BSA E-Filing

Bank Secrecy Act Electronic Filing

Secure Direct Transfer Mode

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Disclaimer: These instructions are explanatory only and do not supplement or modify any obligations imposed by statute or regulation. FinCEN may also revise these instructions to clarify or update content. For additional and latest information, consult https://bsaefiling.fincen.treas.gov/main.html

1 About the Bank Secrecy Act Electronic Filing System

The Bank Secrecy Act (BSA) Electronic Filing (E-Filing) System supports secure electronic transmission of BSA data to the Financial Crimes Enforcement Network (FinCEN).

Electronic transmission of BSA data was first introduced by FinCEN in 2002 pursuant to Section 362 of the USA PATRIOT Act, which mandates that FinCEN establish a highly secure network to allow financial instructions the ability to transmit BSA data to FinCEN electronically via the Internet as well as to provide filers with alerts and other information regarding suspicious activities that warrant immediate and enhanced scrutiny.

Today, the BSA E-Filing System continues to support this mandate by providing filers with a fast, convenient, secure, and cost-effective method of filing BSA data.

2 About the Secure Direct Transfer Mode

FinCEN provides the ability for filers to submit batch data directly over a secure connection using Secure File Transfer Protocol (SFTP). This method of filing is referred to as Secure Direct Transfer Mode (SDTM).

SDTM allows for a secure, system-to-system mechanism for transferring batch submissions from your organization's internal server to the BSA E-Filing server. The batch submission process can be automated such that user intervention/involvement is minimized. There is no interaction with the BSA E-Filing system web site for the upload of the batch file; however, filers may use the site to track the status of their submissions via Track Status or Track Organization Status, depending on your role.

3 Details for Secure Direct Transfer Mode

The SFTP connections to the destination IP Addresses/Ports are listed below. If an SDTM account is needed, proceed to step 6 in this document "Requesting Access to SDTM".

Environment	IP Addresses	Ports
Production	164.95.10.142 bsaefiling-direct-transfer.fincen.gov	2222
User Test (Sandbox)	164.95.10.143 bsaefiling-direct-transfer-sandbox.fincen.gov	2222

Please provide the above IP Addresses/Ports to your network team. This is required to leave your network to access the BSA E-Filing servers through SFTP.

4 Transmitting Batch XML Files and Corresponding Responses

Using SDTM account credentials, you may begin transmitting batch XML files and receive corresponding responses (i.e., message file and acknowledgement file):

a. Submit a batch XML file:

    i. Login/SFTP into your home directory connecting to either URL listed above in the table (e.g. sftp uid@bsaefiling-direct-transfer.fincen.gov:2222).

    ii. Your home directory contains two folders: submissions and acks. Select **"submissions"** folder.

    iii. put filename (e.g., put CTRXST.20240609153015.sdtmuserid.xml).

    iv. Logoff.

b. Obtain FinCEN response file(s): For submission attempts, FinCEN provides a "messages" file in xml format with the status of your submission generally within 5 hours of submission (e.g., accepted, accepted with warnings, rejected, etc.). If the file was accepted (with or without warnings), FinCEN also provides an "acknowledgement" file in xml format containing your BSA IDs for each report in your submission generally 2-3 business days after submission acceptance.

   i. Login/SFTP into your home directory connecting to either URL listed above in the table (e.g. sftp uid@bsaefiling-direct-transfer.fincen.gov:2222).
   ii. Your home directory contains two folders: submissions and acks. Select **"acks"** folder.
   iii. get filename (e.g., get CTRXST.20240609153015.sdtmuserid.xml.MESSAGES.XML, or get CTRXST.20240609153015.sdtmuserid.xml.ACKED).
   iv. Logoff.

5 Details to Track Submission in the BSA E-Filing System

Once a batch file has been submitted, a confirmation email will be sent containing the Process ID and Status information. A second email will be sent indicating the acknowledgements are ready to be retrieved from the SDTM server. Both emails are sent to the Filing Organization's user email that is associated with the SDTM User ID.

Filers may use the BSA E-Filing system to track the status of their submissions via Track Status or Track Organization Status, depending on your role. To view the status:

a. Visit BSA E-Filing System - Welcome to the BSA E-Filing System
b. Login to the system.
c. Select "Filing Status" drop down.
d. Click "Track Status" or "Track Organization Status" depending on your role.

6 Requesting access to SDTM

Filing Organization requesting to use SDTM to transmit their batched submissions will need to submit a Contact Us form https://bsaefiling.fincen.gov/HelpTicketForm. Please select the Category "Secure Data Transfer (SFTP)".

7 Document Revision History

Version	Change Comments	Date
1.0	Initial Secure Direct Transfer Mode Document	11/01/2022
2.0	Updated document with Transfer Family Information	04/09/2025