

# 기업투명성법(CTA) – CTA에 따른 신고에 관한 실용적인 안내

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# 의제

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- 2020년 자금세탁방지법(Anti-Money Laundering Act)의 일환인 기업투명성법(Corporate Transparency Act, “CTA”)은 미국 내 특정 사업체들에게 수익 소유자와 회사 신청자(설립 신청이나 업체 등록을 한 사람)에 대한 정보를 신고하도록 함으로써 세금 사기, 자금 세탁 및 테러 자금 지원과 같은 불법 행동에 맞서기 위해 제정되었습니다.
- 금융범죄단속네트워크(Financial Crimes Enforcement Network, “FinCEN”)는 2022년 9월 29일에 CTA의 신고 조항을 시행하는 최종 규정(“최종 규정”)을 공포하였으며, 그 이래로 최종 규정을 수정하고 명확히 하기 위한 추가 규정을 발표해왔습니다.
- CTA는 2024년 1월 1일부로 발효되었으며, 이제 스타트업 회사, 소규모 운영 사업체 및 기타 특정 사업체는 수익 소유권 정보 신고서(Beneficial Ownership Information Report, “BOI 신고서”)를 FinCEN에 제출해야 합니다.

- 정보의 비공개

- **FinCEN**은 신고된 정보를 안전한 비공개 데이터베이스에 보관하며, 신고된 정보의 민감성을 고려하여 불법 활동에 맞서기 위해 제한된 환경에서 법에 정의된 정부당국과 금융기관 그룹에만 그러한 정보를 공개할 권한이 있습니다.

# 신고해야 하는 회사는?

최종 규정에 따라, (1) “국내 신고 회사” 및 (2) “외국 신고 회사“ 두 그룹의 **신고 회사**”가 있습니다.

1. **국내 신고 회사**는 법인, 유한책임회사 또는 주법이나 인디언 부족법에 따른 유사한 사무소에 또는 국무장관에게 서류를 제출하여 설립된 기타 사업체를 의미합니다.

- *국내 신고 회사로 간주되지 않는 사례: 1) 개인 사업체, (2) 특정 유형의 트러스트, (3) 합명회사.*

2. **외국 신고 회사**는 법인, 유한책임회사, 또는 외국법에 따라 설립되고 주법이나 인디언 부족법에 따른 유사한 사무소에 또는 국무장관에게 서류를 제출하여 미국에서 사업을 하도록 등록된 기타 사업체를 의미합니다.

### 면제된 사업체

CTA는 “신고 회사”의 정의에서 다음 23개 사업체를 면제시켰습니다.

1. 증권 보고 발행자
2. 국내 정부당국
3. 은행
4. 국내 신용조합
5. 예탁기관 지주회사
6. 송금 사업체
7. 증권 브로커 또는 딜러
8. 증권거래소 또는 청산기관
9. 1934년 증권거래소법(Securities Exchange Act)에 따라 등록된 기타 사업체
10. 등록된 투자회사 및 자문사
11. 벤처캐피털 펀드 자문사

# 신고 사업체 면제 계속

12. 보험회사
13. 보험판매인
14. 상품거래소법(Securities Exchange Act)에 따라 등록된 사업체
15. 회계법인
16. 공익사업체
17. 금융시장 공익사업체
18. 공동 투자 대상
19. 면세 사업체
20. 면세 사업체를 지원하는 사업체
21. 대규모 운영 회사
22. 특정 면제 사업체의 자회사
23. 사업 활동을 하지 않는 사업체

## • 대규모 운영 회사

- 최종 규정에 따른 “대규모 운영 회사”는 다음과 같이 정의됩니다.
  - 미국에서 20명 이상의 풀타임 직원을 고용
  - 미국 내 물리적 사무소를 두고 운영
  - 연방 소득세 원칙에 따라 미국 이외 출처에서의 총수입액이나 총매출액을 제외하고, 이전 연도에 대한 사업체의 IRS 양식 1120, 통합 IRS 양식 1120, IRS 양식 1120-S, IRS 양식 1065, 또는 기타 해당 IRS 양식에서 \$5,000,000.00 이상을 총수입액 또는 총매출액(반품 및 충당금 제외)으로 입증한 연방 소득세 신고 또는 정보 신고를 함.



# 신고 사업체 면제

- 자회사

- 자회사가 면제되려면 면제 사업체가 자회사를 **100%** 소유해야 합니다.

- 사업 활동을 하지 않는 사업체

- FinCEN은 “사업 활동을 하지 않는 사업체”를 다음과 같이 정의합니다.
  - 2020년 1월 1일이나 그 이전에 존재함
  - 적극적으로 사업 활동을 하지 않음
  - 외국인이 직접적이거나 간접적으로, 전체 또는 일부를 소유하지 않음
  - 이전 12개월 동안 소유권이 변하지 않음
  - 지난 12개월 동안에 사업체나 사업체의 계열사 소유 금융계좌를 통해 \$1,000.00 이상을 송금하거나 수신하지 않음
  - 법인, 유한책임회사 또는 기타 유사한 사업체에 대한 소유권 지분을 포함하여 미국 내 혹은 해외에 다른 자산을 보유하지 않음

최종 규정에 따라, 각 신고 회사의 **BOI** 신고서에는 수익 소유자와 회사 신청자에 대한 신원 확인 정보를 포함해야 합니다.

- 수익 소유자(BO) – 직접 또는 간접적으로, 신고 회사에 (i) **실질적인 지배권**을 행사하는 자, 또는 (ii) 신고 회사의 **소유권 지분**의 **25%** 이상을 소유하거나 지배하는 자.
- 회사 신청자 – 각 신고 회사에는 (1) 미국 내에서 회사를 설립하거나 사업 등록을 하기 위해 서류를 신청한 자, 그리고 (2) 신청을 지시하거나 통제하는 데 책임을 지는 자 등 최대 **2명**의 회사 신청자가 있습니다.
  - 기존 회사에 대한 회사 신청자 – **2024년 1월 1일** 이전에 설립되었거나 등록된 신고 회사는 회사 신청자에 대한 정보를 신고할 필요가 없습니다.

# 신고 개인

## 수익 소유자 – 실질적인 지배권

다음과 같은 사람은 신고 회사에 “**실질적인 지배권**”을 가진 자입니다.

- i. 고위 임원
- ii. 고위 임원이나 이사회 다수를 해임하거나 임명할 권한이 있는 자
- iii. 신고 회사의 중요한 결정을 지시하거나, 결정하거나, 결정에 실질적인 영향을 미치는 자(예: 중요한 계약, 주요 비용 또는 채무, 보상 프로그램 등의 체결이나 해지),
- iv. 어떤 형태로든 실질적인 지배력을 가진 자

신고 개인

## 수익 소유자 - 소유권 지분

“**소유권 지분**”은 주식, 이익 지분, 옵션, 전환사채 및 기타 주식을 획득할 권리를 포함하여 기본적으로 모든 소유권 지분을 포함합니다.

개인은 계약, 협정, 이해, 관계 또는 직접적으로나 다른 사업체를 통해 “**소유권 지분**”을 소유하거나 지배할 수 있습니다.

각 신고 회사의 최초 BOI 신고서는 다음에 대한 구체적인 신원 확인 정보를 포함해야 합니다.

1. 신고 회사 자체
2. 신고 회사의 신고 개인(수익 소유자 및 회사 신청자)

# 신고서 내용

## 신고 회사 정보

각 신고 회사의 최초 BOI 신고서는 **신고 회사 자체에 대해** 다음 정보를 포함해야 합니다.

- i. 완전한 법적 이름
- ii. 모든 상호 또는 영업 활동을 위한 회사 이름
- iii. 완전한 현재 주소
- iv. 설립지를 관할하는 주, 부족 또는 외국 관할구역
- v. 외국 회사인 경우, 미국 내에서 처음으로 등록한 주 또는 부족 관할구역
- vi. 국세청(Internal Revenue Service, IRS) 납세자 식별 번호(Taxpayer Identification Number, TIN)(고용주 식별 번호(Employer Identification Number, EIN) 포함).

# 신고서 내용

## 신고 개인 정보

각 신고 회사의 최초 BOI 신고서는 신고 개인 각자에 대해 다음 정보를 포함해야 합니다.

- i. 완전한 법적 이름
- ii. 생년월일
- iii. 완전한 현재 주소
- iv. 사진이 있는 신원 서류의 고유 식별 번호(및 발급 관할구역), 그리고
- v. 교육 식별 번호를 따온 서류의 이미지.



회사가 설립될 때마다 이전 슬라이드에 제시된 정보를 신고하는 대신에, 신고 개인 또는 사업체는 신원 확인 정보를 FinCEN에 제공하여 “**FinCEN 식별자**”를 획득할 수 있습니다.

일단 **FinCEN** 식별자를 획득하면, 신고 개인 또는 회사는 신고 회사의 BOI 신고서에 개인 정보를 제출하는 대신에 **FinCEN 식별자\*** 를 제공할 수 있습니다.

# 신고서 내용

## 신고서의 업데이트 및 정정

### 신고서 업데이트

이전에 신고한 신고 회사 자체 정보 또는 수익 소유자 정보에 변동 사항이 있는 경우, 신고 회사는 신고서를 업데이트해야 합니다.

### 신고서 정정

이전에 제출하여 신고한 정보가 부정확한 경우, 신고 회사는 신고서를 업데이트해야 합니다.

# 최초 신고서 시기

- 2024년 1월 1일 이전에 미국에서 설립되었거나 사업을 하도록 등록된 기존 신고 회사.
  - 신고서 마감일: **2025년 1월 1일**.
- 2024년 1월 1일부터 2024년 12월 31일 사이에 설립된 신고 회사.
  - 신고서 마감일: **설립 후 역일 기준 90일**.
- 2025년 1월 1일이나 그 이후 설립된 신고 회사.
  - 신고서 마감일: **설립 후 역일 기준 30일**.

위에 언급된 30일과 90일의 마감일은 회사가 그 설립이나 등록이 유효하다는 실제 공지를 수령한 시점 또는 국무장관이나 유사한 사무소가 회사의 설립이나 등록을 처음으로 공개 공지한 시점 중에 먼저 도래하는 날부터 시작됩니다.

# 신고서 업데이트 시기

- 신고서 업데이트:
  - 신고서 마감일: *변경 사항이* 발생한 이후 역일 기준 30일 이내.
- 신고서 정정:
  - 신고서 마감일: 신고 회사가 부정확성을 알아차리거나 알만한 이유가 있던 날로부터 역일 기준 30일 이내.

다음 슬라이드는 아래 사항에 대해 안내합니다.

1. 개인의 **FinCEN** 식별자 획득 방법
2. 사업체의 **BOI** 신고서 제출 방법

**1단계:** <https://fincenid.fincen.gov/>로

이동하여 “**Create an Account(계정 만들기)**”를 클릭하십시오



FINANCIAL CRIMES  
ENFORCEMENT NETWORK

FINCEN ID | HELP

**Notice:** FinCEN ID site will be unavailable for scheduled maintenance on September 6th, from 8:00 PM - 12:00 AM EDT.

## Welcome to the FinCEN ID Application for Individuals



Sign in or Create an Account with LOGIN.GOV



### What is a FinCEN ID for individuals?

A FinCEN ID is a unique identifying number issued to an individual by FinCEN. Although there is no requirement to obtain a FinCEN ID, doing so can simplify the reporting process.



### What does a FinCEN ID do for individuals?

An individual beneficial owner or company applicant's FinCEN ID can be reported instead of required information about that individual on the reporting company's Beneficial Ownership Information Report (BOIR) submitted to FinCEN.



### How does an individual get a FinCEN ID?

To obtain a FinCEN ID for yourself, click the Create Account button to create an account and begin the application for a FinCEN ID. If you already have an account, login in to enter your identifying information on the FinCEN ID application. If you have additional questions, visit our Help Page.



## **2단계:** “Sign in with LOGIN.GOV(LOGIN.GOV에 로그인)”을 클릭하십시오



FinCEN Identifier (FinCEN ID)

[FinCEN.Gov/Contact](#)



Sign in with  LOGIN.GOV

### Who is Login.gov?

Login.gov is a trusted provider specializing in digital identity protection, providing users with secure access to applications.

You consent to the privacy and security policies for identity and access management through Login.gov [Privacy and Security](#)

[Practices](#) | [FAQ](#)



U.S. Department of the Treasury is using Login.gov to allow you to sign in to your account safely and securely.

Sign in

Create an account



### Create an account for new users

Enter your email address



#### Select your email language preference

You will receive emails from Login.gov in the language you choose.



English (default)

Español

Français

中文 (简体)

I read and accept the Login.gov [Rules of Use](#)

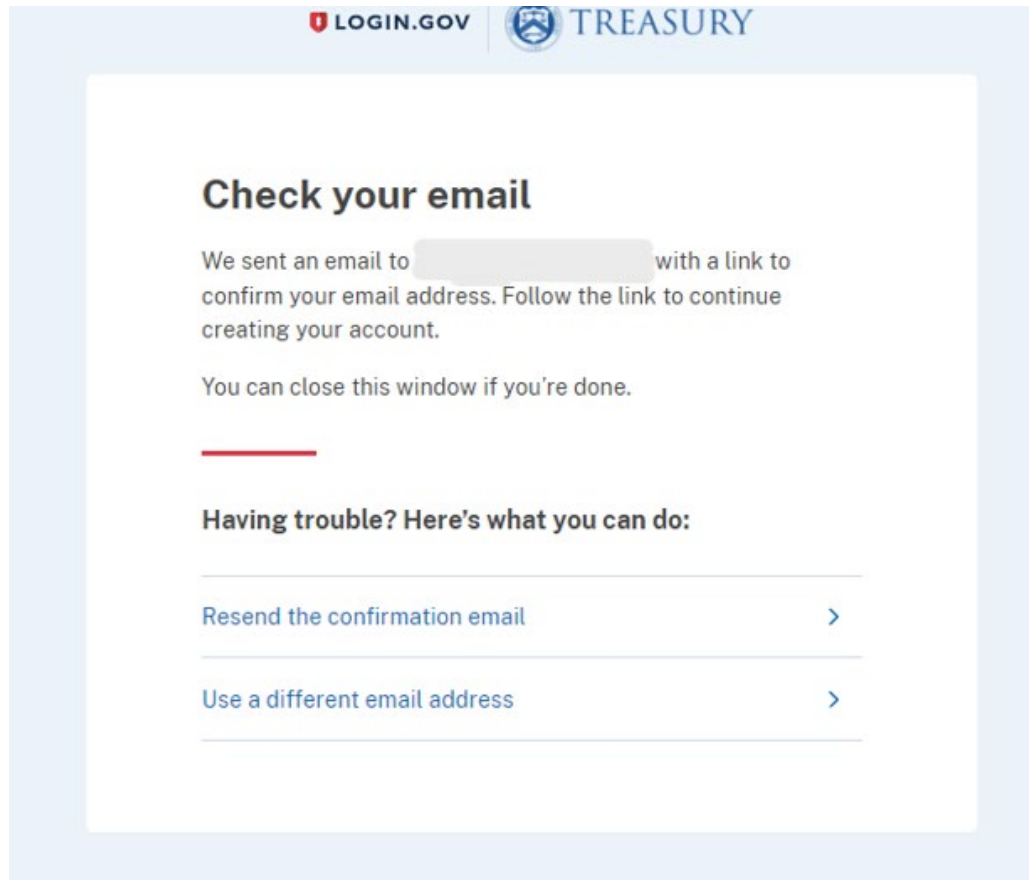


### 3단계:

- (a) “Create an account(계정 만들기)”를 클릭하십시오
- (b) 자신의 이메일 주소를 입력하십시오
- (c) 적합한 언어를 선택하십시오
- (d) 사용 규칙에 동의한다고 클릭하십시오



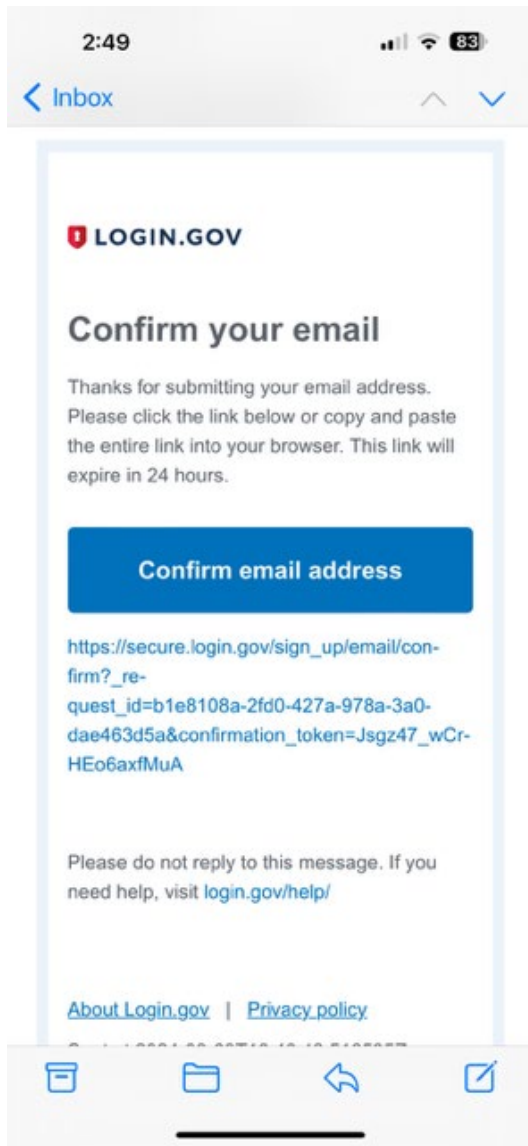
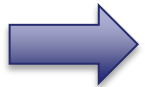
**4단계:** 다음 화면이 표시된 경우, 자신의 이메일을 확인하십시오





**5단계:**

- (a) 이메일을 확인하여 **LOGIN.GOV**에서 온 이메일을 찾으십시오
- (b) 이메일에서 **Confirm email address**(이메일 주소 확인)을 클릭하십시오



**6단계:** 5단계에서 “**Confirm email address**(이메일 주소 확인)”을 클릭하면 **LOGIN.GOV** 웹사이트로 돌아가며, 여기에서 **12자** 이상으로 된 비밀번호를 만드십시오. 그 다음, “**Continue**(계속)”을 누르십시오

The screenshot shows a mobile browser interface for the LOGIN.GOV website. At the top, the time is 2:51, and there are icons for signal strength, Wi-Fi, and battery (82%). Below the navigation bar, there is a confirmation message: "You have confirmed your email address". The main heading is "Create a strong password", followed by instructions: "Your password must be 12 characters or longer. Don't use common phrases or repeated characters, like abc or 111." There are two input fields: "Password" and "Confirm password", both with blue arrows pointing to them from the left. Below the "Confirm password" field is a checkbox labeled "Show password". At the bottom of the form is a blue "Continue" button. The browser's address bar shows "secure.login.gov".



2:53

Mail

secure.login.gov

An official website of the United States government  
Here's how you know

LOGIN.GOV TREASURY

### Authentication method setup

Add an additional layer of protection to your Login.gov account by selecting a multi-factor authentication method.

We recommend you select at least two different options in case you lose one of your methods.

- Face or touch unlock**  
Use your face or fingerprint to access your account without a one-time code.
- Authentication application**  
Download or use an authentication app of your choice to generate secure codes.

2:54

Mail

secure.login.gov

- Text or voice message**  
Receive a secure code by (SMS) text or phone call.
- Security key**  
Connect your physical security key to your device. You won't need to enter a code.
- Backup codes**  
A list of ten codes you can print or save to your device. Because backup codes are easy to lose, choose this option only as a last resort.

**Continue**

[Cancel account creation](#)

Language ^

[Help](#) [Contact](#) [Privacy & security](#) [Accessibility statement](#)



**7단계: 인증 방법(Authentication method)을 선택하고 Continue(계속)을 누르십시오**



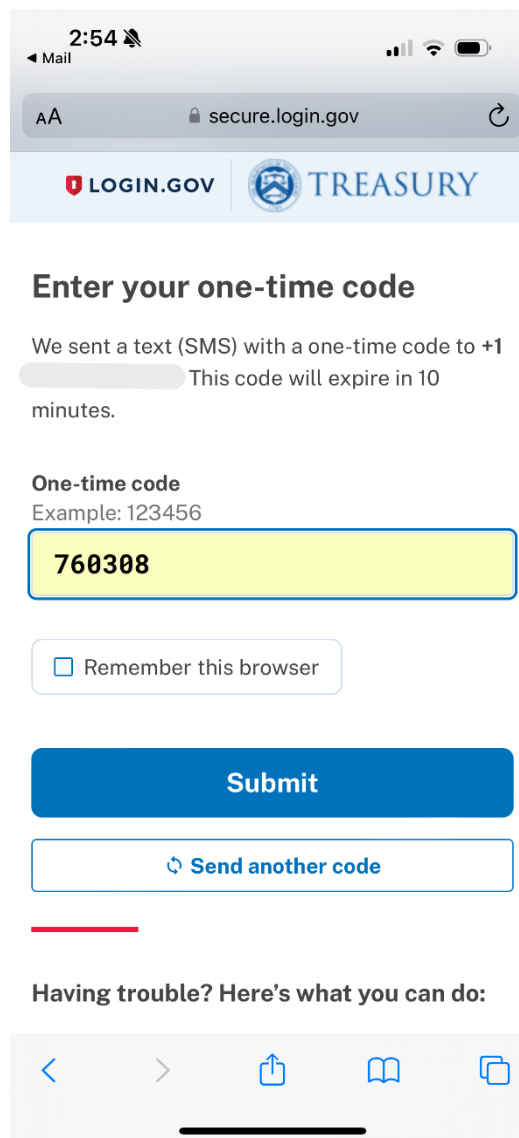
**8단계:** 문자 방법을 선택한 경우, 일회성 코드를 수신할 전화번호를 입력하고 “**Send code(코드 발송)**”을 누르십시오

The screenshot shows the mobile app interface for adding a phone number. At the top, the status bar shows the time 2:54, signal strength, Wi-Fi, and battery icons. Below the status bar, there is a navigation bar with a back arrow, the word "Mail", and the URL "secure.login.gov". A link "Here's how you know" is also visible. The main header features the LOGIN.GOV logo and the U.S. Treasury logo. The main heading is "Add a phone number". Below this, there is explanatory text: "We'll send you a one-time code each time you sign in." and "Message and data rates may apply. Do not use web-based (VOIP) phone services or premium rate (toll) phone numbers." The form has two sections: "Phone number" with a dropdown menu showing the United States flag, and "How you'll get your code" with two radio button options: "Text message (SMS)" (selected) and "Phone call". A note at the bottom states: "You can change this anytime. If you use a landline number, select 'Phone call.'" A large blue "Send code" button is at the bottom of the form.



This site is protected by reCAPTCHA and the

**9단계:** 일회성 코드를 입력하고  
“Submit(제출)”을 누르십시오



2:54  
Mail  
AA secure.login.gov  
LOGIN.GOV TREASURY

### Enter your one-time code

We sent a text (SMS) with a one-time code to +1  
This code will expire in 10 minutes.

One-time code  
Example: 123456

760308

Remember this browser

Submit

Send another code

Having trouble? Here's what you can do:

< > Share Bookmarks





**10단계:** 다른 인증 방법을 선택하거나, 아니면 계속하기 위해 “**Skip for now**(지금은 건너뛰기)”를 누르십시오

2:54  
Mail  
secure.login.gov  
LOGIN.GOV TREASURY

✓ A phone was added to your account.

**You've added your first authentication method! Add a second method as a backup.**

Adding another authentication method prevents you from getting locked out of your account if you lose one of your methods.

**Add another method**

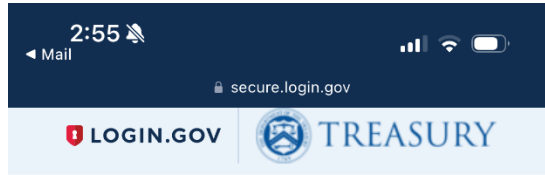
[Skip for now](#)

Language ^

Help Contact Privacy & security Accessibility statement

GSA US General Services Administration





### Continue to U.S. Department of the Treasury

We'll share this information with **U.S. Department of the Treasury**:

Email addresses on your account

**⚠ Add a second authentication method.**

You will have to delete your account and start over if you lose your only authentication method.

**Agree and continue**

**11단계:** “Agree and continue(동의 및 계속)”을 누르십시오







**▲ Notice:** FinCEN ID site will be unavailable for scheduled maintenance on September 6th, from 8:00 PM - 12:00 AM EDT.

## FinCEN Identifier (FinCEN ID) Application

OMB No. 1506-0076

Filers must provide information in EVERY field marked with the \* symbol in ALL CIRCUMSTANCES. Filers must also provide information in all fields not marked with the \* symbol that are applicable to the filer. For example, the "Middle Name" field is not marked with a \* symbol; the filer MUST provide information in that field IF the relevant individual's legal name includes a middle name. Notwithstanding any other instruction, individuals must provide all information required pursuant to 31 CFR 1010.380(b).

### Full legal name and date of birth

[Need help?](#)

* First name	Middle name	* Last name	Suffix	* Date of birth
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text" value="mm/dd/yyyy"/>

### Address

[Need help?](#)

#### \* Address type

Residential address  Business address

[+ Add address](#)

[- Remove address](#)

### Form of identification and issuing jurisdiction

[Need help?](#)

#### \* Identifying document type

State-issued driver's license  State/local/Tribe-issued ID  U.S. passport  Foreign passport

### Certification

\* I certify that the information furnished is true, correct, and complete.

**▲ COMPLIANCE REMINDER:** The willful provision of false or fraudulent beneficial ownership information to FinCEN may result in civil or criminal penalties.

I agree

## 12단계:

작성하기:

(a) 성과 이름

(b) 생년월일

(c) 주소

(d) 신원 확인 문서를

선택하고

업로드하십시오

(e) "I agree(동의함)"을

클릭하십시오

## 13단계: FinCEN 식별자를 받게 됩니다



FINCEN ID | HELP LOG OUT

**⚠ Notice:** FinCEN ID site will be unavailable for scheduled maintenance on September 6th, from 8:00 PM - 12:00 AM EDT.

**✓ Congratulations!**

Your FinCEN ID was successfully created.

FinCEN ID

Correct prior report

Update prior report



다음 슬라이드는 **BOI** 신고서 제출 방법에 대한 **FinCEN**의 지침입니다.

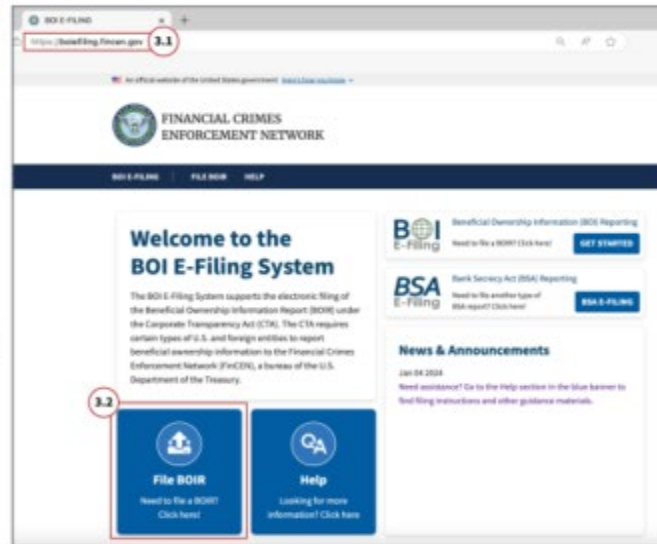
## 3. Accessing the BOIR E-Filing System

The BOIR can be submitted as a PDF or online through a web browser.

To file the online BOIR, follow the steps outlined below.

### 3.1 Access the filing portal.

Go to [boiefiling.fincen.gov](https://boiefiling.fincen.gov) in the web browser (e.g., Microsoft Edge or Google Chrome).



### 3.2 Start the filing process.

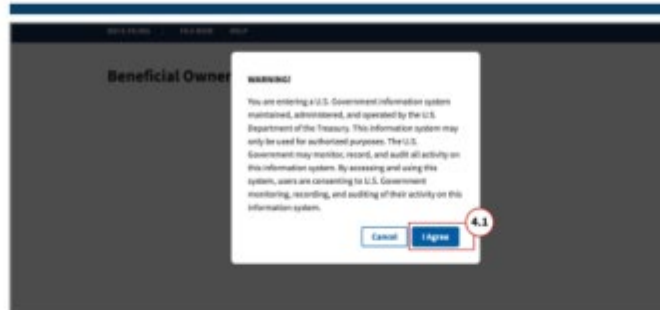
Select the **File BOIR** link/icon.

### 3.3 Select File Online BOIR as the filing method.

Click the **Prepare & Submit BOIR** button under **File Online BOIR** section.



## 4. Filling Out the Form



The screenshot shows a warning dialog box titled "Beneficial Owner" with a "WARNING" header. The text inside reads: "You are entering a U.S. Government information system maintained, administered, and operated by the U.S. Department of the Treasury. This information system may only be used for authorized purposes. The U.S. Government may monitor, record, and audit all activity on this information system. By accessing and using this system, users are consenting to U.S. Government monitoring, recording, and auditing of their activity on this information system." At the bottom of the dialog are two buttons: "Cancel" and "I Agree". A red callout box with the number "4.1" points to the "I Agree" button.

### 4.1 Review the warning language.

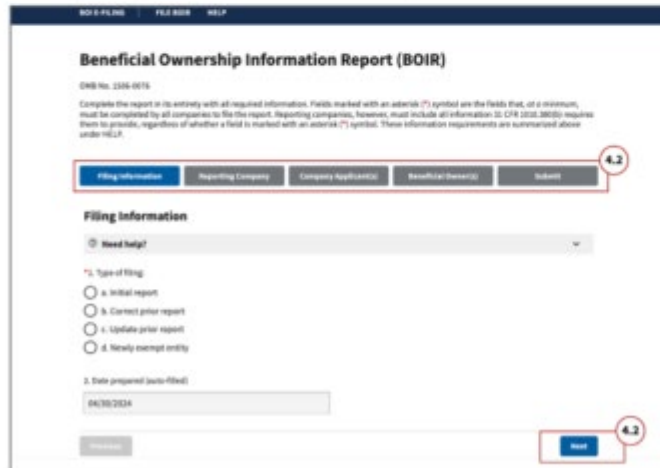
Review the warning language and click the **I Agree** button.

The selected tab is highlighted in blue.

Navigate to a different part of the online BOIR either by clicking the corresponding tab or by clicking the **Next** button in the bottom right corner.

### 4.2 Use tabs to navigate the online BOIR.

- Filing Information
- Reporting Company
- Company Applicant(s)
- Beneficial Owner(s)
- Submit



The screenshot shows the "Beneficial Ownership Information Report (BOIR)" form. At the top, there are navigation tabs: "Filing Information", "Reporting Company", "Company Applicant(s)", "Beneficial Owner(s)", and "Submit". The "Filing Information" tab is highlighted in blue. Below the tabs, the form contains a "Need help?" dropdown menu, a "Type of Filing" section with radio button options: "a. Initial report", "b. Correct prior report", "c. Update prior report", and "d. Newly exempt entity", and a "Date prepared (auto-filled)" field with the value "04/30/2024". A red callout box with the number "4.2" points to the "Next" button at the bottom right of the form.



### 4.3 Complete the Filing Information tab.

Complete all required red asterisk (\*) fields under the **Filing Information** tab.

#### 4.3a \*Type of Filing

Under the **Filing Information** tab, select the type of filing you wish to make. Only one option can be selected:

- Initial report
- Correct prior report
- Update prior report
- Newly exempt entity

When **Initial Report** is selected, no further information is required in this section.

When **Correct Prior Report**, **Update Prior Report**, or **Newly Exempt Entity** is selected, fields are activated for **Legal Name**, **Tax identification type**, and **Tax identification number**. Complete these fields with the reporting company information from the company's most recently filed prior BOIR.

#### 4.3b Date Prepared

The **Date Prepared** field is automatically filled with the current date.

#### 4.3c Next Button

Click the **Next** button



Complete all required red asterisk (\*) fields under the **Reporting Company** tab.

#### 4.4a Request to Receive FinCEN ID

Select **Request to receive FinCEN ID** to receive a unique FinCEN identifier for the reporting company. The FinCEN identifier will be provided in the submission confirmation details provided to the filer directly after the BOIR is submitted/accepted.

#### 4.4b Foreign Pooled Investment Vehicle

Select the **Foreign pooled investment vehicle** option if the reporting company is a foreign pooled investment vehicle. If this option is selected, Company Applicant Information is no longer required and is cleared/disabled.

In addition, only one (1) beneficial owner, must be reported under the **Beneficial Owner(s)** tab in this situation.

### 4.4 Complete the Reporting Company tab (1 of 3).

Part I. Reporting Company information

3. Request to receive FinCEN ID

4. Foreign pooled investment vehicle

Legal name and alternate name(s)

Reporting Company legal name

Alternate name (e.g. trade name, DBA)

Add Alternate Name

## 4.4 Complete the Reporting Company tab (2 of 3).

### 4.4c \*Name and Alternate Name(s)

Complete the fields under the **Legal name and alternate name(s)** section as applicable.

### 4.4d Add Alternate Name

To add more than one alternate name for the reporting company, click the **Add Alternate Name** button to add additional alternate reporting company names. Up to 99 alternate names can be added.

The screenshot displays a web form with a navigation bar at the top containing tabs: "Filing Information", "Reporting Company", "Company Appointment(s)", "Beneficial Owner(s)", and "Submit". The "Reporting Company" tab is active. Below the navigation bar is a "Need help?" dropdown menu. The main form area is divided into two sections. The first section, labeled "4.4c", contains two text input fields: "1. Reporting Company legal name" and "2. Alternate name (e.g., trade name, DBA)". The second section, labeled "4.4d", features a blue button labeled "Add Alternate Name". Below this is a section labeled "4.4e" titled "Form of Identification", which includes a "Need help?" dropdown, a "1. Tax Identification type" dropdown menu with the instruction "Select an ID type", a "2. Tax Identification number" text input field, and a "3. Country/Jurisdiction (if foreign tax ID only)" dropdown menu with the instruction "Select a country".

### 4.4e \*Tax Identification Type

Select the **Tax identification type** dropdown menu. EIN, SSN/ITIN, or Foreign may be selected. If the Foreign option is selected, the **County/Jurisdiction** field is enabled and required.

**NOTE:** An EIN or SSN/ITIN is required unless a foreign reporting company does not have one. In that case, the foreign reporting company may report its foreign tax identification number and the issuing jurisdiction.





#### 4.4f Jurisdiction of Formation or First Registration

Select the **Country/Jurisdiction of formation** dropdown menu.

If:	then:
United States is selected	<b>State of formation</b> and <b>Tribal jurisdiction of formation</b> fields appear. One of these fields must be completed.
a U.S. Territory is selected	<b>State of formation</b> field appears and is automatically populated with that U.S. Territory.
a foreign country is selected	<b>State of first registration</b> and <b>Tribal jurisdiction of first registration</b> fields appear. One of these fields must be completed.

#### 4.4 Complete the Reporting Company tab (3 of 3).

#### 4.4g Current U.S. Address

Complete all fields under the **Current U.S. address** section. Select U.S. or U.S. Territory from this dropdown menu. If United States is selected, the State dropdown must be completed. If U.S. Territory is selected, the State field is automatically populated with that U.S. Territory.

The screenshot shows a multi-step form. The 'Reporting Company' tab is selected. The 'Jurisdiction of formation or first registration' section (4.4f) contains a 'Need help?' link and a dropdown menu for 'Country/Jurisdiction of formation'. The 'Current U.S. address' section (4.4g) contains fields for:
 

- \*11. Address (number, street, and apt. or suite no.)
- \*12. City
- \*13. U.S. or U.S. Territory (dropdown)
- \*14. State (dropdown)
- \*15. ZIP code

 At the bottom, there is a 'Previous' button and a 'Next' button (4.4h). A 'PRIVACY ACT AND PAPERWORK REDUCTION ACT NOTICE' link is also visible.

#### 4.4h Next Button

Click the **Next** button.



## 4.5 Complete the Company Applicant(s) tab (1 of 4).

Complete all required red asterisk (\*) fields under the **Company Applicant(s)** tab.

### 4.5a Existing Reporting Company

Select the **Existing reporting company** checkbox if the reporting company was created or registered before January 1, 2024.

**NOTE:** When **Existing reporting company** is selected, **Company Applicant Information** is no longer required, and the fields under this tab are cleared and disabled.

The screenshot shows a web form with several tabs: 'Filing Information', 'Reporting Company', 'Company Applicant(s)', 'Beneficial Owner(s)', and 'Submit'. The 'Company Applicant(s)' tab is active. A 'Need help?' dropdown is visible. A red box highlights a checkbox labeled '16. Existing reporting company' with a red asterisk and the label '4.5a'. Below this is a note: 'ET. (This item is reserved for future use)'. The form then transitions to 'Part II. Company Applicant information' with an 'Add Company Applicant' button. Another 'Need help?' dropdown is present. A red box highlights a text input field labeled 'Company applicant FinCEN ID' with a red asterisk and the label '4.5b'. Below this field is another 'Need help?' dropdown and a label '16. FinCEN ID'. At the bottom, there is a label 'Legal name and date of birth'.

### 4.5b Company Applicant FinCEN ID

If the company applicant has a 12-digit **FinCEN ID**, enter it in the FinCEN ID field. After a valid FinCEN ID has been entered, all remaining fields for the company applicant will be cleared and disabled.



#### 4.5c \*Legal Name, Date of Birth and Current Address

If you do not enter a FinCEN ID, enter the company applicant's information in the **Legal name and date of birth** and **Current address** sections.

**NOTE:** For a company applicant who forms or registers entities in the course of their business, report the street address of such business. Report the residential address of other company applicants.

#### 4.5 Complete the Company Applicant(s) tab (2 of 4).

The screenshot shows a web form with a navigation bar at the top containing tabs: 'Filing Information', 'Reporting Company', 'Company Applicant(s)', 'Beneficial Owner(s)', and 'Submit'. The 'Company Applicant(s)' tab is active. Below the navigation bar is a section titled 'Legal name and date of birth' which includes a 'Need help?' dropdown menu (labeled '4.5c') and input fields for: \*19. Individual's last name, \*20. First name, 21. Middle name, 22. Suffix, and \*23. Date of birth (MM/DD/YYYY). Below this is a section titled 'Current address' with another 'Need help?' dropdown menu and input fields for: \*24. Address type (Business Address or Residential Address), \*25. Address (number, street, and apt. or suite no.), \*26. City, \*27. Country/Jurisdiction (dropdown), \*28. State (dropdown), and \*29. ZIP/Foreign postal code.



#### 4.5 Complete the Company Applicant(s) tab (3 of 4).

##### 4.5d \*Form of Identification and Issuing Jurisdiction

If you do not enter a **FinCEN ID** for a company applicant, enter the company applicant's information under the **Form of identification and issuing jurisdiction** section.

##### 4.5e \*Identifying Document Image

If you do not enter a FinCEN ID for a company applicant, attach an image of an acceptable identifying document for the company applicant.

###### Identifying document image guidelines:

- The image must be a complete, clear and readable image of the page or side of the identifying document containing the unique identifying number and other identifying data. Only one file must be attached.
- Supported formats are JPG/JPEG, PNG, and PDF.
- Maximum file size: 4MB.

##### 4.5f Next Button

Click the **Next** button.



#### 4.5g Add Company Applicant

After providing the required information for a company applicant, click the **Add Company Applicant** button to add an additional company applicant if required.

An additional company applicant section (i.e., Company Applicant #2) will be added under the first company applicant section (i.e., Company Applicant #1). Click the Remove company applicant button to remove a company applicant.

**NOTE:** Reporting companies may be required to report up to two company applicants.

#### 4.5 Complete the Company Applicant(s) tab (4 of 4).

The screenshot shows a web interface with a navigation bar at the top containing tabs: 'Filing Information', 'Reporting Company', 'Company Applicant(s)', 'Beneficial Owner(s)', and 'Submit'. The 'Company Applicant(s)' tab is selected. Below the navigation bar is a 'Need help?' dropdown menu. A checkbox labeled '16. Existing reporting company' is present, with a note '(Check if existing reporting company as of January 1, 2020)'. Below this is a note '17. (This item is reserved for future use)'. The main content area is titled 'Part II. Company Applicant Information' and is highlighted with a red box. Inside this box, there is an 'Add Company Applicant' button, a 'Need help?' dropdown, and two 'Company Applicant' entries. A callout bubble labeled '4.5g' points to the 'Add Company Applicant' button. Below the highlighted section, there is a 'Company applicant FinCEN ID' section with another 'Need help?' dropdown and a text input field for the ID. At the bottom, there is a label for 'Legal name and date of birth'.



#### 4.6 Complete the Beneficial Owner(s) tab (1 of 3).

Complete all required red asterisk (\*) fields under the **Beneficial Owner(s)** tab.

##### 4.6a Beneficial Owner FinCEN ID

If applicable, enter the 12-digit FinCEN ID of the beneficial owner. After a valid FinCEN ID has been entered, the **Parent/Guardian information instead of minor child checkbox** will remain available to select. All other fields in the **Beneficial Owner(s)** tab will be cleared and disabled.

**NOTE:** Refer to the [Small Entity Compliance Guide](https://www.fincen.gov/boi) at [fincen.gov/boi](https://www.fincen.gov/boi) for additional information for special reporting situations.

The screenshot shows the 'Beneficial Owner(s)' tab with the following fields and options:

- 36. (This item is reserved for future use)
- Part III. Beneficial Owner Information
- Need help?
- Beneficial Owner ID
- Need help?
- 36. Parent/Guardian information instead of minor child (Check if the beneficial owner is a minor child and the parent/guardian information is provided instead)
- Beneficial Owner FinCEN ID
- Need help?
- 36. FinCEN ID (highlighted with a red box and callout '4.6a')
- Exempt entity

##### 4.6b \*Name, Date of Birth and Current Address

If you do not enter a FinCEN ID for a beneficial owner, enter the beneficial owner's information in the **Legal name and date of birth** and **Residential address** sections.

The screenshot shows the 'Legal name and date of birth' and 'Residential address' sections with the following fields and options:

- Legal name and date of birth
- Need help?
- \*38. Individual's last name or entity's legal name
- \*39. First name
- 40. Middle name
- 41. Suffix
- \*42. Date of birth
- Residential address
- Need help?
- \*43. Address (number, street, and apt. or suite no.)
- \*44. City
- \*45. Country/territory
- \*46. State
- \*47. ZIP/postage postal code



#### 4.6c \*Form of Identification and Issuing Jurisdiction

If you do not enter a FinCEN ID for a beneficial owner, enter information about the beneficial owner's identification document under the **Form of identification and issuing jurisdiction** section.

#### 4.6 Complete the Beneficial Owner(s) tab (1 of 3).

The screenshot shows a web form titled "Form of Identification and Issuing Jurisdiction" within a "Beneficial Owner(s)" tab. The form contains the following elements:

- A "Need help?" dropdown menu.
- \*48. Identifying document type: A dropdown menu labeled "Select an ID type".
- \*49. Identifying document number: A text input field.
- \*50. Identifying document issuing jurisdiction: A sub-section with four fields:
  - a. Country/Jurisdiction: A dropdown menu labeled "Select a country/jurisdiction".
  - b. State: A dropdown menu labeled "Select a state".
  - c. Local/Tribal: A dropdown menu labeled "Select a local/tribal".
  - d. Other local/Tribal description: A text input field.
- \*51. Identifying document image: A large area with a "Drag file here or [click here to upload](#)" prompt.
- Navigation buttons: "Previous" and "Next".

Callouts in the image:

- 4.6c: Points to the "Form of Identification and Issuing Jurisdiction" title.
- 4.6d: Points to the "Identifying document image" upload area.
- 4.6e: Points to the "Next" button.

#### 4.6d \*Identifying Document Image

Attach an image of an acceptable identifying document for the beneficial owner. See [2.2 Confirm documentation requirements](#) for a list of acceptable identifying documents.

##### Identifying document image guidelines:

- The image must be a complete, clear and readable image of the page or side of the identifying document containing the unique identifying number and other identifying data. Only one file must be attached.
- Supported formats are JPG/JPEG, PNG, and PDF.
- Maximum file size: 4MB.

#### 4.6e Next Button

Click the **Next** button.



## 4.6 Complete the Beneficial Owner(s) tab (3 of 3).

### 4.6g Add Beneficial Owner

After providing the required information for a beneficial owner, click the **Add Beneficial Owner** button to add additional beneficial owners as needed.

**NOTE:** There is no limit to the number of beneficial owners that may be reported. However, the BOIR limits the number of beneficial owners to 99.

14. (This item is reserved for future use)

**Part III. Beneficial Owner Information**

[Need help?](#)

**Beneficial Owner #1**

[Need help?](#)

**Parent/Guardian information instead of minor child**  
(Check if the beneficial owner is a minor child and the parent/guardian information is provided instead)

**Beneficial Owner FinCEN ID**

[Need help?](#)

**FinCEN ID**

**Exempt entity**

[Add Beneficial Owner](#) **4.6g**



## 5. Review and Submission

### 5.1a \*Form Authorization

Under the **Submit** tab, complete all required red asterisk (\*) fields.

### 5.1b \*Certifications

Select the **I agree** checkbox indicating that you certify that all information is true, correct and complete.

Agreeing to the certification will validate all fields. The system will display an error message if any required fields are missing, or these fields contain invalid entries.

The **I agree** checkbox will remain unselected, and you will have to correct the displayed errors before selecting **I agree** again.

**Beneficial Ownership Information Report (BOIR)**

OFFICE OF THE ATTORNEY GENERAL

Complete this report for every entity of record that controls, directly or indirectly, an entity registered on the BOIR that you administer. Complete this report for every entity of record that controls, directly or indirectly, an entity registered on the BOIR that you administer. Complete this report for every entity of record that controls, directly or indirectly, an entity registered on the BOIR that you administer. Complete this report for every entity of record that controls, directly or indirectly, an entity registered on the BOIR that you administer.

**Name** \*

**Address**

**City**

**State**

**Zip**

**Phone**

**Website**

**Business Type**

**Industry**

**Other Information**

**I agree** \*

### 5.1 Review the form.

### 5.2a \*Human Verification

Before submitting the BOIR, you must select the hCaptcha checkbox labeled **I am human**. When prompted, select the appropriate images to verify you are not a robot.

### 5.2b Submit BOIR Button

Click the **Submit BOIR** button.

**I am human** \*

**Submit BOIR**

### 5.2 Certify and submit the form.

- CTA는 다음과 같은 행위를 한 사람에게 **민사 및 형사** 처벌 모두를 규정합니다.
  - “FinCEN에게 수익 소유자에 대한 허위 또는 거짓 정보를 의도적으로 제공하거나, 제공하려고 시도함”
  - “FinCEN에게 완료된 또는 업데이트된 수익 소유권 정보를 의도적으로 제공하지 않음”
- **민사 처벌**: 위반이 지속되거나 또는 수습되지 않을 경우 *매일* 최대 \$500.
- **형사 처벌**: 최대 \$10,000의 벌금, 최대 2년 징역, 또는 둘 다.

- **주법**: 뉴욕주(또는 다른 주들)는 자체적으로 투명성법을 통과시켰으며, 사업체는 뉴욕 투명성법을 별도로 준수해야 합니다.

- **뉴욕 투명성법**

뉴욕의 기업투명성법은 연방법과 유사하지만 다음과 같은 차이점이 있습니다.

- 유한책임회사(LLC)에만 적용됨.
- 2026년 1월 1일이나 그 이후에 설립된 사업체의 가장 빠른 신고일은 2026년 1월 1일이며, 2026년 1월 1일 이전에 설립되거나 자격이 되는 사업체의 가장 빠른 신고일은 2027년 1월 1일임.
- 유한책임회사(LLC)가 신고에서 면제되더라도 여전히 면제를 주장하는 인증서를 제출해야 함.
- 처벌 수위가 낮음.

## 중요 날짜:

- 기존 신고 회사 – BOI 신고서 마감일: 2025년 1월 1일.
- 2024년 1월 1일부터 2024년 12월 31일 사이에 설립된 신고 회사 – BOI 신고서 마감일: 설립 후 역일 기준 90일.
- 2025년 1월 1일이나 그 이후에 설립되거나 등록된 신고 회사 – BOI 신고서 마감일: 역일 기준 30일.

질문:

제시된 자료에 대해 질문이 있으십니까?

향후 질문이 있으시면 다음 법률구조(Legal Aid)로  
연락하십시오.

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