



*Financial Crimes Enforcement Network*

## **FinCEN Designation of Exempt Person (FinCEN 110) Electronic Filing Instructions**

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# *FinCEN DOEP Electronic Filing Instructions*

The following instructions apply only to the electronic filing of the Designation of Exempt Person (DOEP) report, FinCEN Form 110, through FinCEN's BSA E-Filing System. These instructions do not apply to any other current or prior Bank Secrecy Act reports.

## **General Information**

The Bank Secrecy Act and its implementing regulations require banks to file currency transaction reports on transactions in currency of more than \$10,000. The regulations also permit a bank to exempt certain customers from currency transaction reporting in accordance with 31 CFR 1020.315.

Banks are the only type of financial institutions that may exempt customers from CTR filing requirements. The term bank is defined in 31CFR 1010.100(d); and includes savings and loan associations, thrift institutions, and credit unions.

The customers that the bank may exempt are called "exempt persons." An exempt person may be a bank, government agency/government authority, listed company, listed company subsidiary, eligible non-listed business, or payroll customer.

A bank may, but is not required to, use this report to notify the Treasury that the bank has revoked the designation of a customer as an exempt person.

FinCEN encourages banks to use the exemption procedure to the fullest extent. FinCEN reminds banks of their continuing obligation to monitor for and report suspicious activity with respect to transactions of all customers, including currency transactions conducted by exempt persons.

## **General Instructions**

**1. Filing:** The DOEP should be e-filed through the BSA E-Filing System. Go to <http://bsaefiling.fincen.treas.gov/index.jsp> to register. Any bank that wishes to designate a customer as an exempt person must file the DOEP no later than 30 days after the first transaction to be exempted.

**2. Report Completion.** Complete the report in accordance with instructions for each item. Unless there is a specific instruction to the contrary, leave blank any items that do not apply.

**3. Dates.** Enter all dates in MM/DD/YYYY format where MM = month, DD = day, and YYYY = year. Precede any single number with a zero, *i.e.*, 01, 02, etc.

**4. Numbers.** Enter all numbers such as identifying and telephone numbers as single number strings without formatting or punctuation such as spaces, hyphens, or parenthesis.

**5. Addresses.** Enter the permanent street address, city, two-letter state or territory abbreviation, and ZIP Code. Provide the apartment number or suite number, if known, following the street address. A non-location address such as a post office box or rural route number should be used only if no other street address information is available. ZIP Codes must be five or nine digits. ZIP Codes must be entered without formatting or special characters such as hyphens. For example, the ZIP Code 12354-6120 would be entered as 123546120. Complete any address item that is known, even if the entire address is unknown. No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name should match the city name used by the U.S. Postal Service for the associated state and ZIP Code. Use only the authorized U.S. Postal Service state, territory, or military address abbreviations found at <https://www.usps.com/ship/official-abbreviations.htm>. Foreign batch filers who are completing the Transmitter (1A) Record with foreign address information must use only the Canadian and Mexican state/territory/province codes and ISO country codes approved for use by FinCEN. For Canadian provinces and territories use the Canada Post Corporation codes found at <http://www.canadapost.ca/tools/pg/manual/PGaddress-e.asp#1380608>. For Mexican states and territories use the ISO 3166-2 three-letter codes found at [http://www.commondatahub.com/live/geography/state\\_province\\_region/iso\\_3166\\_2\\_state\\_code\\_s](http://www.commondatahub.com/live/geography/state_province_region/iso_3166_2_state_code_s). For all countries use the ISO 3166-1 two-letter country codes found at [http://www.iso.org/iso/country\\_names\\_and\\_code\\_elements](http://www.iso.org/iso/country_names_and_code_elements). Note: The ISO 3166-1 country list includes entries for all U.S. territories. Do not use these U.S. territory entries, which match the U.S. Postal Service abbreviations required in state fields, in any country field.

**6. Prohibited Words.** Do not use the following words or their variations in fields:

- a) AKA
- b) CUSTOMER
- c) DBA
- d) NONE
- e) NOT APPLICABLE
- f) OTHER
- g) SAME
- h) SAME AS ABOVE
- i) SEE ABOVE
- j) UNKNOWN
- k) VARIOUS
- l) XX

**7. Name Editing Instructions.** Because many names do not consist of a single first name, middle name, and last name, care must be taken to ensure these names are entered properly in the BSA SAR. This is especially important when there are separate fields for the last name, first name, and middle name. Some names have multiple surnames (family names) or multiple given names that do not include a middle name. Others may not be written in [first name] [middle name] [last name] order. Multiple surnames must be entered in the last name field. For example, Hispanic names may be written in the order of given name, father's last name, and mother's last name, e.g., "Juan Vega Santiago." Thus the surname "VEGA SANTIAGO" would be entered in the last name field with "JUAN" entered in the first name field. Some Hispanic surnames consist of three names (e.g., father's last name, mother's last name, and husband's father's last name in the case of a married woman). In that case all three would be entered in a last name field. Hispanic names do not have middle names, so a multiple Hispanic given name such as "Rosa Maria" would be recorded in the first name field. In some cultures names consist of multiple first names and a single family name, not necessarily in (first name) (last name) order. For example, the Korean name "Kim, Chun Nam" consists of the family name "Kim" and the first name "Chun Nam" separated by a comma and space. There is no middle name. In this case "KIM" would be entered in the last name field and "CHUN NAM" would be entered in the first name field. Nothing is entered in the middle name field. When an individual name is entered in a single name field it should be entered in [first name] [middle name] [last name] order regardless of any foreign naming conventions. Thus, "Kim, Chun Nam" would be entered as "CHUN NAM KIM" in a single name field. Punctuation and special characters should be used in names only when they are part of the name. For example, the period in "Expedia.Com" should be included because it is part of the name. Placing a period after a middle initial would be prohibited because the period is not part of the middle name. Abbreviations in names are prohibited unless an abbreviation is part of a legal name. Entry of middle initials is permitted when a middle name is unknown. A name suffix may be abbreviated, i.e. Junior can be JR, Senior can be SR, the Third can be III, etc.

## Specific Instructions

### Part I Filing Information

**Item 1--Type of filing.** Check only one of the three boxes 1a "Initial designation," 1b "Exemption amended," or 1c "Exemption revoked." If the DOEP amends or revokes a prior designation, include the Document Control Number or BSA Identifier of the prior filing in the associated number field. If this number is unknown, enter "00000000000000" in the number field. Leave the number field blank if the filing is an initial designation.

**Item 2--Effective date of the exemption.** For an initial designation, enter the date of the first transaction to be exempted. For amended DOEPs, if the effective date of the exemption is not being amended, the date entered should be the same date the bank used in the "effective date of the exemption box" when the initial designation was made. If the effective date of the

exemption is being amended, enter the revised date of the first transaction to be exempted. If an exemption is being revoked, enter the day after the date of the last transaction that was exempted.

## Part II Exempt Person Information

**Check here if entity. Check this box if the exempt person is an entity. Leave this box blank if the exempt person is an individual.**

**Item 3—Individual’s last name or entity’s legal name of the exempt person.** If the exempt person is an entity, enter the full legal name of the exempt person as it is shown on the charter or other document creating the entity. For exempt individuals such as sole proprietorships, enter individual’s last name.

**Item 4—First name.** Enter the first name of the exempt person if an individual.

**Item 5—Middle name.** Enter the middle name or initial of the exempt person if an individual.

**Item 5—Suffix.** Enter the name suffix such as JR, SR, III, etc. of the exempt person if an individual.

**Item 6—Alternate name.** Enter the individual’s also known as (AKA) or the entity’s doing business as (DBA) name if different from the name entered in Items 3-5. Do not include the acronyms AKA or DBA with the name.

**Item 7—Occupation or type of business.** Record the occupation, profession, or type of business of the exempt person. Use specific descriptions such as doctor, carpenter, attorney, used car dealership, plumber, truck driver, hardware store, etc. Do not use non-descriptive occupations such as businessman, merchant, retailer, or self-employed without indicating the nature of the occupations, e.g. shoe merchant or self-employed accountant.

**Item 7a—NAICS Code.** Select the North American Industry Classification System (NAICS) code for the occupation entered in Item 7. Batch filers should only use codes from the NAICS Code list on the BSA E-Filing Web Site at <http://bsaefiling.fincen.treas.gov/main.html>.

**Item 8—Address.** Enter the permanent street address of the business location of the exempt person. For exempt persons doing business at more than one physical location, enter the local headquarters address or local address of the exempt person. For individuals such as sole proprietorships, enter the business address of the individual rather than the home address, unless they are the same.

**Item 9—City.** Enter the city associated with the business location of the exempt person. Do not abbreviate the city name (see General Instruction 5).

**Item 10—State.** Select the state or territory associated with the business location of the exempt person.

**Item 11—ZIP Code.** Enter the ZIP Code associated with the business location of the exempt person. Use only the five or nine-digit ZIP Code assigned to the address by the U.S. Postal Service.

**Item 12—TIN.** Enter the Employer Identification Number (EIN) or Social Security Number (SSN) of the exempt person. If a sole proprietorship does not have an EIN, enter the proprietor's Social Security Number (SSN).

**Item 13—TIN type.** Select the TIN type associated with the TIN in Item 12.

**Item 14—E-mail address.** Enter the e-mail address associated with the exempt person.

**Item 15—Phone number.** Enter the telephone number of the exempt person. Enter as a single number string without formatting and punctuation such as spaces, hyphens, or parenthesis.

**Item 15a—Extension.** Enter the telephone number extension of the exempt person.

**Item 16—Type of exempt person.** Check only one of the four boxes 16a "Listed company," 16b "Listed company subsidiary, 16c "Eligible non-listed business, or 16d "Payroll customer."

### Part III Filer Information

**Item 17—Name of bank.** Enter the bank's full legal name.

**Item 18—EIN.** Enter the bank's Employer Identification Number (EIN).

**Item 19—RSSD.** Enter the bank's Research Statistics Supervision Discount (RSSD) number.

**Items 20 - 23—Address.** Enter the bank's headquarters address.

**Item 24—Primary federal regulator.** Select the bank's primary federal regulator from the list. The options are:

- Federal Reserve Board (FRB)
- Federal Deposit Insurance Corporation (FDIC)
- Internal Revenue Service (IRS)

National Credit Union Administration (NCUA)  
Office of the Comptroller of the Currency (OCC)

**Item 25—Affiliated banks.** A parent bank holding company or one of its bank subsidiaries may make the designation of exempt person on behalf of some or all bank subsidiaries of the holding company so long as the designation lists each bank subsidiary that will treat the customer as an exempt person. Check the box in Item 25 and complete an Affiliated Bank Information section on each affiliated bank. Batch filers will complete an Affiliated Bank Information (2B) Record on each affiliated bank.

#### Part IV Signature

**Item 26—Print name.** Enter the name of the bank official who authorized the exemption.

**Item 27—Title.** Enter the title of the bank official who authorized the exemption.

**Item 28—Signature.** This report is signed when the discrete report or batch file is signed with a personal identification number (PIN) assigned to an appropriate bank official by the BSA E-Filing System.

**Item 29—Phone number.** Enter the telephone number of the bank official who authorized the exemption.

**Item 29a—Extension.** Enter the telephone number extension of the bank official who authorized the exemption.

**Item 30—Date of signature.** If the DOEP is a discrete filing, this date will be supplied by the BSA E-Filing System when the report is signed with a PIN. Batch filers should enter the signature date in the 3A record.

**Paperwork Reduction Act Notice:** The purpose of this report is to provide an effective means for banks and depository institutions to exempt eligible customers from currency transaction reporting. This report is required by law, pursuant to 31 CFR 1020.315 Federal law enforcement and regulatory agencies, including the U.S. Department of Treasury and other authorized authorities, may use and share this information. You are not required to provide the requested information unless a report displays a valid OMB control number. Public reporting and recordkeeping burden for this report is estimated to average 70 minutes per response, and includes time to gather and maintain information for the required report, review the instructions, and complete the information collection. The record retention period is five years. Send comments regarding this burden estimate, including suggestions for reducing the burden, to Financial Crimes Enforcement Network, Attention: Paperwork Reduction Act, P. O. Box 39, Vienna, VA 22183-0039.

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*BSA Electronic Filing Requirements for the Designation of Exempt Person (FinCEN Form 110) report*