

CTR Reporting – FinCEN Compliance Simplified Fact Sheet

ThetaRay enables financial institutions to meet FinCEN's Currency Transaction Reporting (CTR) requirements with speed, accuracy, and confidence.

By automating CTR detection, data collection, and report preparation, ThetaRay's platform streamlines the end-to-end reporting process—reducing manual workload and minimizing the risk of errors or regulatory breaches.

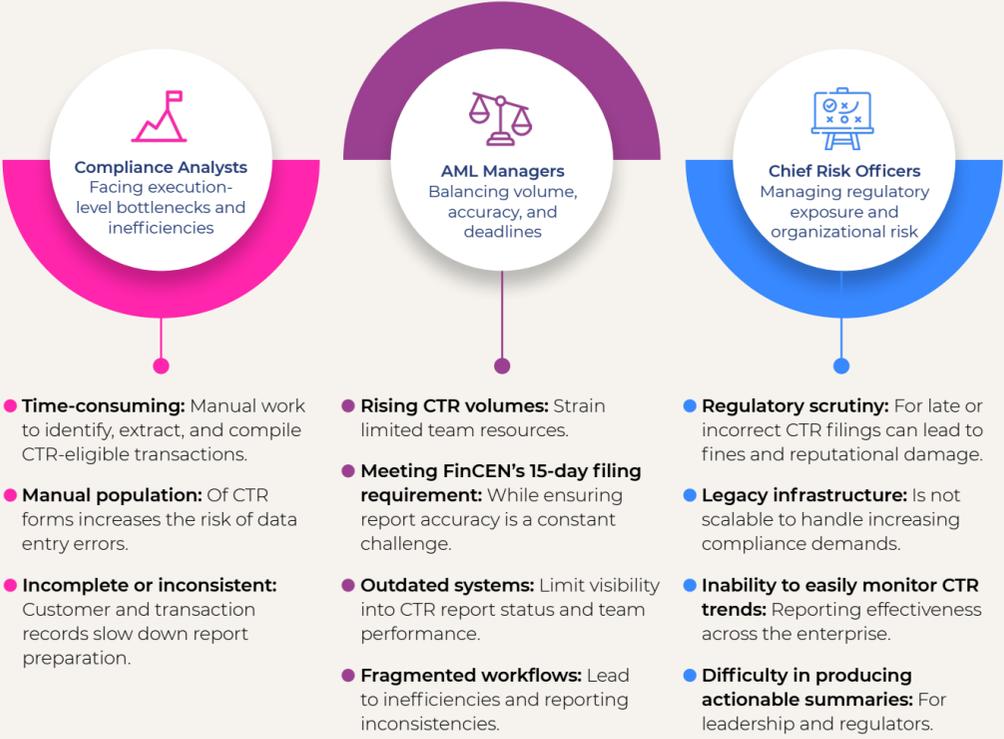
Current challenges of CTR reporting

Currency Transaction Reports (CTRs) are required for cash transactions over \$10,000, but the manual process of identifying, collecting, and submitting reports remains inefficient and error-prone.

A caveat to this threshold now applies under the new Geographic Targeting Order (GTO), where money service businesses (MSBs) in 30 designated ZIP codes across California and Texas must file Currency Transaction Reports (CTRs) for cash transactions starting at \$200, rather than the standard \$10,000 threshold.

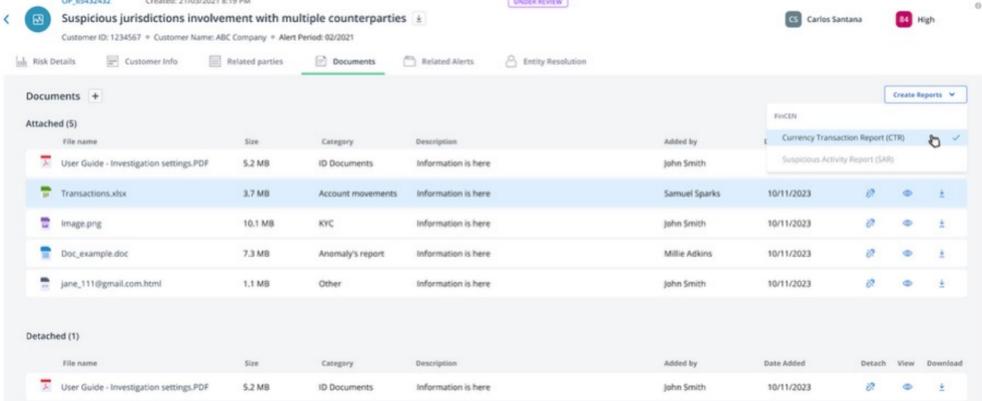
This lowered threshold aims to combat illicit activities and money laundering by Mexico-based drug cartels and other criminal actors operating along the U.S. southwest border. It enhances financial system protection through stricter reporting in these high-risk zones.

Compliance teams are therefore significantly challenged by high transaction volumes, disjointed data sources, and pressure to meet strict reporting timelines—all while ensuring reporting accuracy and audit traceability.

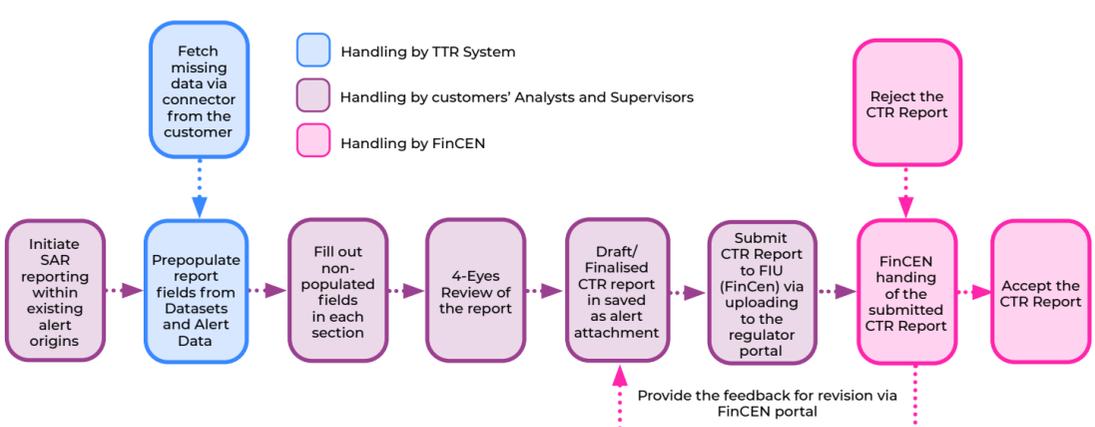


CTR Reporting Key Features

ThetaRay's CTR Reporting solution is designed to streamline every step of the reporting process—from data collection to regulatory submission. By combining intelligent automation, a user-friendly interface, and secure system integration, the platform empowers compliance teams to efficiently manage high volumes of reportable transactions while maintaining accuracy and meeting FinCEN's regulatory standards.



CTR Reporting Workflow End-to-End



Benefits across compliance teams and AML frameworks

