

alternative to complying with 12 CFR 151.70, for an account in which the savings association does not exercise investment discretion, certain accounts for which it exercises investment discretion in other than an agency capacity, trust transactions, agency transactions, certain periodic plan transactions, collective investment fund transactions, and money market funds.

- Twelve CFR 12.7(a)(1) through (a)(3) require national banks to maintain and adhere to policies and procedures that assign responsibility for supervision of employees who perform securities trading functions, provide for the fair and equitable allocation of securities and prices to accounts for certain types of orders, and provide for crossing of buy and sell orders on a fair and equitable basis.

- Twelve CFR 151.140 requires Federal savings associations to adopt written policies and procedures dealing with the functions involved in effecting securities transactions on behalf of customers. These policies and procedures must assign responsibility for the supervision of employees who perform securities trading functions, provide for the fair and equitable allocation of securities prices to accounts for certain types of orders, and provide for crossing of buy and sell orders on a fair and equitable basis.

- Twelve CFR 12.7(a)(4) requires certain national bank officers and employees involved in the securities trading process to report to the bank all personal transactions in securities made by them or on their behalf in which they have a beneficial interest.

- Twelve CFR 151.150 requires certain Federal savings association officers and employees to report personal transactions they make or that are made on their behalf in which they have a beneficial interest.

- Twelve CFR 12.8 requires a national bank seeking a waiver of one or more of the requirements of §§ 12.2 through 12.7 to file a written request for waiver with the OCC.

Estimated Burden

Estimated Frequency of Response: On occasion.

Estimated Number of Respondents: 306.

Estimated Total Annual Burden: 1,497 hours.

Comments: On February 20, 2026, the OCC published a 60-day notice for this information collection, (91 FR 8307). No comments were received.

Comments continue to be invited on:

(a) Whether the collection of information is necessary for the proper performance of the functions of the

OCC, including whether the information has practical utility;

(b) The accuracy of the OCC's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Carl Kaminski,

Assistant Director, Office of the Comptroller of the Currency.

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DEPARTMENT OF THE TREASURY

Financial Crimes Enforcement Network

Agency Information Collection Activities; Proposed Renewal; Comment Request; Renewal Without Change of the Registration of Money Services Businesses Regulation and FinCEN Form 107

AGENCY: Financial Crimes Enforcement Network (FinCEN), Treasury.

ACTION: Notice and request for comments.

SUMMARY: As part of its continuing effort to reduce paperwork and respondent burden, FinCEN invites comments on a renewal, without change, to information collection requirements contained in Bank Secrecy Act (BSA) regulations and FinCEN Form 107—Registration of Money Services Business (RMSB). Under the regulations, money services businesses (MSBs) must register with FinCEN using FinCEN Form 107, renew their registration every two years, and maintain a list of their MSB agents, if applicable. This request for comments is made pursuant to the Paperwork Reduction Act of 1995.

DATES: Written comments are welcome and must be received on or before June 29, 2026.

ADDRESSES: Comments may be submitted by any of the following methods:

- *Federal E-rulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments. Refer to docket number FINCEN-2026-0133 and the Office of Management and Budget (OMB) control number 1506-0013.

- *Mail:* Regulatory and Strategic Affairs Division, Financial Crimes Enforcement Network, P.O. Box 39, Vienna, VA 22183. Refer to docket number FINCEN-2026-0133 and OMB control number 1506-0013.

Please submit comments by one method only. Comments will be reviewed consistent with the Paperwork Reduction Act of 1995 and applicable OMB regulations and guidance. Do not include any personally identifiable information (such as name, address, or other contact information) or confidential business information that you do not want publicly disclosed. All comments are public records; they are publicly displayed exactly as received, and will not be deleted, modified, or redacted. Comments may be submitted anonymously.

FOR FURTHER INFORMATION CONTACT: FinCEN's Regulatory Support Section at www.fincen.gov/contact.

SUPPLEMENTARY INFORMATION:

I. Statutory and Regulatory Provisions

The legislative framework generally referred to as the BSA consists of the Currency and Foreign Transactions Reporting Act of 1970,¹ as amended by the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (USA PATRIOT Act),² Anti-Money Laundering Act of 2020 (AML Act), and other legislation.³ The BSA is codified at 12 U.S.C. 1829b and 1951-1960, and 31 U.S.C. 5311-5314 and 5316-5336, and includes notes thereto, with implementing regulations at 31 CFR chapter X.

The BSA authorizes the Secretary of the Treasury (Secretary) to, *inter alia*, require financial institutions to keep records and file reports that are determined to have a high degree of usefulness in criminal, tax, and regulatory matters, risk assessments or proceedings, or in intelligence or counter-intelligence activities, including analysis, to protect against terrorism, and to implement anti-money laundering/countering the financing of terrorism (AML/CFT) programs and compliance procedures.⁴ The Secretary

¹ Title II of Public Law 91-508, 84 Stat. 1118 (Oct. 26, 1970).

² Public Law 107-56, 115 Stat. 272 (Oct. 26, 2001).

³ The AML Act was enacted as Division F, sections 6001-6511, of the William M. (Mac) Thornberry National Defense Authorization Act for Fiscal Year 2021, Public Law 116-283, 134 Stat. 3388 (Jan. 1, 2021).

⁴ See 31 U.S.C. 5311(1)-(2).

has delegated to the Director of FinCEN the authority to administer the BSA.⁵

FinCEN has defined the BSA term “financial institution” to include a “money services business” (MSB).⁶ This category includes a dealer in foreign exchange; a check casher; an issuer or seller of traveler’s checks or money orders; a provider of prepaid access; a money transmitter; the U.S. Postal Service; and a seller of prepaid access.⁷ Like other financial institutions under the BSA, MSBs must implement AML programs, make certain reports to FinCEN, and maintain certain records to facilitate financial transparency. MSBs are generally required to: (1) establish written AML programs that are reasonably designed to prevent the MSB from being used to facilitate money laundering and the financing of terrorist activities;⁸ (2) file Currency Transaction Reports⁹ (CTRs) and Suspicious Activity Reports¹⁰ (SARs); and (3) maintain certain records,¹¹ including those relating to the purchase of certain monetary instruments,¹² and certain transmittals of funds.¹³ MSBs are subject to examination for BSA compliance by the Internal Revenue Service (IRS).¹⁴

The BSA requires all MSBs, both principals and their agents, to establish and maintain an effective written AML program reasonably designed to prevent the MSB from being used to facilitate money laundering and the financing of terrorist activities. Although principals and agents may contractually allocate responsibility for developing policies, procedures, and internal controls, both the principal and its agents remain liable under the rules for the existence of these respective policies, procedures, and controls.¹⁵

Under 31 U.S.C. 5330 and its implementing regulation (31 CFR

1022.380), MSBs must file an initial registration form with FinCEN, renew their registration every two years, re-register under certain circumstances, and maintain a list of their MSB agents, if applicable.¹⁶

A. Registration

Each MSB, with few exceptions, must register with FinCEN.¹⁷ Registration occurs via FinCEN Form 107.¹⁸ The registration form for an MSB’s initial registration period must be filed on or before the end of the 180-day period beginning on the day following the date the MSB is established.¹⁹ The initial registration period is the two-calendar-year period that begins with the calendar year in which the MSB is first required to be registered.²⁰ An MSB’s first renewal comes due on or before the last day of that period (*i.e.*, December 31st of the second calendar year of the period), with subsequent renewals due every two years thereafter.²¹

In addition to setting forth when an MSB is required to first obtain and then renew its registration, the regulations also require MSBs to re-register not later than 180 days after any of the following occurs: (1) a change in ownership that requires the MSB to be re-registered under state law; (2) a transfer of 10 percent of voting or equity interest in the MSB;²² or (3) an increase in MSB agents of 50 percent or more.²³ MSBs must maintain for a period of five years a copy of any registration form filed under 31 CFR 1022.380 at a location in the United States.²⁴

B. Maintenance of an MSB Agent List

A person that is an MSB solely because that person serves as an agent of another MSB is not required to register.²⁵ However, an MSB that is not solely an agent of other MSBs (an “MSB principal”), and that itself maintains any MSB agents must prepare and maintain a list of those MSB agents

(MSB agent list).²⁶ The MSB agent list must be revised each January 1 for the immediately preceding 12-month period with information that is current within 45 days of the revision.²⁷ In general, the MSB agent list must include the following information about each MSB agent: (1) name; (2) address; (3) telephone number; (4) type(s) of MSB activity (*e.g.*, check cashing, currency exchange, or money transmission, among others); (5) list of the months in which the MSB agent’s gross transaction amount of MSB principal-issued financial products or services exceeded \$100,000 in the 12 months immediately preceding the date of the MSB principal’s last MSB agent list; (6) the name and address for any depository institution at which the MSB agent maintains a transaction account for all or part of the funds for financial products or services issued by the MSB principal; (7) first year in which the MSB agent served an agent of the MSB principal; and (8) number of MSB agents or MSB subagents the MSB agent has.²⁸ An MSB principal is not required to include its MSB agent list when filing its registration with FinCEN using Form 107, but the MSB principal must maintain the MSB agent list at a location in the United States reported on the MSB registration form.²⁹

II. Paperwork Reduction Act (PRA)³⁰

Title: Registration of Money Services Businesses (31 CFR 1022.380).

OMB Control Number: 1506–0013.

Form Number: FinCEN Form 107–RMSB.

Abstract: FinCEN is issuing this notice to renew the OMB control number for the registration of MSB regulations at 31 CFR 1022.380 and FinCEN Form 107–RMSB.

Type of Review: Renewal without change of a currently approved information collection.

Affected Public: Business or other for-profit institutions.

Frequency: As required.³¹

⁵ Treasury Order 180–01 (*reaffirmed* Jan. 14, 2020); *see also* 31 U.S.C. 310(b)(2)(I) (providing that the Director of FinCEN shall “[a]dminister the requirements of subchapter II of chapter 53 of this title, chapter 2 of title I of Public Law 91–508, and section 21 of the Federal Deposit Insurance Act, to the extent delegated such authority by the Secretary.”).

⁶ *See* 31 CFR 1010.100(t)(3).

⁷ *See* 31 CFR 1010.100(ff).

⁸ *See* 31 CFR 1022.210.

⁹ *See* 31 CFR 1010.306–314.

¹⁰ *See* 31 CFR 1022.320.

¹¹ *See* 31 CFR 1010.430.

¹² *See* 31 CFR 1010.415.

¹³ *See* 31 CFR 1010.410(e)–(f).

¹⁴ *See* 31 CFR 1010.810(b)(8).

¹⁵ *See* FinCEN, FIN–2016–G001, *Guidance on Existing AML Program Rule Compliance Obligations for MSB Principals with Respect to Agent Monitoring* (FIN–2016–G00) (Mar. 11, 2016), <https://www.fincen.gov/resources/statutes-regulations/guidance/guidance-existing-aml-program-rule-compliance-obligations>.

¹⁶ *See* 31 CFR 1010.100(ff).

¹⁷ *See* 31 CFR 1022.380(a).

¹⁸ *See* 31 CFR 1022.380(b)(1)(i); FinCEN, *Registration of Money Services Business (RMSB) Electronic Filing Instructions* (July 2014—Version 1.0), https://www.fincen.gov/sites/default/files/shared/FinCENRMSB_ElectronicFilingInstructions.pdf.

¹⁹ *See* 31 CFR 1022.380(b)(3).

²⁰ *See* 31 CFR 1022.380(b)(2).

²¹ *See* 31 CFR 1022.380(b)(2), (b)(3).

²² Re-registration is not required if the transfer in voting power or equity interest is required to be reported to the Securities and Exchange Commission.

²³ *See* 31 CFR 1022.380(b)(4).

²⁴ *See* 31 CFR 1010.430(d); 31 CFR 1022.380(b)(1)(iii).

²⁵ *See* 31 CFR 1022.380(a)(3); *see also* 31 CFR 1022.380(c).

²⁶ *See* 31 CFR 1022.380(d)(1).

²⁷ *Id.*; *see also* 31 CFR 1022.380(d)(2)(ii).

²⁸ *See* 31 CFR 1022.380(d)(2)(i).

²⁹ *See* 31 CFR 1022.380(d)(1). This is necessary because the regulations require an MSB to make its list available, upon request, to FinCEN, an appropriate law enforcement agency, or the examination function of the Internal Revenue Service, in its capacity as delegee of BSA examination authority. *Id.*

³⁰ *See* 44 U.S.C. 3506(c)(2)(A).

³¹ Registration renewals are required every two years (*see* 31 CFR 1022.380(b)(2)–(3)), and principal MSBs are required to prepare or revise their agent list as needed on an annual basis (*see* 31 CFR 1022.380(d)(1)).

*Estimated Number of Potential Respondents: 24,856 MSBs.*³²

Based on its analysis of FinCEN Form 107 filings over the three-calendar-year period ending December 31, 2025, FinCEN observes that there are approximately 24,856 unique, currently active MSB principals and approximately 307,212 MSB agents in the United States.³³ As explained above, only MSB principals that are not otherwise exempt are required to complete and file a FinCEN Form 107. However, because the registration period is generally two years (with a partial exception for the first registration period as explained above), not all MSB principals complete and submit a FinCEN Form 107 in any given year.

Therefore, while the total population of MSBs that have obligations pursuant to the BSA is approximately 332,068, the number of potential respondents expected to incur a PRA burden in a given year in connection with the requirements covered by this notice is much smaller.

*Estimated Number of Expected Respondents: 17,997 MSBs annually, on average.*³⁴

In the three-year period between 2023 and 2025, FinCEN received 45,272 FinCEN Form 107 submissions, averaging 15,091 filings per calendar

year from approximately 11,783 unique filers per year, on average.³⁵ This is equivalent to about 1.28 filings per unique filer per year.

FinCEN observed that some filers submitted more than one filing of the same type in a given year.³⁶ In some cases this appears to have been done to correct other registrations, renewals, or re-registrations, filed earlier. Over the full three-year period, approximately 10 percent of all original filings were later corrected with a subsequent filing.³⁷

The following sections describe the anticipated number of respondents and responses for each type of filing as well as for those maintaining agent lists. These are summarized in table 1 below.

Initial Registrations

Over the past three-year period, FinCEN received an annual average of 5,278 initial filings, from an average of 4,093 unique filers per year. This results in a three-year annual average of approximately 1.29 filings per respondent.

Registration Renewals and Re-Registrations

Over the past three-year period, FinCEN received an average of 9,503 renewals per year, from an average of 7,827 unique filers per year. Over the

same period, FinCEN received an average of 309 re-registrations per year, from an average of 253 unique filers per year. Combined, this results in an annual average of 9,812 filings from an average of 8,011 unique filers, for an average of 1.22 filings per respondent.

Maintenance of an Agent List

FinCEN estimates that there are 307,212 active MSB agents in the United States, which is equivalent to an average of 12 agents per registered MSB. However, this figure is highly skewed by a few large MSB principals with many MSB agents and does not reflect that most registered MSBs face little to no burden in connection with the regulatory obligation to maintain a list of MSB agents. A non-trivial proportion (approximately 75 percent) of registered MSBs do not report having any MSB agents. Furthermore, based on the FinCEN Form 107 submissions that FinCEN analyzed, of the approximately 25 percent of MSB principals that reported having MSB agents, approximately 75 percent of these (19 percent of all MSB principals) have only one.³⁸ Conditional on having at least one MSB agent, the average number of MSB agents per registered MSB is approximately 49.

TABLE 1—NUMBER OF RESPONDENTS AND RESPONSES

Activity	Number of respondents	Average number of responses per respondent	Number of responses
Initial Registration	4,093	1.29	5,278
Renewals & Re-registrations	8,011	1.22	9,812
Maintain MSB Agent List	^a 6,214	1.00	6,214
Total	^b 17,997		21,305

^a This reflects the estimated 25 percent of MSB principals with MSB agents.

^b This total represents the total number of unique annual respondents for across the three filing types (i.e., initial registrations, renewals, and re-registrations; 11,783 MSBs), plus the estimated number of MSB principals maintaining MSB agent lists (6,214 MSBs). However, because some filers completed more than one type of filing during the three-year period, the number of unique respondents (17,997) is less than the sum of the respondents across all three activities (18,318). Additionally, because some MSB principals with MSB agents may also complete a filing in a given year, this total may overstate the number of unique respondents in a given year.

³² FinCEN's estimate of potential respondents is based on a count of MSBs with indicia of operating as MSB principals, including but not limited to at least one registration filing within the most recent three calendar years. Because MSB agents are not typically subject to registration requirements, they are generally excluded from the population of expected respondents.

³³ These estimates incorporate multiple sources of data, including both FinCEN filing data and proprietary data provided by certain third party sources.

³⁴ This estimate represents the expected number of respondents by respondent-response pairs, not the number of unique MSB respondents anticipated in a given year. Because an individual MSB may be subject to more than one type of reporting and/or recordkeeping obligation (itemized below as different categories of responses) in a given calendar year, the same MSB may be counted more than once as an expected respondent. See also table

1, where respondents are de-duplicated within registration filings across filing types, but not de-duplicated across registration and agent list maintenance activities.

³⁵ FinCEN notes that the total population of potential respondents is based on the number of MSB principals (24,856) as of year-end 2025, whereas the estimates of expected respondents by response type are based on the average annual number of unique filers over the past three calendar years, two of which had higher baseline populations of MSBs. This may lead to an overestimate of expected burden if future MSB populations remain the same or decrease in the next three years. FinCEN is requesting comment on the likelihood that the sensitivity of its anticipated burden estimates to the assumption of a stable MSB population would lead to substantive inaccuracies.

³⁶ Across all three filing types, about 85 percent of filers completed one filing annually, 12 percent completed two filings, and about three percent

completed three or more. These ratios were consistent across unique MSB filers of all three filing types, resulting in an average of about 1.2 filings per filer annually for each type.

³⁷ Mindful of its obligation to seek opportunities to reduce paperwork burden and enhance the efficiency of its information collections, FinCEN is requesting comment on potential activities the public believes the agency could undertake that would help reduce the incidence, and thereby the burden, of duplicated filing due to form completion errors or omissions.

³⁸ Across unique MSB principals, slightly less than 75 percent had zero MSB agents, approximately 19 percent had one MSB agent, approximately six percent had between two and 50 MSB agents, and less than one percent had more than 50 MSB agents.

Estimated Total Annual Recordkeeping and Reporting Burden: 14,047 hours.

Below, we describe the anticipated burden hours FinCEN assigns for each activity required by the covered regulation. The burdens associated with filing initial registrations, registration renewals, and re-registration reflect the average anticipated burden to complete and save the form for a typical MSB principal. FinCEN acknowledges that different burden estimates may apply to MSB principals of various sizes and types and would depend on the number of forms submitted and other facts and circumstances. For example, certain MSBs may need to complete more fields within FinCEN Form 107 than others.³⁹ These MSBs may incur higher reporting burdens commensurate with the additional information they would be required to provide. As such, the average burden estimates presented in this notice may not represent the economic burden any particular respondent would incur.

Initial Registration

FinCEN estimates that the hourly burden of filing and maintaining an initial FinCEN Form 107 is 50 minutes (0.83 hours), which include 40 minutes to fill out the form and file it, and 10 minutes to save the form electronically and/or print out a copy to maintain.⁴⁰ FinCEN suggests that the information required to be included on the form is basic information MSBs need to maintain to conduct business. With an average of 1.29 filings per expected respondent, this results in an average annual burden of approximately 1.07 hours per expected respondent in a given year.⁴¹

Registration Renewals and Re-Registrations

When an MSB submits a FinCEN Form 107 online via the BSA Portal, the BSA electronic filing system prompts the respondent to save a copy. If an MSB saves a submitted FinCEN Form 107, it would subsequently be able to avoid completing the entire form anew and instead submit an updated version of the previously saved submission with revisions to reflect any new information. Thus, for renewals, MSBs can simply amend Part I by selecting “item 1b” (renewal), make any necessary changes to their saved prior submission, and submit the updated form. For re-registrations, MSBs can similarly amend Part I by selecting “item 1d” (re-registration), select the appropriate response in item 2 (indicating the reason for re-registration), make any necessary updates, and submit the revised form.

Because an MSB does not have to complete the entire form anew, FinCEN estimates that the hourly burden of filing and maintaining a copy of the renewal or re-registration of the FinCEN Form 107 is 40 minutes (0.67 hours), which include 30 minutes to revise the form and file it, and 10 minutes to save the form electronically and/or print out a copy to maintain. As with the initial registration, most of the information required to be included on the form is basic information that FinCEN expects an MSB would otherwise need to maintain to conduct business. Given an annual average of 1.22 filings per expected respondent, this equates to an average annual burden of about 0.82 hours per expected respondent.⁴²

Maintenance of an MSB Agent List

Each MSB principal is required to prepare and maintain a list of its MSB agents. That list must include for each agent the information described above in section I.B. The list must be revised annually to reflect any changes.

FinCEN estimates that the hourly burden of drafting an MSB agent list and revising it annually is approximately 30 minutes (0.5 hours) on average per MSB principal. FinCEN views most of the requisite information in an MSB agent list as basic data MSB principals would probably need in the ordinary course of business, and thus readily available to MSB principals. However, FinCEN believes the requirement to annually update the list for each MSB agent the months in which an MSB agent’s gross transaction amount in financial products or services issued by the MSB principal exceeds \$100,000 may require additional auditing or verification, or otherwise depend on information not readily available to the MSB principal in a list format. In these cases, MSB agent list maintenance requirements may necessitate additional time to research and record.

As FinCEN does not require MSB principals to maintain MSB agent lists in any particular format, it is foreseeable that affected MSB principals could leverage accounting records or business processes to create and revise their MSB agent lists. Given the observed distribution of MSB agents across MSB principals discussed above, FinCEN is assigning a recordkeeping burden of 30 minutes annually on average for MSB principals to update and maintain their MSB agent lists, while acknowledging that many will require less time than this, and a small number may require substantially more.

TABLE 2—ESTIMATED AVERAGE ANNUAL BURDEN HOURS

Activity	Hours per response*	Number of responses per respondent*	Burden hours per respondent*	Number of respondents	Total burden hours
Initial Registration	0.83	1.29	1.07	4,093	4,398.6
Renewals & Re-registrations	0.67	1.22	0.82	8,011	6,541.6
Maintain MSB Agent List	0.50	1.00	0.50	6,214	3,107.0
Total				17,997	14,047.2

^a The hourly burden estimates and number of responses per respondent presented in this table are rounded to the nearest hundredth of an hour for presentation purposes. Total burden figures are produced using unrounded figures for accuracy.

³⁹ For example, an MSB that is a provider of prepaid access must identify each prepaid program for which it is the provider of prepaid access. See 31 CFR 1022.380(a)(1). A foreign-located MSB principal must complete additional fields to identify an MSB agent in the United States, as well as the location of certain records. See 31 CFR 1022.380(a)(2). FinCEN estimates that only 0.5 percent of MSB principals are providers of prepaid

access programs, while three percent of MSB principals reported a foreign address. FinCEN estimates that providing the requisite additional information would take providers of prepaid access approximately four minutes per affected MSB, while foreign-located MSB principals would spend approximately one minute per affected MSB.

⁴⁰ FinCEN has lowered this estimate from 70 minutes in the prior renewal based on an internal analysis of form completion time using sample data.

⁴¹ 1.29 filings per respondent multiplied by 50 minutes (0.83 hours) per initial filing is approximately 1.07 hours per respondent.

⁴² 1.22 filings per respondent multiplied by 40 minutes (0.67 hours) per filing is approximately 0.82 hours.

Estimated Total Annual Recordkeeping and Reporting Cost: \$1,752,126, on average.

To estimate the average annual labor cost per respondent, FinCEN applies an

hourly wage rate to the average annual burden hours per respondent from table 2.⁴³ To estimate the average annual non-labor cost per respondent associated with storing copies of the initial

registration, registration renewal, and re-registration forms as well as the agent lists, FinCEN applies a per-record cost of \$0.10 to the number of responses per respondent presented in table 2.⁴⁴

TABLE 3—ESTIMATED AVERAGE ANNUAL AGGREGATE COST ESTIMATES

Activity	Number of respondents	Burden hours per respondent	Total burden hours	Cost per respondent	Total cost
Initial Registration	4,093	1.07	4,398.6	\$134.01	\$548,507
Renewals & Re-registrations	8,011	0.82	6,541.6	101.85	815,928
Maintain Agent List	^a 6,214	0.50	3,107.0	62.39	387,691
Total	17,997		14,047.2		1,752,126

General Request for Comments:

Comments submitted in response to this notice will be summarized or included in a request for OMB approval. All comments will become a matter of public record. Comments are invited on: (1) whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility; (2) the accuracy of the agency’s estimate of the burden of the collection of information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology; and (5) estimates of capital or start-up costs, costs of operation and maintenance, and cost involved in purchasing services.

III. Additional Requests for Comment:

As part of its efforts to implement the AML Act, FinCEN is conducting assessments of the PRA burden associated with BSA requirements. To support those assessments, FinCEN is requesting comments in response to the following questions:

1. Is there publicly available data that went unmentioned in this notice, but that FinCEN should consider when estimating the number of MSB agents? If possible, please comment on the

generalizability and other usability features of the data.

2. How would changes in the size or composition of the MSB population affect FinCEN’s estimated burden? Are there other assumptions that are more likely to contribute to substantive inaccuracies in the total burden and cost estimates? If so, please describe.

3. What changes to FinCEN Form 107 would reduce common errors or omissions?

Jimmy L. Kirby,

Deputy Director, Financial Crimes Enforcement Network.

[FR Doc. 2026–08363 Filed 4–29–26; 8:45 am]

BILLING CODE 4810–02–P

DEPARTMENT OF THE TREASURY

Privacy Act; System of Records

AGENCY: Department of the Treasury.

ACTION: Notice of a new system of records.

SUMMARY: In accordance with the Privacy Act of 1974, as amended (Privacy Act), the Department of the Treasury (Treasury) proposes to establish a new Treasury system of records entitled “Department of the Treasury, Treasury .030—Contractor Workforce” for information concerning contractors. The information collected and maintained in this system will be used in support of contract administration, credentialling,

equipment provisioning, and oversight activities. This action is necessary to meet the requirements of the Privacy Act to publish in the **Federal Register** notice of the existence and character of the system of records maintained by Treasury.

DATES: Written comments must be received by June 1, 2026. This new system will be effective upon publication. The routine uses will be applicable on June 1, 2026 unless Treasury receives comments and determines that changes to the system of records notice are necessary.

ADDRESSES: Written comments on this notice may be submitted electronically through the Federal government eRulemaking portal at <http://www.regulations.gov>; docket number TREAS–DO–2026–0298. Electronic submission of comments allows the commenter maximum time to prepare and submit a comment, ensures timely receipt, and enables the Treasury to make the comments available to the public. Please note that comments submitted through <https://www.regulations.gov> will be public and can be viewed by members of the public.

Treasury encourages comments to be submitted via <https://www.regulations.gov>. All comments submitted, including attachments and other supporting material, will be made public, including any personally identifiable or confidential business

⁴³ Throughout this analysis, FinCEN applies an hourly wage rate that is a general composite hourly wage rate (\$87.61) scaled by a private sector benefits factor of 1.42 (\$124.58 = \$87.61 × 1.42). This incorporates Bureau of Labor Statistics mean wage data (May 2024—National industry-specific and by ownership, <https://www.bls.gov/oes/tables.htm>), associated with six occupational codes (11–1010: Chief Executives; 11–3021: Computer and Information Systems Managers; 11–3031: Financial Managers; 13–1041: Compliance Officers; 23–1010: Lawyers and Judicial Law Clerks; 43–3099: Financial Clerks, All Other) for each of the nine groupings of NAICS industry codes that FinCEN

determined are most directly comparable to its 11 categories of potentially affected financial institutions as delineated in 31 CFR parts 1020 to 1030. Given that many occupations provide benefits beyond wages (e.g., insurance and paid leave), FinCEN applies the private sector benefit factor to the unloaded wage rate to reflect the total cost to the employer. The benefit factor is the ratio of total compensation (which includes wages and benefits) to wages. Total compensation = 43.94 and Wages and salaries = 30.90 (1.42 = 43.94 ÷ 30.90) as of June 2024, based on the private industry workers series data downloaded from the Bureau of Labor Statistics, Employer Costs for Employee

Compensation data, https://www.bls.gov/news.release/archives/ecec_09102024.pdf.

⁴⁴ This estimate conforms FinCEN’s prior estimates of recordkeeping cost associated with processing and saving electronic records. See, e.g., FinCEN, *Agency Information Collection Activities; Proposed Renewal; Comment Request; Renewal Without Change on Information Sharing Between Government Agencies and Financial Institutions*, 90 FR 47125 (Sep. 30, 2025), at 47130, also available at: <https://www.federalregister.gov/d/2025-18928/p-89>.