



MSB REGISTRATION

As an agent, you should have already worked with your MoneyGram Sales and Compliance Representatives to determine if you should register as an MSB. MSB registration should occur within 180 days after the date on which the MSB is established.

Below are additional guidelines provided by FinCEN to consider:

This guidance concerns *Bank Secrecy Act* requirements under current regulations for the initial registration, and registration renewal, of money services businesses.

The definition of money services business includes each agent, agency, branch, or office within the United States doing business, whether or not on a regular basis or as an organized business concern, in one or more of the following capacities:

- Currency dealer or exchanger
- Check casher
- Issuer of traveler's checks, money orders or stored value
- Seller of traveler's checks, money orders or stored value
- Money transmitter, regardless of the amount of money transfer services offered

A person who does not offer one or more of the financial services specified in (1) through (4) above in an amount greater than \$1,000 in currency or monetary or other instruments for any person on any day in one or more transactions is not included in the definition of money services business.

Businesses defined as money services businesses (Section 31 of the C.F.R.) generally are required to register with the Financial Crimes Enforcement Network whether or not they are licensed as money services businesses by any state.

Initial registration is accomplished by filing **FinCEN Form 107** electronically via the internet.

YOU CANNOT PRINT and mail the form.

To use the BSA E-File System, you must first register online as a business entity. See the following pages for additional directions.

REGISTRATION RENEWAL

MSG registration renewal is required every 2 years by December 31st for as long as the business continues to meet the definition of a money services business. Registration renewal is accomplished by E-Filing FinCEN Form 107, Registration of Money Services Business, *and checking box 1b, renewal.*

USING THE BSA E-FILE SYSTEM



What is the BSA E-File System?

The BSA E-Filing System supports electronic filing of Bank Secrecy Act (BSA) forms (either individually or in batches) through a FinCEN secure network. BSA E-Filing provides a faster, more convenient, more secure, and more cost-effective method for submitting BSA forms. Additional benefits are listed under Using BSA E-Filing.

How does BSA E-Filing work?

The BSA E-Filing System is hosted on a secure website accessible on the Internet. Organizations that file BSA forms with FinCEN can securely access the system **AFTER** they apply for and receive a user ID and password from FinCEN. In addition, individuals can apply for and receive a user ID and password from FinCEN to file the FBAR report.

Become a BSA E-Filer

To become a BSA E-Filer, Agents **MUST** first register with FinCEN as a business entity. **NOTE: This is NOT registering as a MSB. This step simply gives Agents access to the BSA E-File system and IS REQUIRED.**

Step 1: Register with FinCEN (This step could take several minutes.)

1.) From any computer with internet access, go to the FinCEN E-File website at: www.bsaefiling.fincen.treas.gov/main.html

The following screen will appear:

2.) Click on “Become a BSA E-Filer” as shown above.

The next screen will ask you to select 1 of 2 options indicating they type of E-Filer you wish to enroll as. Once you have selected an option and completed registration, you cannot change your selection without starting completely over.

3.) Select one of the “How are you enrolling?” options.



[Institution](#)

Click on this icon to register and submit forms as a business. This icon should be used by both large institutions (such as publicly traded corporations) and *small institutions (such as unincorporated sole proprietorships, personal service corporations, or similar small business entities)*, whether they are financial institutions (such as banks, insurance companies, money services businesses, broker-dealers, and casinos) or non-financial institutions (such as dealers in precious metals, car dealers, *or any other types of business*).

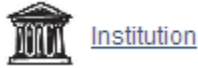
Please proceed to Page 3 if you are enrolling as an Instituion



[FBAR Filer](#)

Click on this icon only to enroll as an individual and submit an FBAR as an individual rather than a business.

Please proceed to Page <Holder> if you are enrolling as an FBAR Filer.



4.) If you selected “Institution” filer, the following screen will appear:

BSA E-FILING SYSTEM
FINANCIAL CRIMES ENFORCEMENT NETWORK

Become a BSA E-Filer

Complete the following four steps to enroll your organization in BSA E-Filing: ([Printable Version](#))

- 1 Identify Your Organization's Point of Contact**
This person will serve as a liaison between BSA E-Filing and the filing organization and will complete the process to enroll him/herself as well as the filing organization.
- 2 Fill Out and Submit the Supervisory User Application Form**
To obtain a user ID, the Supervisory User must fill out and submit the Supervisory User Application Form.
- 3 Obtain Authorization as Supervisory User**
Once FinCEN verifies the identity/designation of the Supervisory User, he/she will receive a user ID to access the E-Filing system.
- 4 Download the Forms Reader**
The Forms Reader allows preparation of CTR/SAR electronic forms, viewing of BSA E-Filing alerts, and transmittal of secure messages to FinCEN.

Hot Topics

- Important Notice for Financial Institutions FinCEN E-Filing 7-Period July 1st - July 8th 2012
- Mar 14, 2012 - Important Notice Money Services Businesses Releases the New Registrat Money Services Businesses
- Jan 27, 2012 - FinCEN Launches New Money Services Busin (MSB) Registration Web s

User Quick Links

- MSB Website

FBAR Filers

- File an Individual FBAR

Supervisory Users

- Getting Started with BSA E-Filing
- Submitting the Supervisory User Application Form
- Obtaining Authorization as Supervisory User

General Users

- Downloading the Adobe Acrobat Reader

Batch Filers

- FinCEN CTR Electronic Filing Requirements
- FinCEN SAR Electronic Filing Requirements
- FinCEN DOEP Electronic Filing Requirements

E-Filing System Login

Warning: This enrollment process is for use by individuals who have been designated as the initial BSA E-Filing Supervisory User for their filing organizations. All other users from the filing organization, including any backup Supervisory Users, will enroll via a distinctly different process only after the Supervisory User has successfully enrolled themselves and the filing organization.



Follow EACH step provided on this screen, completing each one before proceeding to the next.



1 Identify Your Organization's Point of Contact

Clicking on **Step 1** will allow you to read what is required of your organizations Point of Contact for all FinCEN E-Filing. READ everything on this page. No action or input is required on the computer for this step. However, before proceeding to **Step 2**, you will need to know the name and contact information for the selected contact.

Section 6: MSB Registration

Once you have read the requirements of **Step 1** on the FinCEN site and have recorded the contact information, click on the **Step 2** link at the bottom of the page.

The screenshot shows the BSA E-Filing System homepage. The main heading is "BSA E-FILING SYSTEM" with the subtitle "FINANCIAL CRIMES ENFORCEMENT NETWORK". A navigation menu on the left includes "BSA Home", "Using BSA E-Filing", "Take a Tour", "Become a BSA E-Filer", "Institution", "FBAR Filer", and "Frequently Asked Questions". The main content area features a breadcrumb trail "BSA Home > Become a BSA E-Filer" and a progress indicator with four numbered steps (1-4). Step 1 is highlighted, and the heading is "Identify Your Organization's Point of Contact". Below this, it states: "The point of contact identified for your organization will be designated as the Supervisory User for BSA E-Filing. Determining who will act as your organization's Supervisory User is..." A yellow box highlights the text: "When you have designated a Supervisory User, you have completed Step 1!". Below this, it says: "Your designated Supervisory User should continue this enrollment process, completing the remaining steps in sequence:" followed by a list of steps: "Step 2: Fill Out and Submit the Supervisory User Application Form", "Step 3: Obtain Authorization as Supervisory User", and "Step 4: Download the Formis Reader". A mouse cursor points to the Step 2 link. The footer includes "U.S. Dept. Of Treasury", "FinCEN.gov", "Privacy Policy", and "Accessibility".

2 Fill Out and Submit the Supervisory User Application Form

Clicking on **Step 2** will begin the REQUIRED process of selecting a system user ID to access the secure portion of the BSA E-Filing System.

- *It is suggested that you print this screen.*
- Read the directions and REQUIRED information on this page and then click on the **Supervisory User Application Form** link, as shown below:

The screenshot shows the BSA E-Filing System website with Step 2 highlighted in the progress indicator. The heading is "Fill Out and Submit the Supervisory User Application Form". Below this, it states: "A system user ID is required to access the secure portion of the BSA E-Filing System." The text "Follow the instructions below to apply for a user ID:" is followed by a list of instructions: "1. Click Supervisory User Application Form to open the form." and "2. Follow the instructions on the form, noting the mandatory fields are identified with an asterisk (*) and shaded in yellow." A mouse cursor points to the "Supervisory User Application Form" link. The footer includes "U.S. Dept. Of Treasury", "FinCEN.gov", "Privacy Policy", and "Accessibility".

Section 6: MSB Registration

Clicking on the [Supervisory User Application Form](#) link will open a form that needs to be completed online.

- **REQUIRED** Information is typed directly into the fields.
- Fields are described on the previous web page before this form. It was previously suggested that you print that page.
- Completing this form will also create your USER ID which will be required for future access.

Supervisory User Registration

User Information

Please complete the fields below with the user information.

* Title:	* First Name:	MI:	* Last Name:
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Job Title:	<input type="text"/>		
* Phone Number:	<input type="text"/>		
* E-mail Address:	<input type="text"/>		
* Type:	<input type="text" value="Supervisory"/>		

User login information

Please complete the fields below to setup your Desired User ID. The Desired User ID value may only contain the characters: A-Z a-z 0-9 @ _ - . and no spaces.

* Desired User ID:	<input type="text"/>
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Organization Information

Please complete the fields below with the Organization information.

Note: If your Organization is already enrolled, enter your Organization Code; **DO NOT** fill in the Organization information. Your Organization Code can be viewed by clicking on the View FO Enrollment Code link under Organization Management. [If your Organization Code exceeds 50 characters, please contact the BSA E-Filing Help Desk at 1-866-346-9478 (option 1)]

Organization Code:	<input type="text"/>		
Organization Name:	<input type="text"/>	Address:	<input type="text"/>
City:	<input type="text"/>	State:	<input type="text"/>
ZIP/Postal Code:	<input type="text"/>	Country:	<input type="text" value="United States of America"/>
EIN:	<input type="text"/>	MICR Number:	<input type="text"/>
ICC:	<input type="text"/>	Federal Regulator or Examiner:	<input type="text" value="Select Your Regulator or Examiner"/>

WARNING! WARNING! WARNING! THIS SYSTEM IS PROVIDED FOR AUTHORIZED USE ONLY	
This system/website is the property of, operated by, and expressly for the use of the United States Government and the U.S. Department of the Treasury. The information provided on this website is collected, disseminated and protected under provisions of the Bank Secrecy Act (BSA) and other applicable Federal regulations. Refer to 31 USC 5311 - 5330, Bank Secrecy Act.	
The U.S. Government may monitor, record, and archive all activities on this system. The information provided within this website shall be treated as sensitive in nature. The information cannot be further released, contents is a violation of the BSA and Federal statutes. This system and its contents is subject to criminal and civil penalties.	
 <input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

After checking for accuracy and completing the form:

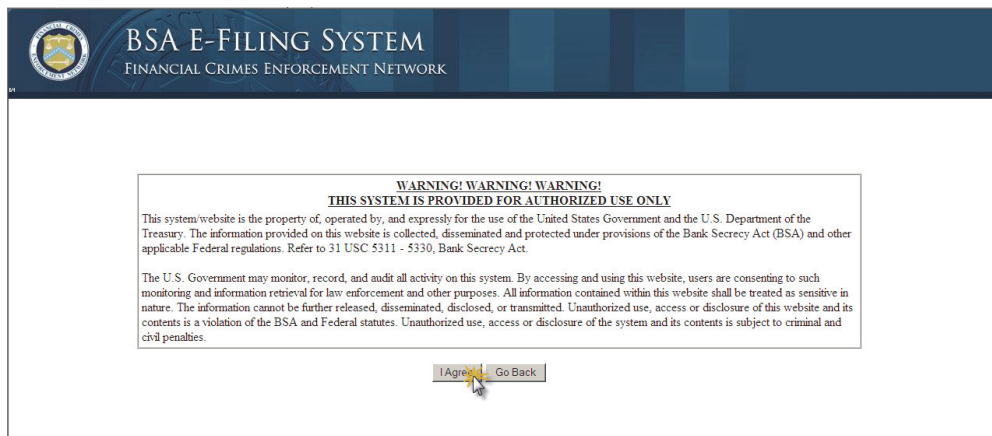
- Read the **WARNING** box at the bottom of the page.
- Check the **I AGREE** box to confirm your agreement with the policy
- Click the **SUBMIT** button as shown above.

3 Obtain Authorization as Supervisory User

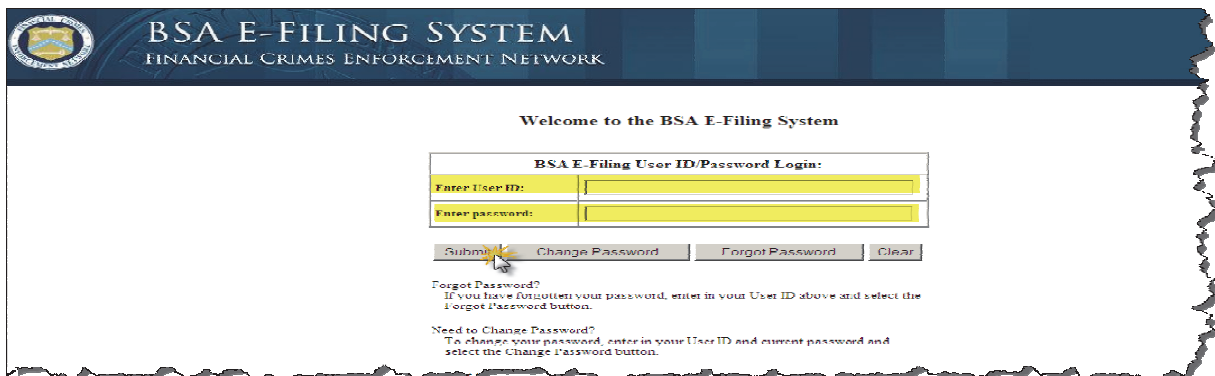
Clicking on **Step 3** continues the process to authorize you as a Supervisor User on your account.

- As the Supervisory User, you are responsible for completing the remaining steps of the enrollment process.
- After you submit your Supervisory User Application Form, FinCEN will process your application and provide an e-mail confirmation to you with a confirmation link.
- Please click on the confirmation link **CONTAINED IN THE EMAIL** within **five calendar** days to complete your account setup.

The confirmation link will provide your BSA E-Filing login and connect you to the BSA E-Filing System.



- Click on the I AGREE button to accept the terms of the FinCEN system.
- You will be asked to create a Password
- Note: The Password requirements are VERY SPECIFIC. Please makes sure you are following the directions as you set up your password.
- Once your password has been accepted, you will be asked to log on.



Download the Forms Reader

Clicking on **Step 4** provides directions to confirm that you have the correct software (Forms Reader) to use the E-File system.

Adobe Reader is 9.1 or 10.0.2 is required for E-Filing

To determine what version of Adobe Reader is installed on your computer (if any), follow these instructions:

- Go to your Start Menu.
- Select Settings and then Control Panel.
- In the Control Panel window, select Add or Remove Programs.
- A list of your currently installed programs will be displayed.
- If you see Adobe Reader 9.1 or 10.0.2 in the list, you have the required software.
- If you do not have this software or specific version on your computer, you may download it for free directly from the Adobe website or through FinCEN's website and click on the link under Forms.

Who to Contact for Additional Help

For E-File technical questions:
BSAEfilinghelp@fincen.gov

For regulatory inquiries related to form completion or selection:
BSA_Resource_Center@fincen.gov

For form completion or selection issues specific to FBAR:
fbarquestions@irs.gov

For law enforcement related matters:
liaisonservices@fincen.gov

314 Inquiries from Law Enforcement:
le314a@fincen.gov

314 Inquiries from Financial Institutions:
sys314a@fincen.gov

General FinCEN Inquiries:
webmaster@fincen.gov

For any other matters, you can also send your inquiry to webmaster@fincen.gov.

Section 6: MSB Registration

At this point, you will be ready to E-File your Form 107 for MSB Registration.

How do I submit my RMSB through BSA E-Filing?

Once your institution is enrolled in BSA E-Filing, you will be able to select the “File FinCEN RMSB” link from the BSA E-Filing Home page under “Reports.” Please fill out all the information requested on the report, just as you would have done on the paper form. Embedded instructions for filling out the report are available by placing the pointer from your mouse over each data field. Additionally, the BSA E-Filing System will highlight any errors or critical missing information so they can be corrected or added before you can complete your submission.

After you fill out the online RMSB on the BSA E-Filing System, you will need to digitally sign your RMSB by clicking on “Sign with PIN.” Your PIN was assigned to you during enrollment and would have been emailed to you. If you cannot obtain your email with your PIN, you can also click on the “Manage PIN” link within the BSA E-Filing System to view your PIN.

After digitally signing your PIN, you will then click on “Save” to save a copy of your RMSB. You must save a copy of the RMSB for the “Submit” button to become available. After saving, click on “Submit” to submit your RMSB to the BSA E-Filing System.

How do I validate my RMSB was received and processed by the BSA E-Filing System?

After digitally signing, saving, and submitting an RMSB, a confirmation pop-up window will appear with your BSA E-Filing System tracking ID (this is not your registration number), as well as the date/time submitted to the BSA E-Filing System. You will also receive an email confirmation indicating your filing was Accepted by the system.

The status of your filing can also be viewed by clicking the “Track Status” link within the BSA E-Filing System. The initial status will be Accepted and within two business days the status will change to Acknowledged and a Secure Message will be sent to your Inbox with a message containing your registration number.

A sample of the message is displayed below:

Your submission has been assigned the MSB Registration number 31XXXXXXXXXXXX (this is also the BSA Identification Number). Certain registration information will be added to FinCEN's [MSB Registrant Search Web page](#) within approximately two weeks of electronically filing the Registration of Money Services Business (FinCEN Form 107). Acknowledgement letters will not be sent to MSBs. Please visit the [MSB Registrant Search Web page](#) (http://www.fincen.gov/financial_institutions/msb/msbstateselector.html) to view and print your MSB registration information.

Section 6: MSB Registration

How do I view my registration information and print out a copy for my records?

Certain registration information will be added to FinCEN's MSB Registrant Search Web page within approximately two weeks of electronically filing the Registration of Money Services Business (FinCEN Form 107) on the BSA E-Filing System. Acknowledgement letters will not be sent to MSBs. Please visit the MSB Registrant Search Web page (http://www.fincen.gov/financial_institutions/msb/msbstateselector.html) to view and print your MSB registration information.

Will I receive a receipt for my filing?

Yes, once your form is submitted, you will receive a confirmation from BSA E-Filing that it was accepted for processing. Within two business days you will then receive a message from the BSA E-Filing System that provides acknowledgement that your submission was received and processed. This message can be viewed by logging into the BSA E-Filing System and selecting "View Inbox" under the "Secure Messaging" section. This second message will include the MSB Registration Number associated with your registration. Within approximately two weeks, your registration information will appear on FinCEN's MSB Registrant Search Web page. We strongly recommend saving your original registration submission and the acknowledgements on your computer or by printing paper copies for your records.

Will paper RMSB forms still be accepted?

No, as of July 1, 2012, FinCEN no longer accepts paper RMSB forms. All RMSB forms must be submitted using the BSA E-Filing System.

Are there penalties for not registering as an MSB?

Yes, there are possible civil and criminal penalties for failure to register.

Where can I find more information about E-Filing?

More information about E-Filing and its benefits can be found in the Frequently Asked Questions section on the BSA E-Filing System home page or by contacting the BSA E-Filing Help Desk at 1-866-346-9478 (Option 1). Hold times will vary.