

# Welcome to **FinCEN Reporting Services**

A Stewart Company

## Who We Are

FinCEN Reporting Services (FRS) is a company created by Stewart to assist buyers/transferees and sellers/transferees in complying with federal anti-money laundering reporting requirements that begin for closings on or after March 1, 2026. FRS uses an online portal that is simple, secure and stress-free. FRS's sole mission is to assist you in providing the information necessary to comply with reporting obligations so your title and closing team can stay focused on what matters most: getting you to the finish line.

## Why You're Hearing From FRS

Your real estate transaction is reportable, and federal law requires that specific buyer, seller and transaction information be collected and reported to the U.S. Treasury's Financial Crimes Enforcement Network (FinCEN). Reporting obligations apply to certain property transfers involving buyers that are legal entities or trusts. Your closing agent has partnered with FRS to manage this process because:

- ▶ **It's mandatory:** The government requires this reporting.
- ▶ **It's complex:** The information collected goes beyond what's normally collected in a closing.
- ▶ **It's sensitive:** The information includes ownership details and other personal data that must be handled with care.
- ▶ **It's secure:** FRS provides a secure and streamlined process for collecting, validating and reporting this information.

## What We Do

FRS manages the entire compliance process from start to finish:

- ▶ **Secure outreach:** We contact you directly using encrypted links and multi-factor authentication.
- ▶ **Data collection:** We guide you through providing information.
- ▶ **Validation:** We review submissions to ensure completeness and prevent errors.
- ▶ **Certification:** You'll confirm the information you provide.
- ▶ **Reporting:** We file the report with FinCEN and confirm acceptance.

Throughout the process, we keep your closing agent informed so everything stays on track.

## Your Privacy & Security

FRS is not an outside vendor with unknown practices. We are part of Stewart Title, a trusted name in real estate for more than a century. That means your information is handled with the same care and security standards that protect your transaction. Here's how we protect it:

- ▶ **Encryption:** All data is encrypted.
- ▶ **Multifactor authentication:** All access to our secure portal requires MFA.
- ▶ **Limited access:** Only authorized compliance professionals handle your data.
- ▶ **Direct integration:** FRS files reports through FinCEN's secure system.

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## Welcome to FinCEN Reporting Services *continued*

### What You Can Expect

- ▶ A secure email from FRS with instructions and a link to our portal
- ▶ Clear guidance on what information is required and why
- ▶ Responsive support; our team is available to answer questions and assist you every step of the way

### Why This Matters

Compliance isn't optional. Failure to report can result in severe civil and criminal penalties. By working with FRS, you ensure:

- ▶ **Peace of mind:** Your transaction meets all federal requirements.
- ▶ **Efficiency:** No delays at closing due to missing compliance steps.
- ▶ **Security:** Your data is handled by a trusted, underwriter-backed solution.

### Questions?

We're here to help.

- ▶ Email us: [customerservice@fincenreportingservices.com](mailto:customerservice@fincenreportingservices.com)
- ▶ Learn more about how FRS can support you: [stewart.com/AML-reporting](https://stewart.com/AML-reporting)
- ▶ Explore Stewart's FinCEN AML Resource Hub: [stewart.com/fincen-aml](https://stewart.com/fincen-aml)

**FinCEN Reporting Services** — Your partner in compliance, so your business can move forward with confidence.