

**TITLE 31 - MONEY AND FINANCE****SUBTITLE IV - MONEY****CHAPTER 53 - MONETARY TRANSACTIONS****SUBCHAPTER II - RECORDS AND REPORTS ON MONETARY INSTRUMENTS  
TRANSACTIONS****§ 5331. Reports relating to coins and currency received in nonfinancial trade or business**

(a) Coin and Currency Receipts of More Than \$10,000.—Any person—

- (1) who is engaged in a trade or business; and
- (2) who, in the course of such trade or business, receives more than \$10,000 in coins or currency in 1 transaction (or 2 or more related transactions),

shall file a report described in subsection (b) with respect to such transaction (or related transactions) with the Financial Crimes Enforcement Network at such time and in such manner as the Secretary may, by regulation, prescribe.

(b) **Form and Manner of Reports.**— A report is described in this subsection if such report—

- (1) is in such form as the Secretary may prescribe;
- (2) contains—
  - (A) the name and address, and such other identification information as the Secretary may require, of the person from whom the coins or currency was received;
  - (B) the amount of coins or currency received;
  - (C) the date and nature of the transaction; and
  - (D) such other information, including the identification of the person filing the report, as the Secretary may prescribe.

(c) **Exceptions.**—

- (1) **Amounts received by financial institutions.**— Subsection (a) shall not apply to amounts received in a transaction reported under section 5313 and regulations prescribed under such section.
- (2) **Transactions occurring outside the united states.**— Except to the extent provided in regulations prescribed by the Secretary, subsection (a) shall not apply to any transaction if the entire transaction occurs outside the United States.

(d) **Currency Includes Foreign Currency and Certain Monetary Instruments.**—

- (1) **In general.**— For purposes of this section, the term “currency” includes—
  - (A) foreign currency; and
  - (B) to the extent provided in regulations prescribed by the Secretary, any monetary instrument (whether or not in bearer form) with a face amount of not more than \$10,000.
- (2) **Scope of application.**— Paragraph (1)(B) shall not apply to any check drawn on the account of the writer in a financial institution referred to in subparagraph (A), (B), (C), (D), (E), (F), (G), (J), (K), (R), or (S) of section 5312 (a)(2).

(Added Pub. L. 107–56, title III, § 365(a), Oct. 26, 2001, 115 Stat. 333.)

**Regulations**

Pub. L. 107–56, title III, § 365(e), formerly § 365(f), Oct. 26, 2001, 115 Stat. 335, renumbered § 365(e) by Pub. L. 108–458, title VI, § 6202(n)(2), Dec. 17, 2004, 118 Stat. 3746, provided that: “Regulations which the Secretary [of the Treasury] determines are necessary to implement this section [enacting this section and amending sections 5312, 5317, 5318, 5321, 5324, 5326, and 5328 of this title] shall be published in final form before the end of the 6-month period beginning on the date of enactment of this Act [Oct. 26, 2001].”