Government of Canada Gouvernement du Canada

Who must report to FINTRAC

From: Financial Transactions and Reports Analysis Centre of Canada (FINTRAC)

Reporting entities that must report certain transactions, including suspicious transactions, to FINTRAC:

- accountants and accounting firms (when carrying out certain activities on behalf of their clients)
- agents of the Crown that sell money orders
- armoured car businesses
- casinos
- cheque cashers **New as of April 1, 2025**
- dealers in precious metals and precious stones
- factors **New as of April 1, 2025**
- financing or leasing entities **New as of April 1, 2025**
- financial entities such as:
  - banks (that is, those listed in Schedule I or II of the Bank Act) or authorized foreign banks with respect to their operations in Canada
  - caisses populaires
  - credit unions
  - credit union centrals (when they offer financial services to anyone other than a member entity of the credit union central)

  - departments and agents of the Crown that accept deposit liabilities while providing financial services to the public
  - financial services cooperatives
  - life insurance companies, or entities that are life insurance brokers or agents, in respect of loans or prepaid payment products they offer to the public and accounts they maintain with respect to those loans or prepaid payment products (other than those specified in the definition in the Regulations)
  - loan companies
  - trust companies
  - unregulated trust companies
- life insurance companies, brokers and agents
- money services businesses and foreign money services businesses
- mortgage administrators, brokers and lenders
- public notaries and notary corporations of British Columbia (when carrying out certain activities on behalf of their clients)
- real estate brokers, sales representatives and developers (when carrying out certain activities)
- securities dealers
- employees of these reporting entities for the purposes of suspicious transactions

Related links

- Sector-specific guidance
- Financial transaction reported to FINTRAC

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