



REPUBLIC OF KENYA

## FINANCIAL REPORTING CENTRE

### SUBMITTING A CASH TRANSACTION REPORT

The Proceeds of Crime and Anti-Money Laundering Act, 2009 provides at section 44(3) that:

*"...a reporting institution shall file reports on all cash transactions equivalent to or exceeding the amount prescribed in the Fourth Schedule, whether they appear to be suspicious or not."*

And in the Fourth Schedule on reporting threshold:

*"A reporting institution shall file reports all cash transactions exceeding US\$ 10,000 or its equivalent in any other currency carried out by it."*

This guide outlines and explains the procedure to be followed by a reporting institution duly registered with the Financial Reporting Centre (FRC) in submitting a Cash Transaction Report (CTR).

### Electronic CTR Reporting Template

FRC has developed an Excel based CTR reporting template called [FRC CTR Template.xlsx](#). This is the template to be filled and emailed to FRC to submit a CTR.

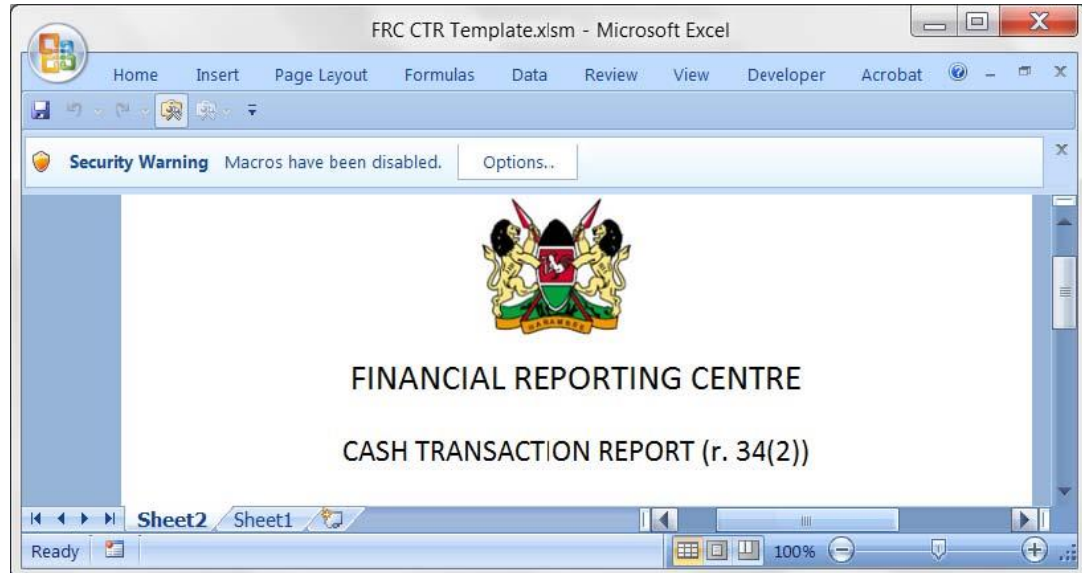
### How do I obtain the Template?

The template can be obtained in any one of the following ways:

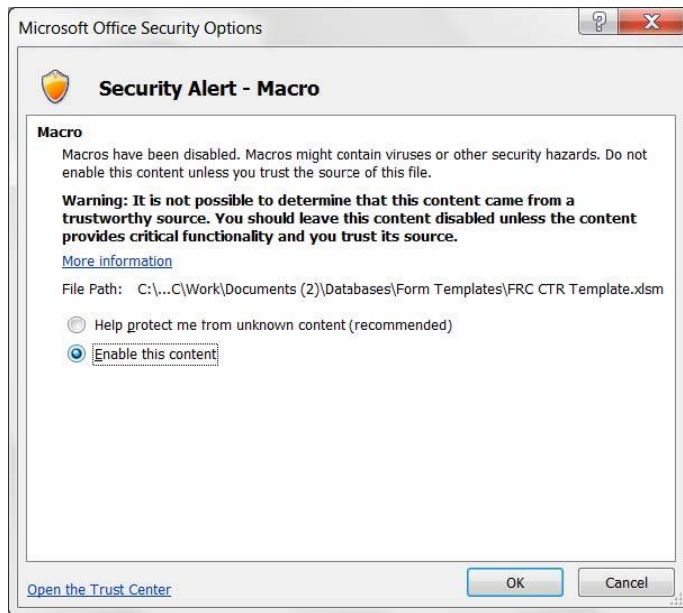
1. Registering with FRC. A reporting institution that is registered with the FRC will obtain the template through its registered email address as part of the confirmation of registration.
2. Request to FRC. A reporting institution can request for the template in writing either through email or a letter. The template will be emailed to the email address provided in the request.

### How do I fill the CTR template?

1. Make a copy of the CTR template keeping the original intact for future use. All other operations below are on the copy not the original.
2. Open the CTR template in Excel. Note that the template has not been tested on Excel versions lower than Microsoft Office Excel 2007.
3. Excel may display a security warning at the top ribbon stating that Macros have been disabled (see image below).



4. Click on [Options](#) and enable content in the dialog box that appears, then click [OK](#) (see image below).



5. Proceed and fill in all the relevant sections of the template. Ensure you have filled information required in both [Sheet1](#) and [Sheet2](#) of the Excel template. The default template will accept up to 1000 transactions. To post more than 1000 transactions, use additional copies of the template or ask FRC for a larger capacity template.

6. Save the template using the following suggested name pattern: [CTR-YYYY-999-\[Reporting Institution\]](#) where [YYYY](#) is the year, [999](#) is a sequential number beginning with [001](#) every calendar year, and reporting institution is the name of your institution. For example, if [Export Bank](#) is submitting their 14<sup>th</sup> CTR report this year [2013](#), the name of the report will be [CTR-2013-014-Export Bank.xlsm](#)

## How do I Submit the CTR Report?

1. Attach the Excel file in an email and send to the Director General, FRC at [reports@frc.go.ke](mailto:reports@frc.go.ke). The subject of the email is to be the same as the name of the file e.g. [CTR-2013-014-Export Bank](#).