

Department of the Treasury
FinCEN

Budget Year 2027

Capital Investment Plan

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Note to Reviewers: Consistent with the corresponding Summary of Capital Investments table, the columns included in the investment tables below are defined as:

- FY 2025 Actuals -Total actual obligations
- FY 2026 Estimated Obligations - Anticipated obligation from all budgetary resources (e.g., balances from prior years, user fees, and FY 2026 Operating Plan levels).
- FY 2027 Estimated Obligations- Anticipated obligation from all budgetary resources (i.e., balances from prior years, user fees, and FY 2027 President's Budget

Major IT Investments

Beneficial Ownership Secure Systems (BOSS)

Description:

FinCEN's Beneficial Ownership Secure System investment is a Treasury effort that allows FinCEN to collect, store, secure, and provide access to and maintain the beneficial ownership information obtained from certain corporations, limited liability companies and similar entities. Note, FinCEN has issued an Interim Final Rule, which was made available to the public for comment via the Federal Register. A new rule is expected to be effective in 2026. FinCEN will need to assess the impacts on the systems and adjust the Portfolio accordingly.

Investment Obligations: (In Millions of \$):

Type	FY 2025 Actuals	FY 2026 Estimated Obligations	FY 2027 Estimated Obligations	Change in \$	% Change
Sub-Total DME Obligations (Including Internal labor (Govt. FTE))	0.00	0.00	0.00	0.00	0.00%
Sub-Total O&M Obligations (Including Internal Labor (Govt. FTE))	19.41	20.41	26.20	5.79	28.37%
Total Obligations	19.41	20.41	26.20	5.79	28.37%

Purpose, Accomplishments, Future Objectives:

This investment maintains a series of capabilities supporting the collection and use of beneficial ownership information within FinCEN's technical enterprise environment. These capabilities expand the information available to FinCEN for the purposes of analysis of illicit financial activities and other authorized stakeholders engaged in national security, intelligence, or law enforcement activity. All disclosure to stakeholders must be supported by an authorized purpose and are subject to effective safeguards and controls. The intent is for this information to enhance efforts to protect national security interests and counter money laundering efforts.

The collection of beneficial ownership information aims to protect vital United States national security interests, as well as interstate and foreign commerce; better enable critical national security, intelligence, and law enforcement efforts to counter money laundering, the financing of terrorism, and other illicit activity.

Consistent with the U.S. Department of the Treasury's March 26, 2025 Interim final rule and request for comments, FinCEN will be issuing a final rule to require only entities previously defined as "foreign reporting companies" to report BOI, thus removing the requirement for U.S. companies and U.S. persons to report beneficial ownership information (BOI) to FinCEN under the Corporate Transparency Act. FinCEN will revisit the technical requirements and cost impacts once the rule is near the final stage of approval.

Given the release of the Interim Final Rule in March 2025, FinCEN will continue in an operations and maintenance posture. This entails addressing any defects and ensuring security patches are applied in monthly system releases.

BSA Mission Systems Support

Description:

FinCEN's BSA Mission Systems Support investment is a Treasury effort to maintain and enhance an information technology environment to collect, analyze, and share Bank Secrecy Act (BSA) data. BSA MSS uses three-year funds and includes carryover in the CY.

Investment Obligations: (In Millions of \$):

Type	FY 2025 Actuals	FY 2026 Estimated Obligations	FY 2027 Estimated Obligations	Change in \$	% Change
Sub-Total DME Obligations (Including Internal labor (Govt. FTE))	3.58	2.00	2.00	0.00	0.00%
Sub-Total O&M Obligations (Including Internal Labor (Govt. FTE))	34.73	50.11	38.89	-11.22	-22.38%
Total Obligations	38.31	52.11	40.89	-11.22	-21.52%

Purpose, Accomplishments, Future Objectives:

FinCEN's BSA Mission Systems Support investment (BSA MSS) represents the foundational information technology (IT) investment that directly supports FinCEN's mission to safeguard the financial system from illicit use, combat money laundering and promote national security through the collection, analysis, and dissemination of financial intelligence and strategic use of financial authorities. To fulfill its mission successfully, FinCEN relies on secure, advanced IT to manage the collection, processing, storage, analysis, and dissemination of BSA information that contributes to the soundness of, and confidence in, America's financial system.

BSA MSS sustains and enhances FinCEN's comprehensive technical architecture and an enterprise-wide information management and analysis framework that equips law enforcement and financial industry regulators with better decision-making abilities and increases the value of BSA information by providing enhanced data integrity and advanced analytical tools. This allows law enforcement and regulators to focus their limited resources on the areas of shifting illicit criminal activities and vulnerabilities affecting the soundness and stability of the U.S. financial system.

BSA MSS enables easier compliance and streamlines BSA information capture for FinCEN's financial community through its electronic filing systems, standardization of financial data by incorporating existing industry standards, and providing timelier BSA information. Pursuant to the authorities under U.S. Patriot Act Section 311, FinCEN has further expanded its architecture to support the secure collection, processing, storage, and dissemination of transaction data provided by financial institutions.

In FY 2025, FinCEN completed the migration of its mission-essential applications to the FedRamp-High Government Cloud environment, as well as to the Treasury Multi-Factor Authentication (MFA) solution. By doing so, FinCEN helped Treasury achieve its cybersecurity goals and enabled FinCEN to more quickly scale to meet emerging needs. In support of the 2020 Anti-Money Laundering Act AMLA Act, FinCEN will complete the effort to collect, process, and store BSA Real Estate Reports in Q2 FY2026.

Starting in FY2026 and extending into FY2027, FinCEN will also focus its efforts on the expansion and adoption of Artificial Intelligence (AI), in support of Executive Order 14179. One example includes the deployment and configuration of the requisite IT infrastructure in FinCEN's secure cloud environment to enable the introduction and use of AI tools to be used with BSA and other internal data sources. FinCEN plans to complete this effort in Q2 FY2026. In parallel, FinCEN is developing the first AI application, "FinChat," with a targeted release in Q3 FY2026. This tool will allow FinCEN staff to access near real-time, accurate answers from BSA data and other resources using secure, AI-powered technology. In Q4 FY2026, FinCEN plans to introduce an external-facing AI tool that integrates AI-enabled semantic search for BSA SAR narratives. Through the remainder of FY2026 and into FY2027, FinCEN will assess the effectiveness of these and other AI use cases and identify additional use cases and tools in support of overall Treasury Department AI innovation efforts.