REPORTING THRESHOLDS

Zyphe

BSA reporting thresholds at a glance

The dollar trigger, deadline and form for each filing. All records retained five years. Figures current to June 2026.

REPORT	DOLLAR THRESHOLD	FILING DEADLINE	FORM
Currency Transaction Report (CTR)	Over 10,000 dollars cash	15 calendar days	FinCEN CTR
Bank SAR	5,000 dollars or more	30 days from detection	FinCEN SAR (Form 111)
MSB SAR	2,000 dollars or more	30 days from detection	FinCEN SAR (Form 111)
MSB SAR (issuer review)	5,000 dollars or more	30 days from detection	FinCEN SAR (Form 111)
Form 8300	Over 10,000 dollars cash	15 calendar days	IRS / FinCEN 8300
CMIR (FinCEN 105)	Over 10,000 dollars across border	At time of transport	FinCEN Form 105

Five pillars, five-year retention, one architecture decision.

Meet recordkeeping without a central honeypot: Zyphe shards verified data across 60,000+ nodes under a 29-of-100 threshold scheme. The customer holds the key, the audit trail stays exportable, and per-region data residency keeps filings audit-ready.