



## CTR Module

The EZTeller Currency Transaction Reporting (CTR) module makes easy work of complying with Bank Secrecy Act (BSA) regulations for reporting large currency transactions to the Internal Revenue Service.

EZTeller consolidates cash transactions from all bank branches and accumulates them using the threshold levels set by your bank. Transactions accumulate under both holder and conductor. When cash accumulation for either a holder or conductor exceeds \$10,000 on a given business day, EZTeller prompts the teller to enter required information.

EZTeller tracks the transaction types and maintains holder, conductor, and exempt account information. In addition, EZTeller provides the option to include all deposits in CCR accumulation, regardless of amount. CTR reports make it easy to track customer cash patterns, thereby minimizing the risk of missing currency transactions that need to be reported.

### EZTeller CTR Capabilities

**Real Time CTR Capture and Retrieval**—EZTeller captures and consolidates CTR information for account holders, transaction beneficiaries, and conductors at the time of the transaction. EZTeller prompts for all required CTR information before the transaction is complete.

**Accumulation by Holder and Conductor**—When accumulated cash exceeds \$10,000 (for either the holder or the conductor), EZTeller prompts for the information required for CTR reporting.

**Accumulation and Reporting Levels**—Determine the minimum dollar amounts for tracking large currency transactions.

**Cash Consolidation Report**—Sort by holder, conductor, or account number. Select all TINs, some TINs, or specified accounts. The report shows the dollar amount, location, and the EZTeller role for each cash transaction within the bank's accumulation range.

**CTR Forms**—Print Currency Transaction Report Forms by group, by a date range, or one at a time.

**Additional Reports**—In addition to the CTR Form, generate the following reports on CTR information: CTR Summary, Canceled CTR Transactions, Exempt Persons, Customer Records.

**Special Accounts**—Create accounts for which the set accumulation threshold does not apply. Cash transaction amounts for these accounts are then automatically accumulated, no matter the amount.

**Exempt and Payroll Accounts**—Store and track the details of exempt accounts and payroll accounts.

**Up-to-Date Customer Information**—You can require tellers to verify that customer information is current at the time they perform a transaction.

**Electronic Filing**—Create a file to submit magnetically (floppy disk) or through the BSA Direct E-Filing System.

**Authority Level Control**—Set authority levels to require overrides or to limit tellers' ability to cancel or edit CTR information.

**Easy Preview of CTR Information**—EZTeller provides lists and previews of the details of all CTR transactions. Sort lists to easily see the records you want.

**Manual Entry**—In addition to automatic CTR tracking and consolidation, you can manually add transactions in order to force a Currency Transaction Report.

**Linked Tax Identification Numbers**—Link tax IDs to a common TIN and report all transactions for those linked TINs.

**Unlimited Holders and Conductors**—Store and report on all (regardless of the number) holders or conductors for a particular CTR.

**Advanced Search**—Find records easily by TIN, account number, or amount. The Advanced Search provides a view of canceled, audited, inactive, reversed, or manually added transactions.