



Monetary Instrument Reporting

Table of Contents

Monetary Instrument Reporting	3
General User Options Tab on Institution Options	5
MIR in GOLDTeller	6
Monetary Instrument Reporting Screen	13
Selection Criteria field group	14
Start and End Date	14
Instrument Types	14
Start/End Check Nbr	15
Purchasers field group	15
Teller Number	15
Start/End Check Amt	15
Aggregate Daily Cash Range in Dollars	15
Monetary Instrument Reporting list view	15
Monetary Instrument Reports	17



Monetary Instrument Reporting

[Printer-friendly User Guide](#)

Federal regulations now require banks to keep a log of any monetary instruments they sell that are purchased with cash in amounts over certain limits. The government bureau Financial Crimes Enforcement Network (FinCEN) is the regulating agency that requires this tracking. We have created this Monetary Instrument Reporting solution to automate this process.

A summary of the FinCEN requirements for monetary instrument reporting (abbreviated MIR in this document) follows.

- Monetary instruments are cashier's checks, money orders, teller checks, and traveler's checks.
- Monetary instruments purchases of \$3000 cash per day must be tracked.
 - The cash amount is a daily aggregated amount.
 - Each purchase from an account that has had a cash deposit during the day should be treated as though the purchase was made with the cash deposited into the account.
- Specific fields must be gathered and reported:
 - For bank customers, the bank must gather purchaser name, date of purchase, type of instruments, serial numbers, dollar amounts of each purchase. The verification document must also state the number used to verify the purchaser.
 - For non-customers, the bank must gather purchaser name, date of purchase, type of instruments, serial numbers, dollar amounts of each purchase, address of the purchaser, Social Security number or alien identification number of the purchaser, and purchaser's date of birth.

The full text of the regulation covering monetary instrument reporting from the Code of Federal Regulations accessed from FinCEN's website can be found at this link:

<https://www.ecfr.gov/current/title-31/subtitle-B/chapter-X/part-1010/subpart-D/section-1010.415>

FPS GOLD has made the following system changes to automatically gather data for and to support these federal regulations:

- A tab, General User Options, has been added to the Institution Options screen that contains an option allowing the bank to specify which products owned constitute whether a person is a bank customer or not.
- GOLDTeller check writing procedures have changed. The check writer screen will now require the necessary information to be entered when a monetary instrument is purchased with cash.
- Data is gathered and saved in the Check Reconciliation database.
- CIS will be used for the personal information of purchasers using cash to buy monetary instruments, whether they are bank customers or not. A field, **Last Cash Monetary Instrument Purchase Date**, has been added to the Person record in CIS for MIR. FinCEN requires the bank to keep the details of these cash purchases for five years.

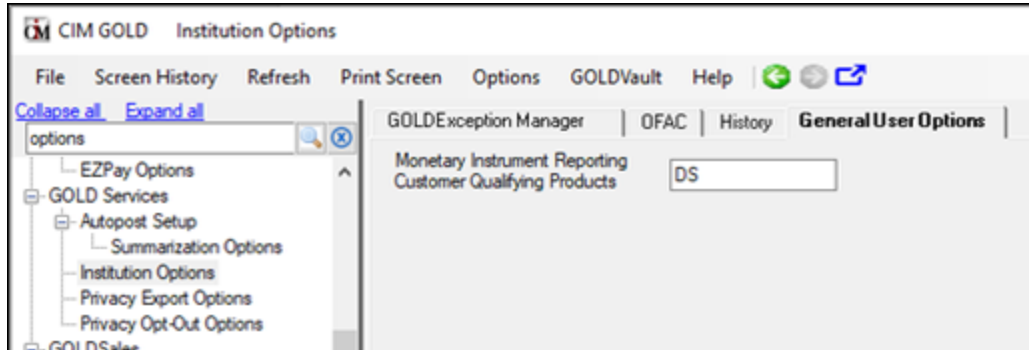


- The Monetary Instrument Reporting screen allows you to view and report monetary instrument purchases. Because FinCEN requires reports on demand and not on a specific schedule, no batch reporting is available. All reporting comes from this screen.



General User Options Tab on Institution Options

The General User Options tab on the GOLD Services > Institution Options screen will have fields that control options in the system that users are allowed to set and change. See the example below.



The only field currently on the tab is explained below.

Monetary Instrument Reporting Customer Qualifying Products – In this field, the bank enters a string of letters that represent products owned by a person that qualify the person to be considered a customer of the bank. The products must be in an "OPEN" status. FinCEN specifically states deposit accounts only, but a bank may consider that a person who owns one of the other listed product types has been verified just as thoroughly and so should qualify as a known bank customer. Letters that may be included are:

- D – Deposit accounts
- L – Loan accounts
- S – Safe deposit boxes
- C – Bank cards



MIR in GOLDTeller

The Check Writer screen opens after the teller clicks the <Send> button. The Check Writer screen has the following features for Monetary Instrument Reporting:

- Fields specifically for MIR.
- Required fields are indicated.
- Purchaser information, if available, is displayed.
- Cancelling the Check Writer screen cancels the entire transaction.
- Clicking <OK> on the Check Writer screen does the following:
 - Validates all data fields.
 - When a purchase is made using cash, it determines which fields are required to meet the FinCEN MIR requirements, indicates them on the screen, and ensures the required fields are properly entered.
 - Writes checks.
 - Saves check information in the Check Reconciliation system.

The Check Writer screen is shown below.



Check Writer - (01-0002) Cashier's Check

Account and Type

Deposit
 Loan
 G/L

Account

Date ▾

Check Number

Check Amount

Printing a MICR check. Check number modification is not allowed.

Payee Line 1
 Payee Line 2
 Payee Line 3
 Payee Line 4
 Payee Line 5
 Payee Line 6
 Memo
 Remitter
 More Travel Check Nbrs

Disable Automatic OFAC Lookup

Cash Purchaser Information

Purchaser Tax ID

Tran Code/Modifier **0-0**

Purchaser Name: Last, First

Date of Birth ▾

Purchaser Physical Address

Line 1

Line 2

City State ZIP -

Identification Document

ID Number State

ID Type

Date Issued ▾ Date Expires ▾

** Required Fields*

Fields on the Check Writer Screen

The field group on the bottom half of the screen, Cash Purchaser Information, contains fields for MIR. Required fields have magenta-colored labels. Fields that cannot be changed are set to a “read only” status.

Fields on the Check Writer Screen

The fields and buttons on the screen are explained below.

Account and Type Fields

- **Deposit, Loan, or G/L** – The selected radio button shows the type of account represented.




- **Account** – The account number that is the source of funds used to purchase the check.
- **Date** – Transaction date.
- **Check Number** – The serial number for the monetary instrument being purchased. If multiple traveler's checks are purchased as a group, this is the serial number of the first traveler's check in the group.
- **Check Amount** – The amount of the negotiable instrument being purchased. If multiple traveler's checks are purchased in a group, this is the sum of all traveler's checks in the group.
- **Payee Lines 1–6** – Information, usually name and address, for the payee of the check.
- **Memo** – The description the bank wants to be displayed in history for this check.
- **Remitter** – Information entered in the **Description** field of the transaction or manually entered on the Check Writer screen.
- **More Travel Check Nbrs** – For traveler's checks purchased in a group, this is a description used to identify the traveler's checks in the group. It is free-formatted. Examples of this field might be "109865 through 109880" or "109865, 109866, 109877."
- **Disable Automatic OFAC Lookup** – When the <OK> button is clicked, the system automatically performs an OFAC lookup. If an OFAC match is found for the purchaser or payee, the OFAC processing screen opens, and you can verify whether matches are true OFAC violators or false-positive matches. If you manually verify that the matches reported are *not* for the payee or purchaser, click the **Disable Automatic OFAC Lookup** check box and then click <OK> again to complete the transaction.
- **<Cancel>** – Clicking <Cancel> cancels the entire transaction. Before this release, the transaction ran but the check printing was skipped. Now the entire transaction is cancelled.
- **<OFAC>** – Clicking this button will immediately start the OFAC validation process.

Cash Purchaser Information Fields

The purchaser, by FinCEN's definition, is the actual person who is purchasing the monetary instrument. The purchaser is always a person and never an organization or trust. For example, if the person in the bank is a company administrative assistant, the bank should use the person's personal tax ID and not the company EIN.

- **Purchaser Tax ID** – Anytime cash is used to purchase a check, this tax ID, which is the purchaser's Social Security number or alien identification number, is required.
- **Purchaser Name: Last, First** – Displays or takes as data entry the name of the person in this order: last name first, then a comma, and then the given name(s).
- **Date of Birth** – This is the birth date of the purchaser. If the aggregate cash total for the day is \$3000 or more, this field is required.
- **TranCode/Modifier** – The transaction code and modifier of the transaction used to purchase the check.



- **<Display Monetary Instrument Information>** – Clicking this button opens an informational window that gives specifics about monetary instrument purchases by cash for the purchaser and account involved in the transaction. For details about this window, see the “Monetary Instrument Information Screen” section below.
- **Purchaser Physical Address** – The address where the purchaser physically resides. These fields are required if the aggregate cash total for the day is \$3000 or more.
 - **Line 1** – The first address line.
 - **Line 2** – The second address line.
 - **City** – The city in which the address is located.
 - **State** – The state in which the address is located.
 - **ZIP** – The 5-digit ZIP code and the 4-digit Plus4 code.
- **Identification Document** – The document (such as a driver’s license) that bank employees used to verify who the purchaser is.
 - **ID Number** – The document identification number, such as a driver’s license number.
 - **State** – The state that issued the identification document.
 - **ID Type** – Click the list button , then select the type of identification document from the list, such as driver’s license or passport.
 - **Date Issued** – The date the document was issued.
 - **Date Expires** – The expiration date of the document.

Monetary Instrument Information Screen

The Monetary Instrument Information screen is a pop-up screen displayed when the teller clicks the <Display Monetary Instrument Information> button. This screen shows detailed information used to determine which fields are required.



Monetary Instrument Information			
Monetary Instrument Type	M/O	Tran Code/Modifier	1410-1
Check Number	856	Purchaser ID	987-65-4321
Check Amount	65.00	Purchaser Name	Smithy, Black
Fee	0.00	Bank Customer?	No
		Qualifying Products	
Detail of Funds Used to Purchase this Monetary Instrument (MI)			
Cash In from the transaction used to purchase this MI			30.00
Cash deposited to the account today used to purchase this MI			0.00
	Dep 01-000004-18		
Non-cash sources (Check In, Journal In, or the Account) from the transaction used to purchase this MI			35.00
Summary of Cash Deposited into this Account Today			
Total cash deposited into the account today			0.00
MI Purchases Using Cash Deposited to the Account Today			
MI purchases made by this purchaser today (this Tax ID)			0.00
MI purchases made by all purchasers today (all Tax IDs)			0.00
Cash deposited to this account today that has not yet been used to purchase a Monetary Instrument			0.00
			<input type="button" value="Close"/>

The fields on this screen are explained below.

- **Monetary Instrument Type** – CCK for Cashier's Check, M/O for money order, TLR for teller check, or TVL for traveler's check.
- **Check Number** – The serial number of the check or first serial number of a group of traveler's checks.
- **Check Amount** – The amount of the check.
- **Fee** – The fee charged in this transaction.
- **Tran Code/Modifier** – The transaction code and modifier of the transaction used to purchase the monetary instrument.
- **Purchaser ID** – The tax ID of the purchaser.
- **Purchaser Name** – The last name, comma, and first name of the purchaser.
- **Bank Customer?** – Yes or No, depending on products owned.
- **Qualifying Products** – Initials of the products the purchaser owns that qualify the purchaser as being a bank customer. The bank selects which of these they consider qualifying products (see below). The products must be in an "OPEN" status. Any combination of these letters can be entered:
 - D – Open deposit account
 - L – Open loan account



- S – Open safe deposit box
- C – Open bank card

Detail of Funds Used to Purchase this Monetary Instrument (MI)

- **Cash in from the transaction used to purchase this MI** – The amount of the cash-in portion of the transaction that is applied to the check amount. When fees are a part of the transaction, the system assumes that the fee amount is paid out of cash first, so this amount may not match the total cash-in amount.
- **Cash deposited to the account today, used to purchase this MI** – FinCEN requires that when cash is deposited into an account and then later that account is used to supply funds to purchase a monetary instrument, that cash deposit should be included in the aggregate. This field indicates how much of the funds used from the account to purchase this instrument came from cash deposited into the account. It also shows the account number from which the cash funds are drawn.
- **Non-cash sources (Check In, Journal In, or the Account) from the transaction used to purchase this MI** – This shows the portion of the check that is covered by non-cash sources.

Example: Deposit account 4 12345 16 had a \$100 deposit earlier in the day. A person comes into the bank and purchases a money order for \$325 and gives the teller \$25 cash in and has the teller take the rest of the money from account 4 12345 16. The values for these fields are:

- Cash in from the transaction used to purchase this MI: \$25
- Cash deposited to the account today, used to purchase this MI: \$100
- Non-cash sources (Check In, Journal In, or the Account) from the transaction used to purchase this MI: \$200

Summary of Cash Deposited into this Account Today

- **Total cash deposited into the account today** – Sum of all cash deposits into the account today before this transaction.
- **MI Purchases Using Cash Deposited to the Account Today**
 - **MI purchases made by this purchaser today (this Tax ID)** – This is the sum of all cash deposited into the account this day and then used by this purchaser to purchase monetary instruments. This amount plus all cash-in purchases of monetary instruments for this purchaser makes up the aggregate cash this purchaser used to buy monetary instruments.
 - **MI purchases made by all purchasers today (all Tax IDs)** – It is possible for more than one person to use the funds deposited into an account. This amount shows all cash from the cash deposit used to purchase monetary instruments today. This amount is used to determine how much of the cash deposited into the account is unused in MI purchases.
- **Cash deposited to the account today that has not yet been used to purchase a Monetary Instrument** – This is the result of the **Total cash deposited into the account today** less the **MI**



purchases made by all purchasers today (all Tax IDs). It shows how much more of the account balance applied to monetary instrument purchases will be treated as cash purchases.



Monetary Instrument Reporting Screen

The Monetary Instrument Reporting screen is found in GOLD Services > Check Reconciliation on the CIM GOLD navigation menu tree. See the example below.

The screenshot displays the 'Monetary Instrument Reporting' window. At the top, there are menu options like 'File', 'Screen History', 'Refresh', 'Print Screen', 'Options', 'GOLDVault', and 'Help'. Below the menu is a search bar with 'mone' entered. The 'Selection Criteria' section includes 'Start and End Date' (1/ 9/2023 to 3/ 9/2023), 'Instrument Type(s)' (All, CCK, M/O, TLR, TVL), and 'Purchasers' (All, Customer, Non-customer). There are also fields for 'Name contains', 'Teller Number', and 'Start/End Check Ant'. An 'Aggregate Daily Cash Range in Dollars' is set from 3000 to 10000. A 'Search' button is visible. Below the search criteria, a table shows 36 displayed items. The table has the following columns: PurchaserTaxID, Purchaser, Cust?, Date, Time, Type, Check Nbr, Seq, Check Amount, Cash from Tran, Cash from Acct, Account, Teller, TranCd, and Fee. The data rows show various purchases from different vendors like 'Smithy, Black', 'Horse, Filly', and 'Gurdy, Hurdy'.

GOLD Services > Check Reconciliation > Monetary Instrument Reporting Screen

Use this screen to select, display, and report all monetary instrument purchases saved in the Check Reconciliation database.

To display monetary instruments on this screen:

1. Enter selection criteria at the top of the screen to control which monetary instruments are displayed and reported.
2. Click <Search>.

When a search is completed, the selected items are displayed in the list view. If any of the reporting options are clicked (Print, Warehouse, or Export), reporting is for the selected items only. Fields on the screen are explained below.

Use FinCEN Limits – Click this link to set the **Aggregate Daily Cash Range in Dollars** to 3000 and 10,000. FinCEN MIR specifies that monetary instruments in the 3000 to 10,000 aggregate range should be reported. This link is provided to make entering the FinCEN limits easy.

To run a report that meets all FinCEN reporting requirements:



1. Click the **Clear Criteria** link to set default selection values.
2. Enter the date range to search.
3. Click the **Use FinCEN Limits** link.
4. Click <Search>.

Selection Criteria field group

In this section of the screen, enter the parameters to select the items to display and report. Only items that match all entered criteria will be selected.

Use the links and button at the far right side of the screen after you have selected the search criteria.

- **Print Preview** – Click this link to show the selected items as a report in a print preview screen.
- **Print** – Click this link to print the selected items as a report on the selected printer.
- **Warehouse** – Click this link to create a report for the selected items and store it in the report warehouse.
- **Export** – Click this link to create a .csv export file that matches the columns of the list view shown below and optionally open the file in Excel.
- **Clear Criteria** – Click this link to set all the criteria fields back to their default values.
- **<Search>** – Click this button to get the items that match the selection criteria and display them in the list view.

Start and End Date

The search will only select items that are on or after the start date and that are on or before the end date. The default value is today for both start and end.

Instrument Types

Checking the **All** check box will select all four instrument types. All is the default value. Unchecking the **All** check box will uncheck all instrument types. To only show specific instrument types, uncheck the **All** check box and then check the check box(es) for the desired type(s):

- CCK – Cashier's checks
- M/O – Money orders
- TLR – Teller checks
- TVL – Traveler's checks



Start/End Check Nbr

Enter the range of check numbers that should be selected for the search. The starting number and the ending number will be included. Leave these fields blank when the search should not consider check numbers. Blank is the default value.

Purchasers field group

- **All, Customer, Non-customer** – Click the appropriate radio button to select only customer purchasers, only non-customer purchasers, or all purchasers. Clicking any of the three choices will unclick the other two. All is the default value.
- **Name contains** – When this field is not blank, only purchasers whose name contains the entered text will be selected. The default value is blank. For example, if the **Non-customer** button is checked and the word “Smith” is entered in the **Name contains** field, only items purchased by non-customers of the bank with “Smith” somewhere in their name will be selected. It does not matter if letters are capitalized or not. With our “Smith” example, each of the following names would be selected: Smith, John; Aerosmith, Rocker; Blacksmith, Bob; Institute, Smithsonian.

Teller Number

To select only monetary instruments that one teller sold, enter the number of that teller. Leave it blank to include all tellers. Blank is the default value.

Start/End Check Amt

To pull only checks issued in a certain range, enter the lower and upper check amounts to be selected. Check amounts that match either the start or end amounts will be included in the selection. Leave these fields blank when the search should not consider check amounts. Blank is the default value.

Aggregate Daily Cash Range in Dollars

The search accumulates the cash purchases for each day and each purchaser. Enter the range in dollars that should be used to select items. For example, if the range entered is 300 to 1000, only items will be included where the purchaser bought monetary instruments using cash from 300 to 1000 dollars for the day. If a purchaser bought several money orders on a specific day but the cash used to purchase them is outside the entered range, none of these money orders would be selected. The default for the range is 0 and 0. When both amounts are zero, the aggregated cash is not included in the search.

Click [Use FinCEN Limits](#) to set the **Aggregate Daily Cash Range in Dollars** to 3000 and 10,000. FinCEN MIR specifies that monetary instruments in the 3000 to 10,000 aggregate range should be reported. This link is provided to make entering the FinCEN limits easy.

Monetary Instrument Reporting list view

This section of the screen displays the results of the search.

Nbr of Total displayed – Example: 100 of 131 displayed ▲ – This field is below the <Search> button and above the list view. If the search finds more than 100 items that match the selection criteria, only the first 100 items



are displayed in the list view. Click the blue triangle to display up to 100 more items. When all items are displayed on the screen, the two numbers will be the same, and the blue triangle will disappear.

List View Columns

- **Purchaser Tax ID** – The Social Security number or alien identification number of the person who purchased the monetary instrument. This field is required when cash is used for the purchase but may be blank for non-cash monetary instruments.
- **Purchaser** – The name of the purchaser, usually shown this way: last name, comma, first name. Not required for non-cash purchases.
- **Cust?** – Yes or No, depending on whether the purchaser is a customer of the bank. To be a customer, the purchaser must have monetary control of an open account, such as a deposit or loan account. The bank specifies which type of accounts can be used to determine whether the purchaser is a customer.
- **Date** – Date the check was written.
- **Time** – Time the check was written.
- **Type** – Monetary instrument type: CCK – cashier's check, M/O – money order, TLR – teller check, or TVL – traveler's check.
- **Check Nbr** – The serial number of the monetary instrument. If traveler's checks are sold in bundles, this is the number of the first check in the bundle.
- **Seq** – Check sequence number. Usually zero, this allows for duplicate numbers. For example, if both an issued money order and a teller check happen to have the same number, the sequence will be 0 for the first issued and 1 for the second issued.
- **Check Amount** – The amount of the check.
- **Cash from Tran** – The amount of cash-in from the transaction used to purchase this monetary instrument.
- **Cash from Acct** – If an account has cash deposits during the day and then later funds are drawn from the account to purchase a monetary instrument, FinCEN requires that the funds drawn up to the amount of total cash deposited be treated as cash purchases for the purpose of MIR. This column is the portion of the cash deposited to the account that was used to purchase this monetary instrument.
- **Account** – The account number used to supply funds to the purchase.
- **Teller** – The number of the teller that ran the transaction.
- **TranCd** – The transaction code and modifier of the transaction used to write the check.
- **Payee** – The check payee first line.
- **Other Payee Information** – Other payee lines separated by commas.
- **Remitter** – Information entered in the **Description** field of the transaction or manually entered on the **Check Writer** screen.
- **Qualifying Products** – Letters that indicate what kinds of products the purchaser owns that qualify the purchaser as a bank customer. Letters that may be included in this field are:
 - D – Deposit accounts



- L – Loan accounts
- S – Safe deposit boxes
- C – Bank cards
- **Ofac?** – Yes or No, indicating whether the teller validated the purchaser and the payee against the OFAC list.
- **More Traveler Check Nbrs** – This is a free-format field the teller uses to describe traveler's checks purchased in a bundle. The number of the first check is in the **Check Nbr** column. The remaining numbers are described in this field, such as "189475–189480" or "19 more sequential numbers."

Monetary Instrument Reports

Use the links at the top right of the screen to quickly generate a Monetary Instrument report.

To generate a Monetary Instrument report:

1. Search for the entered criteria.
2. Select Print Preview to view the report before you create it.
3. Select **Print**, **Warehouse**, or **Export** to create a report that contains the information displayed on the screen.

The following is an example of the print preview of a report generated by following the steps above to generate a FinCEN report (see "Use FinCEN Limits" above.)



3/10/2023 164 STEVE TEST BANK

Monetary Instruments Purchased Report

MONINRPT

Page 1

Instruments Purchased From 1/1/2023 To 2/28/2023
Aggregate Daily Cash From \$3,000 to \$10,000

All Instrument Types

All Purchasers

Monetary Instrument Details

Purchase Date: 1/12/2023 Type: CCK Tllr: 899
Check Number: 786 Check Amount: 4,000.00
Purchase Fee: 0.00 Cash Portion: 4,000.00
From Cash Dep: 0.00

Purchaser Customer? Payee
Smithy, Black NON Sharon B
Tax ID: 987654321 Birth: 8/1/1973
OFAC: Yes Ver Doc: Drivers License
14211WWW222 HI Exp:1/1/2025
In the garage
Pocatello, ID 83201-0000

Purchase Date: 1/12/2023 Type: CCK Tllr: 899
Check Number: 789 Check Amount: 5.00
Purchase Fee: 0.00 Cash Portion: 5.00
From Cash Dep: 0.00

Smithy, Black NON Sandy Bottoms
Tax ID: 987-65-4321 Birth: 8/1/1973
OFAC: Yes Ver Doc: Drivers License
14211WWW222 HI Exp:1/1/2025
In the garage
Pocatello, ID 83201-0000

Purchase Date: 1/12/2023 Type: CCK Tllr: 899
Check Number: 790 Check Amount: 0.40
Purchase Fee: 0.00 Cash Portion: 0.40
From Cash Dep: 0.00

Smithy, Black Adder NON Who Cares
Tax ID: 987-65-4321 Birth: 8/1/1973
OFAC: Yes Ver Doc: Drivers License
14211WWW222 HI Exp:1/1/2025
In the garage
Pocatello, ID 83201-0000

Purchase Date: 1/12/2023 Type: CCK Tllr: 899
Check Number: 791 Check Amount: 3.33
Purchase Fee: 0.00 Cash Portion: 3.33
From Cash Dep: 0.00

Smithy, Black NON s;dlkf
Tax ID: 987-65-4321 Birth: 8/1/1973
OFAC: Yes Ver Doc: Drivers License
14211WWW222 HI Exp:1/1/2025
In the garage
Pocatello, ID 83201-0000

Purchase Date: 1/12/2023 Type: M/O Tllr: 899
Check Number: 2768 Check Amount: 75.68
Purchase Fee: 0.00 Cash Portion: 75.68
From Cash Dep: 0.00

Smithy, Black NON Sharon B
Tax ID: 987-65-4321 Birth: 8/1/1973
OFAC: Yes Ver Doc: Drivers License
14211WWW222 HI Exp:1/1/2025
In the garage
Pocatello, ID 83201-0000

Purchase Date: 1/18/2023 Type: CCK Tllr: 899
Check Number: 794 Check Amount: 30.00
Purchase Fee: 0.00 Cash Portion: 7.00
From Cash Dep: 0.00

Horse, Filly NON COURTESY MEADOWS FRISBEE CO
Tax ID: 777889999 Birth: 7/15/1946
OFAC: Yes Ver Doc: Drivers License
873777 ID Exp:5/31/2027
1234 Somewhere St
Pocatello, ID 83201-0000

COURTESY MEADOWS FRISBEE CO
C/O Byron Cliff Boyd
37 Upper Rd
White River Junction VT 05001



Monetary Instrument Details	Purchaser	Customer?	Payee
3/10/2023 164 STEVE TEST BANK Instruments Purchased From 1/1/2023 To 2/28/2023 Aggregate Daily Cash From \$3,000 to \$10,000	Monetary Instruments Purchased Report All Instrument Types All Purchasers		
Purchase Date: 1/12/2023 Type: CCK Tllr: 899 Check Number: 786 Check Amount: 4,000.00 Purchase Fee: 0.00 Cash Portion: 4,000.00 From Cash Dep: 0.00	Smithy, Black Tax ID: 987654321 Birth: 8/1/1973 OFAC: Yes Ver Doc: Drivers License 14211WWW222 HI Exp:1/1/2025 In the garage Pocatello, ID 83201-0000	NON	Sharon B
Purchase Date: 1/12/2023 Type: CCK Tllr: 899 Check Number: 789 Check Amount: 5.00 Purchase Fee: 0.00 Cash Portion: 5.00 From Cash Dep: 0.00	Smithy, Black Tax ID: 987-65-4321 Birth: 8/1/1973 OFAC: Yes Ver Doc: Drivers License 14211WWW222 HI Exp:1/1/2025 In the garage Pocatello, ID 83201-0000	NON	Sandy Bottoms
Purchase Date: 1/12/2023 Type: CCK Tllr: 899 Check Number: 790 Check Amount: 0.40 Purchase Fee: 0.00 Cash Portion: 0.40 From Cash Dep: 0.00	Smithy, Black Adder Tax ID: 987-65-4321 Birth: 8/1/1973 OFAC: Yes Ver Doc: Drivers License 14211WWW222 HI Exp:1/1/2025 In the garage Pocatello, ID 83201-0000	NON	Who Cares
Purchase Date: 1/12/2023 Type: CCK Tllr: 899 Check Number: 791 Check Amount: 3.33 Purchase Fee: 0.00 Cash Portion: 3.33 From Cash Dep: 0.00	Smithy, Black Tax ID: 987-65-4321 Birth: 8/1/1973 OFAC: Yes Ver Doc: Drivers License 14211WWW222 HI Exp:1/1/2025 In the garage Pocatello, ID 83201-0000	NON	s;dlkf
Purchase Date: 1/12/2023 Type: M/O Tllr: 899 Check Number: 2768 Check Amount: 75.68 Purchase Fee: 0.00 Cash Portion: 75.68 From Cash Dep: 0.00	Smithy, Black Tax ID: 987-65-4321 Birth: 8/1/1973 OFAC: Yes Ver Doc: Drivers License 14211WWW222 HI Exp:1/1/2025 In the garage Pocatello, ID 83201-0000	NON	Sharon B
Purchase Date: 1/18/2023 Type: CCK Tllr: 899 Check Number: 794 Check Amount: 30.00 Purchase Fee: 0.00 Cash Portion: 7.00 From Cash Dep: 0.00	Horse, Filly Tax ID: 777889999 Birth: 7/15/1946 OFAC: Yes Ver Doc: Drivers License 873777 ID Exp:5/31/2027 1234 Somewhere St Pocatello, ID 83201-0000	NON	COURTESY MEADOWS FRISBEE CO C/O Byron Cliff Boyd 37 Upper Rd White River Junction VT 05001

Fields on the report correspond to fields in the list view. The first page of the report shows the criteria that were used to select the data shown on the report. Each monetary instrument is shown on the report between lines. The first column of data provides details about the monetary instrument, the second about the purchaser, and the third about the payee.

The report provides additional information not shown in the list view about the purchaser. Fields in the Purchaser column include:

- First line:
 - Purchaser name in last name, comma, first name format.
 - Customer? – Either NON or CUS, indicating whether this purchaser is a customer or non-customer.
- Second line:
 - Tax ID – the purchaser’s tax ID.
 - Birth – the purchaser’s birth date.
- Third line:
 - OFAC – Yes or No, indicating whether the teller compared the purchaser against the OFAC list.
 - Ver Doc – type of document used to verify who the customer is.



- Fourth line:
 - Verification document ID number.
 - Verification document state abbreviation.
 - Exp – Verification document expiration date.
- Remaining lines:
 - Purchaser's physical address

Print – Select a printer and then print the same format shown in Print Preview to the selected printer.

Warehouse – Send this report (same format as shown in print preview) to the report warehouse

Export – When you click this link, the following dialog opens:

1. Browse to or enter the name of the output comma delimited (.csv) file.
2. Check **Display export file in Excel** to open the file in Excel. If this field is not checked, the export file will still be created but Excel will not be opened.
3. Click <OK> to export the data to the specified file.

Columns in the Exported File

- **PurchaserTaxID** – The Social Security number or alien identification number of the person who purchased the monetary instrument. This field is required when cash is used for the purchase but may be blank for non-cash monetary instruments.
- **PurchaserName** – The name of the purchaser, usually in this order: last name, comma, first name. Not required for non-cash purchases.
- **IsBankCustomer** – Yes or No, depending on whether the purchaser is a customer of the bank. To be a customer, the purchaser must have monetary control of an open account, such as a deposit or loan account. The bank specifies which types of accounts determine whether the purchaser is a customer.
- **PurchaseDate** – Date the check was written.
- **PurchaseTime** – Time the check was written.
- **InstrumentType** – Monetary instrument type: CCK – cashier's check, M/O – money order, TLR – teller check, or TVL – traveler's check.
- **CheckNumber** – The serial number of the monetary instrument. If traveler's checks are sold in bundles, this is the number of the first check in the bundle.



- **CheckSeq** – Check sequence number. Usually zero, this allows for duplicate numbers. For example, if both an issued money order and a teller check happen to have the same number, the sequence will be 0 for the first issued and 1 for the second issued.
- **CheckAmount** – The amount of the check.
- **CashFromTran** – The amount of cash-in from the transaction used to purchase this monetary instrument.
- **CashFromAcct** – If an account has cash deposits during the day and then later funds are drawn from the account to purchase a monetary instrument, FinCEN requires that the funds drawn up to the amount of total cash deposited be treated as cash purchases for the purpose of MIR. This column is the portion of the cash deposited to the account that was used to purchase this monetary instrument.
- **Account** – The account number used to supply funds to the purchase.
- **Teller** – The number of the teller who ran the transaction.
- **TranCd** – The transaction code and modifier of the transaction used to write the check.
- **PurchaseFee** – The fee amount charged for the transaction used to create the check.
- **Payee** – The check payee first line.
- **PayeeLine2** – The second payee line.
- **PayeeLine3** – The third payee line.
- **PayeeLine4** – The fourth payee line.
- **PayeeLine5** – The fifth payee line.
- **PayeeLine6** – The sixth payee line.
- **CheckMemo** – The transaction description or memo entered in check writer.
- **QualifyingProd** – Letters that indicate what kinds of products the purchaser owns that qualify the purchaser as a bank customer. Letters that may be included in this field are:
 - D – Deposit accounts
 - L – Loan accounts
 - S – Safe deposit boxes
 - C – Bank cards
- **OFACVerified** – Yes or No, indicating whether the teller validated the purchaser and the payee against the OFAC list.
- **MoreTravelersCheckNbrs** – This is a free-format field the teller uses to describe traveler checks purchased in a bundle. The number of the first is entered in the **Check Nbr** column. The remaining numbers are described in this field, such as “189475–189480” or “19 more sequential numbers.”
- **PurchaserBirth** – Birth date of the purchaser.



- **PurchaserVerificationType** – Type of document used to verify the purchaser, such as “Driver’s license.”
- **PurchaserVerificationState** – The state that issued the verification document.
- **PurchaserVerificationDocNbr** – The document number of the verification document.
- **PurchaserAddress1** – First address line of the purchaser’s physical address.
- **PurchaserAddress2** – Second address line of the purchaser’s physical address.
- **PurchaserCity** – City of the purchaser’s physical address.
- **PurchaserState** – State of the purchaser’s physical address.
- **PurchaserZip** – ZIP code of the purchaser’s physical address.
- **PurchaserZipPlus4** – ZIP + 4 code of the purchaser’s physical address.
- **Remitter** – Information entered in the **Description** field of the transaction or manually entered on the **Check Writer** screen.

