

Guidance Notes to Reporting Entities for Filing STR Form

This document provides general guidance notes to the Reporting Entities on filing a Suspicious Transaction Report to Financial Monitoring Unit.

Frequency of reporting: A suspicious transaction activity is reported to FMU as and when suspected by the reporting entity but not later than 7 days of forming that suspicion.

Seq	Field Name	Description
1	Report Date	Transaction report date (to FMU) to be provided.
2	Report Status Code	Initial Corrected Supplemental Transaction status code are initial report (when a report is generated first time), Corrected report (when there is a need for correction in the initial report) and Supplemental report (when there is an update information on already reported initial report).
3	Organization Name	The name of the reporting institution.
4	NIFT Code	Wherever applicable
5	Address of F.I	Address of the Head Office of the reporting entity.
6	Name of Branch	Name of the branch where Suspicious Activity or Transaction taken Place.
7	Branch Code	Wherever applicable
8	Address of Branch	Mention the branch address
9	Primary Regulator	Mention the name of primary regulator.
10	Reporting Officer's Name	Name of reporting officer. Who is reporting the transaction on behalf of the reporting entity, usually compliance officer.
11	Reporting Officer's Designation	Designation of the reporting officer.
12	Reporting Officer's Phone#	Phone No. of the reporting officer.
13	Reporting Officer's Fax No.	Fax No. of the reporting officer, if available
14	Reporting Officer's Email address	Email address of the reporting officer, if available

Seq	Field Name	Description
15	Reporting Officer's Cell#	Cell No. of the reporting officer, if available
16	Contact Person's name	Name of the contact person for assistance to FMU about this transaction, to be provided if other than the reporting officer.
17	Contact Person's Designation	Designation of the contact person.
18	Contact Person's Phone#	Phone number of the contact person.
19	Contact Person's Fax#	Fax no of the contact person, if available
20	Contact Person's Email address	Email address of the contact person, if available
21	Contact Person's Cell#	Cell No. of the contact person, if available
22	Suspect Name	Name of the person / party who conducted the transaction being reported.
23	Father/Husband name of the suspect	Father/Husband name of the person who conducted the transaction (in case of individual(s) account)
24	Permanent address of suspect	Permanent address of the person/party involved in the transaction [Note: one of the address field is mandatory i.e. you must specify either Permanent Address or Present Address or Other Address]
25	Present address of suspect	Present address of the person conducting the transaction.
26	Other available address of suspect	Other available address of the person involved in the transaction.
27	Suspect Res. Phone#	Residence phone No. of the person involved in the transaction [Note: one of the contact number field is mandatory i.e. you must specify either residence phone or office phone or fax or cell number]
28	Suspect's Office Phone#	Office phone no. of the person involved in the transaction
29	Suspect Fax#	Fax No. of the person involved in the transaction
30	Suspect Cell#	Cell No. of the person involved in the transaction
31	Suspect's CNIC#	CNIC# of the person involved in the transaction. [Note: one of the identification field is mandatory i.e.

Seq	Field Name	Description
		you must specify either CNIC or NIC or NTN or other Identification number]
32	Suspect's NIC#	Old NIC# of the person involved in the transaction
33	Suspect's any other identification# (passport etc.)	Any other identification No.
34	Suspect National Tax #.	National Tax No. of the person involved in the transaction.
35	Suspect's Date of Birth	Date of birth of the person involved in the transaction.
36	Suspect's nationality	Nationality of the person involved in the transaction.
37	Suspect's occupation / business	Occupation / type of business of the person involved in the transaction.
38	Suspect's relationship with the reporting institution	Relationship of the person involved in the transaction with the reporting inst. Customer/ Account holder Agent Employee Walk-in Customer Other
39	Business Relationship with Suspect	Business Relationship with Suspect.
40	Is relationship with the suspect active	This field should report if the relationship of the suspect person with the reporting institution is still active or not. If Yes, report 'Y', 'N' otherwise.
41	Relationship termination date	If relationship with the suspect is not intact, report the date when the relationship was terminated.
42	Suspect's transaction capacity	Specify the person's transaction capacity. Tick relevant check box: Agent Broker Company Individual Other
43	Identities of other persons involved	If any person/ account known to the reporting entity that is also involved or a part of this suspicious activity
44	Transaction date	Date at which suspicious transaction took place.
45	Transaction Amount	Transaction amount
46	Suspicious Transactions	Date wise description of the suspicious transaction(s) carried out along with amount of each transaction. e.g. Date Amount Description 13-May-2009 4.0 million Fake cheque given

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47	Reason for suspicion	Specify the reason for suspicion here. Should be a good narrative to explain the whole suspicious activity or reason for reporting that activity.
48	Suspected Predicate Offence (Transaction Characterization)	What can be the underlying offence of the suspicious activity; can be any one or more of the predicate offence scheduled under the AML Act 2010 if not known the reporting entity should leave it blank.
49	Has transaction reported to any Law enforcement agency name	Specify LEA where the transaction has already been reported. The LEAs can be Anti Narcotics Force (ANF) National Accountability Bureau (NAB) Federal Investigation Agency (FIA) Police (POL) Others Kindly provide your correspondence along with your comments on the referral to relevant LEA as well.
50	Affected Account	Provide account number(s)/ relationship ID of the reported individual.
51	Affected Account's Opening date	Account/Relationship Opening Date (s).
52	Current status of affected account	Current Status of the account/relationship to be provided, which can be: Active Inactive closed
53	Purpose of affected account	Purpose for which the account(s)/relationship established.
54	Average monthly turnover of account	Average monthly turnover in the account(s)/relationship reported.
55	Aggregate Debit in affected account during last 3 yrs.	Aggregate Debit in the account(s)/ relationship reported during last 3 yrs.
	Aggregate Credit in affected account during last 3 yrs.	Aggregate Credit in the account(s)/ relationship reported during last 3 yrs.
56	Peak balance in affected account during last 3 yrs.	Peak balance in the account(s)/ relationship reported during last 3 yrs.

Seq	Field Name	Description
57	Nature of affected account	Nature of the account(s)/ relationship reported: Company Individual Partnership Trust Other
58	Transaction Method	Transaction mean methods used for conducting the suspicious transactions/ activity, which can be: Cash Cheque Credit Card Debit Card Deposit Draft Fixed Deposit LC Online Transfer Payment Order Remittance Transfer Other (if none of the above, specify here the detail)
59	Copies of Attached Documents	Copies of attached documents to be marked. The attached documents may include: Account/relationship form Other documents taken at the time of account opening Relevant docs supporting STR.
60	Other Relevant Information	Any other relevant information about the STR which may include any action taken by the reporting entity.