

# Information Memo

New York Stock Exchange, Inc.  
14 Wall Street  
New York, NY 10005

Enforcement



Number 86-2  
January 29, 1986

**ATTENTION:** CHIEF EXECUTIVE, FINANCIAL AND OPERATIONAL OFFICERS/PARTNERS

**TO:** MEMBERS AND MEMBER ORGANIZATIONS AND SUBSCRIBERS

**SUBJECT:** REVISED CURRENCY TRANSACTION REPORT FORM

The Department of Treasury has revised Form 4789 under the Currency and Foreign Transactions Reporting Act of 1970, which is used by broker-dealers and other financial institutions to report the payment, receipt or transfer of currency in amounts exceeding \$10,000.

The new form will become effective on July 1, 1986. Until that date the Internal Revenue Service has instructed that financial institutions should continue to file the existing Form 4789. (See IRS News Release - IR - 85-119.) Additional copies of the existing form can be ordered from IRS forms distribution centers.

Broker-dealers can obtain a supply of the revised Form 4789 by sending a request to the IRS Data Center, Attn: Currency and Banking Report Division, 1300 John C. Lodge Freeway, Detroit, Michigan 48226.

Attached to this memo is a copy of the revised Form so that member organizations may consider whether it is necessary to amend existing internal procedures or computer programs. Please refer to Information Memo 85-12 dated April 12, 1985 for additional information on financial recordkeeping and reporting of currency and foreign transactions.

Questions concerning this memo may be directed to Mary Anne Furlong (212) 623-4823 or to your Surveillance Director at the Exchange.

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James F. Swartz, Jr.  
Vice President

# Currency Transaction Report

▶ **File a separate report for each transaction.** ▶ **Please type or print.**  
▶ **For Paperwork Reduction Act Notice, see page 3.**  
*(Complete all applicable parts—See instructions)*

OMB No. 1545-0183  
Expires: 10-31-88  
If amended report, see instructions and check here

## Part I Identity of individual who conducted this transaction with the financial institution

1 If multiple individuals involved, see instructions and check here

2 Last name  3 First name  4 Middle initial  5 Social security number

6 Address (number and street)  7 Occupation, profession, or business

8 City  9 State  10 ZIP code  11 Country (if not U.S.)

12 Method used to verify identity:  
 a Describe  c Number   
 b Issued by

13 Reason items 2-12 are not completed:  
 a  Armored car service (enter name)   
 b  Mail deposit/shipment c  Night deposit or ATM transaction d  Multiple transactions (see instructions)

## Part II Individual or organization for whom this transaction was completed

14 If multiple individuals or organizations are involved, see instructions and check here

15 Individual's last name  16 First name  17 Middle initial  18 Social security number

19 a Name of organization  b Check if: (1)  broker/dealer in securities, or (2)  financial institution (see instructions) 20 Employer identification number

21 Address (number and street)  22 Occupation, profession, or business

23 City  24 State  25 ZIP code  26 Country (if not U.S.)

## Part III Customer's account number(s) affected by transaction

27  Savings  Securities  CD/Money market   
 Checking  Loan  Other (specify)

## Part IV Type of transaction. Check applicable boxes to describe transactions

28  Currency exchange (currency for currency)

29 CASH IN:  
 D  Deposit F  CD/Money market purchased H  For wire transfer  
 G  Security purchased A  Receipt from abroad K  Other cash in (specify)   
 P  Check purchased

30 CASH OUT:  
 C  Check cashed R  CD/Money market redeemed U  From wire transfer  
 T  Security redeemed B  Shipment abroad Y  Other cash out (specify)   
 W  Withdrawal

31 Total amount of currency transaction (in U.S. dollars)  \$ 32 Amount in Item 31 in \$100 bills or higher  \$ 33 Date of transaction (month, day, and year)

34 If other than U.S. currency is involved, please furnish the following information: a Exchange made  for or  from U.S. currency  
 b Currency name  c Country  d Total amount of each foreign currency (in U.S. dollars)  \$

35 If a check or wire transfer was involved in this transaction, please furnish the following information (see instructions):  
 a If more than one check or wire transfer is involved, see instructions and check here   
 b Date of check or wire transfer  c Amount of check or wire transfer (in U.S. dollars)  \$ d Payee   
 e Drawer of check  f Drawee bank and MICR number

## Part V Financial institution where currency transaction took place

36 Check applicable box to indicate type of financial institution:  
 b  Savings and loan association c  Credit union d  Security broker/dealer e  Other  
 a  Bank (enter code number from instructions here)

37 Name of financial institution  38 Employer identification number

39 Address (number and street)  40 Social security number

41 City  42 State  43 ZIP code  44 MICR number

45 Signature (preparer)  46 Title  47 Date

48 Type or print preparer's name  49 Approving official (signature)  50 Date

### Multiple Transactions

(Complete applicable parts below if box 1, 14, or 35a on page 1 is checked)

#### Part I Continued—Complete if box 1 on page 1 is checked

2 Last name		3 First name		4 Middle initial	5 Social security number	
6 Address (number and street)				7 Occupation, profession, or business		
8 City		9 State	10 ZIP code	11 Country (if not U.S.)		
2 Method used to verify identity:		a Describe ▶		c Number ▶		
b Issued by ▶						

2 Last name		3 First name		4 Middle initial	5 Social security number	
6 Address (number and street)				7 Occupation, profession, or business		
8 City		9 State	10 ZIP code	11 Country (if not U.S.)		
2 Method used to verify identity:		a Describe ▶		c Number ▶		
b Issued by ▶						

#### Part II Continued—Complete if box 14 on page 1 is checked

5 Individual's last name		16 First name		17 Middle initial	18 Social security number	
9 a Name of organization			b Check if: (1) <input type="checkbox"/> broker/dealer in securities, or (2) <input type="checkbox"/> financial institution (see instructions)		20 Employer identification number	
11 Address (number and street)				22 Occupation, profession, or business		
13 City		24 State	25 ZIP code	26 Country (if not U.S.)		

15 Individual's last name		16 First name		17 Middle initial	18 Social security number	
19 a Name of organization			b Check if: (1) <input type="checkbox"/> broker/dealer in securities, or (2) <input type="checkbox"/> financial institution (see instructions)		20 Employer identification number	
21 Address (number and street)				22 Occupation, profession, or business		
23 City		24 State	25 ZIP code	26 Country (if not U.S.)		

#### Part IV Continued—Complete if box 35a on page 1 is checked

35 b Date of check or wire transfer		c Amount of check or wire transfer (in U.S. dollars) \$		d Payee	
e Drawer of check			f Drawee bank and MICR number		

35 b Date of check or wire transfer		c Amount of check or wire transfer (in U.S. dollars) \$		d Payee	
e Drawer of check			f Drawee bank and MICR number		

## General Instructions

**Note:** Beginning with this revision, file Form 4789 with the IRS Data Center in Detroit. See *When and Where to File* below.

**Paperwork Reduction Act Notice.**—The Paperwork Reduction Act of 1980 says we must tell taxpayers why we are collecting this information, how we will use it, and whether you have to give it to us.

The requested information is useful in criminal, tax, and regulatory investigations. In addition to directing the Federal Government's attention to unusual or questionable transactions, the reporting requirement discourages the use of currency in illegal transactions. Financial institutions are required to provide the information under 31 CFR 103.22, 103.26, and 103.27.

**Who Must File.**—Each financial institution other than a casino must file a Form 4789 for each deposit, withdrawal, exchange of currency, or other payment or transfer, by, through, or to the financial institution, which involves a transaction in currency of more than \$10,000. Multiple transactions by or for any person which in any one day total more than \$10,000 should be treated as a single transaction, if the financial institution is aware of them.

**Exemptions.**—See 31 CFR 103.22(b) for exemptions from the filing requirements by banks on certain customers.

**When and Where to File.**—File this form by the 15th day after the date of the transaction with the Internal Revenue Service Data Center, P. O. Box 32621, Detroit, MI 48232 ATTN: CTR, or hand carry it to your local IRS office. Keep a copy of each Form 4789 for 5 years from the date you file it.

**Penalties.**—Civil and criminal penalties (up to \$500,000) are provided for failure to file a report or to supply information, and for filing a false or fraudulent report. See 31 CFR, sections 103.47 and 103.49.

## Definitions

**Bank.**—See 31 CFR 103.11 for the definition of a bank.

**Currency.**—The coin and currency of the United States or of any other country, which circulate in and are customarily used and accepted as money in the country in which issued. It includes United States silver certificates, United States notes, and Federal Reserve notes, but does not include bank checks or other negotiable instruments not customarily accepted as money.

**Financial Institution.**—Each agency, branch, or office in the United States of any person doing business in one or more of the capacities listed below:

- (1) a bank;
- (2) a broker or dealer in securities, registered or required to be registered with SEC under the Securities Exchange Act of 1934;
- (3) a person who engages as a business in dealing in or exchanging currency (for example, a dealer in foreign exchange or a person engaged primarily in the cashing of checks);

- (4) a person who engages as a business in issuing, selling, or redeeming traveler's checks, money orders, or similar instruments, except one who does so as a selling agent exclusively, or as an incidental part of another business;
- (5) a licensed transmitter of funds, or other person engaged in the business of transmitting funds abroad for others.

**Person.**—An individual, corporation, partnership, trust or estate, joint stock company, association, syndicate, joint venture, or other unincorporated organization or group, and all entities treated as legal personalities.

**Transaction in Currency.**—A transaction involving the physical transfer of currency from one person to another. A transaction in currency does not include a transfer of funds by means of bank check, bank draft, wire transfer, or other written order that does not include the physical transfer of currency.

## Specific Instructions

**Amended report.**—If this amends a previously filed report, check the box in the upper right corner. Staple a copy of the previously filed report to this amended report and complete only those entries which you are correcting on the amended report.

**Part I—Identity of individual who conducted the transaction.**—This part must always be completed. If the individual conducts the transaction for another person, be sure to complete Part II also.

**Box 1—Multiple individuals.**—If two or more individuals conduct a transaction, check Box 1. All individuals must be positively identified. Enter information in Part I for one of the individuals. Complete the entry spaces on the back of the form for the other individuals. For example, a check made out to John Doe and Thomas Smith may be presented for payment at a financial institution. Both of the joint payees are present. Complete Part I on the front of the form for John Doe, and complete Part I on the back for Thomas Smith.

**Items 2, 3, and 4—Name of person conducting transaction.**—Enter the last name in Item 2, the first name in Item 3, and the middle initial in Item 4.

**Item 5—Social security number.**—A social security number must be provided if an individual is conducting the transaction for himself or herself. If the individual is conducting a transaction for another person or is a nonresident alien who does not have a social security number, write NONE in the space and complete Item 12.

**Items 6, 8, 9, 10, and 11—Address.**—Enter the permanent address, including ZIP code, of the individual who entered the financial institution to conduct the transaction. A P.O. Box number is not a street address.

**Item 7—Occupation, profession, or business.**—Fully identify the occupation, profession or business of the individual conducting the transaction; for example, secretary, carpenter, attorney, etc.: Do not use nondescriptive terms such as merchant, self-employed, businessman, etc.

**Item 12—Method used to verify identity.**—All individuals (except employees of armored car services) conducting a currency transaction for themselves or for another person must be positively identified. For individuals who are established customers, identifying information previously obtained from the customer and in the financial institution's records may be provided. Statements such as "known customer" are not sufficient as identifying information. For U.S. citizens, ask to see and inspect a driver's permit or any other written identification document acceptable to the financial institution in normal check cashing operations. For an alien, ask to see and inspect his or her passport, alien ID card, or other official document showing nationality or residence. Enter the type of document in Item a, such as driver's license, signature card, charge card, passport, etc. Enter in Item b, the name of the state issuing the driver's permit, the name of the bank or store issuing the charge card; etc. Enter the number of the license, account, card, etc. in Item c.

**Item 13—Reason Items 2-12 not completed; armored car service, mail, night deposit, or ATM transaction.**—Check Box a if the transaction was a delivery by an armored car service licensed by a state or local government. Enter the name of the armored car service in the space provided.

Check Box b if the currency was received or shipped through the U.S. Postal Service.

Check Box c if the transaction was a night deposit or an ATM (automated teller machine) transaction.

Check Box d if this report involves multiple transactions that when totalled became a reportable transaction and the individual(s) who conducted the transactions cannot be identified.

If you check Box a, b, c, or d, you do not have to complete any other entries in Part I. However, be sure to complete Parts II, III, IV, and V.

**Part II—Individual or organization for whom transaction was completed.**—If the individual in Part I is conducting the transaction for himself or herself, do not complete Part II. In all other cases, including armored car service, mail, night deposit, or ATM transactions, complete Part II.

**Box 14—Multiple individuals or organizations.**—If this transaction is being conducted for more than one individual or organization, check Box 14, and complete the applicable entries on the back of the form. Do this also if the individual in Part I conducts a transaction that involves both himself or herself and another individual or organization.

**Items 15, 16, and 17—Name of Individual.**—Enter the last name in Item 15, first name in Item 16, and middle initial in Item 17, of the individual for whom the transaction was completed.

**Item 18—Social security number.**—Enter the social security number of the individual for whom the transaction was completed. You will have this in your records. If the individual is a nonresident alien and does not have a social security number, write NONE in the space for the number.

**Items 19 and 20—Organization's name and EIN.**—If the transaction involves a business, show the business name in Item 19a, and the employer identification number (EIN) in Item 20. This is a 9-digit number shown as 00-0000000. If the organization does not have an EIN, write NONE in Item 20.

Check Box 19b(1) if the individual or organization is a broker or dealer in securities. Check Box 19b(2) if the individual or organization is a financial institution described in item (3), (4), or (5) under the *Definitions of a Financial Institution* on page 3.

**Items 21, 23, 24, 25, and 26—Address.**—Enter the permanent address including the ZIP code of the individual or organization for whom the transaction is completed in the appropriate boxes. If the address is outside the U.S., be sure to show the country in Item 26. A P.O. Box number is not a street address.

**Item 22—Occupation, profession, or business.**—Fully identify the occupation, profession, or business of the individual or organization for whom the transaction was completed. Use descriptive terms, such as securities broker, attorney, auto dealer, etc. Do not use nondescriptive terms, such as self-employed, merchant, businessman, etc.

**Part III—Customer's account number affected by the transaction.**

**Box 27—Type of account and account number.**—Check the boxes and enter the account numbers of the accounts affected by the transaction. If a deposit or withdrawal is made from a savings, checking, share, or other account, check the appropriate box and enter the account number. Other accounts would include all accounts with broker-dealers. If the transaction does not affect any account, make no entry in Part III. For example, a cashier's check purchased with cash may not affect any account and does not require any entry in this part. Please note that the code letters before the boxes are for IRS processing purposes.

**Part IV—Type of transaction.**—Check the boxes that describe the transaction. For international transactions with foreign financial agencies (banks, currency exchange dealers, securities dealers, etc.)

involving receipts of currency for deposit, purchases of currency, withdrawal, shipments of currency for deposit, or sales of currency, check the appropriate box "Receipts from abroad" or "Shipments abroad" in Item 29 or 30.

**Box 28—Currency exchange.**—Check this box if currency was exchanged for currency. This includes exchanging U.S. currency for foreign currency (be sure to complete Item 34) and vice versa. It also includes exchanging small denomination bills of U.S. currency for large denomination bills of U.S. currency, or vice versa.

**Box 29—Cash in.**—Check the appropriate box(es) when currency is received by the financial institution as part of a transaction.

**Box 30—Cash out.**—Check the appropriate box(es) when the financial institution pays out currency as part of a transaction.

**Item 31—Total amount of currency.**—Enter the total amount of currency in the transaction. If a transaction involves both currency and checks, such as a deposit transaction, enter only the amount of the currency.

**Item 32—Amount in \$100 bills or higher.**—Enter the amount of the total currency transaction reported in Item 31 that is in denominations of U.S. currency of \$100 or higher. For example, if the total currency transaction is \$100,000 and \$50,000 is in U.S. currency of \$100 or higher denominations, enter \$100,000 in Item 31 and \$50,000 in Item 32.

**Item 33—Date.**—Enter the month, day, and year of the currency transaction. Use the actual calendar date, not the banking day date.

**Item 34—Foreign currency.**—If the currency transaction involves a foreign currency, enter the information in the appropriate spaces. Enter the name of the currency in Item b, the country in Item c, and the total amount of the foreign currency in U.S. dollars in Item d. Check the appropriate box in Item a, if foreign currency was exchanged for U.S. currency or U.S. currency was exchanged for foreign currency. For example, a currency transaction involving Italian lira being deposited would have lira entered in Item b, Italy entered in Item c, and the amount, converted into U.S. dollars, entered in Item d. Since currency was not exchanged, no entry is made in Item a. If currency of two or more foreign countries is involved in the transaction, attach a separate sheet of paper that clearly identifies the individual or organization for whom the transaction was completed (Items 15 through 20) and report the information for each foreign currency required by Item 34.

**Item 35—Check or wire transfer.**—If multiple checks or wire transfers are involved in the transaction, check Box a and furnish the information for one of the instruments on the front of the form and for the other instruments on the back of the

form in the spaces provided. If you have to report more instruments than there are entry spaces, attach a sheet of paper that clearly identifies the individual or organization for whom the transaction is completed (Items 15 through 20) and furnish the information for Items b through f for each check or wire transfer.

**Date.**—Enter the date shown on the check or the wire transfer of funds in Item b.

**Amount.**—Enter the amount of the check or wire transfer in Item c. Show the amount in U.S. dollars only.

**Payee.**—Enter the name of the individual or organization to whom the check or wire transfer of funds is made payable in Item d.

**Drawer.**—Enter the name of the individual or organization that wrote the check or who wire transferred funds in Item e.

**Drawee bank and MICR number.**—Enter the name of the bank and MICR number on which the check or wire transfer of funds is drawn in Item f.

**Part V.—Financial institution where transaction took place.**

**Box 36—Type of financial institution.**—Check the box that describes the type of financial institution you are.

**Box 36a—Banks.**—Enter the appropriate code number for the Federal agency that performs examinations for compliance with the Bank Secrecy Act regulations:

Code 1—Comptroller of the Currency

Code 2—FDIC

Code 3—Federal Reserve System

Code 4—None of the above

**Items 37, 39, 41, 42, 43, and 44—Name, address, and MICR number.**—Enter the full legal name, street address, city, State, ZIP code, and MICR number of the financial institution where the transaction occurred. *If the transaction occurred at a branch office, enter the complete street address and MICR number of the branch, not the headquarter's address and MICR number.* A P.O. Box number is not a street address. Enter the MICR number in Item 44.

**Item 38—EIN.**—Enter the financial institution's employer identification number (EIN).

**Item 40—SSN.**—If the financial institution does not have an EIN, enter the financial institution owner's social security number.

**Items 45, 46, 47, and 48—Preparer's signature, title, and date.**—Form 4789 must be signed in Item 45 by an individual authorized or designated by the financial institution to sign it. His or her title should be shown in Item 46 and the date of signature entered in Item 47. This signer's name should be typed or printed legibly in Item 48.

**Items 49 and 50—Approving official's signature and date.**—The official who reviews and approves the information on the form must sign in Item 49 and enter the date of signing in Item 50.

## How to order Form 4789:

If you need to order Form 4789, please use the order blank provided below. Send your order to the IRS Forms Distribution Center list for your state.

Alabama—Caller No. 848, Atlanta, GA 30370

Alaska—P.O. Box 126, Fresno, CA 93778

Arizona—P.O. box 12626, Fresno, CA 93778

Arkansas—P.O. Box 2924, Austin, TX 78769

California—P.O. Box 12626, Fresno, CA 93778

Colorado—P.O. Box 2924, Austin, TX 78769

Connecticut—P.O. Box 1040, Methuen, MA 01844

Delaware—P.O. Box 25866, Richmond, VA 23260

District of Columbia—P.O. Box 25866, Richmond, VA 23260

Florida—Caller No. 848, Atlanta, GA 30370

Georgia—Caller No. 848, Atlanta, GA 30370

Hawaii—P.O. Box 12626, Fresno, CA 93778

Idaho—P.O. Box 12626, Fresno, CA 93778

Illinois—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Indiana—P.O. Box 636, Florence, KY 41042

Iowa—6000 Manchester Traffic Terrace, Kansas City, MO 64130

Kansas—P.O. Box 2924, Austin, TX 78769

Kentucky—P.O. Box 636, Florence, KY 41042

Louisiana—P.O. Box 2924, Austin, TX 78769

Maine—P.O. Box 1040, Methuen, MA 01844

Maryland—P.O. Box 25866, Richmond, VA 23260

Massachusetts—P.O. Box 1040, Methuen, MA 01844

Michigan—P.O. Box 636, Florence, KY 41042

Minnesota—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Mississippi—Caller No. 848, Atlanta, GA 30370

Missouri—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Montana—P.O. Box 12626, Fresno, CA 93778

Nebraska—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Nevada—P.O. Box 12626, Fresno, CA 93778

New Hampshire—P.O. Box 1040, Methuen, MA 01844

New Jersey—P.O. Box 25866, Richmond, VA 23260

New Mexico—P.O. Box 2924, Austin, TX 78769

New York—

Western New York—P.O. Box 240, Buffalo, NY 14201

Eastern New York (including NY City)—P.O. Box 1040, Methuen, MA 01844

North Carolina—Caller No. 848, Atlanta, GA 30370

North Dakota—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Ohio—P.O. Box 636, Florence, KY 41042

Oklahoma—P.O. Box 2924, Austin, TX 78769

Oregon—P.O. Box 12626, Fresno, CA 93778

Pennsylvania—P.O. Box 25866, Richmond, VA 23260

Rhode Island—P.O. Box 1040, Methuen, MA 01844

South Carolina—Caller No. 848, Atlanta, GA 30370

South Dakota—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Tennessee—Caller No. 848, Atlanta, GA 30370

Texas—P.O. Box 2924, Austin, TX 78769

Utah—P.O. Box 12626, Fresno, CA 93778

Vermont—P.O. Box 1040, Methuen, MA 01844

Virginia—P.O. Box 25866, Richmond, VA 23260

Washington—P.O. Box 12626, Fresno, CA 93778

West Virginia—P.O. Box 636, Florence, KY 41042

Wisconsin—6000 Manchester Trafficway Terrace, Kansas City, MO 64130

Wyoming—P.O. Box 2924, Austin, TX 78769

**Foreign Addresses**—Taxpayers with mailing addresses in foreign countries should send their requests for forms and publications to: Internal Revenue Service  
P.O. Box 25866  
Richmond, VA 23260

**Puerto Rico**—Director's Representative, U.S. Internal Revenue Service, Federal Office Building, Chardon Street, Hato Rey, PR 00918.

**Virgin Islands**—Department of Finance, Tax Division, Charlotte Amalie, St. Thomas, VI 00801.

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Detach At This Line

### Internal Revenue Service

Form Number	Quantity
4789	

Name
Number and street
City or town, State and Zip code