BOI

**Beneficial Ownership
Information**

FinCEN Identifier Application

Filing Instructions

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

I. What is a FinCEN Identifier?

A "FinCEN identifier" or "FinCEN ID" is a unique identifying number issued to an individual or an entity by the Financial Crimes Enforcement Network (FinCEN), a bureau of the U.S. Department of the Treasury. The Corporate Transparency Act, the law that requires certain types of U.S. and foreign entities to report beneficial ownership information to FinCEN, requires FinCEN to issue a FinCEN ID when an individual or entity requests one by submitting the required information. FinCEN IDs can be reported on Beneficial Ownership Information Reports (BOIRs) submitted to FinCEN.

A FinCEN ID is a 12-digit number. FinCEN IDs for individuals start with 3, and FinCEN IDs for entities start with 2. Example: 300000000000.

> If you are applying for a FinCEN identifier for an entity, apply on the BOIR. Do not follow these instructions. Please review the BOIR Filing Instructions instead.

Do I need a FinCEN ID? No. **FinCEN IDs are not required.** FinCEN IDs are optional. If you request a FinCEN ID and provide the required information, FinCEN will issue you one. After you have been issued a FinCEN ID, you cannot be issued a different FinCEN ID in the future.

What does a FinCEN ID do? An individual's FinCEN ID can be reported instead of certain other required information on a BOIR submitted to FinCEN. If you have a FinCEN ID, for example, that FinCEN ID can be submitted on a BOIR instead of your name, date of birth, address, and unique identifying document number, jurisdiction, and image. This will make it easier to file BOIRs.

How can I request a FinCEN ID? These instructions will explain what information you need to provide to request a FinCEN ID for an individual. It is the same information required about individuals on BOIRs. After you provide the required information, you will immediately receive a FinCEN ID.

> **COMPLIANCE NOTE:** If you request and receive a FinCEN ID, you are required to update or correct the information you provided to FinCEN. You must do this on an ongoing basis to keep the information related to the FinCEN ID up to date.

FinCEN's website includes guidance about the beneficial ownership information reporting requirements on its beneficial ownership information webpage. This webpage includes FAQs about FinCEN IDs and other topics. FinCEN's Small Entity Compliance Guide also includes Chapter 4.3 "What is a FinCEN identifier and how can I use it?"

II. Where to Request and Maintain a FinCEN Identifier

To request a FinCEN identifier, first obtain a login.gov account and sign in through login.gov. The login.gov website includes guidance documents about how to create an account: https://login.gov/create-an-account/.

After signing in to login.gov, access the FinCEN ID application here: https://fincenid.fincen.gov.

After requesting and receiving a FinCEN ID, access the underlying personal information, and make updates and corrections as necessary, by accessing this same website in the same manner as when applying for a FinCEN ID.

III. How to Request and Maintain FinCEN Identifiers

Request and maintain a FinCEN ID by filing a true, correct, and complete FinCEN ID application. This section includes specific recommendations and instructions to assist in filing a FinCEN ID application.

a. Recommendations for Successful Filings

1. Complete Filings

FinCEN ID application submissions must be complete before they can be filed with FinCEN. FinCEN will not accept a FinCEN ID application submission if any items marked with a red asterisk (*****) are blank.

NOTE: Filers must provide information in EVERY field marked with the ***** symbol in ALL CIRCUMSTANCES. Filers must also provide information in all fields not marked with the ***** symbol that are applicable to the filer. For example, the "Middle Name" field is not marked with a ***** symbol; the filer MUST provide information in that field IF the relevant individual's legal name includes a middle name. Notwithstanding any other instruction, filers must provide all information required pursuant to 31 CFR 1010.380(b).

Completing a request for a FinCEN ID: Complete a FinCEN ID request by providing all the following information:

- » Full legal name;
- » Date of birth;
- » Complete current address (report both residential address and business address if the FinCEN ID will be reported on a BOIR for both a beneficial owner and a company applicant who forms or registers an entity in the course of their business);
- » Unique identifying number and issuing jurisdiction from one of the following non-expired documents:(1) U.S. passport, (2) identification document issued by a State, local government, or Indian Tribe issued for the purpose of identifying the individual; (3) State-issued driver's license; or (4) if none of (1)-(3) are available, a foreign passport; and
- » An image of the document from which the unique identifying number was obtained.

Correcting or updating underlying FinCEN ID information: Information previously submitted in the FinCEN ID application may need to be corrected or updated. The FinCEN ID application information needs to be corrected if the information previously reported was wrong (for example, a typo in the address). The FinCEN ID application information needs to be updated if the previously reported information has changed (for example, the individual moved to a new address). To submit corrections or updates, log in to the FinCEN ID application after signing in to a login.gov account. Select whether you are correcting or updating the information. Correct

or update the specific piece or pieces of information that need to be changed, leaving the other information unchanged, and click "submit."

Each time FinCEN ID application information is submitted, the filer will need to certify that the information provided is true, correct, and complete.

2. Names of Individuals

Enter the individual's full last name, first name, and middle name as it is shown on a valid government identification document.

Multiple Last Names: If an individual's name consists of a first name and multiple last names (e.g., a father's last name and amother's last name) the multiple last name elements would be entered in the last name field and the first name entered in the first name field. For example, if an individual's name is Juan (first name) Vega (first last name) Santiago (second last name), "VEGA SANTIAGO" would be entered in the last name field and "JUAN" would be entered in the first name field.

If an individual's name typically is written with the family name first, that family name should be entered in the last name field.

No Middle Name: If an individual's full legal name does not include a middle name, the middle name field should be left blank. If an individual's full legal name does include a middle name, the full middle name should be provided. Entry of a middle initial only is not permitted.

Multiple First Names: If an individual has two first names and no middle name, both first names should be entered in the first name field (e.g., an individual who has "Mary Elizabeth" as a first name, but no middle name, should enter "Mary Elizabeth" in the first name field). The middle name field should be left blank.

Name Suffix: A name suffix may be abbreviated: Junior can be JR, Senior can be SR, the Third can be III, etc.

Punctuation, abbreviations, and special characters should be used in names only when they are part of the individual's legal name.

3. Addresses

Addresses must be in certain data formats to be accepted.

ZIP Codes: ZIP Codes must be five or nine digits. ZIP Codes and foreign postal codes must be entered without formatting or special characters such as spaces or hyphens. For example, the ZIP Code 12345-6120 should be entered as 123456120. The foreign postal code HKW 702 should be entered HKW702.

U.S. Territories: When an address is in a U.S. Territory, select the U.S. Territory from the Country/Jurisdiction drop-down menu in the FinCEN ID application.

Non-U.S. Addresses: When an address is not in the United States, enter the street address, city, country/jurisdiction, and foreign postal code. If a foreign address contains information that

does not exactly match the FinCEN ID application address fields, provide the foreign address information in the existing FinCEN ID application address fields regardless of whether the field fully matches the address information. All foreign address information should be reflected somewhere in the address fields provided.

No abbreviations are permitted in city names, which must be completely spelled out. A U.S. city name must match the city name used by the U.S. Postal Service for the associated State and ZIP Code.

4. Unique Identifying Numbers

Enter all unique identifying numbers as a single text string without formatting or special characters such as hyphens or periods. An identifying number in the format NNN-NN-NNNN should be entered as NNNNNNNNN.

5. Identifying Document Image Attachment

Individuals must attach identifying document images to FinCEN ID application submissions. As discussed above, several types of identifying documents may be used, including a non-expired U.S. passport or State-issued driver's license. A complete, clear, and readable image of the page or side of the identifying document containing the unique identifying number, and other identifying data must be provided. An attachment to a FinCEN ID application submission cannot be larger than four (4) megabytes of data.

6. Prohibited Words and Phrases

Do not use the following words or variations of these words in text fields of the FinCEN ID Application:

a. AKA

b. DBA

c. NMN

d. NONE

e. NOT APPLICABLE

f. OTHER

g. SAME

h. SAME AS ABOVE

i. SEE ABOVE

j. T/A

k. UNKNOWN

l. VARIOUS

m. XX

b. Item Instructions

The item instructions show a line item, or field, of the FinCEN ID application followed by line-by-line instructions on how to fill out each item. The FinCEN ID application does not number these items; however, the items are numbered here for organizational purposes.

NOTE: Filers must provide information in EVERY field marked with the ***** symbol in ALL CIRCUMSTANCES. Filers must also provide information in all fields not marked with the ***** symbol that are applicable to the filer. For example, the "Middle Name" field is not marked with a ***** symbol; the filer MUST provide information in that field IF the relevant individual's legal name includes a middle name. Notwithstanding any other instruction, individuals must provide all information required pursuant to 31 CFR 1010.380(b).

If an individual has already requested and received a FinCEN ID, the FinCEN ID and the date the information was last amended will automatically populate at the top of the FinCEN ID application after the individual has logged in.

FinCEN ID Item 1:

Full legal name and date of birth:

1.   ***** First name

Instructions for Item 1 – First name:

Enter the individual's legal first name.

FinCEN ID Item 2:

2.   Middle name

Instructions for Item 2 – Middle name:

Enter the individual's middle name if the individual's legal name has a middle name. Leave this item blank if the individual does not have a middle name.

FinCEN ID Item 3:

3.   ***** Last name

Instructions for Item 3 – Last name:

Enter the individual's legal last name.

FinCEN ID Item 4:

4.   Suffix

Instructions for Item 4 – Suffix:

Enter the individual's suffix such as JR, SR, III, etc., if the individual has a suffix to their legal name. Leave this item blank if the individual's legal name does not include a suffix.

FinCEN ID Item 5:

5. ***** Date of birth

Instructions for Item 5 – Date of birth:

Enter the individual's date of birth using the format MM/DD/YYYY where MM = month, DD = day, and YYYY = year (e.g., 01/25/1970). The month, day, and year must be provided; no partial dates are accepted.

FinCEN ID Item 6:

Address:

6. ***** Address type *(select checkbox 6a or 6b)*

    a. Residential address

    b. Business address

Instructions for Item 6 – Address type:

Indicate address type as "Residential address" or "Business address" for the individual. For a company applicant who forms or registers an entity in the course of their business, such as paralegals, report the street address of such business. In any other case, the individual's residential street address must be reported. Multiple addresses may be provided. Add an address by clicking the "+ Add additional address" button or remove an address by clicking the "-Remove address" button. Report both the individual's residential address and business address if the FinCEN ID will be reported on a BOIR as both a beneficial owner and a company applicant who forms or registers an entity in the course of their business.

FinCEN ID Item 7-11:

7. ***** Address (number, street, and apt. or suite no.)

8. ***** City

9. ***** Country/Jurisdiction

10. ***** State

11. ***** ZIP/Foreign postal code

Instructions for Item 7-11 – Individual address:

Enter the individual's street address information, including the city, country or jurisdiction, State, and ZIP code or foreign postal code. U.S. Territories are included in the drop-down menu for "Country/Jurisdiction." Item 10 "State" is required if the country selected in item 9 is the United States, Canada, or Mexico.

FinCEN ID Item 12:

Form of identification and issuing jurisdiction:

12. ***** Identifying document type *(select one from list, 12a-12d)*

  a. State-issued driver's license

  b. State/local/Tribe-issued ID

  c. U.S. passport

  d. Foreign passport

Instructions for Item 12 – Identifying document type:

Select the individual's identifying document type from the list of acceptable documents: a non-expired State-issued driver's license, a non-expired State/local/Tribe-issued identification document issued for the purpose of identifying the individual, a non-expired U.S. passport, or, only if the individual does not have one of these identifying documents, a non-expired foreign passport.

FinCEN ID Item 13:

13. ***** Identifying document number

Instructions for Item 13 – Identifying document number:

Enter the identifying document number from the individual's identifying document.

FinCEN ID Item 14:

14. ***** Identifying document issuing jurisdiction

  a. Country/Jurisdiction

  b. State

  c. Local/Tribal

  d. Other local/Tribal name

Instructions for Item 14 – Identifying document issuing jurisdiction:

Enter in item 14 the jurisdiction that issued the individual's identifying document. The FinCEN ID application populates fields 14a-14d depending on the identifying document type selected in item 12; therefore, items 14a-14d may not all appear on the individual's FinCEN ID application.

Item 14a is required if item 12a, 12b, or 12d are selected. If item 12c is selected, the FinCEN ID application recognizes the country/jurisdiction as the United States, and item 14 will not populate on the FinCEN ID application.

If a U.S. Territory issued the identifying document, select the applicable U.S. Territory in item 14a (the same U.S. Territory will then be automatically populated in item 14b "State" as a result).

Item 14b is required when the country/jurisdiction selected in 14a is the United States.

Item 14c is required if a local or Tribal government issued the identifying document. Select

"United States" in item 14a and then select the applicable local or Tribal description in item 14c. If the name of the relevant local or Tribal jurisdiction is not included in the drop-down menu in item 14c, select "Other" and enter the name of the local or Tribal jurisdiction in item 14d.

FinCEN ID Item 15:

15. ***** Identifying document image

<u>Instructions for Items 15 – Identifying document image:</u>

Drag a file or click "choose from folder" to attach a clear, readable image of the page or side of the identifying document referenced in item 15 containing the unique identifying number and other identifying data. You can change the attached image, if necessary, by selecting "change file." An attachment to a FinCEN ID application submission cannot be larger than four (4) megabytes of data and must be in one of the following formats: JPG/JPEG, PNG, or PDF.