



CURRENCY TRANSACTION REPORTS AGGREGATE VS. MULTIPLE TRANSACTIONS

This guide¹ has been developed as a reference tool when determining whether “aggregate transactions” or “multiple transactions” should be indicated on a currency transaction report.

AGGREGATE TRANSACTIONS	MULTIPLE TRANSACTIONS
<ul style="list-style-type: none">– When you did not identify any of the individuals conducting the transactions– All of the transactions were below the reporting threshold– Requires at least one of the transactions to be a teller transaction	<ul style="list-style-type: none">– When there were multiple cash-in or cash-out transactions of any amount conducted in a single business day by or for the person recorded in Part I.– There are instances where, at one time, an individual brings in funds to deposit to multiple accounts. Whether or not to check “Multiple Transactions” depends on your procedures.
<p>EXAMPLE There were four \$3,000 deposits made into ABC Restaurant’s business account in 1 business day and you did not identify any of the individual transactors and at least one of the transactions was conducted at the teller line.</p> <p>Note: If the aggregate transactions being reported included only deposits made via night depository, you would not check “Aggregated Transactions” as none of the aggregated transactions were a teller transaction; instead, you would check “Night Deposit.”</p> <p>If there were 4 \$3,000 deposits made into a customer’s account through a combination of Armored Car, ATM, Mail Deposit or Shipment or Night Deposit, without any of the transactions being made via teller, the “Aggregated Transactions” box should not be checked. Instead, the other boxes should be checked to the extent they are applicable.</p>	<p>EXAMPLE Tom deposits \$6,000 in his personal account in the morning and then later in the same business day deposits an additional \$5,000 into his personal account.</p> <p>Beverly brings in \$15,000 and deposits the funds in 3 different accounts; you post each transaction individually, choosing as a matter of policy to define each as a separate transaction. When completing Part I on the conductor, you would check “Multiple Transactions” as a result of your procedures to post the transactions individually and treat each one as a separate transaction.</p>

¹ Compiled from information provided in [FinCEN CTR FAQs](#).