



# Department of the Treasury Financial Crimes Enforcement Network

## 31 CFR Chapter X

### Subpart Index

The following highlights the changes in regulatory structure being made as part of the transfer of FinCEN's regulations from 31 CFR Part 103 to 31 CFR Chapter X on March 1, 2011. This guide is provided for informational purposes only and does not replace or supersede FinCEN's regulations.

<i>Part 1000-1009:</i> _____ [Reserved]	<i>Part 1023:</i> _____ Broker/Dealer
<i>Part 1010:</i> _____ General	<i>Part 1024:</i> _____ Mutual funds
<i>Part 1011-1019:</i> _____ [Reserved]	<i>Part 1025:</i> _____ Insurance
<i>Part 1020:</i> _____ Banks	<i>Part 1026:</i> _____ Commodities/Futures
<i>Part 1021:</i> _____ Casinos/Card Clubs	<i>Part 1027:</i> _____ PMSJ
<i>Part 1022:</i> _____ MSBs	<i>Part 1028:</i> _____ Credit Card Operators
	<i>Part 1029-1099:</i> _____ [Reserved]

### **PARTS 1000-1009 [RESERVED]**

### **PART 1010—GENERAL PROVISIONS**

#### Subpart A—General Definitions

Sec.

1010.100 General Definitions.

#### Subpart B—Programs

1010.200 General.

1010.205 Exempted anti-money laundering programs for certain financial institutions.

1010.210 Anti-money laundering programs.

1010.220 Customer identification program requirements.

#### Subpart C—Reports Required To Be Made

1010.300 General.

1010.301 Determination by the Secretary.

1010.305 [Reserved]

1010.306 Filing of reports.

1010.310 Reports of transactions in currency.

1010.311 Filing obligations for reports of transactions in currency.

1010.312 Identification required.

1010.313 Aggregation.

- 1010.314 Structured transactions.
- 1010.315 Exemptions for non-bank financial institutions.
- 1010.320 Reports of suspicious transactions.
- 1010.330 Reports relating to currency in excess of \$10,000 received in a trade or business.
- 1010.340 Reports of transportation of currency or monetary instruments.
- 1010.350 Reports of foreign financial accounts.
- 1010.360 Reports of transactions with foreign financial agencies.
- 1010.370 Reports of certain domestic coin and currency transactions.

Subpart D—Records Required To Be Maintained

- 1010.400 General.
- 1010.401 Determination by the Secretary.
- 1010.405 [Reserved]
- 1010.410 Records to be made and retained by financial institutions.
- 1010.415 Purchases of bank checks and drafts, cashier’s checks, money orders and traveler’s checks.
- 1010.420 Records to be made and retained by persons having financial interests in foreign financial accounts.
- 1010.430 Nature of records and retention period.
- 1010.440 Person outside the United States.

Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist Activity

- 1010.500 General.
- 1010.505 Definitions.
- 1010.520 Information sharing between government agencies and financial institutions.
- 1010.530 [Reserved]
- 1010.540 Voluntary information sharing among financial institutions.

Subpart F—Special Standards of Diligence; Prohibitions; and Special Measures

- 1010.600 General.
- SPECIAL DUE DILIGENCE FOR CORRESPONDENT ACCOUNTS AND PRIVATE BANKING ACCOUNTS

- 1010.605 Definitions.
- 1010.610 Due diligence programs for correspondent accounts for foreign financial institutions.
- 1010.620 Due diligence programs for private banking accounts.
- 1010.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

- 1010.640 [Reserved]

SPECIAL MEASURES UNDER SECTION 311 OF THE USA PATRIOT ACT AND LAW ENFORCEMENT ACCESS TO FOREIGN BANK RECORDS

- 1010.651 Special measures against Burma.
- 1010.652 Special measures against Myanmar Mayflower Bank and Asia Wealth Bank.
- 1010.653 Special measures against Commercial Bank of Syria.
- 1010.654 Special measures against VEF Bank.
- 1010.655 Special measures against Banco Delta Asia.
- 1010.670 Summons or subpoena of foreign bank records; Termination of correspondent relationship.

Subpart G—Administrative Rulings

- 1010.710 Scope.
- 1010.711 Submitting requests.
- 1010.712 Nonconforming requests.
- 1010.713 Oral communications.
- 1010.714 Withdrawing requests.
- 1010.715 Issuing rulings.
- 1010.716 Modifying or rescinding rulings.
- 1010.717 Disclosing information.

Subpart H—Enforcement; Penalties; and Forfeiture

- 1010.810 Enforcement.
- 1010.820 Civil penalty.
- 1010.830 Forfeiture of currency or monetary instruments.
- 1010.840 Criminal penalty.
- 1010.850 Enforcement authority with respect to transportation of currency or monetary instruments.

Subpart I—Summons

- 1010.911 General.
- 1010.912 Persons who may issue summons.
- 1010.913 Contents of summons.
- 1010.914 Service of summons.
- 1010.915 Examination of witnesses and records.
- 1010.916 Enforcement of summons.
- 1010.917 Payment of expenses.

Subpart J—Miscellaneous

- 1010.920 Access to records.
- 1010.930 Rewards for informants.
- 1010.940 Photographic or other reproductions of Government obligations.
- 1010.950 Availability of information.
- 1010.960 Disclosure.
- 1010.970 Exceptions, exemptions, and reports.
- 1010.980 Dollars as including foreign currency.

**PARTS 1011-1019 [RESERVED]**

## **PART 1020—RULES FOR BANKS**

### Subpart A—Definitions

Sec.

1020.100 Definitions.

### Subpart B—Programs

1020.200 General.

1020.210 Anti-money laundering program requirements for financial institutions regulated only by a Federal functional regulator, including banks, savings associations, and credit unions.

1020.220 Customer Identification Programs for banks, savings associations, credit unions, and certain non-Federally regulated banks.

### Subpart C—Reports Required To Be Made By Banks

1020.300 General.

1020.310 Reports of transactions in currency.

1020.311 Filing obligations.

1020.312 Identification required.

1020.313 Aggregation.

1020.314 Structured transactions.

1020.315 Transactions of exempt persons.

1020.320 Reports by banks of suspicious transactions.

### Subpart D—Records Required To Be Maintained By Banks

1020.400 General.

1020.410 Records to be made and retained by banks.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist Activity

1020.500 General.

1020.520 Special information sharing procedures to deter money laundering and terrorist activity for banks.

1020.530 [Reserved]

1020.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Banks

1020.600 General.

1020.610 Due diligence programs for correspondent accounts for foreign financial institutions.

1020.620 Due diligence programs for private banking accounts.

1020.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

1020.640 [Reserved]

1020.670 Summons or subpoena of foreign bank records; Termination of correspondent relationship.

## **PART 1021—RULES FOR CASINOS AND CARD CLUBS**

### Subpart A—Definitions

Sec.

1021.100 Definitions.

### Subpart B—Programs

1021.200 General.

1021.210 Anti-money laundering program requirements for casinos.

### Subpart C—Reports Required To Be Made By Casinos and Card Clubs

1021.300 General.

1021.310 Reports of transactions in currency.

1021.311 Filing obligations.

1021.312 Identification required.

1021.313 Aggregation.

1021.314 Structured transactions.

1021.315 Exemptions.

1021.320 Reports by casinos of suspicious transactions.

1021.330 Exceptions to the reporting requirements of 31 U.S.C. 5331.

### Subpart D—Records Required To Be Maintained By Casinos and Card Clubs

1021.400 General.

1021.410 Additional records to be made and retained by casinos.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist

#### Activity for Casinos and Card Clubs

1021.500 General.

1021.520 Special information sharing procedures to deter money laundering and terrorist activity for casinos and card clubs.

1021.530 [Reserved]

1021.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Casinos and Card Clubs

1021.600 General.

1021.610 Due diligence programs for correspondent accounts for foreign financial institutions.

1021.620 Due diligence programs for private banking accounts.

1021.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

1021.640 [Reserved]

1021.670 Summons or subpoena of foreign bank records; Termination of correspondent relationship.

## **PART 1022—RULES FOR MONEY SERVICES BUSINESSES**

### Subpart A—Definitions

Sec.

1022.100 Definitions.

### Subpart B—Programs

1022.200 General.

1022.210 Anti-money laundering programs for money services businesses.

### Subpart C—Reports Required To Be Made By Money Services Businesses

1022.300 General.

1022.310 Reports of transactions in currency.

1022.311 Filing obligations.

1022.312 Identification required.

1022.313 Aggregation.

1022.314 Structured transactions.

1022.315 Exemptions.

1022.320 Reports by money services businesses of suspicious transactions.

1022.380 Registration of money services businesses.

### Subpart D—Records Required To Be Maintained By Money Services Businesses

1022.400 General.

1022.410 Additional records to be made and retained by currency dealers or exchangers.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist Activity

1022.500 General.

1022.520 Special information sharing procedures to deter money laundering and terrorist activity for money services businesses.

1022.530 [Reserved]

1022.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Money Services Businesses

1022.600 General.

1022.610 [Reserved]

1022.620 [Reserved]

1022.630 [Reserved]

1022.640 [Reserved]

1022.670 [Reserved]

## **PART 1023—RULES FOR BROKERS OR DEALERS IN SECURITIES**

### Subpart A—Definitions

Sec.

1023.100 Definitions.

### Subpart B—Programs

1023.200 General.

1023.210 Anti-money laundering program requirements for brokers or dealers in securities.

1023.220 Customer identification programs for broker-dealers.

### Subpart C—Reports Required To Be Made By Brokers or Dealers in Securities

1023.300 General.

1023.310 Reports of transactions in currency.

1023.311 Filing obligations.

1023.312 Identification required.

1023.313 Aggregation.

1023.314 Structured transactions.

1023.315 Exemptions

1023.320 Reports by brokers or dealers in securities of suspicious transactions.

### Subpart D—Records Required To Be Maintained By Brokers or Dealers in Securities

1023.400 General.

1023.410 Additional records to be made and retained by brokers or dealers in securities.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist

#### Activity

1023.500 General.

1023.520 Special information sharing procedures to deter money laundering and terrorist activity for brokers or dealers in securities.

1023.530 [Reserved]

1023.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence, Prohibitions, and Special Measures for Brokers or Dealers in Securities

1023.600 General.

1023.610 Due diligence programs for correspondent accounts for foreign financial institutions.

1023.620 Due diligence programs for private banking accounts.

1023.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

1023.640 [Reserved]

1023.670 Summons or subpoena of foreign bank account records; Termination of correspondent relationship.

## **PART 1024—RULES FOR MUTUAL FUNDS**

### Subpart A—Definitions

Sec.

1024.100 Definitions.

### Subpart B—Programs

1024.200 General.

1024.210 Anti-money laundering programs for mutual funds.

1024.220 Customer identification programs for mutual funds.

### Subpart C—Reports Required To Be Made By Mutual Funds

1024.300 General.

1024.310 Reports of transactions in currency.

1024.311 Filing obligations.

1024.312 Identification required.

1024.313 Aggregation.

1024.314 Structured transactions.

1024.315 Exemptions.

1024.320 Reports by mutual funds of suspicious transactions.

### Subpart D—Records Required To Be Maintained By Mutual Funds

1024.400 General.

1024.410 Recordkeeping.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist

#### Activity

1024.500 General.

1024.520 Special information sharing procedures to deter money laundering and terrorist activity for mutual funds.

1024.530 [Reserved]

1024.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Mutual Funds

1024.600 General.

1024.610 Due diligence programs for correspondent accounts for foreign financial institutions.

1024.620 Due diligence programs for private banking accounts.

1024.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

1024.640 [Reserved]

1024.670 [Reserved]



## **PART 1025—RULES FOR INSURANCE COMPANIES**

### Subpart A—Definitions

Sec.

1025.100 Definitions.

### Subpart B—Programs

1025.200 General.

1025.210 Anti-money laundering programs for insurance companies.

### Subpart C—Reports Required To Be Made By Insurance Companies

1025.300 General.

1025.310 [Reserved]

1025.315 [Reserved]

1025.320 Reports by insurance companies of suspicious transactions.

1025.330 Reports relating to currency in excess of \$10,000 received in a trade or business.

### Subpart D—Records Required To Be Maintained By Insurance Companies

1025.400 General.

1025.410 Recordkeeping.

### Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist Activity

1025.500 General.

1025.520 Special information sharing procedures to deter money laundering and terrorist activity for insurance companies.

1025.530 [Reserved]

1025.540 Voluntary information sharing among financial institutions.

### Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Insurance Companies

1025.600 [Reserved]

1025.610 [Reserved]

1025.620 [Reserved]

1025.630 [Reserved]

1025.640 [Reserved]

1025.670 [Reserved]

**PART 1026—RULES FOR FUTURES COMMISSION MERCHANTS AND  
INTRODUCING BROKERS IN COMMODITIES**

Subpart A—Definitions

Sec.

1026.100 Definitions.

Subpart B—Programs

1026.200 General.

1026.210 Anti-money laundering program requirements for futures commission merchants and introducing brokers in commodities.

1026.220 Customer identification program requirements for futures commission merchants and introducing brokers.

Subpart C—Reports Required To Be Made By Futures Commission Merchants and Introducing  
Brokers in Commodities

1026.300 General.

1026.310 Reports of transactions in currency.

1026.315 Exemptions.

1026.320 Reports by futures commission merchants and introducing brokers in commodities of suspicious transactions.

Subpart D—Records Required To Be Maintained By Futures Commission Merchants and  
Introducing Brokers in Commodities

1026.400 General.

1026.410 Recordkeeping.

Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist  
Activity

1026.500 General.

1026.520 Special information sharing procedures to deter money laundering and terrorist activity for futures commission merchants and introducing brokers in commodities.

1026.530 [Reserved]

1026.540 Voluntary information sharing among financial institutions.

Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Futures  
Commission Merchants and Introducing Brokers in Commodities

1026.600 General.

1026.610 Due diligence programs for correspondent accounts for foreign financial institutions.

1026.620 Due diligence programs for private banking accounts.

1026.630 Prohibition on correspondent accounts for foreign shell banks; records concerning owners of foreign banks and agents for service of legal process.

1026.640 [Reserved]

1026.670 Summons or subpoena of foreign bank records; Termination of correspondent relationship.

**PART 1027—RULES FOR DEALERS IN PRECIOUS METALS, PRECIOUS STONES,  
OR JEWELS**

Subpart A—Definitions

Sec.

1027.100 Definitions.

Subpart B—Programs

1027.200 General.

1027.210 Anti-money laundering programs for dealers in precious metals, precious stones, or  
jewels.

Subpart C—Reports Required To Be Made By Dealers in Precious Metals, Precious Stones, or  
Jewels

1027.300 General.

1027.310 [Reserved]

1027.315 [Reserved]

1027.320 [Reserved]

1027.330 Reports relating to currency in excess of \$10,000 received in a trade or business.

Subpart D—Records Required To Be Maintained By Dealers in Precious Metals, Precious  
Stones, or Jewels

1027.400 General.

1027.410 Recordkeeping.

Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist  
Activity

1027.500 General.

1027.520 Special information sharing procedures to deter money laundering and terrorist  
activity for dealers in precious metals, precious stones, or jewels.

1027.530 [Reserved]

1027.540 Voluntary information sharing among financial institutions.

Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Dealers in  
Precious Metals, Precious Stones, or Jewels

1027.600 [Reserved]

1027.610 [Reserved]

1027.620 [Reserved]

1027.630 [Reserved]

1027.640 [Reserved]

1027.670 [Reserved]

**PART 1028—RULES FOR OPERATORS OF CREDIT CARD SYSTEMS**

Subpart A—Definitions

Sec.

1028.100 Definitions.

Subpart B—Programs

1028.200 General.

1028.210 Anti-money laundering programs for operators of credit card systems.

Subpart C—Reports Required To Be Made By Operators of Credit Card Systems

1028.300 General.

1028.310 [Reserved]

1028.315 [Reserved]

1028.320 [Reserved]

1028.330 Reports relating to currency in excess of \$10,000 received in a trade or business.

Subpart D—Records Required To Be Maintained By Operators of Credit Card Systems

1028.400 General.

1028.410 Recordkeeping.

Subpart E—Special Information Sharing Procedures To Deter Money Laundering and Terrorist Activity

1028.500 General.

1028.520 Special information sharing procedures to deter money laundering and terrorist activity for operators of credit card systems.

1028.530 [Reserved]

1028.540 Voluntary information sharing among financial institutions.

Subpart F—Special Standards of Diligence; Prohibitions, and Special Measures for Operators of Credit Card Systems

1028.600 [Reserved]

1028.610 [Reserved]

1028.620 [Reserved]

1028.630 [Reserved]

1028.640 [Reserved]

1028.670 [Reserved]

**PARTS 1029-1099 [RESERVED]**

If your organization requires additional assistance or guidance regarding the transfer of FinCEN's regulations to 31 CFR Chapter X, please contact FinCEN's Regulatory Helpline at (800) 949-2732 ext. 6.