



Government  
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# Financial Transactions and Reports Analysis Centre of Canada

As Canada's financial intelligence unit and anti-money laundering and anti-terrorist financing supervisor, the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) ensures the compliance of businesses subject to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act and generates actionable financial intelligence for Canada's law enforcement and national security agencies while ensuring the protection of personal information under its control.

**i** FINTRAC is in the process of optimizing its website and some pages may look different. These changes are necessary to improve the website's performance and user experience.

## **!** Fraud alert

Many scams and fraudulent activities attempt to imitate government services in order to gain access to your personal and financial information. FINTRAC and FINTRAC personnel have occasionally been misrepresented in scams and fraud attempts.

## Most requested

- Strategic intelligence
- Reporting suspicious transactions
- FINTRAC web reporting system
- Consult the money services business registry
- Register as a money services business or foreign money services business
- Methods to verify the identity of persons and entities

## **Businesses (reporting entities)**

### **Find out if you have obligations**

Check if you have obligations or need to register, list of regulated sectors and information on supervision framework.

### **Obligations and guidance**

Guidance and learning resources on implementing a compliance program, knowing your client, transaction reporting, record keeping, ministerial directives and other requirements.

### **How to submit reports**

FINTRAC Web reporting system, API report submission, shared reporting process for Electronic Funds Transfers Reports, paper reporting forms.

## **Assessment and enforcement**

Assessment process, voluntary self-declaration of non-compliance, administrative monetary penalties and criminal non-compliance offences.

## **Reviews and appeals**

Request a review of a notice of violation or a notice of denial or revocation of a money services business registration, information on appeals to the Federal Court.

## **Modernization and upcoming changes impacting businesses**

Implementation of regulatory changes, systems modernization and other initiatives.

## **Charging businesses for FINTRAC's supervision program**

Assessment of expenses funding model, estimating charges, payment and invoices.

## **Policy interpretations database**

Technical interpretations related to provisions of the PCMLTFA and associated Regulations.

## **Law enforcement and national security agencies**

## **Investigation support contact**

Contact information for police and governmental partner organizations.

## **How FINTRAC builds a case**

Example of a money laundering case.

## **The Case video**

Examination of a money laundering case brought to light by our analysis team.

## **Sharing intelligence**

How FINTRAC's financial intelligence adds value to criminal investigations by connecting the money to the crime.

## **Criminal non-compliance offences**

How FINTRAC assists law enforcement in investigating or prosecuting non-compliance offences under the PCMLTFA.

## **General public**

### **Why are you being asked for ID**

Certain businesses must identify clients who conduct certain financial transactions.

## **Why are you being asked if you are politically exposed person**

Certain businesses must determine if their clients are politically exposed persons or heads of international organizations.

## **What information is reported to FINTRAC**

Types of financial transactions that must be reported to FINTRAC.

## **Conducting transactions with a money services business**

How to remain vigilant when deciding to use the services of a money services business.

## **Providing voluntary information**

How to provide information about suspicions of money laundering or of terrorist activity financing to FINTRAC.

## **Contact us**

**Contact FINTRAC**

**Join FINTRAC's mailing list**

# About FINTRAC

[Mandate](#)

[Organizational structure](#)

[Transparency](#)

[Corporate reports](#)

[Job opportunities](#)

[Enforcement actions taken](#)

[Accessibility](#)

[All FINTRAC publications](#)

[FINTRAC's act and regulations](#)

## On social media

**@FINTRAC\_Canada**

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**FINTRAC\_Canada\_RSS**

## Head of institution

[Sarah Paquet](#)



Director and Chief Executive Officer

## News

[News release: ASC alleges breach of Alberta securities laws by crypto asset trading platform](#)

[2025-07-18]

[Advisory on North Korean information technology workers](#)

[2025-07-17]

[Updates to the guidance related to the Ministerial Directive on the Islamic Republic of Iran: clarifications on transactions and reporting instructions](#)

[2025-07-14]

More: [FINTRAC news](#)

## Features



## **Special Bulletin on financial activity associated with evasion of counter proliferation sanctions**

This Special Bulletin supports businesses subject to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act in recognizing financial transactions associated with the suspected evasion of sanctions related to counter proliferation.



### **Operational Alert: Laundering the proceeds of illicit synthetic opioids**

FINTRAC's Operational Alert supports businesses subject to the Proceeds of Crime (Money Laundering) and Terrorist Financing Act in recognizing financial transactions suspected of being related to the trafficking of synthetic opioids, including fentanyl.

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