

Oracle® OFS RR Cloud Service

CTR CS User Guide



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A Using Interactive Reports

1

Preface

CTR CS User Guide provides instructions to use Oracle Financial Crime and Compliance Management Currency Transaction Reporting (CTR) cloud service.

1.1 Audience

This document is intended for users who are responsible for provisioning and activating Oracle FCCM Cloud services or for adding other users who would manage the services, or for users who want to develop Oracle Cloud applications.

1.2 Help

Use Help Icon  to access help in the application. If you don't see any help icons on your page, click your user image or name in the global header and select Show Help Icons. Not all pages have help icons. You can also access the <https://docs.oracle.com/en/> to find guides and videos.

1.3 Related Resources

For more information, see these Oracle resources:

- Oracle Public Cloud: <http://cloud.oracle.com>
- Community: Use <https://community.oracle.com/customerconnect/> to get information from experts at Oracle, the partner community, and other users.
- Training: Take courses on Oracle Cloud from <https://education.oracle.com/oracle-cloud-learning-subscriptions>.

1.4 Comments and Suggestions

Please give us feedback about Oracle Applications Help and guides! You can send an e-mail to: <https://support.oracle.com/portal/>.

2

Introduction

This chapter provides an overview of the CTR CS application and its workflow.

Topics:

- [Overview](#)
- [CTR Workflow](#)

2.1 Overview

As part of Regulations and Compliances, organizations are required to perform appropriate analysis and report any suspicious activities that may lead to fraud or money laundering within the institution to the regulatory authorities.

These regulatory bodies are responsible for safeguarding financial institutions and consumers from abuse, providing transparency in the country's financial system, enhancing that country's security, and deterring and detecting criminal activity in the financial system.

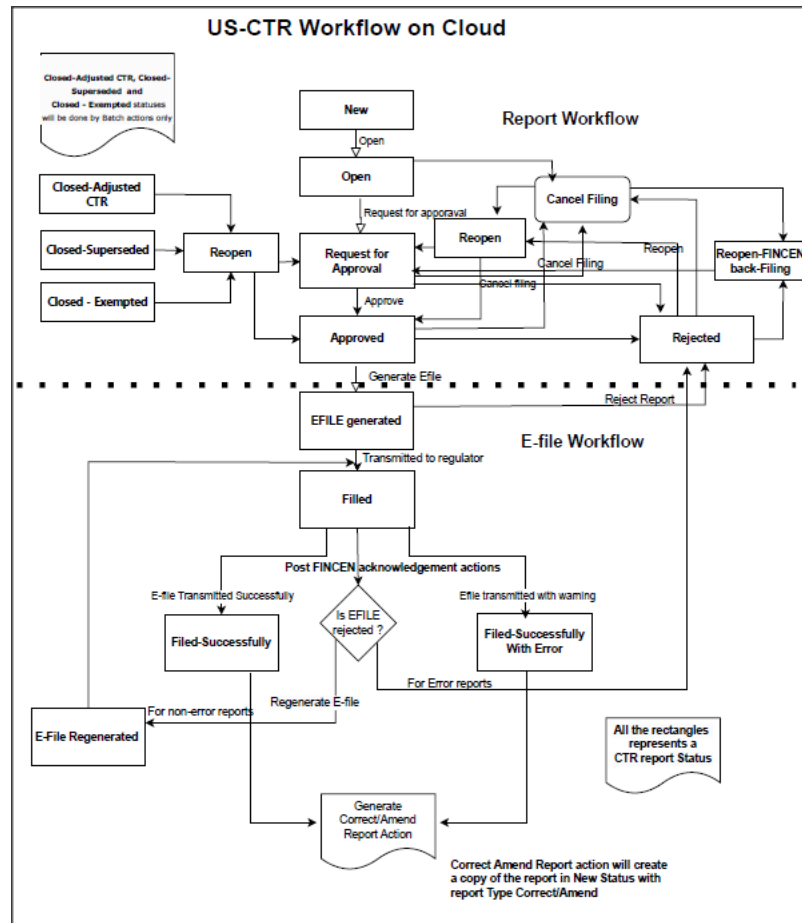
Currency Transaction Reporting (CTR), which currently applies only to Currency Transaction Reports in the United States, is a robust solution developed to meet the operational and regulatory requirements of the Financial Crimes Enforcement Network (FinCEN). This product helps minimize repetitive data entry and supports parallel processing of Currency Transaction Reports.

CTR also helps in reducing the process cycle time using STP (Straight Through Processing) and accommodates FinCEN compliance and real time environmental changes. This product automates the workflow, analysis, and report production and offers integration capabilities with internal and external systems thereby improving operational efficiency. CTR supports the e-filing of cash transactions that are greater than \$10,000 or multiple transactions that aggregate to greater than \$10,000. The Currency Transaction Reports are created either at the branches or through the end of day files, where CTR aggregates multiple transactions performed at the branch, ATMs, and Vaults. In addition, this application also captures and reports Monetary Instrument Purchases.

2.2 CTR Workflow

Use this section to understand the CTR CS Workflow.

Figure 2-1 CTR Workflow



A report is auto generated or manually created in the CTR CS application. When a report is created in the application, the report details are entered and then submitted for approval.

An authorized user validates the report details and either approves, rejects, or cancels the filing of the report. If the report is approved, an e-file is generated for the report. The generated e-file is submitted with FinCEN's BSA E-Filing System.

In the FinCEN's BSA E-Filing System, E-File is transmitted successfully, E-File is transmitted successfully with Errors, or E-File is rejected.

If the E-File is free from fatal errors then only an acknowledgment (XML file) is generated. The acknowledgment file must be downloaded from FinCEN's BSA E-Filing System. Then that acknowledgment must be uploaded into the CTR CS application to complete the CTR process.

You can generate Correct/Amend Report reports when reports are in the E-Filed Successfully and E-Filed Successfully with Error status. Correct/Amend Report action creates a copy of the report in the New Status with the report Type as Correct/Amend CTR.

If the report is rejected by FinCEN or the authorized user in the application, then you must rework the rejected report and submit the report for approval or you can cancel the filing of the report.

But if you choose to reopen the rejected report, then the status of the report changes to request for approval, which must be again validated and approved by authorized users. This process continues until the report is approved or canceled E-Filing.

3

Getting Started

Use this section to understand the user roles and privileges and step-by-step instructions to access an application

Topics:

- [User Access](#)
- [Accessing Application](#)

3.1 User Access

The following table explains the tasks that can be performed by various users in the CTR CS application.

The following table describes the user roles and functions available in the CTR CS Application.

Table 3-1 User Roles and Privileges

Status	Actions	User Roles
New	Open	RRANALYST/RRSUPERVISOR
Open	Cancel Filing	RRANALYST/RRSUPERVISOR
	Request for approval	RRANALYST
	Approve	RRSUPERVISOR
Request for Approval	Approve	RRSUPERVISOR
	Cancel Filing	RRSUPERVISOR
	Rejected	RRSUPERVISOR
Approved	Rejected	RRSUPERVISOR
	Cancel Filing	RRSUPERVISOR
	E-File Generation	RRSUPERVISOR
Cancel Filing	Reopen	RRANALYST/RRSUPERVISOR
Reopen	Approve	RRSUPERVISOR
	Cancel Filing	RRANALYST/RRSUPERVISOR
	Rejected	RRSUPERVISOR
	Request for approval	RRANALYST
Reopen FINCEN Backfiling	Approve	RRSUPERVISOR
	Cancel Filing	RRANALYST/RRSUPERVISOR
	Rejected	RRSUPERVISOR
	Cancel Filing	RRANALYST
	Request for approval	RRANALYST
Rejected	Reopen	RRANALYST/RRSUPERVISOR
	Reopen Fincen Backfiling	RRANALYST/RRSUPERVISOR
	Cancel Filing	RRANALYST/RRSUPERVISOR
E-File Generated	Filed	RRSUPERVISOR

Table 3-1 (Cont.) User Roles and Privileges

Status	Actions	User Roles
	Rejected	RRSUPERVISOR
E-File Regenerated	Filed	RRSUPERVISOR
Filed	Upload response XML	RRSUPERVISOR
Filed successfully	Correct/Amend CTR	RRSUPERVISOR
Filed successfully with Errors	Correct/Amend CTR	RRSUPERVISOR
Closed-Adjusted CTR	Reopen	RRANALYST/RRSUPERVISOR
Closed - Exempted	Reopen	RRANALYST/RRSUPERVISOR
Closed-Superseded	Reopen	RRANALYST/RRSUPERVISOR

3.2 Accessing Application

This section provides step-by-step instructions to log in to the application.

To access the application, follow these steps:

1. Enter the URL in the web browser.
2. The **Oracle Cloud** login page is displayed.
3. Enter your **User Name** and **Password**.

Note

You can also provide email id as a user name.

Note

The maximum length of characters supported for creating a user name is 185 characters.

4. Click **Sign In**. The Oracle Financial Services Crime and Compliance Management Anti Money Laundering Cloud Service landing page is displayed
5. Select **Applications**. The list of Applications is displayed
6. Click **iHub Currency Transaction Reporting**. The iHub Currency Transaction Reporting Home page is displayed.

By default, this page displays the list of CTR reports and *To be Prepared for E-Filing* tab is selected.

3.2.1 Home Page Icons

Use this section to understand the Home page icons.

- **Home:** Click  icon to return to the main three-tile menu.

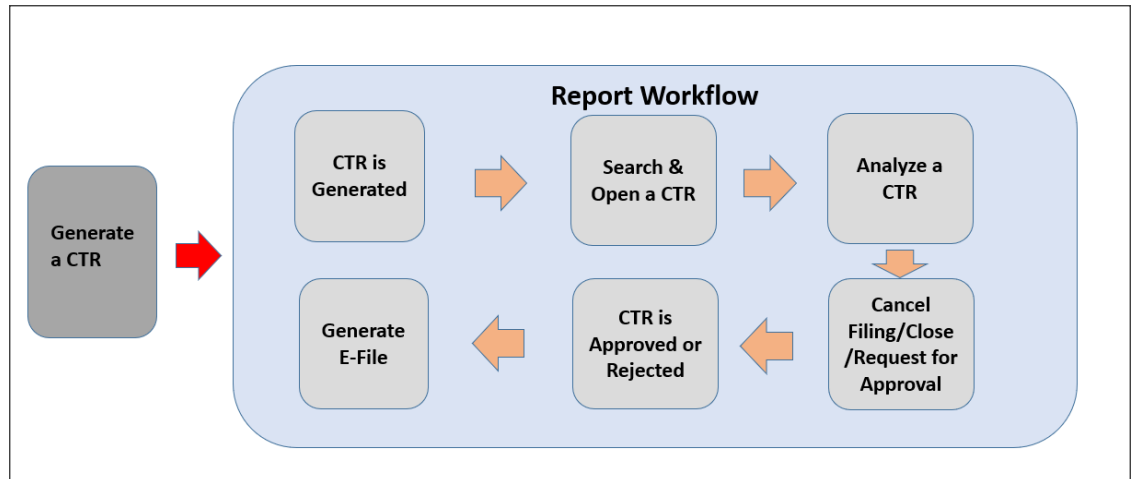
- **Product Map:** Click  icon to toggle between the current page and the menu options.
- **Preference:** Click  icon to choose your default page from the drop-down list. Your selected page will appear as the starting page each time you log in.
- **Start Page:** Click  icon to return to your designated preference page.

4

Report Workflow

This chapter explains report workflow in the CTR CS Application.

Figure 4-1 CRT Report Workflow



A CTR is automatically created outside the CTR CS application or it is created manually within the CTR CS application by authorized users.

When CTR is created it is in New status and assigned to a user. An authorized user opens a new CTR and analyzes it. Based on that user can either cancel the filing, close it, or request it for approval.

Once the requested report is approved, a user can generate an E-File.

If the report is rejected, a user can either close, reopen, or cancel E-Filing the report.

Topics:

- [Opening Reports](#)
- [Preparing Reports for Approval](#)
- [Approving/Rejecting Reports](#)
- [Generating or Creating E-Files](#)
- [Reopening Reports](#)
- [Canceling Filing](#)
- [Generating Correct/Amend Report](#)

5

Opening Reports

Use this section to open existing reports, update and request for approval, or create reports manually.

Topics:

- [Creating CTRs](#)
- [Searching Reports](#)

5.1 Creating CTRs

Use this section to create CTRs manually.

When you identify a report of suspicious behavior that is not reported but want to report it to the regulator, you can manually create a new report.

To manually create a CTR, follow these steps:

1. On the To be Prepared for E-Filing page, click **Create Report**. The Create CTR window is displayed.
2. Enter the following information in the Create CTR window as tabulated.

Table 5-1 Creating a New Report fields

Fields	Description
Focal Entity	Enter the CTR Focal Entity.
Focal Entity Type	Select CTR Focal Entity from the drop-down list. For example, Customer, Conductor, or Tax Identifier.
Jurisdiction	Select a jurisdiction from the listed drop-down options.
Domain	Select the required domain from the listed drop-down options.

3. Click **Continue**. A Select Transaction window is displayed.
4. Select the required transactions or filter the transactions by entering the Search field.
5. Click **Create**. A new CTR is created for the selected transactions.

Note

If a CTR shares a transaction with another CTR from the current day's batch, an error message displays in the Audit tab for each CTR. You will then must investigate and decide how to resolve, such as bringing the additional transactions from one CTR to the other and closing one or choosing to file as is.

5.2 Searching Reports

Use this page to view and filter the currency transaction reports. You can also perform actions like assigning and changing the due dates of the selected report.

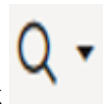
Topics:

- [Filtering CTR List](#)
- [Acting on CTR List](#)

5.2.1 Filtering CTR List

Use this section to filter the currency transaction reports list and navigate to the CTR Details page.

To search currency transaction reports, follow these steps:



1. On the **To be prepared for E-Filing** page, click
A list of filters is displayed in the drop-down. For example, Report ID, Status, Filing Type, and so on.
2. Select the required search filter, enter the relevant details, and press **Enter**.
The relevant details are displayed on the CTR List page.

Note

The columns can be customized using the **Actions** menu. For more information, see the [Using Interactive Reports](#) section.

3. Click the **Report ID** link to view the CTR Details page.

Note

If the report is already opened by another user, then that report is locked and can only be viewed.

Using the Column Heading Option

Click the column heading to perform the following actions.

- **Sort Ascending:** Sorts the report by the column in ascending order.
- **Sort Descending:** Sorts the report by the column in descending order.
- **Hide Column:** Hides the column.
- **Control Break:** Creates a break group on the column. This pulls the column out of the report as a master record. For more information, see the [Using Interactive Reports](#) section.
- **Filter:** Enter search criteria. Entering a value reduces the list of values at the bottom of the menu.

5.2.2 Acting on CTR List

Use this section to take various actions on the CTR list page. You can take actions such as assigning one or more reports to another user and changing the due date.

Topics:

- [Assign](#)
- [Change Due Date](#)

5.2.2.1 Assign

Use this section to assign the selected reports to another user.

To assign the selected reports, follow these steps:

1. On the Search and List page, select one or more Reports and click **Assign**.
The Update Assignee window is displayed.
2. Select an assignee from the **Assignee** field and enter relevant comments in the **Comments** box.
3. In the Selected CTR section, you can view the selected CTRs. You can also modify the selection of the report IDs by unchecking the selection.
4. Click **Assign**. The assignee is updated and a confirmation message is displayed.

5.2.2.2 Change Due Date

Use this section to change the due date for the selected reports.

To change the due date for the selected reports, follow these steps:

1. On the Search and List page, select one or more Report IDs and click **Change Due Date**.
The Update Due Date window is displayed.
2. Select the due date from the **Due Date** calendar and enter relevant comments in the **Comments** box.
3. In the Selected CTR section, you can view the selected CTRs. You can also modify the selection of the report IDs by unchecking the selection.
4. Click **Submit**. The due date is updated and a confirmation message is displayed.

6

Preparing Reports for Approval

Use this section to prepare reports for approval.

To declare any report to be suspicious and report it to the FINTRAC, you must view and assess the selected report and its details. There can be one or more transactions associated with a report. You must also know the types of transactions, entities, or individuals associated with it. You must study narrations, documents, and audit history associated with the report before you take any type of action on the selected report.

Topics:

- [Using CTR Details Page](#)
- [Acting on CTR](#)
- [Request For Approval](#)

6.1 Using CTR Details Page

Use this section to view, modify, and act on the selected report on the CTR Details page.

Topics:

- [Accessing the CTR Details Page](#)
- [Validation Errors](#)
- [Transaction](#)
- [Person Involved](#)
- [Financial Institutions](#)

6.1.1 Accessing the CTR Details Page

Use this section to access the CTR Details page.

To access the CTR Details Page, follow these steps:

1. On the CTR List Search and List page, click **Report ID**. The CTR Details page is displayed.
By default, the Validation Error page is displayed.
2. Click the **Transaction**, **Person Involved**, or **Financial Institutions** tabs to view details and take action.

The CTR Details page highlights the details of the selected Report at the top of the page. It provides Report ID information such as priority, status, due date, and so on, It also highlights the number of warnings and errors against it.

6.1.2 Validation Errors

Use this section to view validation errors and take appropriate action on them to minimize the errors and warnings.

Note

It is mandatory to fix the errors to get the selected report ID approved. Warnings do not create any hurdles for approving the reports.

1. Click errors, warnings, or XSD validation (validates report formats/details against the XSD (XML Schema Definition) file) listed on the left-hand side of the page. The details of the error, warning, or XSD validation are displayed on the right-hand side based on your user privileges.

Note

If the selected Report ID is assigned to you then only you can edit the details to fix the error or warning.

2. Verify and fix the error or warning. It is mandatory to enter the comments.
Errors or warnings are highlighted in Red color.
3. Click **Save and Validate**. The fixed error or warning is removed from the list.

Note

If there are any more errors or warnings, numbers appear on the top of the page. Until you fix them, you can not save and validate.

6.1.3 Transaction

The Transactions tab provides information on the transactions associated with the CTR and allows the users to take certain actions based on their user roles.

The CTR Transactions tab displays the details of all the individual transactions and allows the user to add or remove the transactions from the CTR. If the user adds or removes transactions on the Transaction tab, the values on the Transaction Summary tab will be updated accordingly. However, the Transaction Date will not be affected by adding or removing transactions. Adding or removing transactions will also affect the Persons Involved, Accounts, and Financial Institution information of a CTR.

Topics:

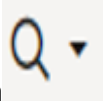
- [Managing Transaction](#)
- [Adding Transaction](#)

6.1.3.1 Managing Transaction

Use this section to search, modify, and remove the existing transaction in the selected Report.

To search for the transaction associated with the selected Report, follow these steps:

1. On the CTR Details page, click the **Transaction** tab. The Transaction Search and List page is displayed.



2. Click Search Icon

The filter details are displayed in the drop-down list.

3. Select the search filter in the drop-down list and enter the filter details in the search box. The relevant transaction list is displayed.



4. To modify the existing transaction, click the **Edit** icon in the transaction list (on the extreme right-hand side). The Edit Transaction window is displayed.
5. Update the transaction details and enter comments.
6. Click **Save**. A confirmation message is displayed.
7. To remove the transactions associated with the selected report, click the **Delete** icon



A Delete Transaction confirmation message is displayed.

8. Click **Save**. The selected transaction is deleted from the list.

6.1.3.2 Adding Transaction

Use this section to add new transactions to the selected Report.

To add a transaction to the selected report, follow these steps:

1. On the Transaction Search and List page, click **Add Transaction**. The Add Transaction window is displayed.
2. Filter the transaction using the Search For Transactions option.
Based on your requirements, a list of relevant transactions is displayed.
3. Select the transactions from the list and click **Save**. The transactions are added to the selected report.

6.1.4 Person Involved

The Persons Involved tab displays information on the individuals or entities associated with a CTR. You can also add or view attachments and comments for the persons involved in a CTR.

There is only one record for a person on a CTR, even if the person is involved in multiple transactions on the CTR, with the same or different involvement types.

Topics:

- [Managing Persons Involved](#)

- [Adding Persons Involved](#)

6.1.4.1 Managing Persons Involved

Use this section view, modify, and remove existing persons involved details in the selected Report.

To modify or remove persons involved with the selected Report, follow these steps:

1. On the CTR Details page, click the **Persons Involved** tab. The Persons Involved List page is displayed.
2. To view the complete details of the persons involved, click on the person name. The Person Involved window is displayed.

You can view complete details of the person involved such as contact details, address, and son on. You can also view transactions associated with this person, cash-in, cash-out details as well. This page allows you to filter cash-in and cash-out details.

3. To modify the existing Persons Involved, click **Edit**. The Edit Persons Involved window is displayed.
4. Update the person involved details and enter comments.
5. Click **Save**. The Persons Involved details are updated.

6. To remove the persons involved from the selected Report, click the **Delete** icon  A Remove Person Involved confirmation message is displayed.

7. Click **Remove**. The selected Person Involved is deleted from the list.

6.1.4.2 Adding Persons Involved

Use this section to add a new person involved to the selected Report.

To add persons involved to the selected report, follow these steps:

1. On the Persons Involved List page, click **Add Persons Involved**. A drop-down displays two options - Search for Customer and Search for Conductor.
2. Select Search for Customer or Search for Conductor.

Based on your selection, the Search for Customer or Search for Conductor page is displayed.

3. Enter the keywords to search for customer or conductor in the Search field.
4. Select customer or conductor and click **Continue**. The Select Transaction page is displayed.
5. Select the role from the drop-down list and select one or more transactions (you can also filter transactions using Search criteria).
6. Click **Save**. A new Person Involved is added to the list.

6.1.5 Financial Institutions

The Financial Institutions tab displays the details of the financial institutions associated with the CTR.

The Financial Institutions tab displays the information on financial institutions information associated with the CTR. You can change the Parent FI information present in the CTR.

To change Parent Financial Institution, follow these steps:

1. On the CTR Details page, click the **Financial Institutions** tab. The Financial Institutions page is displayed.

This page provides the complete details of the Financial Institution associated with the selected Report.

2. Click **Change Parent**. The Change Parent FI window is displayed.
3. Select the financial institution from the Institution drop-down list.
4. Enter the comment in the Comment box.
5. Click **Save**. The updated Parent Financial Institution is displayed.

6.2 Acting on CTR

Use this section to perform various actions of the CTR.

Topics:

- [More Action](#)
-

6.2.1 More Action

Use this section to view the CTR summary, audit history, assign a report to another user, and add evidence to the selected report.

Topics:

- [Evidence](#)
- [CTR Summary](#)
- [Assignee](#)
- [Audit History](#)

6.2.1.1 Evidence

Use this section to add documents as evidence to the selected report.

To add evidence, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **Evidence**. The Evidence window is displayed.
3. Select, or drag and drop a file from the local system and enter comments in the Comments box. The Evidence History section displays the details of the file added.

4. Click **Upload**. The selected file is uploaded as evidence to the selected report ID. You can also remove the file that you are uploading by clicking the **x** on the file.

6.2.1.2 CTR Summary

Use this section to view the summary of the selected report.

To view the CTR summary, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **CTR Summary**. The CTR Summary window is displayed. This summary provides CTR details such as - Cash in, Cash out, Person involved, account, and financial institution associated with the report.

6.2.1.3 Assignee

Use this section to assign the selected CTRs to the required users.

To assign the selected CTRs, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Click **Assignee**. The Update Assignee window is displayed.
3. Select the assignee from the **Assignee** drop-down list and enter relevant comments in the **Comments** box.
4. In the Selected CTR section, you can view the selected CTRs. You can also modify the selection of the report IDs by unchecking the selection.
5. Click **Assign**. The assignee is updated and a confirmation message is displayed.

6.2.1.4 Audit History

The Audit History section displays the history of actions taken on the CTR along with the comments and attachments provided for each action.

Any errors found in the initial validation and those returned by FinCEN in the acknowledgment file are also displayed in the Audit History. Specifically, the Validation Results section will show a dynamic display of validation issues found during both the initial creation and validation of the report by the system as well as when a user attempts to Request for Approval or attempts to Approve.

To view Audit History, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **Audit History**. The Audit History window is displayed. This section provides details such as - Report ID, Action Date, Action Taken By, and so on. You can also use the Search option to filter the audit history list.

6.3 Request For Approval

Use this section to action on the selected report.

You can request approval only if the status of the report is in the Open, Reopen, or Reopen FINCEN Backfiling status.

To take action on the report, follow these steps:

1. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.

2. Select the action (**Request for Approval**) and set the due date.
3. Enter comments in the Comment box, and click **Submit**. The audit history captures the latest action and status of the report ID changes accordingly. The Request for Approval is sent for approval.

7

Approving/Rejecting Reports

Use this section to approve or reject reports. Before taking any action, a privileged user must verify the reports assigned for approval.

You can approve reports only in the Open, Request for Approval, Reopen, or Reopen FINCEN Backfiling status. You can reject reports only in the Requested For Approval, Approved, Reopen, Reopen FINCEN Backfiling, E-File Generated, or E-File Regenerated status.

To approve or reject the reports, follow these steps:

1. On the Reports (CTR List) page, click the **To be Prepared for E-Filing** tab. The CTR List page is displayed.
2. Click the Report ID that you want to Approve. For more information on the Search and List page, see the [Opening Reports](#) section. The CTR Details page is displayed. For more information on the CTR Details page, see [Using CTR Details Page](#).
3. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.
4. Select the action (Approve or Reject) and set the due date.
5. Enter a comment in the Comment box, and click **Submit**. The audit history captures the latest action and status of the report ID changes accordingly.

8

Generating or Creating E-Files

Use this section to create or generate E-Files for the approved reports.

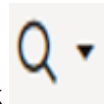
Topics:

- [Filtering CTR List](#)
- [Using CTR Details Page](#)
- [Creating/Generating E-File](#)

8.1 Filtering CTR List

Use this section to filter the currency transaction reports list and navigate to the CTR Details page.

To search currency transaction reports, follow these steps:



1. On the **Ready for E-Filing** page, click
A list of filters is displayed in the drop-down. For example, Report ID, Status, Filing Type, and so on.
2. Select the required search filter, enter the relevant details, and press **Enter**.
The relevant details are displayed on the CTR List page.

Note

The columns can be customized using the **Actions** menu. For more information, see the [Using Interactive Reports](#) section.

3. Click the **Report ID** link to view the CTR Details page.

Note

If the report is already opened by another user, then that report is locked and can only be viewed.

Using the Column Heading Option

Click the column heading to perform the following actions.

- **Sort Ascending:** Sorts the report by the column in ascending order.
- **Sort Descending:** Sorts the report by the column in descending order.
- **Hide Column:** Hides the column.

- **Control Break:** Creates a break group on the column. This pulls the column out of the report as a master record. For more information, see the [Using Interactive Reports](#) section.
- **Filter:** Enter search criteria. Entering a value reduces the list of values at the bottom of the menu.

8.2 Using CTR Details Page

Use this section to view the selected report on the CTR Details page.

Topics:

- [Accessing the CTR Details Page](#)
- [Validation Errors](#)
- [Transaction](#)
- [Persons Involved](#)
- [Financial Institutions](#)

8.2.1 Accessing the CTR Details Page

Use this section to access the CTR Details page.

To access the CTR Details Page, follow these steps:

1. On the CTR List Search and List page, click the **Report ID**. The CTR Details page is displayed.

By default, the Validation Error page is displayed.

2. Click the **Transaction**, **Person Involved**, or **Financial Institutions** tabs to view details.

The CTR Details page highlights the details of the selected Report at the top of the page. It provides Report ID information such as priority, status, due date, and so on, It also highlights the number of warnings and errors against it.

8.2.2 Validation Errors

Use this section to view validation errors associated with the report.

1. Click errors or warnings listed on the left-hand side of the page. The complete details of the error or warning are displayed on the right-hand side based on your user privileges.
2. View the error or warning.

Errors or warnings are highlighted in Red color.

8.2.3 Transaction

The Transactions tab provides information on the transactions associated with the CTR.

To view the transaction associated with the selected report, follow these steps:

1. On the CTR Details page, click the **Transaction** tab. The Transaction Search and List page is displayed.



2. Click Search Icon

The filter details are displayed in the drop-down list.

3. Select the search filter in the drop-down list and enter the filter details in the search box. The relevant transaction list is displayed. This page displays transaction details such as Transaction ID, Transaction Date, Account ID, and so on.

8.2.4 Persons Involved

The Persons Involved tab displays information on the individuals or entities associated with a CTR.

To view persons involved with the selected report, follow these steps:

1. On the CTR Details page, click the **Persons Involved** tab. The Persons Involved List page is displayed.
2. To view the complete details of the person involved, click on the person name. The Person Involved window is displayed.

You can view complete details of the person involved such as contact details, address, and so on. You can also view transactions associated with this person, cash-in, cash-out details as well. This page allows you to filter cash-in and cash-out details.

8.2.5 Financial Institutions

The Financial Institutions tab displays the details of the financial institutions associated with the CTR.

To view the Parent Financial Institution associated with the report, follow these steps:

1. On the CTR Details page, click the **Financial Institutions** tab. The Financial Institutions page is displayed.
2. Click the **Financial Institution link**. The Financial Institution details page is displayed. This page provides the complete details of the Financial Institution associated with the selected Report.

8.3 Acting on CTR

Use this section to perform various actions of the CTR.

Topics:

- [More Action](#)
- [Take Action](#)

8.3.1 More Action

Use this section to view the CTR summary, audit history, assign a report to another user, and add evidence to the selected report.

Topics:

- [Evidence](#)

- [CTR Summary](#)
- [Audit History](#)
- [Assignee](#)

8.3.1.1 Evidence

Use this section to add documents as evidence to the selected Report.

To add evidence, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **Evidence**. The Evidence window is displayed.
3. Select, or drag and drop a file from the local system and enter comments in the Comments box. The Evidence History section displays the details of the file added.
4. Click **Upload**. The selected file is uploaded as evidence to the selected report ID. You can also remove the file that you are uploading by clicking the **x** on the file.

8.3.1.2 Assignee

Use this section to assign the selected reports to the required users.

To assign the selected CTRs, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Click **Assignee**. The Update Assignee window is displayed.
3. Select the assignee from the **Assignee** drop-down list and enter relevant comments in the **Comments** box.
4. In the Selected CTR section, you can view the selected CTRs. You can also modify the selection of the report IDs by unchecking the selection.
5. Click **Assign**. The assignee is updated and a confirmation message is displayed.

8.3.1.3 CTR Summary

Use this section to view the summary of the selected report.

To view the CTR summary, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **CTR Summary**. The CTR Summary window is displayed. This summary provides CTR details such as - Cash in, Cash out, Person involved, account, and financial institution associated with the report.

8.3.1.4 Audit History

The Audit History section displays the history of actions taken on the CTR along with the comments and attachments provided for each action.

Any errors found in the initial validation and those returned by FinCEN in the acknowledgment file are also displayed in the Audit History. Specifically, the Validation Results section will show a dynamic display of validation issues found during both the initial creation and validation of the report by the system as well as when a user attempts to Request for Approval or attempts to Approve.

To view Audit History, follow these steps:

1. On the CTR Details page, click **More Action**. A drop-down menu displays the options.
2. Select **Audit History**. The Audit History window is displayed. This section provides details such as - Report ID, Action Date, Action Taken By, and so on. You can also use the Search option to filter the audit history list.

8.3.2 Take Action

Use this section to action on the selected report.

To take action on the report, follow these steps:

1. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.
2. Select the action (Cancel Filing, Efile Generation, and Rejected) and set the due date.
3. Enter the comment in the Comment box, and click **Submit**. The audit history captures the latest action and status of the report ID changes accordingly.

8.4 Creating/Generating E-File

Use this section to create (generate) E-File.

When a report is in the Approved status, you can generate an E-File.

To create an E-File, follow these steps:

1. On the **Ready for E-Filing** page, select the report or reports.
2. Click **Create E-File**. The Create E-File confirmation message is displayed.
3. Click **Download** to save the newly generated E-File in your system. This E-File is used to upload on the FinCEN portal.
4. You can also generate an E-File in the CTR Details page. For more information, see [Take Action](#).

9

Reopening Reports

Use this section to reopen reports.

You can reopen reports in the Rejected, Cancel Filing, Closed-Adjusted CTR, Closed - Exempted, or Closed-Superseded status.

To reopen the reports, follow these steps:

1. On the Reports (CTR List) page, click the **Closed** tab or click the **To be Prepared for E-Filing** tab. The CTR List page is displayed.
2. Click the Report ID that you want to close. For more information on the Search and List page, see the [Opening Reports](#) section. The CTR Details page is displayed. For more information on the CTR Details page, see the [Using CTR Details Page](#) section.
3. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.
4. Select the action (**Reopen**) and set the due date.
5. Enter comments in the Comment box, and click **Submit**. The audit history captures the latest action and status of the report ID changes accordingly.

Canceling Filing

Use this section to cancel filing. You can cancel the reports from filing when reports are in the Open, Reopened, Requested for Approval, Approved, Reopen FINCEN Backfiling, or Rejected status.

To cancel filing, follow these steps:

1. On the Reports (CTR List) page, click the **To be Prepared for E-Filing** tab. The CTR List page is displayed.
2. Click the Report ID that is in Rejected status to cancel the E-Filing. For more information on the Search and List page, see the [Opening Reports](#) section. The CTR Details page is displayed. For more information on the CTR Details page, see the [Using CTR Details Page](#) section.
3. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.
4. Select the action (**Cancel Filing**) and set the due date.
5. Enter comments in the Comment box, and click **Submit**. The audit history captures the latest action and status of the report ID changes accordingly.

11

Generating Correct/Amend Report

Use this section to generate correct/amend report.

Use this section to generate a Correct/Amend Report. You can generate Correct/Amend Report reports when reports are in the E-Filed Successfully and E-Filed Successfully with Error status.

Note

The BSA ID generated in the parent CTR will be the Prior BSA ID for the Correct/Amend Report

To generate a correct/amend Report, follow these steps:

1. On the Reports (CTR List) page, click the **E-Filed Report** tab. The CTR List page is displayed.
2. Click the **Report ID** that is in E-Filed Successfully or E-Filed Successfully with Error status. The CTR Details page is displayed.
3. On the CTR Details page, click **Take Action**. A CTR Decision window is displayed.

Note

You can take Generate C/A Report action only once on the parent report.

4. Select the action (Correct/Amend CTR) and set the due date.
5. Enter comments in the **Comment** box, and click **Submit**. The status of the report changes to Correct/Amend CTR. The audit history captures the latest action.

Note

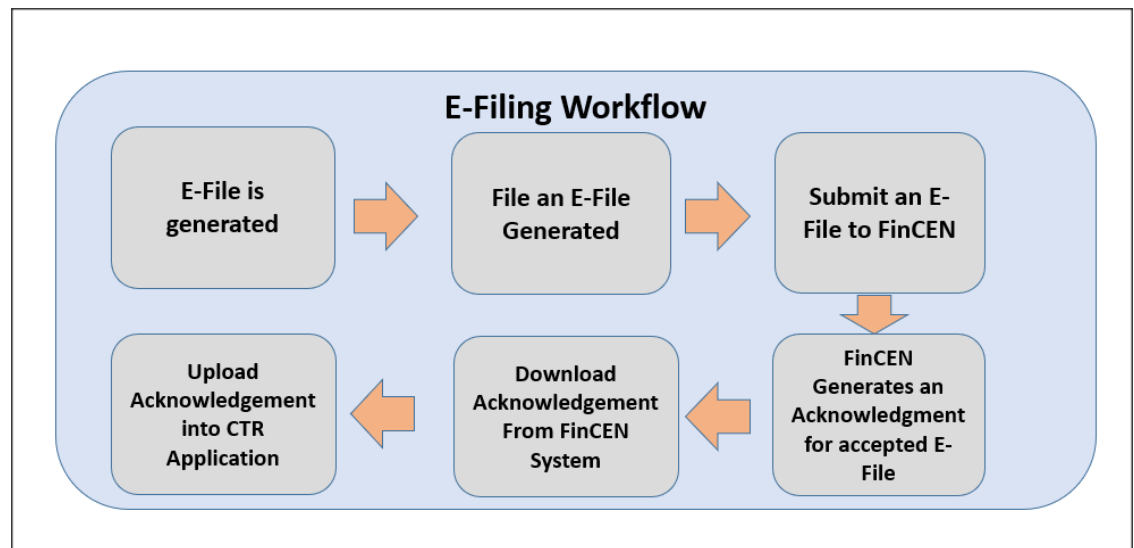
A new report ID (Cloned report) is generated with parent report details.

12

E-File Workflow

Use this page to file an E-File generated, Submit an E-File to FinCEN, Save an E-File Acknowledgments from FinCEN, Upload Acknowledgement, Download an E-File, Download Acknowledgement XML, and Download Message XML.

Figure 12-1 CTR E-File Workflow



Once an E-File is generated from the approved reports, an authorized user must submit this E-File to the FinCEN BSA E-Filing system.

The FinCEN BSA E-Filing system validates the submission and provide an acknowledgment. If the E-File is free from fatal errors then only an acknowledgment (XML file) is generated.

Download this acknowledgment from the FinCEN BSA E-Filing system and upload it to the CTR CS application to complete the E-Filing process.

If the E-File is rejected then the FinCEN BSA E-Filing system generates message XML.

Topics:

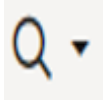
- [Filtering E-File List](#)
- [Filing an E-File Generated](#)
- [Submitting E-File to FinCEN](#)
- [Uploading Acknowledgement](#)
- [Downloading E-File](#)
- [Downloading Acknowledgement XML](#)
- [Downloading Message XML](#)

12.1 Filtering E-File List

Use this section to filter the E-File list, file an E-File, and navigate to the E-File Details page.

To search E-Files, follow these steps:

1. On the CTR List page, click **E-File Documents** at the bottom of the page. The E-File List page is displayed.



2. Click

A list of filters is displayed in the drop-down. For example, E-File ID, Filed Date, E-File Status, and so on.

3. Select the required search filter, enter the relevant details, and press **Enter**.

The relevant details are displayed on the E-File List page.

Note

The columns can be customized using the **Actions** menu. For more information, see the [Using Interactive Reports](#) section.

4. To file an E-File generated, see [Filing an E-File Generated](#) section.

5. To download an E-File, click the Download icon



6. To navigate to the E-File Details page, click the **E-File ID** link to view the E-File Details page.

Using the Column Heading Option

Click the column heading to perform the following actions.

- **Sort Ascending:** Sorts the report by the column in ascending order.
- **Sort Descending:** Sorts the report by the column in descending order.
- **Hide Column:** Hides the column.
- **Control Break:** Creates a break group on the column. This pulls the column out of the report as a master record. For more information, see the [Using Interactive Reports](#) section.
- **Filter:** Enter search criteria. Entering a value reduces the list of values at the bottom of the menu.

12.2 Filing an E-File Generated

Use this section to file an E-File generated.

To file an E-File generated, follow these steps:

1. To file an E-File generated, select an E-File in the *EFile Generated* status in the E-File list and go to the Action column.
2. Click **Filed**. A confirmation message is displayed. Click **OK**. The selected E-File is filed.

3. The status of the E-File changes to *Filed* and is displayed on the E-File List page.
4. To Submit an E-File into the FinCEN system, see [Submitting E-File to FinCEN](#) section.

12.3 Submitting E-File to FinCEN

Use this section to Submitting E-File to FinCEN.

To submit an E-File to FinCEN at the BSA E-Filing System, follow these steps:

1. Login to the BSA E-Filing System website [BSA E-Filing System](#).
2. From the left-hand side menu pane click **New Reports**, then select File Batch FinCEN SAR. The Open an Existing Form window displays.
3. Click **Open New Form**. A BSA E-Filing SAR Batch Form opens. Enter the information in the required fields.
4. Click **Sign with PIN** and enter the title and date in the respective fields. A message is displayed.

Note

This is the unique identifier assigned by BSA and FinCEN to ensure only authorized individuals are submitting CTR filings.

5. Click **Save** to save the filled BSA E-Filing CTR Batch Form. After you save the form, the Submit button is enabled.
6. Click **Submit**. A confirmation message is displayed.
7. Click the Accepted, Accepted with Warning, or Rejected status hyperlink in the Status column of the Track Status page to view the submission errors on the E-File.
8. Click **OK**. The E-File is successfully submitted at FinCEN.

12.4 Saving and Uploading E-File Message XML from FinCEN

When the Track Status page in the BSA E-Filing System shows your submission as the FinCEN BSA E-Filing System generates Acknowledged, message XML file. This file indicates the E-File status as either Accepted, Accepted with Warning, or Rejected. You must download this XML file and upload it to the OFS CTR application.

To save and upload the message file from the BSA E-Filing System, follow these steps:

1. Log in to the BSA E-Filing System website [BSA E-Filing System](#).
2. From the Filing Status menu, select Track Status. A list of filings will appear. You can use the BSA E-Filing Tracking ID to filter results.
3. Click the **Status** link next to the desired filing. On the Acknowledgement page, click **Download as XML** to save the file.
4. To upload the message XML file in the CTR CS Application, follow these steps, on the E-File list page, select an E-File in the Filed status and go to the Action column. Or click the **E-File ID** in the Filed status. The E-File Details page is displayed.
5. Click **Upload Response**. The Upload Response window is displayed.
6. Enter the message XML Tracking Number, message XML Received Date, and drag and drop or Upload the message XML File in the Drag and Dropbox.

7. Click **Save and Parse**. The message XML is saved and parses it. The E-File status will remain unchanged..

12.5 Saving E-File Acknowledgments from FinCEN

When the BSA E-Filing System Track Status page shows that the submitted file is acknowledged, then you can retrieve an acknowledgment file from the BSA E-Filing System Secure Messaging Center.

An Acknowledgment is a receipt generated by the FinCEN BSA E-File System when you submit an E-File. This file is in XML format. You must save this acknowledgment file and upload it into the OFS CRR application. An acknowledgment file is not generated when an e-filing is rejected.

To save the acknowledgment file from the BSA E-Filing System, follow these steps:

1. Login to the BSA E-Filing System website [BSA E-Filing System](#).
2. From Secure Messaging, select **View Inbox** to display a list of acknowledgments.
3. Click the **Subject** of the required acknowledgment. A BSA E-Filing Secure Message Reply Form displays.
4. Click **View/Save Attachment**. A window opens to list the acknowledgment (XML) file.
5. Click **View/Save** to save the XML file to your system.

12.6 Uploading Acknowledgement

Use this section to upload an Acknowledgement.

To Upload an Acknowledgement, follow these steps:

1. On the E-File list page, select an E-File in the Filed status and go to the Action column. Or, click the E-File ID in the Filed status. The E-File Details page is displayed.
2. Click **Upload Response**. The Upload Response window is displayed.
3. Enter the Acknowledgement Tracking Number, Acknowledgement Received Date, and drag and drop or Upload the Response XML File in the Drag and Dropbox.
4. Click **Save and Parse**. The Acknowledgement is saved and parses it. The status of the E-File is updated as *Filed-Successfully* or *Filed- Successfully with Error*.

12.7 Downloading E-File

Use this section to download an E-File.

After you generate an E-File, the CTR CS application generates a .xml file with its content formatted according to Financial Crimes Enforcement Network (FinCEN) specifications for electronic filing. You must save this .xml file and submit it to FinCEN's BSA E-Filing System.

To download an E-File, follow these steps:

1. On the E-File List Search and List page, select an E-File and click Download icon . An E-File is saved in your system.
2. .

3. You can also download an E-File on the E-File Details page. On the E-File List page, click **E-File ID**. The E-File Details page is displayed. Click **Download E-File**. An E-File is saved in your system.

12.8 Downloading Acknowledgement XML

Use this section to download an existing Acknowledgement XML that is uploaded into the system after FinCEN accepts the E-File.

To download an existing E-File, follow these steps:

1. On the E-File List page, click **E-File ID** which is in Filed-Successfully or Filed-Successfully with Error statuses. The E-File Details page is displayed.
2. Click **Download Acknowledgement XML**. An Acknowledgement XML is saved in your system.

12.9 Downloading Message XML

Use this section to download an existing Message XML that is uploaded into the system after FinCEN rejected the E-File.

To download an existing Message XML, follow these steps:

1. On the E-File List page, click **E-File ID** which is in Rejected statuses. The E-File Details page is displayed.
2. Click **Download Message XML**. A Message XML is saved in your system.

A

Using Interactive Reports

Interactive reports enable end users to customize reports.

The key features of the interactive reports are:

- Users can alter the layout of report data by selecting columns, applying filters, highlighting, and sorting.
- Users can also define breaks, aggregations, charts, group by, and add their own computations.
- Users can also set up a subscription so that an HTML version of the report will be mailed to them at a designated interval.
- Users can create multiple variations of a report and save them as named reports.

More information, see [Using Interactive Reports](#)