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Department of the Treasury
Internal Revenue Service

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PURPOSE

- (1) This transmits revised text for IRM 4.26.4, Bank Secrecy Act, BSA Search.

MATERIAL CHANGES

- (1) Minor editorial edits have been made throughout this IRM.
- (2) The title of this IRM has been changed to BSA Search.
- (3) FinCEN Query has been changed to BSA Search throughout this IRM.
- (4) FinCEN Portal has been changed to BSA Portal throughout this IRM.

EFFECT ON OTHER DOCUMENTS

This supersedes IRM 4.26.4 dated January 13, 2025.

AUDIENCE

The intended audience is employees in all operating divisions who are users of BSA Search or BSA Search data, especially employees in the Bank Secrecy Act Program in the Small Business/Self Employed (SB/SE) division.

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Small Business/Self-Employed

4.26.4
BSA Search

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4.26.4.1
(01-13-2025)
Program Scope and Objectives

- (1) **Purpose.** This IRM describes BSA Search access and research.
- (2) **Audience.** This IRM is for Bank Secrecy Act (BSA) managers, examiners, Exam Case Selection (CS) employees and can be referenced by all other divisions of the IRS.
- (3) **Policy Owner.** Director, SB/SE Specialty Examination Policy.
- (4) **Program Owner.** Director, Specialty Examination Policy – Small Business/Self-Employed.
- (5) **Primary Stakeholders.** SB/SE Specialty Examination BSA; SB/SE Headquarters Exam, Specialty Exam Policy BSA; Exam Quality and Technical Support, Field and Specialty Exam Quality; Chief Counsel, Division Counsel SB/SE.
- (6) **Contact Information.** To recommend changes or make any other suggestions related to this IRM section, see IRM 1.11.6.5, Providing Feedback About an IRM Section - Outside of Clearance.
- (7) **Program Goals.** The mission of the BSA Program is to safeguard the financial system from the abuses of financial crime, including terrorist financing, money laundering, and other illicit activity by providing the financial community top quality service to help them understand their obligations under the BSA and to ensure BSA compliance with integrity and fairness to all.

4.26.4.1.1
(03-17-2022)
Background

- (1) BSA Search is an on-line database query application that replaced the Web-based Currency and Banking Retrieval System (WebCBRS) on February 1, 2014, for all Bank Secrecy Act (BSA) users and on March 31, 2014, for all other IRS users. The BSA Search application was developed by the Financial Crimes Enforcement Network (FinCEN) as part of the BSA Information Technology Modernization Program and is accessed via the secure *FinCEN Website*. The BSA Search application supports a wide range of law enforcement and regulatory users for access to perform report and data information queries on the millions of BSA reports housed within the BSA Search database. The system is designed to provide users with expanded query capabilities, including the ability to query multiple fields, use of four available search options, and use of various search methods to narrow or expand query results.

4.26.4.1.2
(03-17-2022)
Authority

- (1) BSA report filings, as required under 31 USC Chapter 53, Monetary Transactions, and 31 CFR Chapter X, Financial Crimes Enforcement Network, Department of the Treasury, are input and processed through the *FinCEN BSA E-Filing System*. E-filing of these reports became mandatory on April 1, 2013, except for the Report of Foreign Bank and Financial Accounts (FBAR) and Form 8300, Report of Cash Payments Over \$10,000 Received in Trade or Business. E-filing of FBAR became mandatory on July 1, 2013. Form 8300 filers currently have the option to file these reports electronically or in paper format. FinCEN Form 105, Report of International Transportation of Currency and Monetary Instruments (CMIR), is submitted and processed through the *U.S. Customs and Border Protection in the Homeland Security Department* either in paper format or electronically.

Note: Excise tax data that was available on the WebCBRS system is not supported by BSA Search.

4.26.4.1.3
(03-17-2022)
**Roles and
Responsibilities**

- (1) FinCEN is responsible for the BSA Search system and its overall safety and security. Per an MOU signed by SB/SE Commissioner, FinCEN has granted access to BSA Search to IRS. Each IRS division is responsible for their employees with access to the BSA Search system.

4.26.4.1.4
(03-17-2022)
**Program Management
and Reviews**

- (1) **Program Goals:** The purpose of the BSA reports found on the BSA Search system is to have a high degree of usefulness in criminal, tax, or regulatory investigations or proceedings, or in the conduct of intelligence or counterintelligence activities, including analysis, to protect against international terrorism.
- (2) **Program Reports:** Group managers are required to conduct a review of an BSA Search Audit Report each year for every employee that has accessed BSA Search. These BSA Search Audit Reports are generated upon request by FinCEN through the *SB/SE BSA CS Staff Mailbox*.
- (3) **Periodic Review:** The BSA Policy Program Manager is responsible for reviewing the information in this IRM to ensure accuracy and promote consistent tax administration.

4.26.4.1.5
(03-17-2022)
Acronyms

- (1) The following is a table of acronyms, and their definitions, used in this IRM.

Acronym	Definition
BCTR	Bank Secrecy Act Currency Transaction Report
BSA	Bank Secrecy Act
BSAR	Suspicious Activity Report
CMIR	Report of International Transportation of Currency or Monetary Instruments
CTR	Currency Transaction Report
CTRC	Currency Transaction Report by Casinos
CTRC-N	Currency Transaction Report by Nevada Casinos
DOEP	Designation of Exempt Person
FBAR	Report of Foreign Bank and Financial Accounts
RMSB	Registration of Money Services Business
SAR-C	Suspicious Activity Report by Casinos and Card Clubs
SAR-MSB	Suspicious Activity Report by Money Services Businesses
SAR-SF	Suspicious Activity Report by the Securities and Futures Industries
UNAX	Unauthorized Access

4.26.4.2
(03-17-2022)
BSA Search Help

- (1) Help with most system functions can be found on-line within BSA Search by clicking the “Help” link at the top of the screen. Help topics can be found by scrolling through the Table of Contents as well as key word searches.
- (2) Several additional sources of help are available for users of BSA Search, listed below.

4.26.4.2.1
(01-06-2016)
Training/Help on BSA Portal

- (1) There are several training aids located under the “Training/Help” tab on the BSA Portal home page.
 - a. Web Based Training
 - b. Job Aids
 - c. Online Help Training
 - d. BSA Search Quick Reference Guide (Currently name FinCEN Query Quick Reference Guide)
 - e. FinCEN User Manual

4.26.4.2.2
(01-06-2016)
BSA Search Desk Guide

- (1) A BSA Search Desk Guide that is specific to BSA was developed by the BSA Examination Case Selection (CS) staff who administer BSA Search. This guide has been provided to all BSA territories and can also be accessed on the BSA SharePoint under the BSA Training tab.
- (2) Additional job aids have been developed to aid users in conducting specific research (such as Address and Name Searches).
- (3) These resources are made available to employees in other IRS business units through their division BSA Search Coordinators.

4.26.4.2.3
(01-06-2016)
BSA Search Help Desk

- (1) BSA Search users can obtain help with system error messages, system function issues, or password and other system access issues from the FinCEN Application Service Desk. Users may contact the FinCEN help desk via phone or email Monday – Friday 6:30 a.m. – 7:00 p.m. Eastern Standard Time. To contact the FinCEN help desk use the following information:

Contact Method	Contact Information
Phone	Telephone: (866)-272-1310
Email	<i>FinCEN Help Desk</i>

- (2) BSA Search users must be careful not to disclose sensitive information to BSA Search Help Desk staff. Do not seek help in conducting specific queries from the BSA Search Help Desk.

4.26.4.3
(03-17-2022)
BSA Reports Found on BSA Search

- (1) BSA reports for the last ten calendar years plus the current year can be found via BSA Search. Several of these reports include various versions, depending on the revision year of the form. All reports on the system are in “Transcript” view as opposed to the “Form” view.
- (2) Current reports on BSA Search that are required to be electronically filed:
 - a. RMSB, FinCEN 107- Registration of Money Services Business
 - b. DOEP, FinCEN 110- Designation of Exempt Person

- c. BSAR, FinCEN 111– Suspicious Activity Report
- d. CTR, FinCEN 112- Currency Transaction Report

Note: FinCEN's electronic SAR and CTR reports, required of all filers as of April 1, 2013, consolidated the various formats of previous versions of these documents and can be distinguished from the legacy reports in BSA Search by the “B” designation that begins the acronym.

- e. FBAR, FinCEN 114- Report of Foreign Bank and Financial Accounts

Note: Electronic filing of the FBAR became mandatory on July 1, 2013. FinCEN can exempt filers from electronic filing and allow paper filing of the FBAR under certain conditions. Records of both electronic and paper filings are contained on BSA Search.

(3) Other current reports on BSA Search:

- a. Form 8300, Report of Cash Payments Over \$10,000 Received in a Trade or Business.

Note: Form 8300 is a dual-purpose form, designated as both IRS Form 8300 and FinCEN Form 8300, as it satisfies both Title 26 and Title 31 filing requirements on one form. FinCEN offers electronic filing of Form 8300, but it is not mandatory, and the paper form is still accepted by IRS. Records of both electronic and paper filings are contained on BSA Search.

- b. CMIR, FinCEN 105- Report of International Transportation of Currency or Monetary Instruments.

Note: The CMIR is submitted and processed either electronically or by paper through the U.S. Customs and Border Protection in the Department of Homeland Security, which provides the filings to FinCEN for inclusion on BSA Search.

(4) Legacy reports on BSA Search:

Note: These obsolete paper forms are no longer accepted, but filing records remain on the BSA Search for ten years.

- a. SAR-SF, FinCEN Form 101- Suspicious Activity Report by the Securities and Futures Industries. (Mutual fund companies were also required to file FinCEN Form 101 as of November 01, 2006.)
- b. SAR-C, FinCEN Form 102- Suspicious Activity Report by Casinos and Card Clubs.
- c. CTRC, FinCEN Form 103- Currency Transaction Report by Casinos. Also, prior CTRC version IRS Form 8362.
- d. CTRC-N, FinCEN Form 103-N- Currency Transaction Report by Nevada Casinos. Also, prior CTRC-N version IRS Form 8852-N.

Note: As of July 1, 2007, Form 103-N became obsolete and all casinos, including Nevada casinos, were required to file the FinCEN CTRC until April 1, 2013, when all casinos began filing FinCEN 112.

- e. CTR, FinCEN Form 104- Currency Transaction Report. Also, prior CTR version IRS Form 4789.

- f. CMIR, FinCEN Form 105- Report of International Transportation of Currency or Monetary Instruments. Also, prior CMIR version IRS Form 4790.
- g. RMSB, FinCEN Form 107- Registration of Money Services Business.
- h. SAR-MSB, FinCEN Form 109- Suspicious Activity Report by Money Services Businesses.
- i. DOEP, FinCEN Form 110- Designation of Exempt Persons. Also, prior DOEP version TD F 90-22.53.
- j. FBAR, TD F 90-22.1- Report of Foreign Bank and Financial Accounts.

4.26.4.4
(01-06-2016)
Access and Security

- (1) IRS personnel often need access to BSA Search or BSA Search information in the course of their various duties and assignments. Examiners, coordinators, and other compliance personnel use BSA Search information as a part of examinations and include BSA Search research and analysis in the case file.
- (2) BSA Search secure access is controlled by an online sign-on procedure that includes:
 - a. A certificate issued by FinCEN that allows access by the unique user.
 - b. A unique user name.
 - c. A password that must be changed by the user every 90 days.
- (3) SAR access and use is restricted only to those who have been authorized. However, users who have been granted access to BSA Search have authorization to view SAR data. For this reason, all BSA Search users must complete required ITM SAR training before being granted BSA Search access. See IRM 4.26.4.4.1.

Note: All users must exercise proper care in dealing with SAR reports and SAR information in accordance with current policy and procedures. See IRM 4.26.14, Disclosure.

4.26.4.4.1
(03-17-2022)
Required SAR Training

- (1) BSA Search does not limit SAR access based on user profiles. Thus, all personnel requesting access to the BSA Search application will be required to certify they have taken the required ITM SAR course:
 - a. Briefing 41166, Safeguarding Online Access and Using Suspicious Activity Report (SAR) Info Briefing. This briefing on safeguarding online access and using Suspicious Activity Report (SAR) information is for employees who will have direct electronic access to BSA Search. This is for servicewide compliance managers and employees (including SB/SE, TEGE, LBI, and Taxpayer Services (TS)).
 - b. Briefing 36427, Safeguarding, Requesting, and Using Suspicious Activity Report (SAR) Security Briefing. This briefing on SAR security and disclosure procedures is for employees who will use SAR data but who will not have direct electronic access to BSA Search.
- (2) Managers of employees requesting access to BSA Search must take the required ITM briefing:
 - a. Briefing 41167, Manager Online Suspicious Activity Report (SAR) Audit Trail Reviews Briefing. This briefing is for managers of employees who will have direct electronic access to BSA Search.

- b. Briefing 36428, Manager SAR Audit Trail Reviews. This briefing is for managers of employees who will use SAR data but who will not have direct electronic access to BSA Search.

4.26.4.4.2
(01-06-2016)

Requesting Access

- (1) Once the employee is approved for access to BSA Search by the operating division and the requisite training has been completed, employees request access to the BSA Search system through the Business Entitlement Access Request System (BEARS). The individual will request "SYS USER FINCEN QUERY SYSTEM" access appropriate for the operating division.

Example: BSA users will request: "SYS USER FINCEN QUERY SYSTEM – IRS TITLE 31 PROGRAM AND BSA FUNCTIONS."

- (2) When the BEARS request has been approved, the business unit's system coordinator will create a BSA Search user profile that the user will review and update once access is gained. When the BSA Search user profile has been completed and saved, the system coordinator will review and approve the user profile changes.

4.26.4.4.3
(01-06-2016)

Accessing BSA Search

- (1) When the new user account is established, users will receive an email with instructions for downloading and saving the certificate necessary for sign-on. Certificates expire every three years. User will receive instructions for certificate renewal, from the *Treasury Fiscal Office email address*, 60 days prior to certificate expiration.
- (2) New users will also receive an email from *FinCEN*. This email will contain a temporary password that must be changed to a unique password chosen by the user upon initial sign on.
- (3) To enter the BSA Portal for the first time (initial logon) and start using the application, users will:
 - 1. Open Internet Explorer and type the BSA Portal address in the address bar as follows: *BSA Portal*.

Note: Saving a shortcut to the desktop will allow a single click to accomplish this step.

- 2. Select the appropriate certificate for BSA Search from a list of certificates.
- 3. In the password screen that appears, change the temporary password to a unique password. Most IRS users will follow the procedures for the Personal Identity Verification (PIV) card password change option.
- 4. Be redirected to the main BSA Portal page where the user will be required to complete and pass the mandatory biennial BSA Data Certification Training with a minimum 80 percent pass rate. This training is accessed from the BSA Portal page by clicking the "Training/Help" link located under FinCEN Tools. Users will find the Training link at the top of the page that opens and notated as the "Law Enforcement BSA Data Certification Training". The test will take approximately 45 minutes and, upon completion of the test, users will click "Record Results." Users will then exit this page and return to the BSA Portal page.

- (4) Users should access their account profile to assure that all personal information, including manager information, is complete and accurate. This is accessed by clicking the “Manage My Account” link from the BSA Portal page under “FinCEN Tools.”
- (5) A BSA Search user account will be locked under the following criteria:
 - a. The initial temporary password is not used within 30 days of issuance.
 - b. Passwords are not changed every 90 days.
 - c. After three unsuccessful login attempts.
 - d. Users do not complete the mandatory “Law Enforcement BSA Data Certification Training” and pass the test with a score of 80 percent or better. Recertification training is required every two years.

4.26.4.5
(03-17-2022)
**Researching BSA
Search**

- (1) To conduct searches and queries, users will click the “BSA Search” link under “FinCEN Tools” on the BSA Portal home page. This will bring the users to the Query home page. At this point, users should set user preferences under the “My Preferences” tab. The user can now start a new search. Users should refer to BSA Search online training or the BSA Search Desk Guide for guidance in starting a new search, running queries, and using the various functions of BSA Search.
- (2) Setting user preferences is very important in BSA Search as it determines how the user views the available data. Each user will set their preferences from their Query home page or from one of the search option pages by clicking the “My Preferences” tab on the top navigation bar. Users can also edit their preferences from the Query Results page by clicking the “Edit Preferences” tab; this option allows the user to return to the results page after changing the desired preferences, such as adding or removing columns.
- (3) New searches set up in BSA Search are automatically saved within the application and older searches are archived within the system based on the archive setting in user preferences. For subsequent identification and ease of finding saved searches, users must assign a unique agency reference number and brief description to each new search. While new searches are automatically saved, it is up to each user to save queries run during a session. Saved queries are attached to the agency reference number for that search. Saving queries is recommended for those users who may have a need to re-access a query for editing or re-executing the query (for example, to determine if an entity filed delinquent reports prior to closing a BSA examination). It is up to each user to determine the need to save queries.

Note: Saving the search only saves the query criteria but does not save the resulting report containing the data. For that, see paragraph (4), below.

- (4) A unique feature in BSA Search is the Saved Items Cart, which allows users to save up to 21,000 reports to this cart for subsequent viewing, printing, or saving reports to another location. These saved reports can be from one or more queries conducted during a search and are attributable to that search and respective agency reference number. Items saved to this cart are housed within BSA Search and do not take up disk space on the user’s computer. Although the system allows the user to save up to 21,000 reports, users must clean out this cart of older items no longer needed. Users must delete reports from this cart when closing a case to ensure they are not keeping unauthorized data.

- (5) A “point and shoot” feature is available when viewing individual online transcripts from the query results page, which allows users to redirect a query by clicking one of the many live fields on the transcript. The live fields are identified by the magnifying glass symbol. Clicking on any of these fields will produce a new query that is specific to that field.
- (6) New search justification data fields must contain the following:
 - Acceptable language for the Agency Reference Box includes a case control number, an order number, or similar number but no Sensitive But Unclassified (SBU) data (including PII and tax information) as it aligns with IRM 10.5.1, Privacy and Information Protection, Privacy Policy.
 - Acceptable language for the Brief Overview Box includes Title 31 examination, 8300 examination, FBAR examination, income tax examination, case research, order research, inventory for order/group, but no personally identifiable information such as SSN, EIN, TIN, or a name.

4.26.4.5.1
(01-06-2016)
BSA Search Operators

- (1) The BSA Search provides a robust system of searches and queries along with various functions to export or download the data to other applications for viewing, analyzing, saving, and printing.
- (2) To understand the four search options available in BSA Search, users must understand the use of search operators.

4.26.4.5.1.1
(01-06-2016)
Boolean Operators

- (1) Placing the “OR” operator between terms is used to broaden a search. Use “OR” to search for reports containing any of the terms separately. For example, searching for “currency OR exchange” will return reports containing either “currency” or “exchange”.
- (2) Placing the “AND” operator between terms is used to narrow a search. Use “AND” to search only for reports containing all terms being joined by the operator. For example, searching for “currency AND exchange” will only return reports where both “currency” and “exchange” are included in a report.
- (3) Placing the “NOT” operator between terms will narrow a search by only returning reports where the term(s) before the “NOT” operator will be present and exclude the term(s) following the “NOT” operator. For example, searching for “currency NOT exchange” will only return reports containing “currency” but not containing “exchange.”
- (4) Boolean operators must be capitalized (AND, NOT, OR). Typing various other criteria such as names or addresses are not case sensitive, but Booleans **must** be capitalized.

4.26.4.5.1.2
(01-06-2016)
Wildcards

- (1) Placing the asterisk wildcard (*) in the middle of a word will return reports containing all variations of that word. For example, searching for “fl*er” will return results for “flier” or “flyer.”
- (2) Placing the asterisk wildcard (*) at the end of a name or partial name will return results for all variations of that name. For example, searching for “Richard*” will return results for “Richard”, “Richards”, “Richardson”, etc.
- (3) Placing the question mark wildcard (?) for missing, incorrect, or inverted numbers will return results on variations of that number. For example,

searching for taxpayer identification numbers (IDNs): “?2-3456789, 1?-3456789, 12-345678?, 12-345?789, 123-??-6789” will return results for all variations of these IDNs, provided only one or two wildcards are used for an IDN.

Note: IDNs can be entered with or without dashes.

4.26.4.5.1.3
(03-17-2022)
Quotation Marks

- (1) Placing quotation marks around a word or string of words will return results only where the text between the quotes matches the reports exactly as typed and in that order. For example, searching for “ABC Company” will only return reports matching these terms exactly and in that order.
- (2) Since filed BSA reports often contain misspellings, using quotations will often return no results because of the exact nature of this type of search. When this occurs, users will have to try other search criteria.

4.26.4.5.2
(01-06-2016)
BSA Search, Search Options

- (1) BSA Search provides users with four search options to help users with formatting and setting query parameters to locate the desired reports and information needed for a specific search objective; each designed to search the database in a particular way.
- (2) To conduct successful searches in BSA Search, users will have to understand how to select from the available search options to expand or narrow a search to meet the user’s needs.
- (3) When the IDN is not initially known, forcing users to search based on names, DBAs, addresses, or using wildcards, the user should re-run the queries using the new-found IDN for that entity or individual. This will produce better results that are specific to that IDN.

4.26.4.5.2.1
(01-06-2016)
Quick Search Option

- (1) The Quick Search is a “wide net” search option that is designed to search across all text fields (excluding dollar amounts and dates). It is a good option when a user is unsure how a single piece of data relates to a person, place, or location. Some key characteristics of the Quick Search option are:
 - a. To change to the “AND” or “NOT” operators when typing in a word string to narrow the results.
 - b. To use “?” or “*” wildcard characters when the user is unsure of the correct name, address, or number.
 - c. To use quotation marks around a word or string of words when the user wants to perform an exact search based solely on the terms between the quotes.
- (2) “OR” (wide net) is the default Boolean operator.
- (3) Quick Search offers the following options:
 - a. To change to the “AND” or “NOT” operators when typing in a word string to narrow the results.
 - b. To use “?” or “*” wildcard characters when the user is unsure of the correct name, address, or number.
 - c. To use quotation marks around a word or string of words when the user wants to perform an exact search based solely on the terms between the quotes.
- (4) Quick Search will return results for all available “Filed On” and “Filed By” reports in the query results page in chronological order according to date filed.
- (5) Querying on a taxpayer IDN will produce reports matching this number. However, if this number also represents some other number, such as a credit card or bank account number, the Quick Search option will show these reports as well, whether relevant to the search objective or not. The user will need to

apply additional filters and sorting from the results page to narrow and analyze the desired reports and report information.

- (6) Quick Search is the closest option to the universal search in the prior WebCBRS.

4.26.4.5.2.2 (01-06-2016)

Basic Search Option

- (1) Basic Search is a “narrow net” option that is designed to provide an exact search on any criteria entered and is best used when the user is starting out with exact information on an individual, entity, or filing institution.
- (2) Key characteristics of Basic Search are:
 - a. Basic Search is the simplest of the four search options because the system automatically applies the “AND” and “OR” Boolean operators depending on the user’s criteria.
 - b. Use of wildcards and the “NOT” Boolean operator are not applicable.
 - c. Use of quotation marks is not applicable because Basic Search automatically performs an exact search on any criteria entered.
 - d. Users can segregate or combine the “Filed On” and “Filed By” reports by selecting the appropriate Individual, Entity, and/or Filing Institution search type(s).
 - e. Users can narrow search results to a specific period (such as an examination period) with the “Date Type/Date Range Filter” criteria fields. Users should review the filing history before applying a date filter to avoid missing reports filed outside of the selected date range.
- (3) Users must apply additional filters and sorting from the query results page to narrow and analyze the desired reports and report information.

4.26.4.5.2.3 (01-06-2016)

Intermediate Search Option

- (1) Intermediate Search is a “wide net” option that uses flexible search techniques designed to yield a very large set of relevant and irrelevant results that rely on the systems-calculated relevance score to sort the results. However, the systems-calculated score cannot be relied upon (based on system testing) because there have been instances of exact matching results that yielded a low score and alternatively, there have been instances of irrelevant results that yielded a high score.
- (2) Key characteristics of Intermediate Search are:
 - a. “OR” is the default Boolean operator for all criteria entered and cannot be changed by the user.
 - b. Wildcards or quotation marks are available, if desired.
 - c. The user can segregate or combine the “Filed On” and “Filed By” reports by selecting the appropriate Individual, Entity, or Filing Institution search type(s).
 - d. The user can narrow search results to a specific period (such as an examination period) with the “Date Type/Date Range Filter” criteria fields. Users should review the filing history before applying a date filter to avoid missing reports filed outside of the selected date range.
- (3) The user must apply additional filtering and sorting from the results page to narrow the results further.

4.26.4.5.2.4
(01-06-2016)

Advanced Search Option

- (1) Advanced Search allows users to customize queries but requires knowledge of Boolean operators and query syntax. This search option requires additional time to build complex queries but provides the user with the most varied set of controls to limit non-relevant results when setting the build criteria. It is best used when users know what they are looking for.
- (2) Key characteristics of Advanced Search are:
 - a. “OR” is the default Boolean operator but can be changed to the “AND” or “NOT” operators (where applicable) from a drop-down menu for each of the various criteria sections.
 - b. An “Exact” check box (or use of quotation marks) for each criteria section is available for running exact search queries.
 - c. Allows the user to segregate or combine the “Filed On” and “Filed By” reports by selecting the appropriate Individual, Entity, and Filing Institution search types.
 - d. It adds two additional search types. The “Transaction Location” search type is a good option when attempting to search transactions that took place at a particular location or branch. The “Third Party Preparer” (FBAR only) search type is a good option when searching FBAR filings when the report was prepared by a third party.
 - e. Users can narrow search results to a specific period (such as an examination period) with a “Date Type/Date Range” filter. Users should review the filing history before applying a date filter to avoid missing reports filed outside of the selected date range.
 - f. Adds a second filter for filtering on “Amount Type” (such as Cash-In) and “Amount Range.”

4.26.4.5.3
(01-06-2016)

Examiner Uses of BSA Search

- (1) All IRS compliance personnel can use BSA Search information for reviewing and analyzing currency transactions. BSA Search information can often be useful for identifying compliance issues or for locating the taxpayer or taxpayer assets. In income tax examinations, BSA Search information can often be used as an indirect method income. Refer to IRM 4.26.15, General Program, for additional information.
- (2) For BSA examiners, every BSA case must be checked for transactions “filed on” and transactions “filed by” the examined entity and related individuals. While one purpose of a BSA examination is to verify and validate the documents filed by an entity, proper attention must be given to documents filed on the entity as well.
- (3) SAR information related to the entity (both those filed on the entity and those filed by the entity) must be reviewed for possible examination-related information. Review of SARs and SAR narratives may provide key information in determining compliance as well as provide additional sources and leads on individuals and entities.
- (4) BSA examiners conducting Form 8300 examinations may use CTRs filed on the examined entity to assist in determining when Forms 8300 should have been filed by the examined entity. The examiner can compare filed Forms 8300 with CTRs filed on the examined entity. A correlation may exist between currency transactions at financial institutions and Form 8300 filings.

- (5) BSA Examiners use CTRs and SARs filed on the examined entity to assist in determining if the entity should be registered as a Money Services Business (MSB), and whether BSA or Form 8300 reports should have been filed by the entity.
- (6) When using BSA Search, examiners should:
 - a. Review the filing history of the examined entity. Review BSA Search for other possible transactions conducted by the entity owner, managers, and/or employees related to the currency operations of the entity under examination. All related transactions must be compared to all types of currency transaction reports filed on or retained by the filer to identify discrepancies, failures to file, or to identify other potential compliance violations.

Note: Review of the filing history, in conjunction with other risk factors, may help the examiner select the proper exam period or the need to expand or contract the initial examination period selected.
 - b. Query for transactions conducted by owners, managers, employees, or their spouses. This could detect unreported transactions of the entity or business transactions that were reported under an individual's name, conducted outside normal business operations, or reported under a different individual or business identification number.
 - c. Perform currency document queries, part specific (specific report or report field) or universal queries, under the names of known or potential transactors. These queries provide an additional search method when there is a retained CTR, but the examiner has not been able to find a record of a filing on BSA Search using EIN or SSN filer criteria.
 - d. Never assume that a name, IDN (SSN or EIN), identification type, or other data is always correct and/or consistently used. The practice of using inconsistent information may be intentional or unintentional. Entities can use multiple names (DBAs), as well as have multiple ID numbers, and multiple accounts at various financial institutions. It is possible an individual or business may provide different identification or ID numbers, or the data may be entered or transcribed incorrectly. Be sure to search BSA Search using more than one method and be alert for related parties or multiple transactors.
 - e. Use the point and shoot feature of BSA Search, as needed, when viewing individual online transcripts. This feature allows users to redirect a query by clicking one of the many live fields.
- (7) MSB registration forms contain information that is useful in both income tax and BSA examinations, for example, the MSB's annual estimate of business volume, primary bank, and agent list. The request for an agent list and the annual estimate of business volume must be requested in accordance with 31 CFR 1022.380(d)(1).

4.26.4.5.4
(01-06-2016)
**Gatekeeper or Super
User Procedures**

- (1) Employees who do not have direct electronic access to BSA Search can request BSA Search information from gatekeepers in some operating divisions. The term "Super User" may also be used for this function.
- (2) To request non-SAR BSA Search data from a gatekeeper or Super User:
 - a. The employee completes Form 10509, BSA Search Request, and forwards it via encrypted email to the group manager.

Reminder: An employee may request non-SAR BSA Search information without taking the ITM SAR training.

- b. The group manager digitally signs the form and forwards it to the designated gatekeeper.
 - c. The gatekeeper will access the requested information and provide it to the employee via encrypted email. If SAR information is found, it cannot be released unless the employee and the manager have taken the required SAR training.
 - d. The gatekeeper will retain the Form 10509 for six years.
- (3) To request BSA Search SAR information from a gatekeeper or Super User:
- a. The employee completes Form 10509-A, BSA Search SAR Request, and forwards it via encrypted email to the group manager.
 - b. The group manager digitally signs the form and forwards it to the designated gatekeeper.
 - c. The gatekeeper will verify that the employee has completed the required SAR ITM training.
 - d. The gatekeeper will access the requested SAR information and provide it to the employee via encrypted email.
 - e. The gatekeeper will retain the Form 10509-A for six years.

4.26.4.5.5
(01-06-2016)
**Bank Secrecy Act
Coordinator Uses of
BSA Search**

- (1) BSA Examination Case Selection (CS) coordinators use BSA Search to identify Title 31 entities that should be examined. While the risk-based program encourages the use of centralized sources of inventory and entity identification, this does not preclude coordinators or examiners from using BSA Search as a source to supplement or validate creation of BSA inventory. For current information regarding case building requirements, see IRM 4.26.3, Examination Case Selection (ECS).
- (2) Specific uses of BSA Search by BSA coordinators are:
- a. Research and analysis of BSA “Filed By” or “Filed On” reports for an individual or entity based on an IDN, address, or name. Searches on BSA Search may disclose cash transactions that are not consistent with the type of business listed, warranting further research.
 - b. Review of MSB registration reports. These provide detailed information regarding entity identifying information, entity owner or controlling person identifying information, MSB services offered, indications of agents or branches, etc. This information can assist the coordinator in conducting all applicable queries and in making risk-based selections for BSA examinations.
 - c. Review of SARs and SAR narratives. These may provide key information in determining risk-based selections as well as provide additional sources and leads on individuals and entities.

4.26.4.6
(01-06-2016)
**Special Reports and
Downloads**

- (1) BSA Search users can generate summary reports of transactions to the PDF application, download selected individual report transcripts, and export data from selected report transcripts to the Microsoft Excel application for further analysis, printing, and/or saving to a desired location. Printing from the BSA Search is not an option. BSA Search users will need to learn to review and read report transcripts as opposed to BSA forms as they were used to viewing in WebCBRS.

- (2) **BSA Search Summary Report** – The summary report is obtained from the user's report transcripts saved to their Saved Items Cart. The Saved Items Cart is a function of BSA Search that allows users to save selected transcripts from the Query Results Pages (from one or more queries). Items are saved to the cart by selecting the desired transcripts and clicking the "Add to Save Items" function key from the query results page. The items saved to the cart are stored within the query application and do not take up disk space on the user's computer. The summary report is obtained from the Saved Items Cart in download format to the PDF application for viewing, analysis, printing, or saving. The summary report is a condensed version of one or more report transcripts that provides key information and data for analysis purposes. The summary report saves paper and ink due to the condensed nature of the information while providing the user with key data needed for case building or examination analysis.

Caution: Users must delete reports from the Saved Items Cart when closing a case to ensure they are not keeping unauthorized data.

- (3) **BSA Search Downloads** – BSA Search allows users to select and download complete copies of one or more report transcripts to the PDF application for viewing, analysis, printing, or saving. Users can download a maximum number of report transcripts depending on the user's account profile and the download format selected. The download option is available from the Query Results Page by selecting the desired report transcripts or a range of pages from the dialog box that opens after choosing the download function, clicking the "Download" function key, choosing the desired download format; and then, view, print, and/or save the desired report transcripts. There are several download format options available to the user; however, the download to PDF (Now) format is recommended unless the user is familiar with and prefers another option. Available download options are:

- PDF (Now) The "Now" function allows immediate access to the reports for viewing, saving, and/or printing.
- XML (Now)
- XML (To My Downloads) Downloads the selected reports, generally in a matter of several minutes depending on the size of the download, to the user's Query Home Page for later access.
- I2 (Now)
- I2 (To My Downloads)

Note: I2 is a visual intelligence analysis environment that can optimize the value of massive amounts of information collected by government agencies and businesses. With an intuitive and contextual design, it allows analysts to quickly collate, analyze and visualize data from disparate sources while reducing the time required to discover key information in complex data.

- NIEM XML
 - Custom Text File (To My Downloads)
- (4) **Online Transcript View** – BSA Search allows users to view report transcripts in an online report view within the application (as opposed to downloading the on-line transcript), which allows users to view the filed data for each BSA document type from the Query Results Page by clicking on a BSA ID for that transcript or by selecting two or more reports and then clicking the "Transcript" function key. Printing and saving are not an option from the Online Transcript

view; however, the user does have the option of downloading one report at a time to a PDF or XML file. Users can also save one transcript at a time to their Saved Items Cart from this function.

- (5) BSA Search Export – BSA Search allows users to export data from the Query Results page to Microsoft Excel for further analysis, data manipulation, printing, or saving to a desired location. There are a maximum number of report transcripts that can be exported depending on the user's account profile. The data that is exported is dependent on the Query Results page columns that the user selects under the My Preferences Page. To view all the desired information in Excel, users will have to ensure that they select the appropriate columns. From the Query Results page, users can obtain these reports by selecting the desired report transcripts or a range of pages from the dialog box that opens after choosing the export function, clicking the "Export" function key, and following the on-screen prompts to obtain the Excel spreadsheet. Users will have to reformat the resulting spreadsheet, as it is exported in comma separated value (.csv) file format.
- (6) BSA Search provides system administrators with user system status, dates of access, number of portal logins, number of searches and queries, and user inactivity. Administrators access these reports from the BSA Portal Home Page by selecting the "User Report" option under the "FinCEN Tools" section of the page.
- (7) An audit trail report is available to managers of employees who use BSA Search to ensure that employees are using the system solely for official business purposes and are not in violation of UNAX or privacy laws. This report provides a history of query parameters used by an employee while searching the BSA Search database. Currently, the reports provide up to 13 months of audit trail data. Managers will need to follow audit trail instructions established by each business unit. Each business unit is responsible to assure that audit trail reviews are done at least once a year in conjunction with the employee's annual review or more frequently, if deemed necessary.
- (8) Managers obtain the BSA Search audit trail report through an established mailbox address (*SBSE FCQ Audit Trail*). When a manager needs to obtain an employee audit trail report, they will send the employee's IRS email address and the period of the audit trail requested to the mailbox address. Multiple employee audit trails can be requested in each email request. The requested audit trail information will be sent directly to the requesting manager via secure email.

4.26.4.7
(01-06-2016)
Security and Disclosure

- (1) The responsibility for the security of BSA Search information is placed with each person having on-line access to the BSA Search data and those who have knowledge or physical custody of BSA Search information, documents, or material, no matter how obtained.
- (2) Examiners must not disclose BSA Search information to the public. Employees with BSA Search access or information must neither confirm nor deny the existence of a BSA Search record to the public. Specific document information can be discussed only with the filer of the document, not the customer or transactor of the data.

- (3) Access to BSA Search information is subject to UNAX guidelines and must only be made in connection with specific and assigned tax administration matters.
- (4) SAR information, including the existence of a SAR, may never be disclosed or discussed except with the filer of the report. SAR information is extremely sensitive data and must be protected in accordance with current policies and procedures. SAR reports and report information must be handled in accordance with IRM 4.26.14, Disclosure.
- (5) SARs and SAR information must be treated with the same security as information received from a confidential informant. Additionally, once Title 31 SAR information is used in a Title 26 examination or collection action, the SAR information becomes confidential return information and is subject to both Title 31 and IRC 6103(b)(2), Return Information, disclosure provisions.
- (6) Civil and criminal penalties may apply with respect to the unauthorized disclosure of SARs. Such disclosures undermine the very purpose for which the suspicious activity reporting system was created - the protection of our financial system through the prevention, detection, and prosecution of financial crimes and terrorist financing. The unauthorized disclosure of SARs can compromise the national security of the United States as well as threaten the safety and security of those institutions and individuals who file such reports. An unauthorized disclosure of SAR information is a very serious matter. All such unauthorized disclosures by IRS personnel will be investigated. The IRS is committed to continuing to work with FinCEN, the federal functional regulatory agencies, law enforcement, and the financial services industry to ensure that the information contained in SARs is safeguarded.
- (7) For additional information on disclosure of BSA Search information, including SARs, refer to IRM 4.26.14.