 5 — Once the file has been saved in a comma separated value format, submit it to FINTRAC with your batch transmission software provided to you by FINTRAC. Remember that you have to first notify FINTRAC that you will be sending this type of report by batch.

Use the batch report channel called **Alt to LCTR** (alternative to large cash transaction reports) to drop the spreadsheet for transmission. Please refer to the [PKI Reporting Guide](#) for more information about the transmission of files. This is available in the reporting section of FINTRAC’s Web site at

[http://www.fintrac.gc.ca/reporting--
declaration/docs/PKI/training_guide_2002_eng.pdf](http://www.fintrac.gc.ca/reporting--declaration/docs/PKI/training_guide_2002_eng.pdf)

You will be notified if the transmission of the file was successful. However, you will not receive a secondary acknowledgement about processing results.

If you have sent a *Financial Entity Business Client Report* before and you need to add new business clients, start with the spreadsheet you saved in its default format, as explained in Step 3 above. Indicate that this is an update to a previously submitted report in the area of the report above Part A. Also, enter “A” in the “Update indicator” column to the left of field B1 for each business client to be added. Once you have finished adding the clients to your spreadsheet, follow Steps 3 to 5 above to submit the updated report.

3.2 If You Do Not Use Batch Transmission Software

If you do **not** use the batch file transfer reporting mechanism, you can submit your *Financial Entity Business Client Report* to FINTRAC by fax. Once you have completed the spreadsheet, you should save it for future reference and updating.

For your **first** *Financial Entity Business Client Report*, follow these steps:

Step 1 — From the reporting section of FINTRAC’s website download and save a copy of the *Financial Entity Business Client Report* spreadsheet **for non-batch transmission**.

Step 2 — Complete the *Financial Entity Business Client Report* spreadsheet. For more information on how to fill out the fields, refer to Appendix 2. Do not complete Part D, as this is only applicable to the annual verification explained in Section 3.4.

Step 3 — Once you have completed the spreadsheet, save it for future reference and updating. As this file is for your own records, the file naming convention is up to you.

Step 4 — Print the file and send to FINTRAC by fax at 1-866-226-2346.

If you have sent a *Financial Entity Business Client Report* before and you need to add new business clients, start with the spreadsheet you saved, as explained in Step 3 above. Indicate that this is an update to a previously submitted report in the area above Part A. Also, enter “A” in the “Update indicator” column to the left of field B1 for each new business client to be added. Once you have finished adding the information for each one to your spreadsheet, follow Steps 3 and 4 above to submit the updated report.

3.3 Report Certain Changes About the Business Client

Once the information about business clients described above has been sent to FINTRAC, if there are any changes to the client’s name or address, the nature of the client’s business or the business incorporation number, you have to report the change to FINTRAC. This has to be done within 15 calendar days after the change is made.

In this context, a change in the nature of the client's business includes anything that would cause you to revise the description of the nature of the business or the *North American Industry Classification System* (NAICS) code indicated for the client in your financial entity business client report. For more information about NAICS, refer to Appendix 1.

If there is a change to the nature of the business, you need to ensure the business is still within those types of businesses described as eligible in Appendix 1.

To report these types of changes to FINTRAC, make the change required to your "saved spreadsheet" described in Step 3 of Section 3.1 or 3.2. Indicate that this is an update to a previously submitted report by entering "U" in the area above Part A. Also, enter "C" in the "Update Indicator" column to the left of field B1 for each business whose information is being changed. Do not complete Part D, as this is only applicable to the annual verification explained in Section 3.4.

Re-save the spreadsheet and submit it in its entirety to FINTRAC, according to the batch transmission or fax instructions that apply to you. Repeat this process any time you have to report a change.

For more information about this report, see Appendix 2.

If you discover that a client no longer meets the criteria described in Section 2.1, you must remove them from your alternative to large cash reports list. You do not have to report to FINTRAC that you have removed a client from your list. However, you must resume reporting any large cash transactions conducted for that client after you discovered that the criteria are no longer met. Delete the information about any removed clients from the spreadsheet before you send your next update or your next annual verification to FINTRAC.

3.4 Annual Verification

Once you have chosen the alternative to large cash transaction reports, you have to verify **at least once every 12 months** that all the conditions listed in Section 2.1 are still met for each client. Once this is done, you have to complete Part D of your *Financial Entity Business Client Report* and send it to FINTRAC to provide the name of your senior officer who has confirmed that the conditions are still being met for a particular client.

To do this, you will need to start with your latest "saved copy" of your spreadsheet (as described in Step 3 of Section 3.1 or 3.2 or in Section 3.3). Indicate that this is an annual verification by entering a "V" in the area above Part A. Also, enter "V" in the "Update indicator" column to the left of field B1 for each business whose information is being verified and complete Part D for each one.

Please do **not** include any new business clients and do **not** make any changes to information in Parts A, B or C on the report at the time of your annual verification. If you need to add new business clients or make changes, do so by submitting the related information as an update as described in Section 3.3.

Re-save the spreadsheet and submit it in its entirety to FINTRAC, according to the batch transmission or fax instructions that apply to you. Repeat this process any time you have to report annual verification for a business client.

While conducting your annual verification for a particular client, if you discover that the client no longer meets the criteria described in Section 2.1, delete the information about that client from the spreadsheet before you send your annual verification to FINTRAC. As explained above, once you become aware that the criteria are no longer met for a client, you must resume reporting any large cash transactions conducted for that client as of that time.

4 List to be maintained

In addition to the information you send to FINTRAC in the reports described in Section 3, you must maintain a list with the name and address of each client for whom you have chosen this alternative to large cash transaction report.

You can keep this list in paper form, or in a machine-readable or electronic form, as long as a paper copy can be readily produced. You can use your copy of the spreadsheet for this purpose.

The reports that you send to FINTRAC are not to seek approval for the clients on your alternative to large cash transaction list. You are responsible for making sure that each client meets the criteria described in Section 2.1. If you discover that any clients on your list no longer meet these criteria, you must remove them from your list immediately and report large cash transactions for those clients.

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: Financial Entity Alternative To Large Cash Transaction Reports — Types of Businesses for Clients that are Corporations

As explained in Section 2 of this guideline, you cannot choose the alternative to large cash transaction reports if any of the corporation's businesses relate to pawnbroking, or if the corporation's principal business is the sale of vehicles, vessels, farm machinery, aircraft, mobile homes, jewellery, precious gems or metals, antiques or art. If this is your client's situation, you will not need this appendix to determine anything further about the type of business for that client.

In all other cases, the following provides information about the types of businesses in which a client that is a corporation can be engaged for you to choose the alternative to large cash transaction reports for the business. For more information about this and the other conditions to be met, see Section 2 of this guideline.

The descriptions below are for eligible business types for purposes of the alternative to large cash transaction reports, described in the codes of the *North American Industry Classification System* (NAICS) 1997, as described in the following appendices:

- Appendix 1 A: **NAICS Sector Code 22 Utilities**, see page 14
- Appendix 1 B: **NAICS Sector Codes 44-45 Retail Trade**, see page 18
- Appendix 1 C: **NAICS Subsector Code 481 Air Transportation**, see page 47
- Appendix 1 D: **NAICS Subsector Code 482 Rail Transportation**, see page 50
- Appendix 1 E: **NAICS Subsector Code 485 Transit and Ground Passenger Transportation**, see page 52
- Appendix 1 F: **NAICS Industry Code 51322 Cable and Other Program Distribution**, see page 55
- Appendix 1 G: **NAICS Industry Code 51331 Wired Telecommunications Carriers**, see page 56
- Appendix 1 H: **Colleges and Universities (NAICS Industry Codes 61121 and 61131)**, see page 57

Only the specific industries described in those NAICS codes are eligible business types for purposes of the alternative to large cash transaction reports. The descriptions are as they read on January 31, 2003. Any differences between these and the codes of NAICS 2002 published in May 2003 are noted.

For more information about NAICS, refer to the information in the section about standard industry classifications on the Statistics Canada Web site. At the time of publishing this guideline, this information can be accessed at <http://www.statcan.ca/english/concepts/industry.htm>. To convert NAICS 2002 codes to or from NAICS 1997 codes, or to convert NAICS 1997 codes to or from the *Standard Industrial Classification System* (SIC), refer to the concordance tables, also available on the Statistics Canada Web site.

If the client's business is described in NAICS codes other than those included in Appendices 1 A to 1 H, you cannot choose the alternative to large cash transaction reports for that business. For example, businesses described in the following NAICS sector codes are **excluded** for purposes of the alternative to large cash transaction reports:

- Sector 11 Agriculture, Forestry, Fishing and Hunting
- Sector 21 Mining and Oil and Gas Extraction
- Sector 23 Construction
- Sector 31-33 Manufacturing
- Sector 41 Wholesale Trade
- Sector 52 Finance and Insurance
- Sector 53 Real Estate and Rental and Leasing
- Sector 54 Professional, Scientific and Technical Services
- Sector 55 Management of Companies and Enterprises
- Sector 56 Administrative and Support, Waste Management and Remediation Services
- Sector 62 Health Care and Social Assistance
- Sector 71 Arts, Entertainment and Recreation
- Sector 72 Accommodation and Food Services
- Sector 81 Other Services (except Public Administration)
- Sector 91 Public Administration

Appendix 1 A: NAICS Sector Code 22 Utilities

This sector comprises establishments primarily engaged in operating electric, gas and water utilities. These establishments generate, transmit, control and distribute electric power; distribute natural gas; treat and distribute water; operate sewer systems and sewage treatment facilities; and provide related services, generally through a permanent infrastructure of lines, pipes and treatment and processing facilities.

Sector code 22 includes the following subsector code, industry group codes, industry codes and Canadian industry codes which are business types that can be considered for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|----------------|---------------------|---------------|--------------------------------------|
| 221 | 2211 | 22111 | 221111 221112 221113 221119 |
| | | 22112 | 221121 221122 |
| | 2212 | 22121 | 221210 |
| | 2213 | 22131 | 221310 |
| | | 22132 | 221320 |
| | | 22133 | 221330 |

Subsector Code 221 Utilities

This subsector comprises establishments primarily engaged in operating electric, gas and water utilities. These establishments generate, transmit, control and distribute electric power; distribute natural gas; treat and distribute water; operate sewer systems and sewage treatment facilities; and provide related services, generally through a permanent infrastructure of lines, pipes and treatment and processing facilities.

Industry Group Code 2211 Electric Power Generation, Transmission and Distribution

This industry group comprises establishments primarily engaged in the generation of bulk electric power, transmission from generating facilities to distribution centres, and/or distribution to end users.

Industry code 22111 Electric Power Generation

This industry comprises establishments primarily engaged in the generation of bulk electric power, by hydro-electric, fossil fuel, nuclear or other processes.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- manufacturing batteries for the production of electricity (industry code 33591, Battery Manufacturing)
- operating incinerators that generate electricity (industry code 56221, Waste Treatment and Disposal)

Canadian Industry Code 221111 Hydro-Electric Power Generation

This Canadian industry comprises establishments primarily engaged in the generation of electricity using hydro-electric generation processes. Establishments that use pumped hydro storage generation processes are included.

Canadian Industry Code 221112 Fossil-Fuel Electric Power Generation

This Canadian industry comprises establishments primarily engaged in the generation of electricity using fossil fuels (coal, gas, oil) in internal combustion or combustion-turbine conventional steam processes.

Canadian Industry Code 221113 Nuclear Electric Power Generation

This Canadian industry comprises establishments primarily engaged in the generation of electric power using nuclear-powered generating plants.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating nuclear research reactors (Canadian industry code 541710, Research and Development in the Physical, Engineering and Life Sciences)

Canadian Industry Code 221119 Other Electric Power Generation

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in the generation of electricity, such as wind, solar or tidal power generation.

Industry Code 22112 Electric Power Transmission, Control and Distribution

This industry comprises establishments primarily engaged in the transmission, distribution or control of electric power.

Canadian Industry Code 221121 Electric Bulk Power Transmission and Control

This Canadian industry comprises establishments primarily engaged in the transmission of electric power from the generating source to the distribution centre, or in transmission and distribution. The transmission system includes transmission lines and the transformer stations that are integral to transmission. The control of electric power, which includes arranging,

facilitating or co-ordinating the transmission of electric power between or among electric utilities, is included.

Canadian Industry Code 221122 Electric Power Distribution

This Canadian industry comprises establishments primarily engaged in the distribution of electric power to the individual user or consumer. The electric power distribution system includes distribution lines and transformer stations integral to power distribution, as well as any dedicated generating stations. Electric power brokers and agents, that arrange the sale of electricity over power distribution systems operated by others, are included.

Industry Group Code 2212 Natural Gas Distribution

This industry group comprises establishments primarily engaged in the distribution of natural or synthetic gas to the ultimate consumers through a system of mains. Gas marketers or brokers, that arrange the sale of natural gas over distribution systems operated by others, are included.

Industry Code 22121 Natural Gas Distribution

This industry comprises establishments primarily engaged in the distribution of natural or synthetic gas to the ultimate consumers through a system of mains. Gas marketers or brokers, that arrange the sale of natural gas over distribution systems operated by others, are included.

Canadian Industry Code 221210 Natural Gas Distribution

This Canadian industry comprises establishments primarily engaged in the distribution of natural or synthetic gas to the ultimate consumers through a system of mains. Gas marketers or brokers, that arrange the sale of natural gas over distribution systems operated by others, are included.

Industry Group Code 2213 Water, Sewage and Other Systems

This industry group comprises establishments primarily engaged in operating water, sewage and related systems.

Industry Code 22131 Water Supply and Irrigation Systems

This industry comprises establishments primarily engaged in operating water collection, treatment and distribution systems for domestic and industrial needs. Establishments primarily engaged in operating irrigation systems are included.

Canadian Industry Code 221310 Water Supply and Irrigation Systems

This Canadian industry comprises establishments primarily engaged in operating water collection, treatment and distribution systems for domestic and industrial needs. Establishments primarily engaged in operating irrigation systems are included.

Industry Code 22132 Sewage Treatment Facilities

This industry comprises establishments primarily engaged in operating sewer systems and sewage treatment facilities that collect, treat and dispose of waste.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating waste treatment or disposal facilities, except sewer systems and sewage treatment facilities (industry code 56221, Waste Treatment and Disposal)

Canadian Industry Code 221320 Sewage Treatment Facilities

This Canadian industry comprises establishments primarily engaged in operating sewer systems and sewage treatment facilities that collect, treat and dispose of waste.

Industry Code 22133 Steam and Air-Conditioning Supply

This industry comprises establishments primarily engaged in the production and/or distribution of steam and heated or cooled air.

Canadian Industry Code 221330 Steam and Air-Conditioning Supply

This Canadian industry comprises establishments primarily engaged in the production and/or distribution of steam and heated or cooled air.

Appendix 1 B: NAICS Sector Codes 44-45 Retail Trade

The retail trade sector comprises establishments primarily engaged in retailing merchandise, generally without transformation, and rendering services incidental to the sale of merchandise.

The retailing process is the final step in the distribution of merchandise; retailers are therefore organized to sell merchandise in small quantities to the general public. This sector comprises two main types of retailers, that is, store and non-store retailers. Their main characteristics are described below.

Store Retailers

Store retailers operate fixed point-of-sale locations, located and designed to attract a high volume of walk-in customers. In general, retail stores have extensive displays of merchandise and use mass-media advertising to attract customers. They typically sell merchandise to the general public for personal or household consumption, but some also serve business and institutional clients. These include establishments such as office supplies stores, computer and software stores, gasoline stations, building material dealers, plumbing supplies stores and electrical supplies stores.

In addition to selling merchandise, some types of store retailers are also engaged in the provision of after-sales services, such as repair and installation. For example, electronic and appliance stores and musical instrument and supplies stores often provide repair services, while floor covering stores and window treatment stores often provide installation services. As a general rule, establishments engaged in retailing merchandise and providing after sales services are classified in this sector.

Catalogue sales showrooms and gasoline service stations are treated as store retailers.

Non-Store Retailers

Non-store retailers, like store retailers, are organized to serve the general public, but their retailing methods differ. The establishments of this subsector reach customers and market merchandise with methods such as, the broadcasting of infomercials, the broadcasting and publishing of direct-response advertising, the publishing of traditional and electronic catalogues, door-to-door solicitation, in-home demonstration, temporary displaying of merchandise (stalls) and distribution by vending machines.

The methods of transaction and delivery of merchandise vary by type of non-store retailers. For example, non-store retailers that reach their customers using information technologies can receive payment at the time of purchase or at the time of delivery, and the delivery of the merchandise may be done by the retailer or by a third party, such as the post office or a courier. In contrast, non-store retailers that reach their customers by door-to-door solicitation, in-home demonstration, temporary displaying of merchandise (stalls) and vending machines typically receive payment and deliver the merchandise to the customer at the time of the purchase.

The non-store retailers subsector also includes establishments engaged in the home delivery of products. This includes home heating oil dealers and newspaper delivery companies.

NAICS Sector Code 44 Retail Trade

Sector code 44 includes the following subsector codes, industry group codes, industry codes and Canadian industry codes that are eligible business types for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|-----------------------|----------------------------|----------------------|-------------------------------|
| 441 | 4413 | 44131 | 441310 |
| | | 44132 | 441320 |
| 442 | 4421 | 44211 | 442110 |
| | 4422 | 44221 | 442210 |
| | | 44229 | 442291 |
| | | | 442292 |
| | | 442298 | |
| 443 | 4431 | 44311 | 443110 |
| | | 44312 | 443120 |
| | | 44313 | 443130 |
| 444 | 4441 | 44411 | 444110 |
| | | 44412 | 444120 |
| | | 44413 | 444130 |
| | | 44419 | 444190 |
| | 4442 | 44421 | 444210 |
| | | 44422 | 444220 |
| 445 | 4451 | 44511 | 445110 |
| | | 44512 | 445120 |
| | 4452 | 44521 | 445210 |
| | | 44522 | 445220 |
| | | 44523 | 445230 |
| | | 44529 | 445291 |
| | | 445292 | |
| | | 445299 | |
| 4453 | 44531 | 445310 | |
| 446 | 4461 | 44611 | 446110 |
| | | 44612 | 446120 |
| | | 44613 | 446130 |
| | | 44619 | 446191 |
| | | 446199 | |
| 447 | 4471 | 44711 | 447110 |
| | | 44719 | 447190 |

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|-----------------------|----------------------------|----------------------|-------------------------------|
| 448 | 4481 | 44811 | 448110 |
| | | 44812 | 448120 |
| | | 44813 | 448130 |
| | | 44814 | 448140 |
| | | 44815 | 448150 |
| | | 44819 | 448191 448199 |
| | 4482 | 44821 | 448210 |
| | 4483 | 44832 | 448320 |

Note: The following codes are excluded:

- Industry group codes 4411 and 4412, including the industry codes and Canadian industry codes within those industry groups are excluded, as they cover sale of vehicles.
- Industry code 44831 and Canadian industry code 448310 are excluded, as they cover sale of jewellery.

Subsector Code 441 Motor Vehicle and Parts Dealers

This subsector comprises establishments primarily engaged in retailing motor vehicles and providing complementary services, and retailing motor vehicle parts and accessories. The establishments of this subsector are generally specialized in the retailing of particular types of vehicles or in the retailing of particular types of parts and accessories.

Although included in this NAICS subsector, industry group codes 4411 and 4412, as well as the industry codes and Canadian industry codes within those industry groups, are excluded for purposes of the alternative to large cash transaction reports because they cover sale of vehicles.

Industry Group Code 4413 Automotive Parts, Accessories and Tire Stores

This industry group comprises establishments primarily engaged in retailing automotive parts and accessories.

Industry Code 44131 Automotive Parts and Accessories Stores

This industry comprises establishments primarily engaged in retailing new, rebuilt and used automotive parts and accessories; both retailing automotive parts and accessories and repairing automobiles; and retailing automotive accessories that generally require installation.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- selling used auto parts from a non-retail location, commonly known as automobile recyclers (industry code 41531, Used Motor Vehicle Parts and Accessories Wholesaler-Distributors)
- repairing and replacing automotive parts, such as transmissions, mufflers, brake linings and glass (industry code 81111, Automotive Mechanical and Electrical Repair and Maintenance)

Canadian Industry Code 441310 Automotive Parts and Accessories Stores

This Canadian industry comprises establishments primarily engaged in retailing new, rebuilt and used automotive parts and accessories; both retailing automotive parts and accessories and repairing automobiles; and retailing automotive accessories that generally require installation.

Industry Code 44132 Tire Dealers

This industry comprises establishments primarily engaged in retailing tires and tubes. These establishments also typically provide complementary services, such as tire mounting and wheel balancing and aligning.

Canadian Industry Code 441320 Tire Dealers

This Canadian industry comprises establishments primarily engaged in retailing tires and tubes. These establishments also typically provide complementary services, such as tire mounting and wheel balancing and aligning.

Subsector Code 442 Furniture and Home Furnishings Stores

This subsector comprises establishments primarily engaged in retailing new furniture and home furnishings. These establishments usually operate from showrooms and many offer interior decorating services in addition to the sale of products.

Industry Group Code 4421 Furniture Stores

This industry group comprises establishments primarily engaged in retailing new, household and office furniture. These establishments may also retail major appliances, home electronics, home furnishings and floor coverings, and may provide interior decorating services.

Industry Code 44211 Furniture Stores

This industry comprises establishments primarily engaged in retailing new, household and office furniture. These establishments may also retail major appliances, home electronics, home furnishings and floor coverings, and may provide interior decorating services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing custom furniture made on the premises (subsector code 337, Furniture and Related Product Manufacturing)

Canadian Industry Code 442110 Furniture Stores

This Canadian industry comprises establishments primarily engaged in retailing new, household and office furniture. These establishments may also retail major appliances, home electronics, home furnishings and floor coverings, and may provide interior decorating services.

Industry Group Code 4422 Home Furnishings Stores

This industry group comprises establishments primarily engaged in retailing home furnishings, such as floor coverings, window treatments, kitchen and tableware, bedding and linens, lamps and shades, bathroom accessories, and pictures and picture frames.

Industry Code 44221 Floor Covering Stores

This industry comprises establishments primarily engaged in retailing new floor coverings, such as rugs and carpets, vinyl floor coverings, wood floor coverings, and floor tiles, except ceramic. These establishments also typically provide installation and repair services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- installing, but not retailing, floor coverings (industry code 23242, Terrazzo and Tile Work)

Canadian Industry Code 442210 Floor Covering Stores

This Canadian industry comprises establishments primarily engaged in retailing new floor coverings, such as rugs and carpets, vinyl floor coverings, wood floor coverings, and floor tiles, except ceramic. These establishments also typically provide installation and repair services.

Industry Code 44229 Other Home Furnishings Stores

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing new home furnishings, such as window treatments, kitchen and tableware, bedding and linens, brooms and brushes, lamps and shades, and prints and picture frames.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- providing interior decorating services, but not retailing home furnishings (industry code 54141, Interior Design Services)

Canadian Industry Code 442291 Window Treatment Stores

This Canadian industry comprises establishments primarily engaged in retailing ready-made and custom draperies, blinds and shades.

Canadian Industry Code 442292 Print and Picture Frame Stores

This Canadian industry comprises establishments primarily engaged in retailing posters, prints and ready-made frames, and in custom framing, mounting and laminating. These establishments may also retail a limited number of original works of art.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing original and limited edition art works, including native art and art carvings (Canadian industry code 453920, Art Dealers)

Canadian Industry Code 442298 All Other Home Furnishings Stores

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing new home furnishings.

Subsector Code 443 Electronics and Appliance Stores

This subsector comprises establishments primarily engaged in retailing household appliances, home audio and video equipment, cameras, computers and related goods. These establishments may also retail replacement parts and provide repair services.

Industry Group Code 4431 Electronics and Appliance Stores

This industry group comprises establishments primarily engaged in retailing household appliances, home audio and video equipment, cameras, computers and related goods. These establishments may also retail replacement parts and provide repair services.

Industry Code 44311 Appliance, Television and Other Electronics Stores

This industry comprises establishments primarily engaged in retailing new household appliances, home audio and video equipment, and other electronic products. These establishments may also retail used electronics and appliances, provide repair services, and retail computers and computer software.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- repairing, without retailing, appliances, televisions or other electronic products (industry code 81121, Electronic and Precision Equipment Repair and Maintenance)

Canadian Industry Code 443110 Appliance, Television and Other Electronics Stores

This Canadian industry comprises establishments primarily engaged in retailing new household appliances, home audio and video equipment, and other electronic products. These establishments may also retail used electronics and appliances, provide repair services, and retail computers and computer software.

Industry Code 44312 Computer and Software Stores

This industry comprises establishments primarily engaged in retailing new computers, computer peripherals, pre-packaged software, game software and related products. These establishments may also retail used computer equipment and replacement parts and accessories, and provide repair services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- repairing, without retailing, computers (industry code 81121, Electronic and Precision Equipment Repair and Maintenance)

Canadian Industry Code 443120 Computer and Software Stores

This Canadian industry comprises establishments primarily engaged in retailing new computers, computer peripherals, pre-packaged software, game software and related products. These establishments may also retail used computer equipment and replacement parts and accessories, and provide repair services.

Industry Code 44313 Camera and Photographic Supplies Stores

This industry comprises establishments primarily engaged in retailing new cameras, photographic equipment and photographic supplies. These establishments may also retail used cameras and photographic equipment, and replacement parts and accessories, and provide repair and film developing services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- repairing, without retailing, photographic equipment (industry code 81121, Electronic and Precision Equipment Repair and Maintenance)
- commercially developing film and photographic prints; one-hour film developing (industry code 81292, Photo Finishing Services)

Canadian Industry Code 443130 Camera and Photographic Supplies Stores

This Canadian industry comprises establishments primarily engaged in retailing new cameras, photographic equipment and photographic supplies. These establishments may also retail used cameras and photographic equipment, and replacement parts and accessories, and provide repair and film developing services.

Subsector 444 Building Material and Garden Equipment and Supplies Dealers

This subsector comprises establishments primarily engaged in retailing a specialized or general line of building and home improvement materials, lawn and garden equipment and supplies, outdoor power equipment, and nursery and garden products.

Industry Group Code 4441 Building Material and Supplies Dealers

This industry group comprises establishments primarily engaged in retailing building materials, hardware, paint, wallpaper and related supplies.

Industry Code 44411 Home Centres

This industry comprises establishments primarily engaged in retailing a general line of home repair and improvement materials and supplies, such as lumber, doors and windows, plumbing goods, electrical goods, floor coverings, tools, housewares, hardware, paint and wallpaper, and lawn and garden equipment and supplies. The merchandise lines are normally arranged in separate sections. These establishments may provide installation and repair services for the merchandise they retail.

Canadian Industry Code 444110 Home Centres

This Canadian industry comprises establishments primarily engaged in retailing a general line of home repair and improvement materials and supplies, such as lumber, doors and windows, plumbing goods, electrical goods, floor coverings, tools, housewares, hardware, paint and wallpaper, and lawn and garden equipment and supplies. The merchandise lines are normally arranged in separate sections. These establishments may provide installation and repair services for the merchandise they retail.

Industry Code 44412 Paint and Wallpaper Stores

This industry comprises establishments primarily engaged in retailing paint, wallpaper and related supplies.

Canadian Industry Code 444120 Paint and Wallpaper Stores

This Canadian industry comprises establishments primarily engaged in retailing paint, wallpaper and related supplies.

Industry Code 44413 Hardware Stores

This industry comprises establishments, known as hardware stores, primarily engaged in retailing a general line of basic hardware items, such as tools and builders' hardware. These establishments may sell additional product lines, such as paint, housewares and garden supplies, that are not normally arranged in separate departments.

Canadian Industry Code 444130 Hardware Stores

This Canadian industry comprises establishments, known as hardware stores, primarily engaged in retailing a general line of basic hardware items, such as tools and builders' hardware. These establishments may sell additional product lines, such as paint, housewares and garden supplies, that are not normally arranged in separate departments.

Industry Code 44419 Other Building Material Dealers

This industry comprises establishments primarily engaged in retailing specialized lines of building materials. These establishments may provide installation services in addition to retailing.

Canadian Industry Code 444190 Other Building Material Dealers

This Canadian industry comprises establishments primarily engaged in retailing specialized lines of building materials. These establishments may provide installation services in addition to retailing.

Industry Group Code 4442 Lawn and Garden Equipment and Supplies Stores

This industry group comprises establishments primarily engaged in retailing lawn and garden equipment and supplies.

Industry Code 44421 Outdoor Power Equipment Stores

This industry comprises establishments primarily engaged in retailing outdoor power equipment. These establishments also retail replacement parts and may provide repair services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- repairing, without retailing, outdoor power equipment (industry code 81141, Home and Garden Equipment and Appliance Repair and Maintenance)

Canadian Industry Code 444210 Outdoor Power Equipment Stores

This Canadian industry comprises establishments primarily engaged in retailing outdoor power equipment. These establishments also retail replacement parts and may provide repair services.

Industry Code 44422 Nursery and Garden Centres

This industry comprises establishments primarily engaged in retailing nursery and garden products, such as trees, shrubs, plants, seeds, bulbs and sod, that are predominantly grown elsewhere. These establishments may provide landscaping services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- growing and retailing nursery stock (industry code 11142, Nursery and Floriculture Production)
- providing landscaping services (industry code 56173, Landscaping Services)

Canadian Industry Code 444220 Nursery and Garden Centres

This Canadian industry comprises establishments primarily engaged in retailing nursery and garden products, such as trees, shrubs, plants, seeds, bulbs and sod, that are predominantly grown elsewhere. These establishments may provide landscaping services.

Subsector Code 445 Food and Beverage Stores

This subsector comprises establishments primarily engaged in retailing a general or specialized line of food or beverage products.

Industry Group Code 4451 Grocery Stores

This industry group comprises establishments primarily engaged in retailing a general line of food products.

Industry Code 44511 Supermarkets and Other Grocery (except Convenience) Stores

This industry comprises establishments, known as supermarkets and grocery stores, primarily engaged in retailing a general line of food, such as canned, dry and frozen foods; fresh fruits and vegetables; fresh and prepared meats, fish, poultry, dairy products, baked products and snack foods. These establishments also typically retail a range of non-food household products, such as household paper products, toiletries and non-prescription drugs.

Canadian Industry Code 445110 Supermarkets and Other Grocery (except Convenience) Stores

This Canadian industry comprises establishments, known as supermarkets and grocery stores, primarily engaged in retailing a general line of food, such as canned, dry and frozen foods; fresh fruits and vegetables; fresh and prepared meats, fish, poultry, dairy products, baked products and snack foods. These establishments also typically retail a range of non-food household products, such as household paper products, toiletries and non-prescription drugs.

Industry Code 44512 Convenience Stores

This industry comprises establishments, known as convenience stores, primarily engaged in retailing a limited line of convenience items that generally includes milk, bread, soft drinks, snacks, tobacco products, newspapers and magazines. These establishments may retail a limited line of canned goods, dairy products, household paper and cleaning products, as well as alcoholic beverages, and provide related services, such as lottery ticket sales and video rental.

Canadian Industry Code 445120 Convenience Stores

This Canadian industry comprises establishments, known as convenience stores, primarily engaged in retailing a limited line of convenience items that generally includes milk, bread, soft drinks, snacks, tobacco products, newspapers and magazines. These establishments may retail a limited line of canned goods, dairy products, household paper and cleaning products, as well as alcoholic beverages, and provide related services, such as lottery ticket sales and video rental.

Industry Group Code 4452 Specialty Food Stores

This industry group comprises establishments primarily engaged in retailing specialized lines of food products.

Industry Code 44521 Meat Markets

This industry comprises establishments primarily engaged in retailing fresh, frozen, or cured meats and poultry. Delicatessens primarily engaged in retailing fresh meat are included.

Canadian Industry Code 445210 Meat Markets

This Canadian industry comprises establishments primarily engaged in retailing fresh, frozen, or cured meats and poultry. Delicatessens primarily engaged in retailing fresh meat are included.

Industry Code 44522 Fish and Seafood Markets

This industry comprises establishments primarily engaged in retailing fresh, frozen, or cured fish and seafood products.

Canadian Industry Code 445220 Fish and Seafood Markets

This Canadian industry comprises establishments primarily engaged in retailing fresh, frozen, or cured fish and seafood products.

Industry Code 44523 Fruit and Vegetable Markets

This industry comprises establishments primarily engaged in retailing fresh fruits and vegetables.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- growing vegetables and fruits and selling them at roadside stands (industry code 11121, Vegetable and Melon Farming)

Canadian Industry Code 445230 Fruit and Vegetable Markets

This Canadian industry comprises establishments primarily engaged in retailing fresh fruits and vegetables.

Industry Code 44529 Other Specialty Food Stores

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing specialty foods. Dairy product stores, baked goods stores, and candy, nut and confectionery stores are included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing candy and confectionery products made on premises, not for immediate consumption (industry group code 3113, Sugar and Confectionery Product Manufacturing)
- retailing goods baked on the premises, not for immediate consumption (industry code 31181, Bread and Bakery Product Manufacturing)
- retailing food for immediate consumption (e.g., donut and bagel shops) (subsector code 722, Food Services and Drinking Places)

Canadian Industry Code 445291 Baked Goods Stores

This Canadian industry comprises establishments primarily engaged in retailing baked goods not baked on the premises, and not for immediate consumption.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing goods baked on premises, not for immediate consumption (industry code 31181, Bread and Bakery Product Manufacturing)
- retailing baked goods for immediate consumption whether or not baked on the premises, (Canadian industry code 722210, Limited-Service Eating Places)

Canadian Industry Code 445292 Confectionery and Nut Stores

This Canadian industry comprises establishments primarily engaged in retailing candy and other confections, nuts and popcorn.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing confectionery goods and nuts made on premises, not for immediate consumption (industry group code 3113, Sugar and Confectionery Product Manufacturing)

Canadian Industry Code 445299 All Other Specialty Food Stores

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing specialty foods.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- preparing and serving snack items for immediate consumption (Canadian industry code 722210, Limited-Service Eating Places)

Industry Group Code 4453 Beer, Wine and Liquor Stores

This industry group comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as beer, wine and liquor.

Industry Code 44531 Beer, Wine and Liquor Stores

This industry comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as beer, wine and liquor.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- providing prepared drinks for immediate consumption on the premises (industry code 72241, Drinking Places (Alcoholic Beverages))

Canadian Industry Code 445310 Beer, Wine and Liquor Stores

This Canadian industry comprises establishments primarily engaged in retailing packaged alcoholic beverages, such as beer, wine and liquor.

Subsector Code 446 Health and Personal Care Stores

This subsector comprises establishments primarily engaged in retailing health and personal care products. Drug stores and pharmacies, cosmetics, beauty supplies and perfume stores, optical goods stores, food (health) supplement stores and health appliance stores are included.

Industry Group Code 4461 Health and Personal Care Stores

This industry group comprises establishments primarily engaged in retailing health and personal care products. Drug stores and pharmacies, cosmetics, beauty supplies and perfume stores, optical goods stores, food (health) supplement stores and health appliance stores are included.

Industry Code 44611 Pharmacies and Drug Stores

This industry comprises establishments, known as pharmacies and drug stores, primarily engaged in retailing prescription or non-prescription drugs and medicines. These establishments also typically retail snacks, cosmetics, personal hygiene products, greeting cards and stationery, and health aids, and may also retail confectionery, tobacco products, novelties and giftware, and cameras and photographic supplies.

Canadian Industry Code 446110 Pharmacies and Drug Stores

This Canadian industry comprises establishments, known as pharmacies and drug stores, primarily engaged in retailing prescription or non-prescription drugs and medicines. These establishments also typically retail snacks, cosmetics, personal hygiene products, greeting cards and stationery, and health aids, and may also retail confectionery, tobacco products, novelties and giftware, and cameras and photographic supplies.

Industry Code 44612 Cosmetics, Beauty Supplies and Perfume Stores

This industry comprises establishments primarily engaged in retailing cosmetics, perfumes, toiletries and personal grooming products.

Canadian Industry Code 446120 Cosmetics, Beauty Supplies and Perfume Stores

This Canadian industry comprises establishments primarily engaged in retailing cosmetics, perfumes, toiletries and personal grooming products.

Industry Code 44613 Optical Goods Stores

This industry comprises establishments primarily engaged in retailing and fitting prescription eyeglasses and contact lenses. These establishments may or may not grind lenses to order on the premises. Establishments primarily engaged in retailing non-prescription sunglasses are also included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- lens grinding without retailing (industry code 33911, Medical Equipment and Supplies Manufacturing)
- operating a private or group practice of optometry (industry code 62132, Offices of Optometrists)

Canadian Industry Code 446130 Optical Goods Stores

This Canadian industry comprises establishments primarily engaged in retailing and fitting prescription eyeglasses and contact lenses. These establishments may or may not grind lenses to order on the premises. Establishments primarily engaged in retailing non-prescription sunglasses are also included.

Industry Code 44619 Other Health and Personal Care Stores

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing health and personal care items. Establishments primarily engaged in retailing health and personal care items, such as vitamin supplements, hearing aids, and medical equipment and supplies are included.

Canadian Industry Code 446191 Food (Health) Supplement Stores

This Canadian industry comprises establishments primarily engaged in retailing food supplement products, such as vitamins, nutrition supplements and body enhancing supplements. These establishments may also retail a limited line of health food products.

Canadian Industry Code 446199 All Other Health and Personal Care Stores

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing specialized lines of health and personal care merchandise. These establishments may provide fitting services in addition to retailing.

Subsector Code 447 Gasoline Stations

This subsector comprises establishments **primarily engaged in retailing motor fuels**, whether or not the gasoline station is operated in conjunction with a convenience store, repair garage, restaurant or other type of operation. Establishments that operate gasoline stations on behalf of their owners and receive a commission on the sale of fuels are also included.

Note: If an establishment is operated in conjunction with a restaurant but it is primarily engaged in providing food services rather than retailing motor fuels, it would be excluded for purposes of the alternative to large cash transaction reports. Restaurants are in the NAICS subsector code 722 for food services and drinking places, and that subsector code is excluded for purposes of the alternative to large cash transaction reports.

Industry Group Code 4471 Gasoline Stations

This industry group comprises establishments **primarily engaged in retailing motor fuels**, whether or not the gasoline station is operated in conjunction with a convenience store, repair garage, restaurant or other type of operation. Establishments that operate gasoline stations on behalf of their owners and receive a commission on the sale of fuels are also included.

Note: If an establishment is operated in conjunction with a restaurant but it is primarily engaged in providing food services rather than retailing motor fuels, it would be excluded for purposes of the alternative to large cash transaction reports. Restaurants are in the NAICS subsector code 722 for food services and drinking places, and that subsector code is excluded for purposes of the alternative to large cash transaction reports.

Industry Code 44711 Gasoline Stations with Convenience Stores

This industry comprises establishments primarily engaged in retailing automotive fuels combined with the retail sale of a limited line of merchandise, such as milk, bread, soft drinks and snacks in a convenience store setting. Establishments that operate such establishments on behalf of their owners are also included.

Canadian Industry Code 447110 Gasoline Stations with Convenience Stores

This Canadian industry comprises establishments primarily engaged in retailing automotive fuels combined with the retail sale of a limited line of merchandise, such as milk, bread, soft drinks and snacks in a convenience store setting. Establishments that operate such establishments on behalf of their owners are also included.

Industry Code 44719 Other Gasoline Stations

This industry comprises establishments, not classified to any other industry, **primarily engaged in retailing gasoline, diesel fuel and automotive oils**, whether or not the gasoline station is operated in conjunction with a repair garage, restaurant or other type of operation. Establishments that operate such establishments on behalf of their owners are also included.

Note: If an establishment is operated in conjunction with a restaurant but it is primarily engaged in providing food services rather than retailing motor fuels, it would be excluded for purposes of the alternative to large cash transaction reports. Restaurants are in the NAICS subsector code 722 for food services and drinking places, and that subsector code is excluded for purposes of the alternative to large cash transaction reports.

Canadian Industry Code 447190 Other Gasoline Stations

This Canadian industry comprises establishments, not classified to any other industry, **primarily engaged in retailing gasoline, diesel fuel and automotive oils**, whether or not the gasoline station is operated in conjunction with a repair garage, restaurant or other type of operation. Establishments that operate such establishments on behalf of their owners are also included.

Note: If an establishment is operated in conjunction with a restaurant but it is primarily engaged in providing food services rather than retailing motor fuels, it would be excluded for purposes of the alternative to large cash transaction reports. Restaurants are in the NAICS subsector code 722 for food services and drinking places, and that subsector code is excluded for purposes of the alternative to large cash transaction reports.

Subsector Code 448 Clothing and Clothing Accessories Stores

This subsector comprises establishments primarily engaged in retailing clothing and clothing accessories.

Industry Group Code 4481 Clothing Stores

This industry group comprises establishments primarily engaged in retailing new, ready-to-wear clothing.

Industry Code 44811 Men's Clothing Stores

This industry comprises establishments primarily engaged in retailing a general line of new, men's and boys', ready-to-wear clothing. These establishments may also provide alterations on the garments they sell.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing men's custom clothing made on the premises (industry group code 3152, Cut and Sew Clothing Manufacturing)

Canadian Industry Code 448110 Men's Clothing Stores

This Canadian industry comprises establishments primarily engaged in retailing a general line of new, men's and boys', ready-to-wear clothing. These establishments may also provide alterations on the garments they sell.

Industry Code 44812 Women's Clothing Stores

This industry comprises establishments primarily engaged in retailing a general line of new, women's, ready-to-wear clothing, including maternity wear.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing women's custom clothing made on the premises (industry group code 3152, Cut and Sew Clothing Manufacturing)

Canadian Industry Code 448120 Women's Clothing Stores

This Canadian industry comprises establishments primarily engaged in retailing a general line of new, women's, ready-to-wear clothing, including maternity wear.

Industry Code 44813 Children's and Infants' Clothing Stores

This industry comprises establishments primarily engaged in retailing a general line of new, children's and infants', ready-to-wear clothing.

Canadian Industry Code 448130 Children's and Infants' Clothing Stores

This Canadian industry comprises establishments primarily engaged in retailing a general line of new, children's and infants', ready-to-wear clothing.

Industry Code 44814 Family Clothing Stores

This industry comprises establishments primarily engaged in retailing a general line of new, ready-to-wear clothing for men, women and children, without specializing in sales for an individual gender or age group.

Canadian Industry Code 448140 Family Clothing Stores

This Canadian industry comprises establishments primarily engaged in retailing a general line of new, ready-to-wear clothing for men, women and children, without specializing in sales for an individual gender or age group.

Industry Code 44815 Clothing Accessories Stores

This industry comprises establishments primarily engaged in retailing a single or general line of new clothing accessories.

Canadian Industry Code 448150 Clothing Accessories Stores

This Canadian industry comprises establishments primarily engaged in retailing a single or general line of new clothing accessories.

Industry Code 44819 Other Clothing Stores

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing specialized lines of new clothing.

Canadian Industry Code 448191 Fur Stores

This Canadian industry comprises establishments primarily engaged in retailing ready-to-wear or custom-made fur apparel.

Canadian Industry Code 448199 All Other Clothing Stores

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing specialized lines of new clothing.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing custom clothing and accessories made on the premises (subsector code 315, Clothing Manufacturing)

Industry Group Code 4482 Shoe Stores

This industry group comprises establishments primarily engaged in retailing all types of new footwear. These establishments may also retail shoe-care products.

Industry Code 44821 Shoe Stores

This industry comprises establishments primarily engaged in retailing all types of new footwear. These establishments may also retail shoe-care products.

Canadian Industry Code 448210 Shoe Stores

This Canadian industry comprises establishments primarily engaged in retailing all types of new footwear. These establishments may also retail shoe-care products.

Industry Group Code 4483 Jewellery, Luggage and Leather Goods Stores

This industry group comprises establishments primarily engaged in retailing jewellery, luggage and leather goods, and clothing accessories, such as hats, gloves, handbags, ties and belts.

Although included in this industry group, industry code 44831 and Canadian industry code 448310 are excluded because they cover sale of jewellery and are therefore excluded for purposes of the alternative to large cash transaction reports.

Industry Code 44832 Luggage and Leather Goods Stores

This industry comprises establishments primarily engaged in retailing luggage, briefcases, trunks and related products, and establishments engaged in retailing a line of leather items.

Canadian Industry Code 448320 Luggage and Leather Goods Stores

This Canadian industry comprises establishments primarily engaged in retailing luggage, briefcases, trunks and related products, and establishments engaged in retailing a line of leather items.

NAICS Sector Code 45 Retail Trade

Sector code 45 includes the following subsector codes, industry group codes, industry codes and Canadian industry codes that are eligible business types for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|----------------|---------------------|---------------|------------------------|
| 451 | 4511 | 45111 | 451110 |
| | | 45112 | 451120 |
| | | 45113 | 451130 |
| | | 45114 | 451140 |
| | 4512 | 45121 | 451210 |
| | | 45122 | 451220 |
| 452 | 4521 | 45211 | 452110 |
| | 4529 | 45291 | 452910 |
| | | 45299 | 452991 452999 |
| 453 | 4531 | 45311 | 453110 |
| | 4532 | 45321 | 453210 |
| | | 45322 | 453220 |
| | 4533 | 45331 | 453310 |
| | 4539 | 45391 | 453910 |
| | | 45399 | 453992 453999 |
| 454 | 4541 | 45411 | 454110 |
| | 4542 | 45421 | 454210 |
| | 4543 | 45431 | 454310 |
| | | 45439 | 454390 |

Note: The following codes are excluded:

- Industry code 45392 and Canadian industry code 453920 are excluded, as they cover sale of art.
- Industry code 45393 and Canadian industry code 453930 are excluded, as they cover sale of mobile homes.

Subsector Code 451 Sporting Goods, Hobby, Book and Music Stores

This subsector comprises establishments primarily engaged in retailing sporting goods, games and toys, sewing supplies, fabrics, patterns, yarns and other needlework accessories, musical instruments, books and other reading materials, and audio and video recordings.

Industry Group Code 4511 Sporting Goods, Hobby and Musical Instrument Stores

This industry group comprises establishments primarily engaged in retailing new sporting goods, games and toys, and musical instruments.

Industry Code 45111 Sporting Goods Stores

This industry comprises establishments primarily engaged in retailing new sporting goods. These establishments may also retail used sporting goods, and provide repair services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- camper and camping trailer retailing (industry code 44121, Recreational Vehicle Dealers)
- snowmobile, motorized bicycle and motorized golf cart retailing (industry code 44122, Motorcycle, Boat and Other Motor Vehicle Dealers)
- repairing or servicing, without selling, sporting goods (industry code 81149, Other Personal and Household Goods Repair and Maintenance)

Canadian Industry Code 451110 Sporting Goods Stores

This Canadian industry comprises establishments primarily engaged in retailing new sporting goods. These establishments may also retail used sporting goods, and provide repair services.

Industry Code 45112 Hobby, Toy and Game Stores

This industry comprises establishments primarily engaged in retailing new toys, games, and hobby and craft supplies.

Canadian Industry Code 451120 Hobby, Toy and Game Stores

This Canadian industry comprises establishments primarily engaged in retailing new toys, games, and hobby and craft supplies.

Industry Code 45113 Sewing, Needlework and Piece Goods Stores

This industry comprises establishments primarily engaged in retailing new sewing supplies, fabrics, patterns, yarns and other needlework accessories. These stores may also retail sewing machines.

Canadian Industry Code 451130 Sewing, Needlework and Piece Goods Stores

This Canadian industry comprises establishments primarily engaged in retailing new sewing supplies, fabrics, patterns, yarns and other needlework accessories. These stores may also retail sewing machines.

Industry Code 45114 Musical Instrument and Supplies Stores

This industry comprises establishments primarily engaged in retailing new musical instruments, sheet music and related supplies. These establishments may also rent and repair musical instruments.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- renting, without retailing, musical instruments (industry code 53229, Other Consumer Goods Rental)
- repairing, without retailing, musical instruments (industry code 81149, Other Personal and Household Goods Repair and Maintenance)

Canadian Industry Code 451140 Musical Instrument and Supplies Stores

This Canadian industry comprises establishments primarily engaged in retailing new musical instruments, sheet music and related supplies. These establishments may also rent and repair musical instruments.

Industry Group Code 4512 Book, Periodical and Music Stores

This industry group comprises establishments primarily engaged in retailing new books, newspapers, magazines, and audio and video recordings.

Industry Code 45121 Book Stores and News Dealers

This industry comprises establishments primarily engaged in retailing new books, newspapers, magazines and other periodicals.

Canadian Industry Code 451210 Book Stores and News Dealers

This Canadian industry comprises establishments primarily engaged in retailing new books, newspapers, magazines and other periodicals.

Industry Code 45122 Pre-Recorded Tape, Compact Disc and Record Stores

This industry comprises establishments primarily engaged in retailing new audio and video recordings in any format\medium.

Canadian Industry Code 451220 Pre-Recorded Tape, Compact Disc and Record Stores

This Canadian industry comprises establishments primarily engaged in retailing new audio and video recordings in any format\medium.

Subsector Code 452 General Merchandise Stores

This subsector comprises establishments primarily engaged in retailing a general line of merchandise that may, or may not, include a general line of grocery items.

Industry Group Code 4521 Department Stores

This industry group comprises establishments, known as department stores, primarily engaged in retailing a wide range of products, with each merchandise line constituting a

separate department within the store. Selected departments may be operated by separate establishments, on a concession basis.

Industry Code 45211 Department Stores

This industry comprises establishments, known as department stores, primarily engaged in retailing a wide range of products, with each merchandise line constituting a separate department within the store. Selected departments may be operated by separate establishments, on a concession basis.

Canadian Industry Code 452110 Department Stores

This Canadian industry comprises establishments, known as department stores, primarily engaged in retailing a wide range of products, with each merchandise line constituting a separate department within the store. Selected departments may be operated by separate establishments, on a concession basis.

Industry Group Code 4529 Other General Merchandise Stores

This industry group comprises establishments, not classified to any other industry group, primarily engaged in retailing goods in general merchandise stores.

Industry Code 45291 Warehouse Clubs and Superstores

This industry comprises establishments, known as warehouse clubs, superstores or supercentres, primarily engaged in retailing a general line of grocery items in combination with a general line of non-grocery items, and typically selling grocery items in larger formats.

Canadian Industry Code 452910 Warehouse Clubs and Superstores

This Canadian industry comprises establishments, known as warehouse clubs, superstores or supercentres, primarily engaged in retailing a general line of grocery items in combination with a general line of non-grocery items, and typically selling grocery items in larger formats.

Industry Code 45299 All Other General Merchandise Stores

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing a general line of new merchandise. Establishments known as home and auto supplies stores, catalogue showrooms, agricultural co-op stores, variety stores and country general stores are included.

Canadian Industry Code 452991 Home and Auto Supplies Stores

This Canadian industry comprises establishments primarily engaged in retailing a general line of auto supplies, such as tires, batteries, parts and accessories, along with a general line of home supplies, such as hardware, housewares, small appliances, sporting goods, and lawn and garden equipment and supplies.

Canadian Industry Code 452999 All Other Miscellaneous General Merchandise Stores

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing a general line of new merchandise.

Subsector Code 453 Miscellaneous Store Retailers

This subsector comprises establishments primarily engaged in retailing a specialized line of merchandise in other types of specialty stores. Florists, office supplies stores, stationery stores, gift, novelty and souvenir stores, used merchandise stores, and pet and pet supplies stores are included.

Although included in this subsector, industry code 45392 and Canadian industry code 453920 are excluded because they cover sale of art and are therefore excluded for purposes of the alternative to large cash transaction reports. Similarly, industry code 45393 and Canadian industry code 453930 are excluded because they cover sale of mobile homes and are therefore excluded for purposes of the alternative to large cash transaction reports.

Industry Group Code 4531 Florists

This industry group comprises establishments primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments typically prepare the arrangements they sell.

Industry Code 45311 Florists

This industry comprises establishments primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments typically prepare the arrangements they sell.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- retailing flowers or nursery stock grown on the premises (industry code 11142, Nursery and Floriculture Production)

Canadian Industry Code 453110 Florists

This Canadian industry comprises establishments primarily engaged in retailing cut flowers, floral arrangements, and potted plants purchased from others. These establishments typically prepare the arrangements they sell.

Industry Group Code 4532 Office Supplies, Stationery and Gift Stores

This industry group comprises establishments primarily engaged in retailing new office supplies, stationery and gifts.

Industry Code 45321 Office Supplies and Stationery Stores

This industry comprises establishments primarily engaged in retailing office supplies or a combination of office supplies, equipment and furniture. Establishments primarily engaged in retailing stationery and school supplies are also included.

Canadian Industry Code 453210 Office Supplies and Stationery Stores

This Canadian industry comprises establishments primarily engaged in retailing office supplies or a combination of office supplies, equipment and furniture. Establishments primarily engaged in retailing stationery and school supplies are also included.

Industry Code 45322 Gift, Novelty and Souvenir Stores

This industry comprises establishments primarily engaged in retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios. These establishments may also retail stationery.

Canadian Industry Code 453220 Gift, Novelty and Souvenir Stores

This Canadian industry comprises establishments primarily engaged in retailing new gifts, novelty merchandise, souvenirs, greeting cards, seasonal and holiday decorations, and curios. These establishments may also retail stationery.

Industry Group Code 4533 Used Merchandise Stores

This industry group comprises establishments primarily engaged in retailing used merchandise. Establishments primarily engaged in retailing antiques are also included.

Industry Code 45331 Used Merchandise Stores

This industry comprises establishments primarily engaged in retailing used merchandise. Establishments primarily engaged in retailing antiques are also included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- used automobile retailing (industry code 44112, Used Car Dealers)
- used RV retailing (industry code 44121, Recreational Vehicle Dealers)
- used motorcycle and boat retailing (industry code 44122, Motorcycle, Boat and Other Motor Vehicle Dealers)
- used mobile home retailing (industry code 45393, Manufactured (Mobile) Home Dealers)
- operating pawnshops (industry code 52229, Other Non-Depository Credit Intermediation)

Canadian Industry Code 453310 Used Merchandise Stores

This Canadian industry comprises establishments primarily engaged in retailing used merchandise. Establishments primarily engaged in retailing antiques are also included.

Industry Group Code 4539 Other Miscellaneous Store Retailers

This industry group comprises establishments, not classified to any other industry group, primarily engaged in retailing new merchandise in other types of specialty stores.

Industry Code 45391 Pet and Pet Supplies Stores

This industry comprises establishments primarily engaged in retailing pets, pet food and pet supplies. These establishments may also provide pet grooming services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- providing veterinary services (industry code 54194, Veterinary Services)
- providing pet grooming and boarding services (industry code 81291, Pet Care (except Veterinary) Services)

Canadian Industry Code 453910 Pet and Pet Supplies Stores

This Canadian industry comprises establishments primarily engaged in retailing pets, pet food and pet supplies. These establishments may also provide pet grooming services.

Industry Code 45399 All Other Miscellaneous Store Retailers

This industry comprises establishments, not classified to any other industry, primarily engaged in retailing specialized lines of merchandise, such as tobacco and tobacco products; artists' supplies; collectors' items, such as coins, stamps, autographs and cards; beer and wine making supplies; swimming pool supplies and accessories; religious goods; and monuments and tombstones. Establishments primarily engaged in retailing a general line of new and used merchandise on an auction basis are also included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- auctioning new and used merchandise on a fee basis (industry code 56199, All Other Support Services)

Canadian Industry Code 453992 Beer and Wine-Making Supplies Stores

This Canadian industry comprises establishments primarily engaged in retailing beer and wine-making supplies and equipment. These establishments may also provide access to on-premise beer and wine-making equipment.

Canadian Industry Code 453999 All Other Miscellaneous Store Retailers (except Beer and Wine-Making Supplies Stores)

This Canadian industry comprises establishments, not classified to any other Canadian industry, primarily engaged in retailing specialized lines of merchandise. Establishments primarily engaged in retailing a general line of new and used merchandise on an auction basis are also included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- new and used merchandise auctioning on a fee basis (industry code 561990, All Other Support Services)

Subsector Code 454 Non-Store Retailers

This subsector comprises establishments primarily engaged in retailing merchandise by non-store retail methods. The establishments of this subsector employ methods, such as broadcasting infomercials, broadcasting and publishing direct-response advertising, publishing traditional and electronic catalogues, door-to-door solicitation, in-home demonstration, temporary displaying of merchandise (temporary stands or stalls), and distribution by vending machines, to reach their customers and market their merchandise.

Industry Group Code 4541 Electronic Shopping and Mail-Order Houses

This industry group comprises establishments primarily engaged in retailing all types of merchandise using the electronic and print media to induce direct response by the customer. These establishments employ methods, such as broadcasting infomercials, broadcasting and publishing direct-response advertising and publishing traditional or electronic catalogues, to display their merchandise and reach their customers. Transactions between these retailers and their customers typically require the use of information technology (telephone or computer network) and the delivery of merchandise is typically done by mail or courier. Establishments primarily engaged in retailing from catalogue showrooms, without stock, are also included.

Industry Code 45411 Electronic Shopping and Mail-Order Houses

This industry comprises establishments primarily engaged in retailing all types of merchandise using the electronic and print media to induce direct response by the customer. These establishments employ methods, such as broadcasting infomercials, broadcasting and publishing direct-response advertising and publishing traditional or electronic catalogues, to display their merchandise and reach their customers. Transactions between these retailers and their customers typically require the use of information technology (telephone or computer network) and the delivery of merchandise is typically done by mail or courier. Establishments primarily engaged in retailing from catalogue showrooms, without stock, are also included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating call centres (tele-marketing bureaus) (industry code 56142, Telephone Call Centres)

Canadian Industry Code 454110 Electronic Shopping and Mail-Order Houses

This Canadian industry comprises establishments primarily engaged in retailing all types of merchandise using the electronic and print media to induce direct response by the customer. These establishments employ methods, such as broadcasting infomercials, broadcasting and publishing direct-response advertising and publishing traditional or electronic catalogues, to display their merchandise and reach their customers. Transactions between these retailers and their customers typically require the use of information technology (telephone or computer network) and the delivery of merchandise is typically done by mail or courier. Establishments primarily engaged in retailing from catalogue showrooms, without stock, are also included.

Industry Group Code 4542 Vending Machine Operators

This industry group comprises establishments primarily engaged in owning, stocking and servicing vending machines designed to retail merchandise.

Industry Code 45421 Vending Machine Operators

This industry comprises establishments primarily engaged in owning, stocking and servicing vending machines designed to retail merchandise.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- selling insurance policies through vending machines (subsector code 524, Insurance Carriers and Related Activities)
- operating coin-operated amusement machines (industry code 71312, Amusement Arcades)
- operating coin-operated gambling machines (industry code 71329, Other Gambling Industries)

Canadian Industry Code 454210 Vending Machine Operators

This Canadian industry comprises establishments primarily engaged in owning, stocking and servicing vending machines designed to retail merchandise.

Industry Group Code 4543 Direct Selling Establishments

This industry group comprises establishments primarily engaged in non-store retailing, except direct response marketing and operating vending machines. These establishments use methods, such as home delivery, door-to-door solicitation, in-home demonstration and temporary displaying of merchandise (stalls), to reach their customers and market their merchandise.

Industry Code 45431 Fuel Dealers

This industry comprises establishments primarily engaged in retailing heating oil, liquefied petroleum (LP) gas and other fuels via direct selling. Heating oil dealers may also provide furnace repair and maintenance services in addition to retailing and delivering oil.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- installing, without retailing, oil burners (industry code 23252, Plumbing, Heating and Air-Conditioning Installation)
- repairing oil burners (industry code 81141, Home and Garden Equipment and Appliance Repair and Maintenance)

Canadian Industry Code 454310 Fuel Dealers

This Canadian industry comprises establishments primarily engaged in retailing heating oil, liquefied petroleum (LP) gas and other fuels via direct selling. Heating oil dealers may also provide furnace repair and maintenance services in addition to retailing and delivering oil.

Industry Code 45439 Other Direct Selling Establishments

This industry comprises establishments, not classified to any other industry, primarily engaged in non-store retailing. These establishments use methods, such as door-to-door solicitation, in-home demonstration and temporary displaying of merchandise (stalls), to reach their customers and market their merchandise.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- preparing and serving meals and snacks for immediate consumption from motorized vehicles catering a route or from non-motorized carts (industry code 72233, Mobile Food Services)

Canadian Industry Code 454390 Other Direct Selling Establishments

This Canadian industry comprises establishments, not classified to any other industry, primarily engaged in non-store retailing. These establishments use methods, such as door-to-

door solicitation, in-home demonstration and temporary displaying of merchandise (stalls), to reach their customers and market their merchandise.

Appendix 1 C: NAICS Subsector Code 481 Air Transportation

Subsector code 481 includes the following industry group codes, industry codes and Canadian industry codes that are eligible business types for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|----------------|---------------------|---------------|------------------------|
| 481 | 4811 | 48111 | 481110 |
| | 4812 | 48121 | 481214 481215 |

This subsector comprises establishments primarily engaged in for-hire, common-carrier transportation of people and/or goods using aircraft, such as airplanes and helicopters.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- scenic or sightseeing air services (industry code 48799, Scenic and Sightseeing Transportation, Other)
- air courier services (industry code 49211, Couriers)

Industry Group Code 4811 Scheduled Air Transportation

This industry group comprises establishments primarily engaged in transporting passengers and/or goods by aircraft, over regular routes and on regular schedules. Establishments in this industry have less flexibility with respect to choice of airports, hours of operation, load factors and similar operational characteristics than do establishments in industry group code 4812, Non-Scheduled Air Transportation.

Industry Code 48111 Scheduled Air Transportation

This industry comprises establishments primarily engaged in transporting passengers and/or goods by aircraft, over regular routes and on regular schedules. Establishments in this industry have less flexibility with respect to choice of airports, hours of operation, load factors and similar operational characteristics than do establishments in 4812, Non-Scheduled Air Transportation.

Canadian Industry Code 481110 Scheduled Air Transportation

This Canadian industry comprises establishments primarily engaged in transporting passengers and/or goods by aircraft, over regular routes and on regular schedules. Establishments in this industry have less flexibility with respect to choice of airports, hours of operation, load factors and similar operational characteristics than do establishments in 4812, Non-Scheduled Air Transportation.

Industry Group Code 4812 Non-Scheduled Air Transportation

This industry group comprises establishments primarily engaged in the non-scheduled air transportation of passengers and/or goods. Establishments in this industry have more flexibility with respect to choice of airports, hours of operation, load factors and similar operational characteristics than do establishments in industry group code 4811, Scheduled Air Transportation. Establishments primarily engaged in providing specialty air transportation or flying services using small, general-purpose aircraft are included.

Industry Code 48121 Non-Scheduled Air Transportation

This industry comprises establishments primarily engaged in the non-scheduled air transportation of passengers and/or goods. Establishments in this industry have more flexibility with respect to choice of airports, hours of operation, load factors and similar operational characteristics than do establishments in 4811, Scheduled Air Transportation. Establishments primarily engaged in providing specialty air transportation or flying services using small, general-purpose aircraft are included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- crop-dusting using specialized aircraft (industry code 11511, Support Activities for Crop Production)
- fighting forest fires using specialized water bombers (industry code 11531, Support Activities for Forestry)
- specialized air sightseeing services (industry code 48799, Scenic and Sightseeing Transportation, Other)
- aerial gathering of geophysical data (industry code 54136, Geophysical Surveying and Mapping Services)
- providing aerial mapping services (industry code 54137, Surveying and Mapping (except Geophysical) Services)
- flight training, including all training for commercial pilots (industry code 61151, Technical and Trade Schools)
- operating air ambulance services using specialized equipment (industry code 62191, Ambulance Services)

Canadian Industry Code 481214 Non-Scheduled Chartered Air Transportation

This Canadian industry comprises establishments primarily engaged in the non-scheduled air transportation of passengers and/or goods by aircraft, at a toll per mile or per hour for the charter of the aircraft.

Canadian Industry Code 481215 Non-Scheduled Specialty Flying Services

This Canadian industry comprises establishments primarily engaged in providing a combination of flying services, with no single service predominating. These establishments use small, general-purpose aircraft. The services performed may be specialized, such as aerial photography, aerial crop spraying, fighting forest fires, air ambulance, towing advertising banners, skywriting, and aerial traffic reporting, or general air transportation of passengers and goods.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- crop-dusting using specialized aircraft (Canadian industry code 115110, Support Activities for Crop Production)
- fighting forest fires using specialized water bombers (Canadian industry code 115310, Support Activities for Forestry)
- specialized air sightseeing services (Canadian industry code 487990, Scenic and Sightseeing Transportation, Other)
- aerial gathering of geophysical data (Canadian industry code 541360, Geophysical Surveying and Mapping Services)
- providing aerial mapping services (Canadian industry code 541370, Surveying and Mapping (except Geophysical) Services)
- flight training, including all training for commercial pilots (Canadian industry code 611510, Technical and Trade Schools)
- operating air ambulance services using specialized equipment (Canadian industry code 621912, Air Ambulance Services)

Appendix 1 D: NAICS Subsector Code 482 Rail Transportation

Subsector code 482 includes the following industry group code, industry code and Canadian industry codes that are eligible business types for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|----------------|---------------------|---------------|----------------------------|
| 482 | 4821 | 48211 | 482112 482113 482114 |

This subsector comprises establishments primarily engaged in operating railways. Establishments primarily engaged in the operation of long-haul or mainline railways, short-haul railways and passenger railways are included.

Industry Group Code 4821 Rail Transportation

This industry group comprises establishments primarily engaged in operating railways. Establishments primarily engaged in the operation of long-haul or mainline railways, short-haul railways and passenger railways are included.

Industry Code 48211 Rail Transportation

This industry comprises establishments primarily engaged in operating railways. Establishments primarily engaged in the operation of long-haul or mainline railways, short-haul railways and passenger railways are included.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating tourist and scenic trains (industry code 48711, Scenic and Sightseeing Transportation, Land)
- operating switching and terminal railways (industry code 48821, Support Activities for Rail Transportation)

Canadian Industry Code 482112 Short-Haul Freight Rail Transportation

This Canadian industry comprises establishments primarily engaged in operating railways for the transport of goods on a rail line that does not comprise a rail network. A short-haul railway line usually takes goods from one or more points to a point on the larger transportation network, which is usually a mainline railway, but may be a trans-shipment point onto another transportation mode.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating switching and terminal railways (Canadian industry code 488210, Support Activities for Rail Transportation)

Canadian Industry Code 482113 Mainline Freight Rail Transportation

This Canadian industry comprises establishments primarily engaged in operating railways for the transport of goods over a mainline rail network. A mainline rail network is a system that usually comprises one or more trunk lines, into which a network of branch lines feed. The branch lines may be part of the mainline establishment or may be separate establishments of short-haul freight railways.

Canadian Industry Code 482114 Passenger Rail Transportation

This Canadian industry comprises establishments primarily engaged in the railway transport of passengers.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating same-day return tourist and scenic trains (Canadian industry code 487110, Scenic and Sightseeing Transportation, Land)

Appendix 1 E: NAICS Subsector Code 485 Transit and Ground Passenger Transportation

Subsector code 485 includes the following industry group codes, industry codes and Canadian industry codes that are eligible business types for purposes of the alternative to large cash transaction reports:

| Subsector code | Industry Group Code | Industry Code | Canadian Industry Code |
|----------------|---------------------|---------------|------------------------|
| 485 | 4851 | 48511 | 485110 |
| | 4852 | 48521 | 485210 |
| | 4854 | 48541 | 485410 |
| | 4855 | 48551 | 485510 |
| | 4859 | 48599 | 485990 |

Note: Industry group code 4853, industry codes 48531 and 48532 as well as Canadian industry codes 485310 and 485320 are excluded.

This subsector comprises establishments primarily engaged in a variety of passenger transportation activities, using equipment designed for those purposes. These activities are distinguished based on process factors, such as whether routes are scheduled, run over fixed routes, and charged on a per-seat or per-vehicle basis.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- passenger transportation associated with scenic or sightseeing activities (subsector code 487, Scenic and Sightseeing Transportation)

Industry Group Code 4851 Urban Transit Systems

This industry group comprises establishments primarily engaged in operating local and suburban mass passenger transit systems. Such transportation may involve the use of one or more modes of transport including light rail, subways and streetcars, as well as buses. These establishments operate over fixed routes and schedules, and allow passengers to pay on a per-trip basis (whether or not they also use payment methods such as monthly passes).

Industry Code 48511 Urban Transit Systems

This industry comprises establishments primarily engaged in operating local and suburban mass passenger transit systems. Such transportation may involve the use of one or more modes of transport including light rail, subways and streetcars, as well as buses. These establishments operate over fixed routes and schedules, and allow passengers to pay on a per-trip basis (whether or not they also use payment methods such as monthly passes).

Canadian Industry Code 485110 Urban Transit Systems

This Canadian industry comprises establishments primarily engaged in operating local and suburban mass passenger transit systems. Such transportation may involve the use of one or more modes of transport including light rail, subways and streetcars, as well as buses. These establishments operate over fixed routes and schedules, and allow passengers to pay on a per-trip basis (whether or not they also use payment methods such as monthly passes).

Industry Group Code 4852 Interurban and Rural Bus Transportation

This industry group comprises establishments primarily engaged in providing passenger transportation, principally outside a single municipality and its suburban areas, primarily by bus. These establishments operate over fixed routes and schedules, and charge a per-trip fee.

Industry Code 48521 Interurban and Rural Bus Transportation

This industry comprises establishments primarily engaged in providing passenger transportation, principally outside a single municipality and its suburban areas, primarily by bus. These establishments operate over fixed routes and schedules, and charge a per-trip fee.

Canadian Industry Code 485210 Interurban and Rural Bus Transportation

This Canadian industry comprises establishments primarily engaged in providing passenger transportation, principally outside a single municipality and its suburban areas, primarily by bus. These establishments operate over fixed routes and schedules, and charge a per-trip fee.

Industry Group Code 4854 School and Employee Bus Transportation

This industry group comprises establishments primarily engaged in operating buses and other motor vehicles to transport pupils to and from school or employees to and from work. These establishments operate over fixed routes and schedules, but do not charge a per-trip fee.

Industry Code 48541 School and Employee Bus Transportation

This industry comprises establishments primarily engaged in operating buses and other motor vehicles to transport pupils to and from school or employees to and from work. These establishments operate over fixed routes and schedules, but do not charge a per-trip fee.

Canadian Industry Code 485410 School and Employee Bus Transportation

This Canadian industry comprises establishments primarily engaged in operating buses and other motor vehicles to transport pupils to and from school or employees to and from work. These establishments operate over fixed routes and schedules, but do not charge a per-trip fee.

Industry Group Code 4855 Charter Bus Industry

This industry group comprises establishments primarily engaged in providing charter bus services. These establishments do not operate over fixed routes and schedules, and rent the entire vehicle, rather than individual seats.

Industry Code 48551 Charter Bus Industry

This industry comprises establishments primarily engaged in providing charter bus services. These establishments do not operate over fixed routes and schedules, and rent the entire vehicle, rather than individual seats.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- operating local sightseeing buses (industry code 48711, Scenic and Sightseeing Transportation, Land)
- providing packaged tours involving bus transportation (industry code 56152, Tour Operators)

Canadian Industry Code 485510 Charter Bus Industry

This Canadian industry comprises establishments primarily engaged in providing charter bus services. These establishments do not operate over fixed routes and schedules, and rent the entire vehicle, rather than individual seats.

Industry Group Code 4859 Other Transit and Ground Passenger Transportation

This industry group comprises establishments, not classified to any other industry, primarily engaged in providing shuttle services to airports and similar facilities, special needs transportation services and other transit and ground passenger transport. Shuttle services included in this industry are those that use vans and/or buses as a means of transport. They usually travel on fixed routes and service particular hotels or carriers. Special needs transportation establishments use conventional or specially converted vehicles to provide passenger transportation to the infirm, elderly or handicapped.

Industry Code 48599 Other Transit and Ground Passenger Transportation

This industry comprises establishments, not classified to any other industry, primarily engaged in providing shuttle services to airports and similar facilities, special needs transportation services and other transit and ground passenger transport. Shuttle services included in this industry are those that use vans and/or buses as a means of transport. They usually travel on fixed routes and service particular hotels or carriers. Special needs transportation establishments use conventional or specially converted vehicles to provide passenger transportation to the infirm, elderly or handicapped.

Canadian Industry Code 485990 Other Transit and Ground Passenger Transportation

This Canadian industry comprises establishments, not classified to any other industry, primarily engaged in providing shuttle services to airports and similar facilities, special needs transportation services and other transit and ground passenger transport. Shuttle services included in this industry are those that use vans and/or buses as a means of transport. They usually travel on fixed routes and service particular hotels or carriers. Special needs transportation establishments use conventional or specially converted vehicles to provide passenger transportation to the infirm, elderly or handicapped.

Appendix 1 F: NAICS Industry Code 51322 Cable and Other Program Distribution

This industry comprises establishments primarily engaged in distributing television and radio programs, to subscribers, via cable or satellite distribution systems. These establishments deliver programming that originates from television and radio broadcasters, and pay and specialty channels. These establishments may also provide other services, such as interactive television, information services and tele-banking services.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- installing and maintaining cable systems on contract (sector code 23, Construction)
- broadcasting television programs in a defined and limited format via operators of cable or satellite distribution systems (industry code 51321, Pay and Specialty Television)

Canadian Industry Code 513220 Cable and Other Program Distribution

This Canadian industry comprises establishments primarily engaged in distributing television and radio programs, to subscribers, via cable or satellite distribution systems. These establishments deliver programming that originates from television and radio broadcasters, and pay and specialty channels. These establishments may also provide other services, such as interactive television, information services and tele-banking services.

Note: Industry code 51322 and Canadian industry code 513220 became industry code 51751 and Canadian industry code 517510 when NAICS 2002 was published in May 2003.

Appendix 1 G: NAICS Industry Code 51331 Wired Telecommunications Carriers

This industry comprises establishments engaged in operating and maintaining switching and transmission facilities to provide direct communications via land lines, microwave or a combination of land lines and satellite link-ups.

Exclusion(s): Establishments primarily engaged in the following are excluded from this code and are excluded for purposes of the alternative to large cash transaction reports:

- installing and maintaining cable systems on contract (industry code 23251, Electrical Work)
- publishing telephone directories (Canadian industry code 51114, Database and Directory Publishers)
- delivering television and radio programs to subscribers by cable or satellite systems (industry code 51322, Cable and Other Program Distribution)
- operating and maintaining wireless telecommunication networks (industry code 51332, Wireless Telecommunications Carriers (except Satellite))
- reselling telecommunications services (industry code 51333, Telecommunications Resellers)

Canadian Industry Code 513310 Wired Telecommunications Carriers

This Canadian industry comprises establishments engaged in operating and maintaining switching and transmission facilities to provide direct communications via land lines, microwave or a combination of land lines and satellite link-ups.

Note: Industry code 51331 and Canadian industry code 513310 became industry code 51711 and Canadian industry code 517110 when NAICS 2002 was published in May 2003.

Appendix 1 H: Colleges and Universities (NAICS Industry Codes 61121 and 61131)

NAICS Industry Code 61121 Community Colleges and C.E.G.E.P.s

This industry comprises establishments primarily engaged in providing academic, or academic and technical, courses and granting associate degrees, certificates or diplomas that are below the university level. The requirement for admission to an associate or equivalent degree program is at least a high school diploma or equivalent general academic training.

Canadian Industry Code 611210 Community Colleges and C.E.G.E.P.s

This Canadian industry comprises establishments primarily engaged in providing academic, or academic and technical, courses and granting associate degrees, certificates or diplomas that are below the university level. The requirement for admission to an associate or equivalent degree program is at least a high school diploma or equivalent general academic training.

NAICS Industry Code 61131 Universities

This industry comprises establishments primarily engaged in providing academic courses and granting degrees at baccalaureate or graduate levels. The requirement for admission is at least a high school diploma or equivalent general academic training for baccalaureate programs, and often a baccalaureate degree for professional or graduate programs.

Canadian Industry Code 611310 Universities

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Appendix 2: Contents of the *Financial Entity Business Client Report*

This report is required if you decide to choose the alternative to large cash transaction reports for a client's business. The conditions for this are explained in Section 2 of this guideline.

To complete this report, start with the spreadsheet file from the reporting section of FINTRAC's Web site. See Section 3.1 or 3.2 of this guideline for instructions about retrieving, saving and sending this report. If you have already sent this report to FINTRAC and you need to make a change to information about the client (as explained in Section 3.3) or you need to make the annual verification (as explained in Section 3.4), start with the latest version of your own saved spreadsheet.

In the area above part A, enter the date of your report in the date field. Indicate in the report type field whether this is the original report (O), an update to provide changes about the business client (U), or an annual verification (V).

Most of the fields in Parts A, B and C of this report are marked with an asterisk (*). This means they **must be completed**. Part D of the report is only to be completed when your senior officer is making the annual verification that a business client still meets the criteria. This is required at least once every 12 months.

PART A — Information about the financial entity

This part is for information about you as the financial entity where the corporation has an account. If you have several branches, you can submit one report for all branches. In this case, enter the address from where the report is made. For example, if you send this report from your headquarters, enter your headquarters' address. .

Field A1* Identification number of the financial entity

Enter the same identification number that you use to make a large cash transaction report to FINTRAC (i.e., your financial institution number issued by the Canadian Payments Association (CPA)).

Field A2* Financial entity name

Enter the full legal name, as you would on a large cash transaction report to FINTRAC.

Fields A3* to A6* Full address of financial entity

Enter your civic address, town or city, province and postal code.

PART B — Information about the client

This part is for information about the client for whom you are choosing the alternative to large cash transaction reports. Make sure that the conditions explained in Section 2 of this guideline are met. You might wish to go through the questions in Appendix 3 to make sure this is the case for each business client.

Complete a separate line in Part B for each business for which you are choosing the alternative to large cash transaction reports. If you need more than the 100 lines allotted in the spreadsheet, insert additional lines after line #100.

Update indicator column

For each line on which you are adding a client not included in a previous report, enter “A” in the update indicator column to the left of field B1. You can only make additions in your original report (type “O”) or in an updated report (type “U”).

If you are providing changes to the client’s name or address, the nature of the client’s business or the business incorporation number for a client included in a previously submitted report, enter “C” in the update indicator column, to the left of field B1 for the client whose information is being changed. You can only make changes in an updated report (type “U”).

If you are sending an annual verification report (type “V”), enter “V” in the update indicator column for each client that the information is being verified. Only Part D is to be completed for each of those clients. There should be no update indicators other than “V” on this type of report and no changes to any fields in Parts A, B or C.

Fields B1* and B2* Nature of your client’s business

Enter the nature of your client’s business in field B1, and provide the relevant NAICS code in field B2. Refer to Appendix 1 for a complete list of acceptable NAICS codes for purposes of the alternative to large cash transaction reports.

Fields B3* to B8* Name and address of business client

Enter the name of your client as well as the civic address, town or city, province or state, country and postal code of your client’s business.

Fields B9* to B11* Incorporation information for your client’s business

Enter the incorporation number of your client’s business and the date and jurisdiction of its incorporation (where applicable). If you are including more than one business for the same corporation on this report, please repeat the incorporation information for each business. If an incorporation number does not exist for a corporation, enter “N/A” in field B9.

Clients who are not corporations **cannot** be included in this report, as they do not meet the criteria explained in Section 2.1 of this guideline.

Fields B12* and B13* Cash deposits over the past 12 months

Enter the total monetary value, in Canadian dollars, of your client’s cash deposits in respect of this business over the preceding 12 months in field B12. Enter the total number of your client’s cash deposits for this business over the preceding 12 months in field B13. As explained in Section 2, there must have been at least 104 cash deposits for the business over the preceding 12 months.

PART C — Contact Person at Financial Entity

This part is for information about the individual FINTRAC can contact for clarification about this report. You need only complete Part C if this is an original report (O) or an update (U) to add a client.

Fields C1*, C2* and C3 Name of contact person

Enter the name of the individual FINTRAC can contact for clarification about this report.

Field C4* Telephone number of contact person

Enter the telephone number, including the area code, of the individual FINTRAC can contact for clarification. Include the extension, if applicable, in field C5.

PART D — Annual Verification

This part is to confirm that a business client still meets the conditions for the alternative to large cash transaction reports explained in Section 2 of this guideline. This has to be done **at least once every 12 months** for each business client on your list.

You do not have to do this verification for all business clients at the same time, as long as the conditions are verified for each client at least once every 12 months. For example, if you included one client in February 2003 and another in March 2003, you would have to do the annual verification for the first one before the end of February 2004 and the second one before the end of March 2004. As you can also do this anytime before 12 months, you could choose to do the annual verification for both at the same time in February 2004. Then annual verification for both would have to be confirmed again before the end of February 2005.

Please do **not** add any clients and do **not** make any changes to information in Parts A, B or C on the report at the time of your annual verification. However, if you discover that any of the business clients on your list no longer meet the conditions at the time of annual verification, make sure you remove that business client from the report and from your list.

Fields D1, D2 and D3 Name of senior officer

Enter the name of the senior officer who is confirming the conditions are still met for the business client. This can be a different officer from one client to another.

Field D4 Date of annual verification

Enter the date of the senior officer's verification that the business client meets the conditions for the alternative to large cash transaction reports.

Appendix 3: Can Your Client be Considered for the Alternative to Large Cash Transaction Reports?

The following nine questions, if answered in order, will help you determine whether or not a particular business of a corporation can be considered for the alternative to large cash transaction reports. The first three questions are about the corporation, and the rest are about the business. If you get to question 4 for a corporation that has more than one business, go through questions 4 to 9 to get a distinct answer for each business that you wish to consider.

For more information about the conditions, see Section 2 of this guideline.

1. Is the client a corporation?
 - If the answer is yes, continue to question 2.
 - If the answer is no, the client cannot be considered for the alternative to large cash transaction reports.
2. Is any of the corporation's business related to pawnbroking?
 - If the answer is yes, the client cannot be considered for the alternative to large cash transaction reports.
 - If the answer is no, continue to question 3.
3. Is the corporation's **principal** business the sale of vehicles, vessels, farm machinery, aircraft, mobile homes, jewellery, precious gems or metals, antiquities or art?
 - If the answer is yes, the client cannot be considered for the alternative to large cash transaction reports.
 - If the answer is no, continue to question 4.
4. Is the corporation's business a business type that can be considered for purposes of the alternative to large cash transaction reports (see Appendix 1)?
 - If the answer is yes, continue to question 5.
 - If the answer is no, the client cannot be considered for the alternative to large cash transaction reports.
5. Has the client had an account with you for the business for at least 24 months?
 - If the answer is yes, skip question 6 and continue to question 7.
 - If the answer is no, continue to question 6.
6. Did the client have an account for the business with another financial entity for at least 24 months immediately before opening an account with you? (Answer this question only if you answered **no** to question 5.)
 - If the answer is yes, continue to question 7.
 - If the answer is no, the client cannot be considered for the alternative to large cash transaction reports.

7. Do you have records that show that, in the preceding 12 months, the client deposited \$10,000 or more in cash, on an annual average of at least twice a week, into the account referred to in question 5 or question 6?
 - If the answer is yes, continue to question 8.
 - If the answer is no, the client cannot be considered for the alternative to large cash transaction reports.

8. Were the cash deposits of this business consistent with the business' usual practices?
 - If the answer is yes, continue to question 9.
 - If the answer is no, the client cannot be considered for the alternative to large cash transaction reports.

9. Have you taken reasonable measures to determine the source of cash for those deposits?
 - If yes, you may choose the alternative to large cash transaction reports for this business.
 - If no, the client's business cannot be considered for the alternative to large cash transaction reports.

Appendix 4: Examples of How to Apply the Conditions in Considering the Alternative to Large Cash Transaction Reports

The following four examples show how to apply the conditions in considering the alternative to large cash transaction reports for a business:

- Example 1: One corporation's account with deposits from many outlets
- Example 2: One business with various accounts
- Example 3: Different businesses depositing funds into one account
- Example 4: Seasonal business

For more information about the conditions to be met, see Section 2 of this guideline.

Example 1: One corporation's account with deposits from many outlets

Your client is a corporation that operates one business with several outlets. Each outlet deposits cash into the same account held by the corporation. The deposits for each outlet vary on a weekly basis, but the annual average based on the deposits for all the outlets is at least \$10,000 twice a week. You know that several outlets make cash deposits of less than \$10,000, but the total deposits for the business on any given day are usually over \$10,000.

Assumptions in this example:

- The deposits are consistent with the usual practice of this business and you have taken reasonable measures to determine the source of the cash.
- The corporation is engaged in business activities that meet the conditions for the alternative to reporting large cash transaction reports.
- The corporation has had the above-mentioned account with your financial entity for at least 24 months or had an account with another financial entity for at least 24 months immediately before opening an account with you.

In this example, all conditions are met for you to choose the alternative to large cash transaction reports for this client's business.

Example 2: One business with various accounts

Your client is a corporation with one business but various accounts. One of these accounts receives daily cash deposits for the business of \$10,000 or more.

Assumptions in this example:

- The accounts are associated with the same business.
- The deposits for the business are consistent with the usual practice of each business and you have taken reasonable measures to determine the source of the cash.
- The corporation is engaged in business activities that meet the conditions for the alternative to large cash transactions reports.
- The corporation has had the account that receives the cash deposits with your financial entity for at least 24 months or had an account with another financial entity for at least 24 months immediately before opening an account with you.

In this example, all conditions are met for you to choose the alternative to large cash transaction reports for this client's business. If you do so, you will not report large cash transactions regarding any of the business' accounts. The alternative to large cash transaction reports applies to the client's business, not just to a particular account.

Example 3: Different businesses depositing funds into one account

Your client is a corporation with three separate businesses for income tax purposes. Daily cash deposits are made to the same account for all three businesses. You are unable to distinguish what part of each deposit relates to each distinct business. The corporation has no other accounts that receive cash deposits.

In this example, you would not be able to choose the alternative to large cash transaction reports, even if the corporation was engaged exclusively in business activities that meet the conditions for the alternative to large cash transactions and had an account with your financial entity for at least 24 months. This is because you would not be able to take reasonable measures to determine the source of the cash for the deposits. Furthermore, you would not be able to determine whether the deposits were consistent with the usual practice of each business, since you would not know what portion of each deposit originates from each business.

Example 4: Seasonal businesses

Your client is a corporation with a seasonal business. The business only operated for nine of the previous 12 months. However, in those nine months, there were 104 deposits in cash of \$10,000 or more.

Assumptions in this example:

- The deposits are consistent with the usual practice of this business and you have taken reasonable measures to determine the source of the cash.
- The corporation is engaged in business activities that meet the conditions for the alternative to reporting large cash transaction reports.
- The corporation has had the above-mentioned account with your financial entity for at least 24 months or had an account with another financial entity for at least 24 months immediately before opening an account with you.

In this example, all conditions are met for you to choose the alternative to large cash transaction reports for this client's business. The average over the previous 12 months of deposits works out to two cash deposits of \$10,000 or more per week.