



goAML Web User's Guide for STR-Trade Based Money Laundering Reporting to Financial Monitoring Unit (FMU)





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Overview

goAML is an integrated and modular system designed to fit the needs of any Financial Intelligence Unit (FIU). The goAML solution is executed in the following steps – collection, collation, analysis (rule-based, risk score and profiling), case workflow and intelligence dissemination. The data sent by the reporting entities goes to a common database and becomes accessible to the FIU compliance and analysis staff. The goAML system then permits data for analysis. goAML processes and analyzes high volumes of reports on suspicious transactions or cash transactions of any kind. The reports are fully populated with all the information needed for analysis to begin, from full customer details through to transactional details for multiple time frames. The system also permits electronic data collection and dissemination from other Sources such as Law Enforcement authorities, DNFBPs etc.

Keeping in view the risks and vulnerabilities related to trade-based money laundering, Financial Monitoring Unit, Pakistan, at a meeting of the FIU's pilot group, presented an idea for the introduction of a separate STR type on goAML, which shall help the banks to report TBML related STRs smoothly. The idea was appreciated and adopted by the group. Later, FMU Pakistan took the lead for the implementation of a separate report type STR-TBML in the goAML for reporting STRs related to TBML. We have arranged several awareness sessions related to the TBML with all the relevant stakeholders including the LEAs and private banks etc. to improve their understanding of TBML risk and detection of possible scenarios/trade data elements to report TBML related STRs on goAML.

FMU-Pakistan has initiated the reporting of TBML-STRs channel for its reporting entities through goAML. Now entities can report STRs related to TBML separately on designated platform.

This guidebook is being issued to equip reporting entities with the necessary guidance for reporting TBML-STRs. The audience of this guide is people from reporting entities with access to the goAML Web application.



1. Creating a Web Report on goAML

Go to the [goAML web](#) on your browser. Press the **Login** tab in the middle of the webpage. Login with your existing credentials.



Figure 1

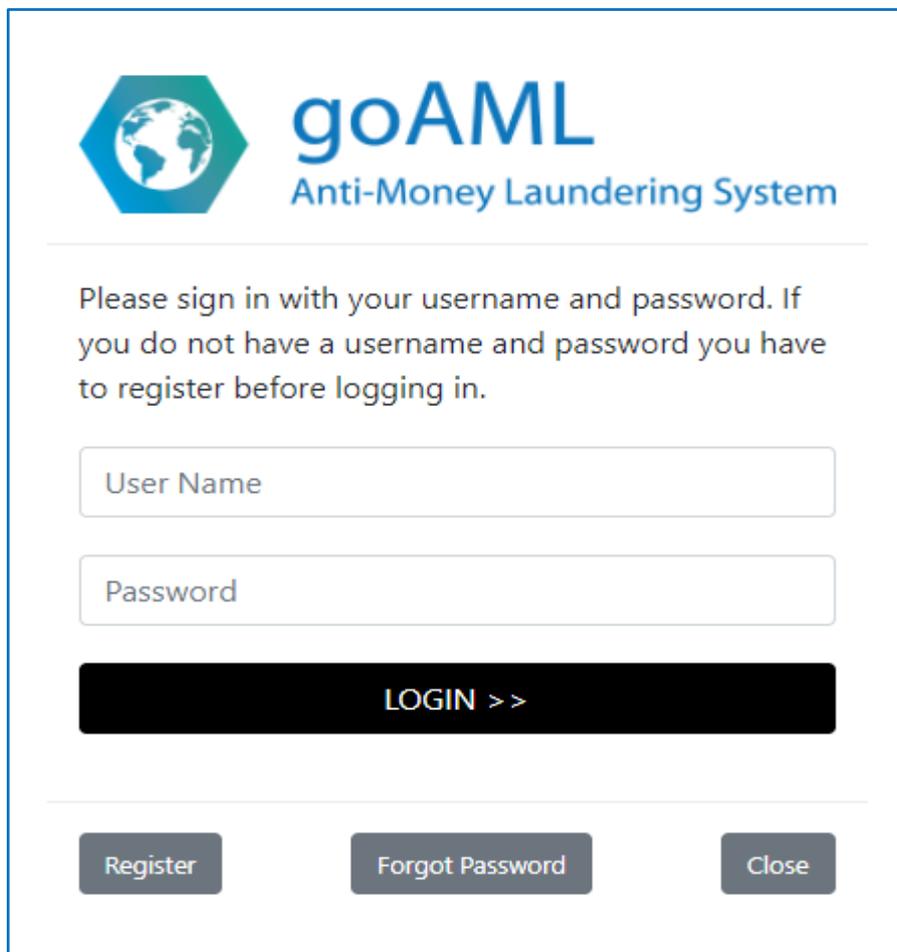


Figure 2

After you login, the goAML webpage will be opened for creating web reports (STRs/CTRs). Web reports can be created by opening the menu item **New Reports > Web Reports**, on top-left corner of the webpage under the goAML logo, from the main menu ribbon.

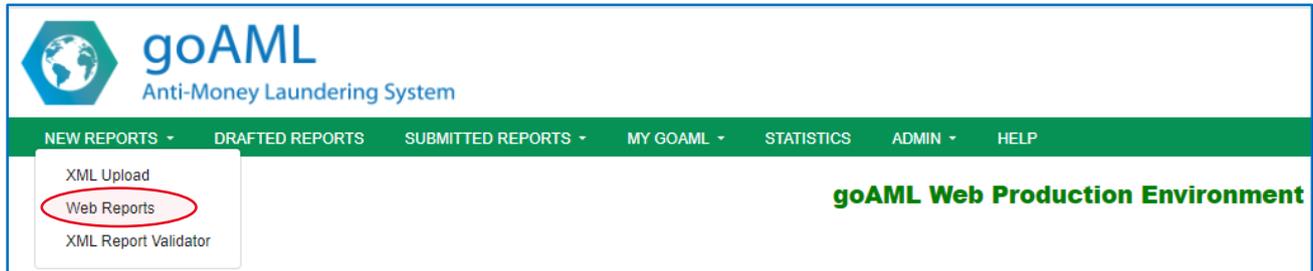


Figure 3

As in the updated goAML system, web reports can be submitted in following two ways:

- **Web Report**
- XML Upload (Currently allowed for CTRs Submission Only)

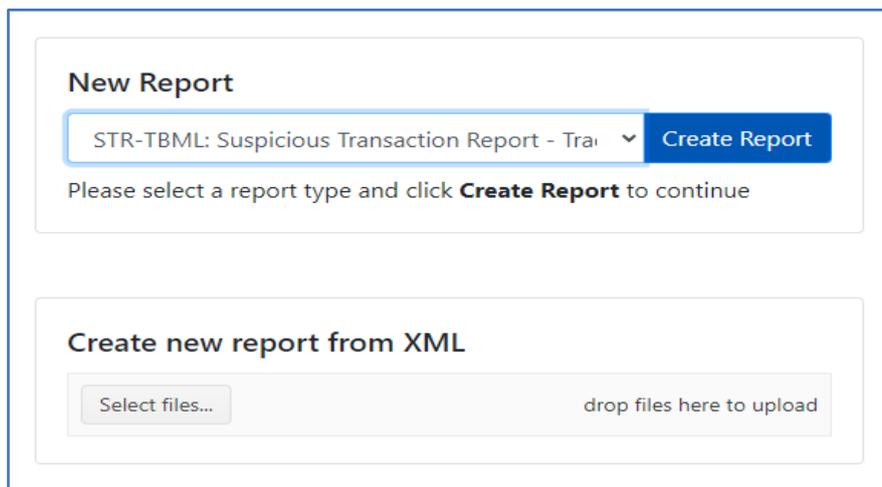


Figure 4

There are different types of report during creation of new report types. Among these report types “STR-TBML: Suspicious Transaction Report – Trade Based Money Laundering” must be selected and then click create report.

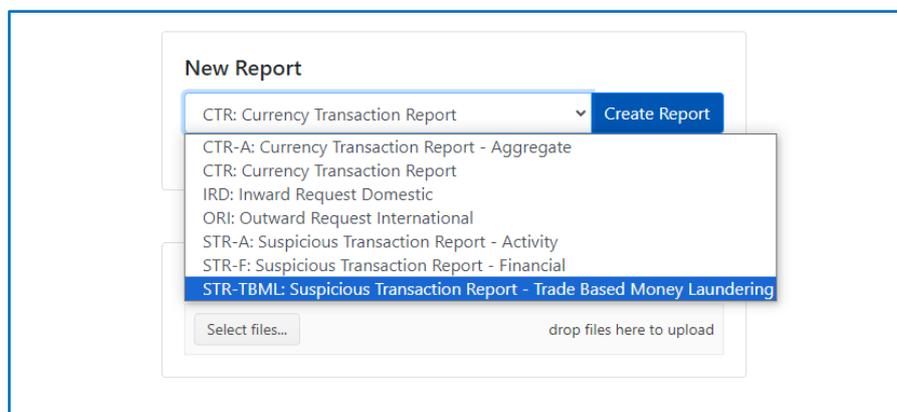


Figure 5

2. STR-TBML Report Cover

2.1. STR-TBML Report Cover Main Page Tab

After clicking on create STR-TBML, the below screen will appear on your goAML web portal. The STR-TBML Report Cover is split into two main areas. On the left is the **Navigation panel** that allows the user to jump to different areas of the report and to see which fields are still missing or having invalid information.

Figure 6

On top of Report Tab is the report ID (STR-T 457562-0-0) which is auto-generated while initiating a new STR-TBML.



The **Red** bar on the Navigation Panel of a tab indicates that the data for that tab is incomplete or invalid. The red bar for Report tab indicates that any one or all of other sections on navigation Panel are incompletely filled or invalid. All the red bars must be green for the report to be submitted. Tabs without a red or green bar show optional fields against which information should be provided, if available.

The **Report Tab** in the Navigation Panel is selected by default and is the Report Main Page, which includes the actions that can be associated with a new report type.

Once the whole report is complete and valid, the bar on the left of the Report tab will appear **green** as shown below.



Figure 7



The actions on the **Report Tab** are:

| | | |
|--|----------------------|---|
| | Undo Delete | This is only shown after a Delete operation (When clicked the deleted object will be restored). |
| | Save | Saves the report. This can be done at any time and allows the user to reopen the report for completion. |
| | Print Preview | This opens the report in a print ready format. If there are changes made in the report form when the report was last saved, the button will be disabled. Once the report is saved it will be enabled again. |
| | Submit | <p>Once the form is complete and valid the bars on the right of each tab will appear green and the submit button will be enabled. Clicking the submit button will show the dialogue below:</p> <div data-bbox="612 719 1214 871" data-label="Image"> </div> <p>Once the form is submitted it will not be possible to edit or re-submit the report. Selecting 'Yes' will submit the report and return the user to the report type selection screen, The report will now be available in Submitted Reports grid.</p> |

2.2. STR-TBML Cover Page Contents

Following is the the STR-TBML cover page figure.

Figure 8



The detail of each field in STR-TBML report cover is provided below:

- **Reporting District:** The reporting district is the district where the major suspicious activity/transactions(s) occurred. A [list of districts](#) is available on the FMU's website.
- **Report Reference Number:** It refers to the internal reference number of the Reporting Entity against which the STR is being submitted to the FMU. *Please note that this is not auto-generated and is as per the internal records of the RE.*
- **Report date:** Report date is the date of the STR submission, which will be automatically selected by goAML.
- **Previously Rejected Report Ref Number:** If a new STR is being submitted owing to the rejection of the same previously, the previously rejected report reference number may be provided.
- **Reason for Reporting:** Reason for reporting involves the analysis of the suspicious transaction or activity of the individual/entity to be reported which is linked with Money Laundering, Terrorism financing, and other serious crimes. For STR-T, it should specifically state the TBML related reasons for suspicion and the report indicator should correspond to the reason stated.
- **Action Taken by Reporting Entity:** If any action has been taken by the RE regarding the individual/entity, it is to be stated here. It also includes any information shared with the LEAs or the regulators or so.
- **Location of concerned Branch:** The location of the branch where the individual/entity has been maintaining an account in which a suspicious activity is being reported. It includes the complete address type, address, District (in consistent with the [list of districts](#) shared by the FMU), city of the branch, country (it is selected Pakistan automatically) and Province.

3. Attachments

3.1. Attachments Tab

Selecting the **Attachments** tab will allow the goAML user to upload the documents with the report. The uploaded document shall also be shown in this attachment tab.

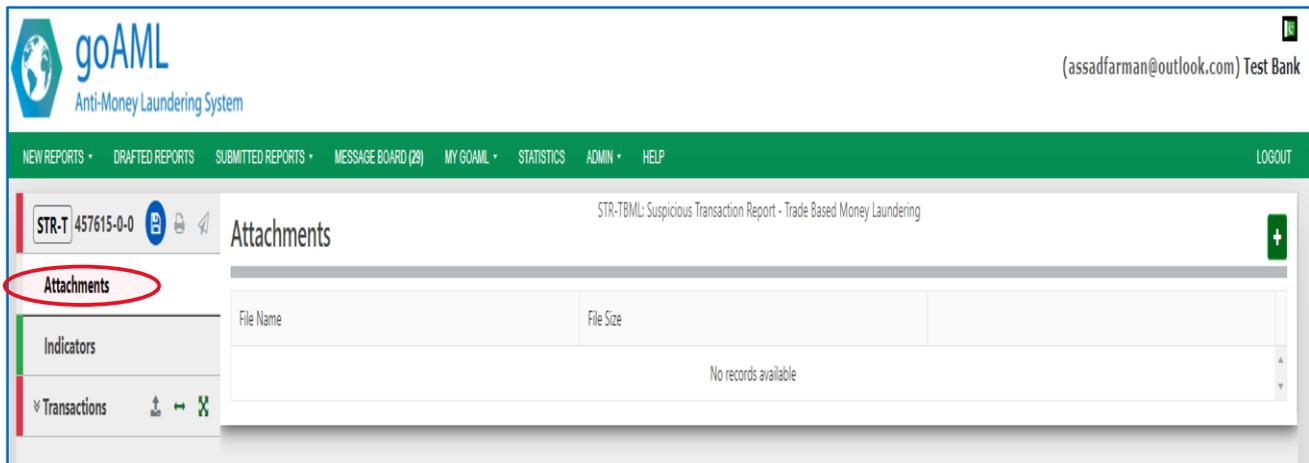


Figure 9

All the documents related to the STR-T should be attached in the 'Attachments' tab on the left banner under the **Report Cover**. The attachments should include trade documents, as well as the documents related to the account. A few of them are given in the list below:

- Account Opening Form (Main reported Account Only)
- Account Details Sheet
- KYC/CDD Report
- Statement of Account (These should be attached in excel format and complete transactions descriptions should be available).
- Counterparty Report
- Trade Register (which include all the import/export transactions details of the reported account/entity/individual in excel Format)
- NADRA Verisys
- I-Form/E-form
- Commercial Invoice & Swift Messages (FIN-103; FIN-701 and FIN-707) & Market price list as per HS code
- Bill of Lading & Shipping Documents
- Goods Declaration Form
- Packing List
- Adverse Media News / Screening (if applicable)
- Open Database Search (For goods value assessment, etc.)

The attachments can be uploaded by clicking the green button containing the plus sign (+).

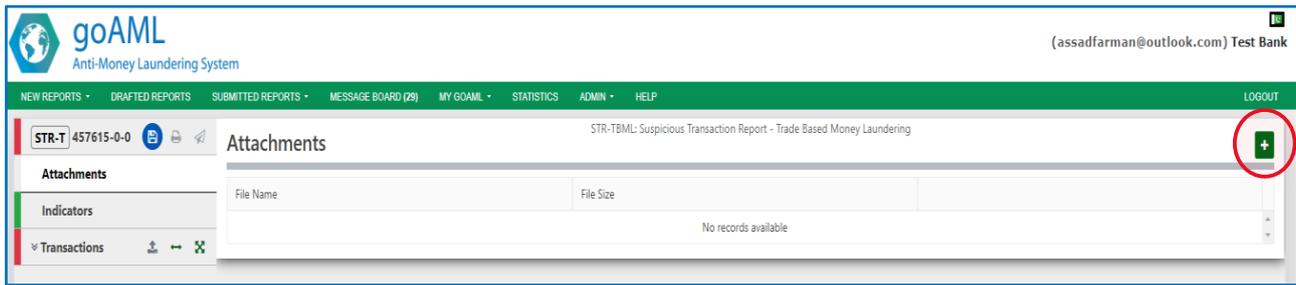


Figure 10

After pressing the button, a pop-up will appear for uploading the file as shown below:

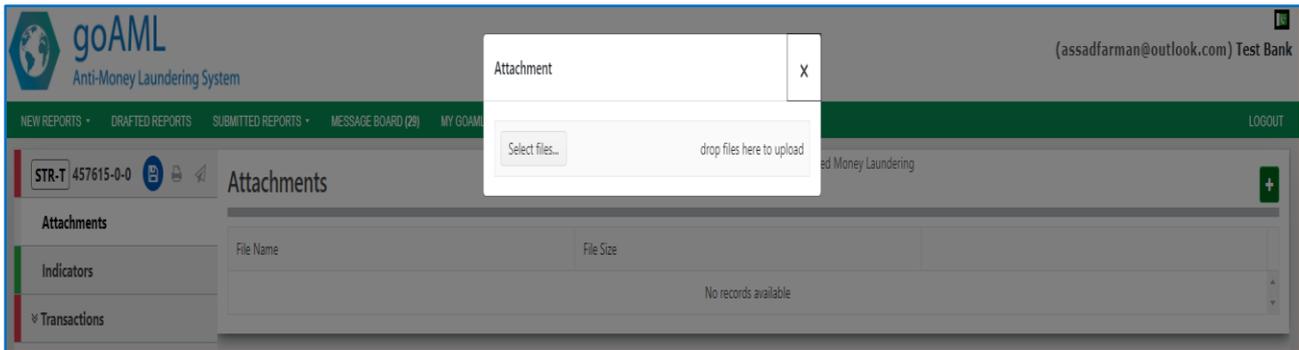


Figure 11

Select the file and upload it here:

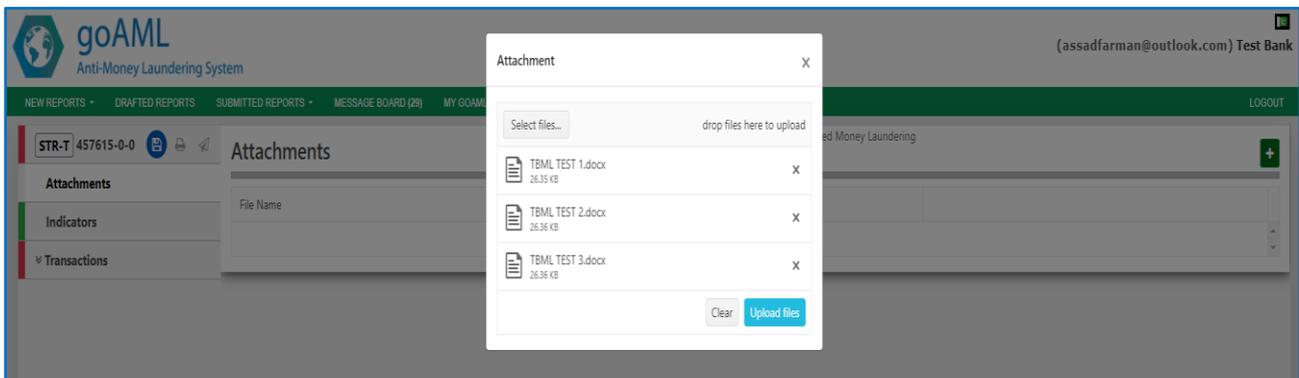


Figure 12

The total number of attachments uploaded to the report is shown in a badge next to the **Attachments** header.

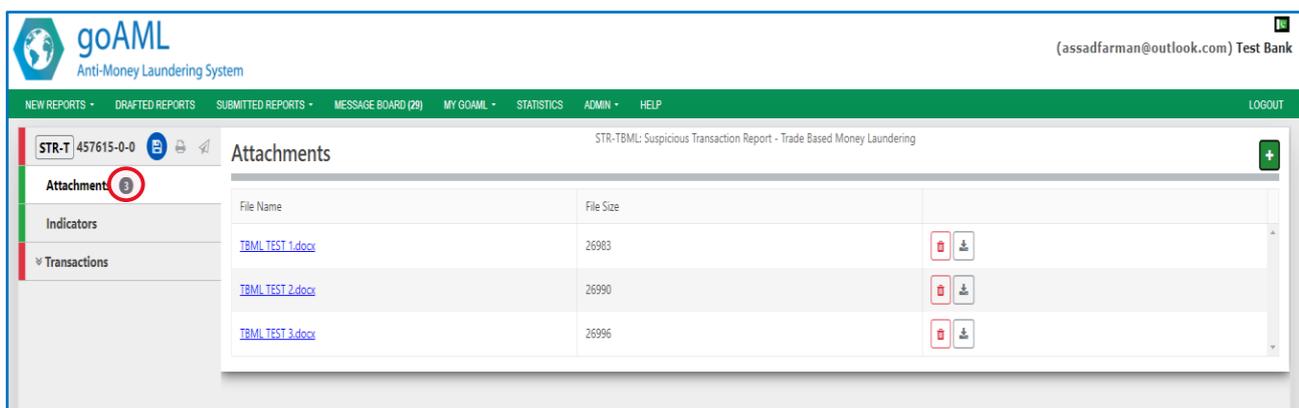


Figure 13

3.2. Attachments Form

The attachments form displays a list of the attachments that have been uploaded for the report. Each attachment can be deleted by clicking the red highlighted bin button (🗑️) and new attachments can be uploaded by clicking the green highlighted plus sign button (+) in the top right of the form.

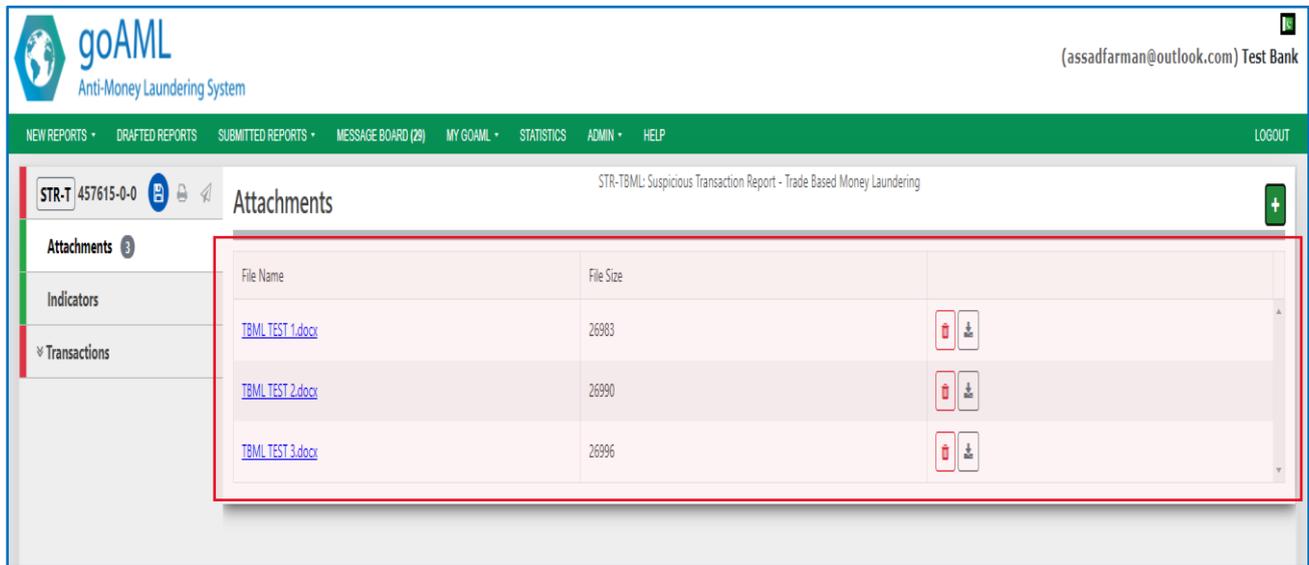


Figure 14

4. Indicators

4.1. Indicators Tab

Clicking the Indicators tab from the left bar will show the list of indicators. The REs are required to select the most relevant indicators to their reason for suspicion, unnecessary / wrong selection of report indicators shall result in rejection of the report.

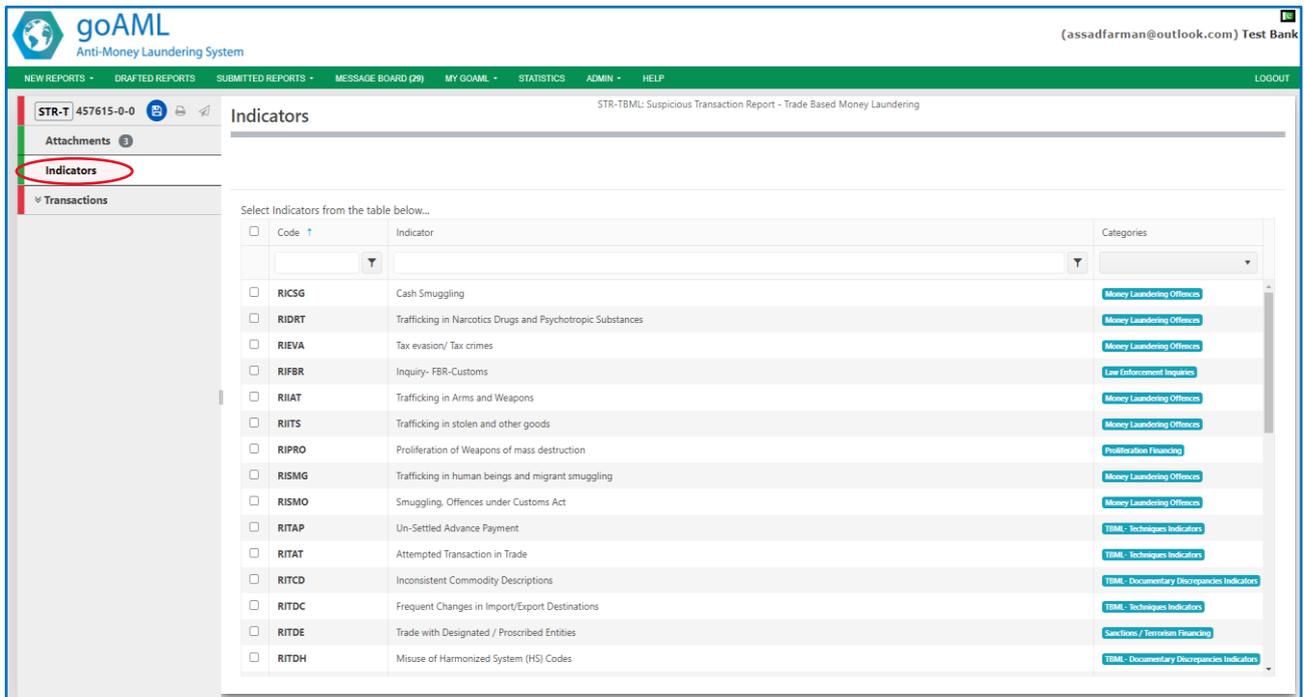


Figure 15

The total number of indicators that have been selected for the report is shown on a badge next to the **indicators** header.

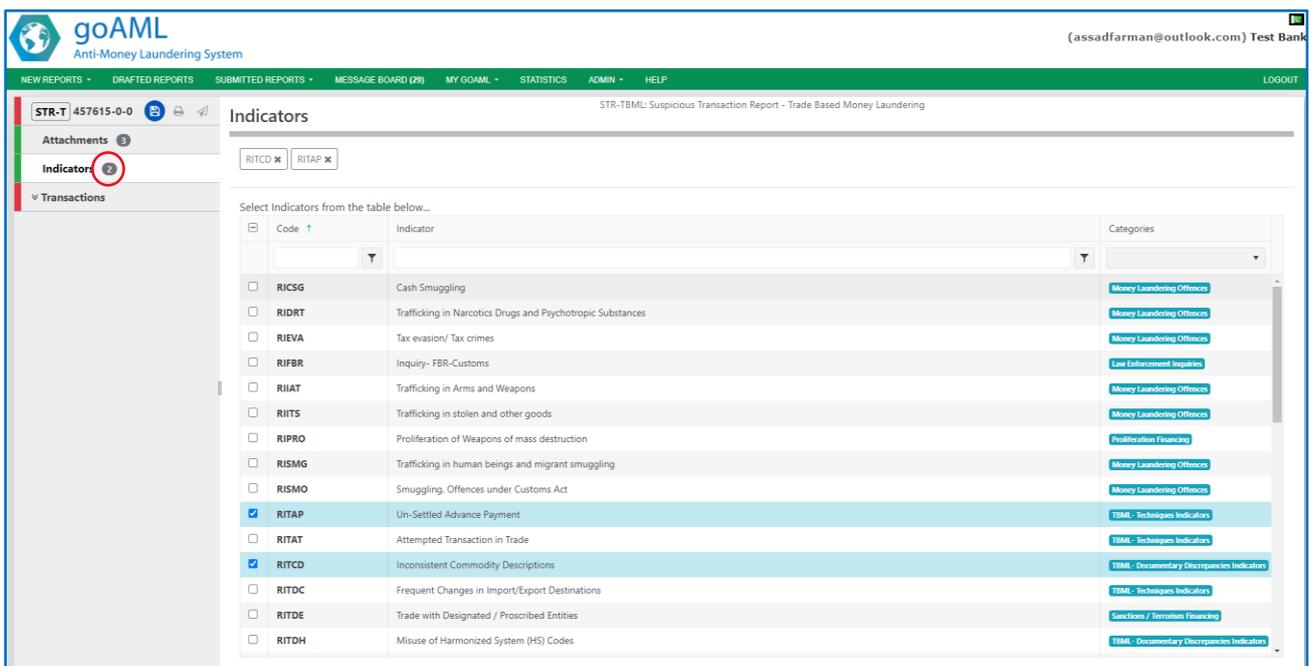


Figure 16

4.2. Particulars of Indicators List

The user interface for the indicators tab is given in the below figure:

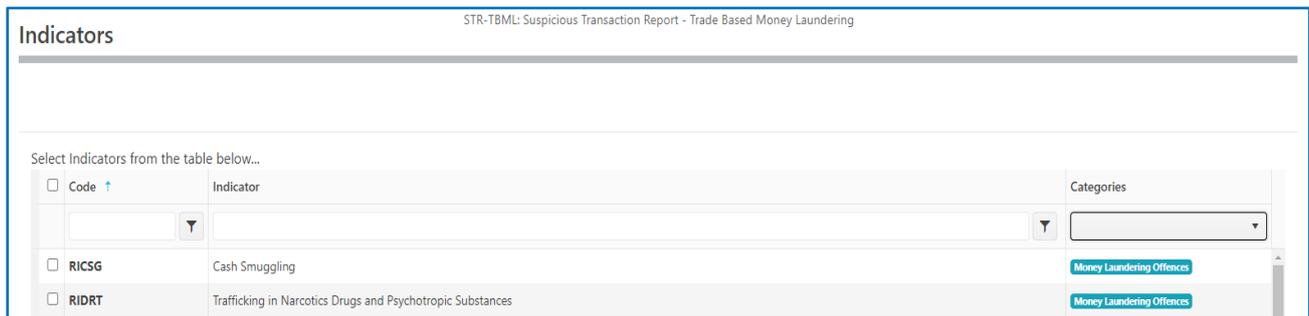


Figure 17

The indicators tab consists of three main columns:

- Code:** The first column contains the codes of the indicators. The codes can be filtered out.
- Indicator:** The name of the indicator is provided, and it can also be filtered out by typing the specific red flag or indicator name.
- Categories:** Categories column is a drop-down menu containing six main categories. These are:
 - Money Laundering Offences
 - Law Enforcement Inquiries
 - Proliferation Financing
 - TBML – Techniques Indicators
 - TBML – Documentary Discrepancies Indicators
 - Sanctions/Terrorism Financing

The Categories column is very critical while reporting STR-T. At least One indicator from the category of 'TBML- Technique Indicators' is mandatory (TBML- Technique Indicators can be identified from categories option as per below attached screen).

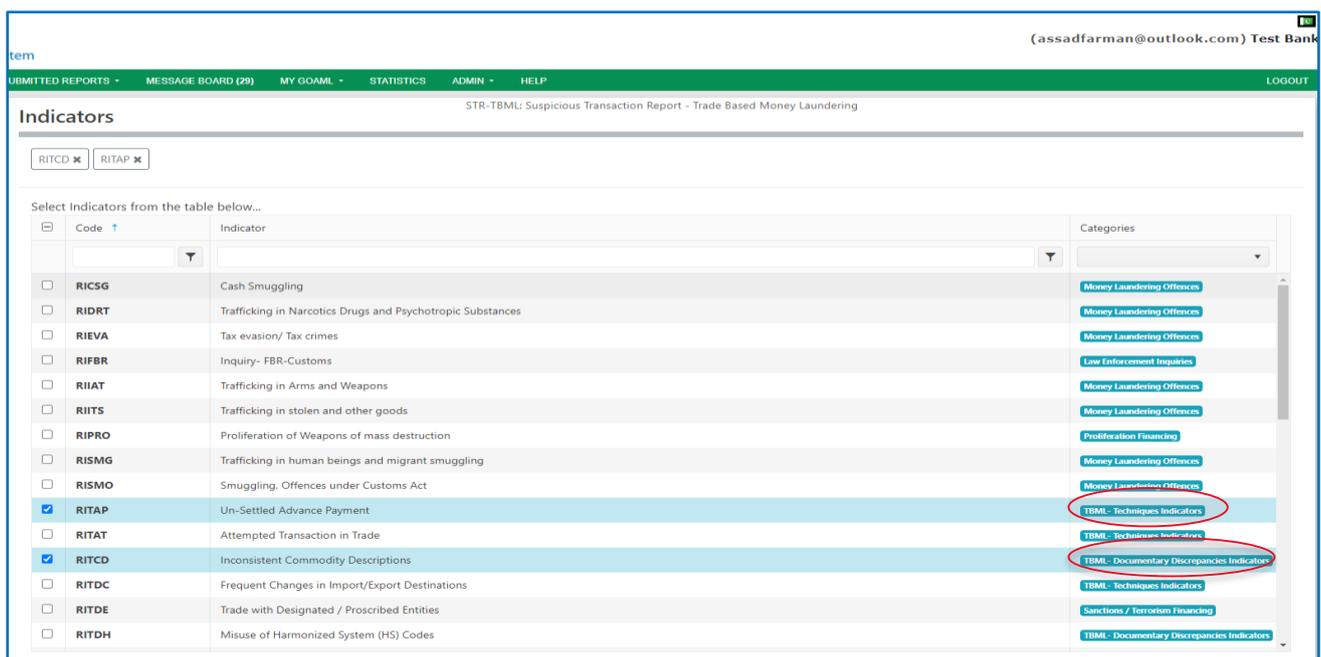


Figure 18

The indicators tab allows the navigation, selection and deletion (deletion while drafting report) of Report Indicators associated with the report. To select an indicator, check the box on the left of the indicators code in the main list. The complete List of Indicators for STR-TBML (as on 30-June-2024) can be accessible through following link:

<https://fmu.gov.pk/Downloads/STR-TBML-Report-Indicators-Categories.xlsx>

5. Transactions

5.1. Transactions List Tab

The transactions tab is the main part of the report where the data related to the suspicious transaction(s) is to be filled in. Since the STR-T relates to trade, the data must cover all aspects of trade and correlate with the selected indicators.

When a new report is being drafted, three options will be available for the transaction to be filled out. Add a Bi-party transaction (↔) or add a multi-party transaction (⌘). These options are visible on the Transactions tab or on the right side of the report below the LOGOUT button. This shows the actions that can be done on the transactions list.

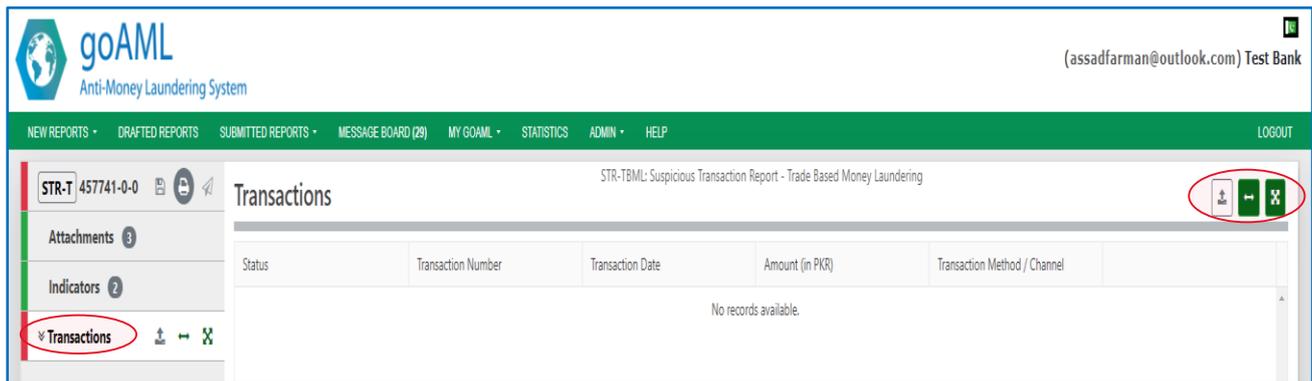


Figure 19

The actions on the transactions list are:

| | |
|---|--|
|  | <p>Expand / Collapse Expand or collapse the transaction trees in the navigator.</p> |
|  | <p>Download all the transactions into a report. <i>(See the section below on downloading transactions)</i></p> |
|  | <p>Upload transactions (XML file) <i>See the section below on uploading transactions. (REs can upload the transactions automatically instead of manual inputting by developing the XML extractors according to goAML schema from their core banking and transactions monitoring systems) Please do NOT mistake it as simple excel format.</i></p> |
|  | <p>Create a new Bi-Party transaction. It is mandatory for REs to provide Bi-Party (with From & To sides detail (i.e. covering the source and destination of the funds movement) of the transactions while reporting of STR-TBML.</p> |
|  | <p>To create Other Linked Parties to the report (Multi Party) In order to facilitate REs where they do not have complete money trail of the funds' movement or such scenario where their suspicious trade transaction include multiple other parties which are Not directly part of the transaction (such as shipping company, agents, etc.) may be added in the multiparty option. To fill the multiparty option the REs first needs to fill the amount details which may be taken as invoice amount in case of absence of transaction.</p> |

5.2. Transactions List

Selecting the Transactions List tab will show the list of Transactions in a grid containing the Transaction Number, Date, Amount and Transaction mode code for each transaction. The *total number of transactions* in the report is shown on a badge next to the **Transactions** header and the total amount of all the values of the transactions in the report are shown on the right of the tab.



Figure 20

5.3. Transaction Tab

Selecting the Transaction tab, the sign \leftrightarrow or \boxtimes shows that the transaction is a Bi-Party or Multiparty, respectively, and the transaction number and amount are also displayed. Both scenarios of transaction have been explained in the above table.

5.4. Transaction Form

Once a transaction is added the Transaction form will be shown. An example of a Bi-Party transaction form is given below. The fields which are mandatory will appear red and depending upon on how the schema is configured by FMU. This does not mean the REs only have to provide the data in red fields. The reporting officer should rationally review all the fields and provide all the data available with bank even in non-mandatory fields of goAML transaction.

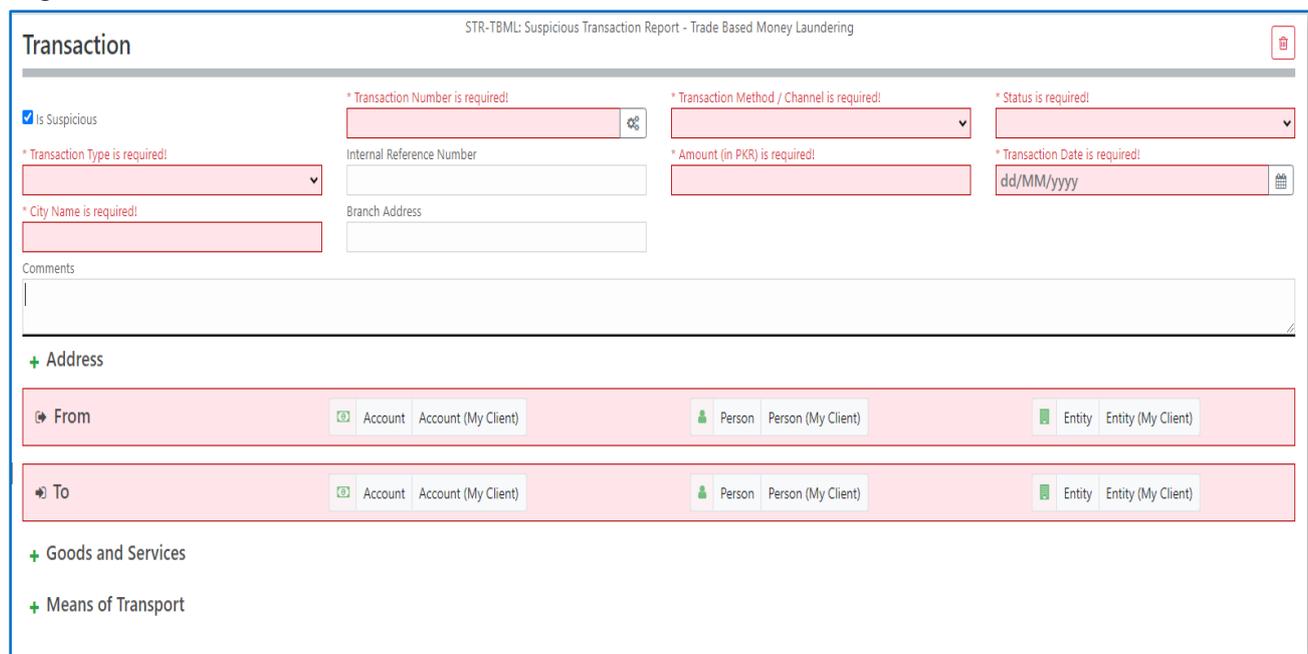
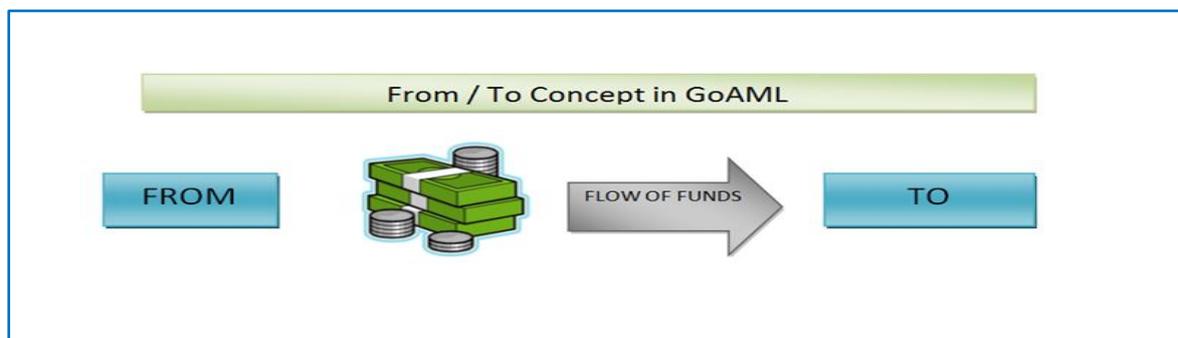


Figure 21

❖ Mandatory Transaction Tab Fields

- **Transaction Number:** It is the number for the goAML reference number and will be generated automatically by clicking on the  button on the right side of the tab. *Remember, it differs from the internal transaction number of the reporting entity for later tracking therefore suggested to paste your core banking system's transaction number.*
- **Transaction Method/Channel:** The RE must select from a drop-down menu whether the reported individual/entity is an importer or an exporter.
- **Transaction Status:** The status of the financial transaction is to be selected from the drop-down menu:
 - **Attempted:** such trade transaction the status of which is attempted.
 - **Completed:** the financial transaction has been completed and the payment has been transferred/received by the RE and consequently, the documents have been released.
 - **Incomplete:** the transaction which is still in the process.
- **Transaction Type:** It is a drop-down menu and consists of the payment mode which the customer has used for the trade transaction. These include *Advance Payment, Bank Guarantee, Documentary Collection, Letter of Credit and Open Account.*
- **Amount:** The amount of the transaction being reported.
- **Transaction Date:** The actual date on which the transaction has been conducted.
- **City Name:** The city where the account of the individual/entity is being maintained.

5.4.1 FROM and TO Tabs



The **From** and **To** tabs describe the flow of funds from one party to another wherein, **From** represents the party which is being debited and **To** represents the party which is being credited. Depending upon whether the party is maintaining a relationship with the RE, these may be a person, an account or an entity. Here is detailed concept of **From** (Source) and **To** (Destination) side of the transaction:

- **From** tab: From tab is a mandatory tab while filling the transaction form. It depicts the debit party in the flow of funds (party who is transferring the amount). The sign  on the left of the **From** heading depicts the outflow of funds.
- **To** tab: To tab is also a mandatory tab while filling the transaction form. It depicts the credit side in the flow of funds (party who is receiving the amount). The sign  on the left of the **To** heading depicts the inflow of funds.

A pictorial representation of the **From** and **To** tabs are given in the below figure:



| | | | |
|------|--------------------------------|------------------------------|------------------------------|
| From | Account Account (My Client) | Person Person (My Client) | Entity Entity (My Client) |
| To | Account Account (My Client) | Person Person (My Client) | Entity Entity (My Client) |

Figure 22

Both the **FROM** and **TO** tabs contain three options about filling in the information. Below is the rationale for choosing between them.

- **Person:** The party "Person" refers to an individual involved in the transaction on either side who does not have an established relationship with the reporting entity (RE). For instance, when entering information in the 'To' tab, it indicates that the individual who has withdrawn funds does not have any prior connection with the reporting entity.
- **Person (My client):** In the context of a transaction, the term "Person (My client)" denotes an individual involved on either side of the transaction who has a direct relationship with the reporting entity.
- **Account:** For the reported transaction, if the funds are transferred to or credited from an account that has no established relationship with the reporting entity (RE), the information in the 'Account' tab should be filled in. For example, in an advance payment scenario, the information of the foreign bank remitter/applicant account (as per SWIFT MT103), should be filled in under the "From" side in the "Account" party type. Vice versa in case the funds were remitted to foreign bank account for possible import transaction, the information of the foreign bank account is to be filled in "To" side in the "Account" party type.
- **Account (My Client):** When reporting a transaction where the funds are transferred to or credited from an account maintained at the reporting entity, the information should be filled in the 'Account (My Client)' tab. For an instance in the above discussed example, the information of RE client's account on whom advance payment was credited is to be captured in "To" side in the "Account (My Client)" party type. In "Account (My Client)" party type the REs are required to provide complete available information of its client account which include associated entity, signatories' information.
- **Entity:** Select the 'Entity' party type to enter information when a party with no relationship with the reporting entity is involved in the trade transaction. Subject to where the RE does not have account information for the involved party, please refer to the FAQ section for detailed guidance.



- **Entity (My Client):** For trade transactions, the RE typically has complete Account information for their clients; therefore, 'Entity (My Client)' should never be chosen as the party type while reporting trade transaction.

5.4.2 Party & Funds Type Selection

Selection of funds type, while filling out the **FROM** and **TO** forms, depends upon the transaction channel and transaction type used. The funds type to be selected, depending upon the nature of the RE's customer, is explained in the table below:

| Trade Transaction Type | Transaction Channel | From | | To | | FCY Details to Be Provided |
|------------------------|---------------------|---------------------|---------------------------------|---------------------|----------------------------------|---------------------------------|
| | | Party Type | Funds Type | Party Type | Funds Type | |
| Advance Payment | Import | Account (My Client) | Advance Payment- Debited | Account | FCY Outward Remittance | TO side of Transaction |
| | Export | Account | FCY Inward Remittance | Account (My Client) | Advance Payment- Credited | FROM side of Transaction |
| Bank Guarantees | Import | Account (My Client) | Bank Guarantee- Debited | Account | FCY Outward Remittance | TO side of Transaction |
| | Export | Account | FCY Inward Remittance | Account (My Client) | Bank Guarantee- Credited | FROM side of Transaction |
| Documentary Collection | Import | Account (My Client) | Documentary Collection- Debited | Account | FCY Outward Remittance | TO side of Transaction |
| | Export | Account | FCY Inward Remittance | Account (My Client) | Documentary Collection- Credited | FROM side of Transaction |
| Letter of Credit | Import | Account (My Client) | Letter of Credit Opened | Account | FCY Outward Remittance | TO side of Transaction |
| | Export | Account | FCY Inward Remittance | Account (My Client) | LC Credited | FROM side of Transaction |
| Open Account | Import | Account (My Client) | Open Account- Debited | Account | FCY Outward Remittance | TO side of Transaction |
| | Export | Account | FCY Inward Remittance | Account (My Client) | Open Account- Credited | FROM side of Transaction |

❖ Non-mandatory Fields

- **Internal Reference Number:** The reference number of the transaction, which is reference number as per core banking system, despite its non-mandatory FMU suggest to do provide this information which shall be helpful to relate for any future correspondence.
- **Branch Address:** Address of the branch where the account of the individual/entity is being maintained.
- **Comments:** Any additional comments related to the transaction.

5.5. Goods and Services Tab

Goods and services form is mandatory while reporting the STR-T. The Goods and Services form may be opened by clicking the + button on the left of the Goods and Services headings under the 'To' banner of the main transaction form.



Figure 23

The details of the Goods/Services being imported/exported is to be filled in this form.

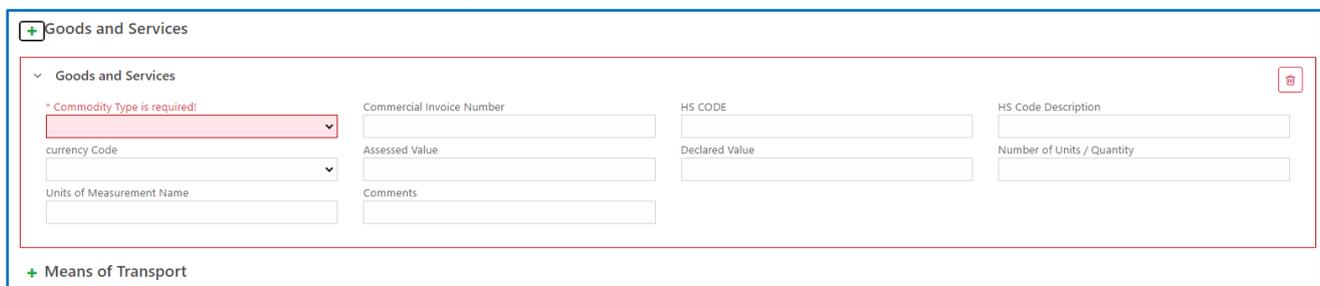


Figure 24

- **Item Type:** This indicates the commodity being imported/exported.
- **Invoice Number:** This denotes the reference number on the invoice issued for the trade between the two parties i.e., exporter and importer.
- **HS Code:** HS code of commodity / item.
- **HS Code Description:** Goods description as per the HS codes.
- **Currency Code:** Currency code is the currency in which the transaction has been carried out.
- **Assessed Value:** The value of the goods/services, being imported or exported, as assessed by the Custom Authorities.
- **Declared Value:** The declared value of the goods/services, being imported or exported, as per Goods Declaration.
- **Number of Units / Quantity:** The volume/quantity of the item expressed in any unit.
- **Units of Measurement Name:** The unit of the measure of the item.
- **Comments:** Any other comment related to the goods/services.

5.6. Means of Transport Tab

Means of Transport is also a mandatory form while reporting STR-T. The form is available under the goods and services form and may be opened the same way as Goods and Services form.

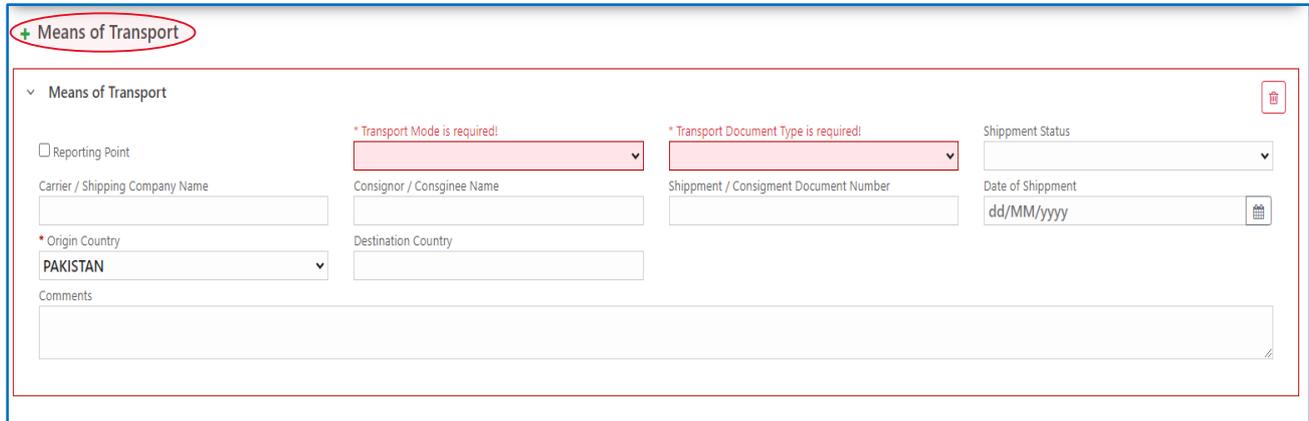


Figure 25

- **Transport Mode:** Please select the means of transport.
- **Transport Document Type:** please select transport invoice type.
- **Shipment Status:** Please select the status of shipment.
- **Carrier / Shipping Company Name:** Please provide the name of carrier.
- **Consignor / Consignee Name:** Name of consignee or consignor as per reporting point.
- **Shipment / Consignment Document Number:** Please provide bill of lading or airway or bilty number.
- **Date of Shipment:** Date on which shipment is conducted.
- **Origin Country:** Country from where shipment is made.
- **Destination Country:** Country to where shipment is destined.
- **Comments:** Comments (if any)

6. Multi-Party (🔗) (Other Link Party)

Multiparty Option (Or Other Link Party option) appears on the right-most side of the **Transactions** tab on the left navigating panel in the report cover as shown below:

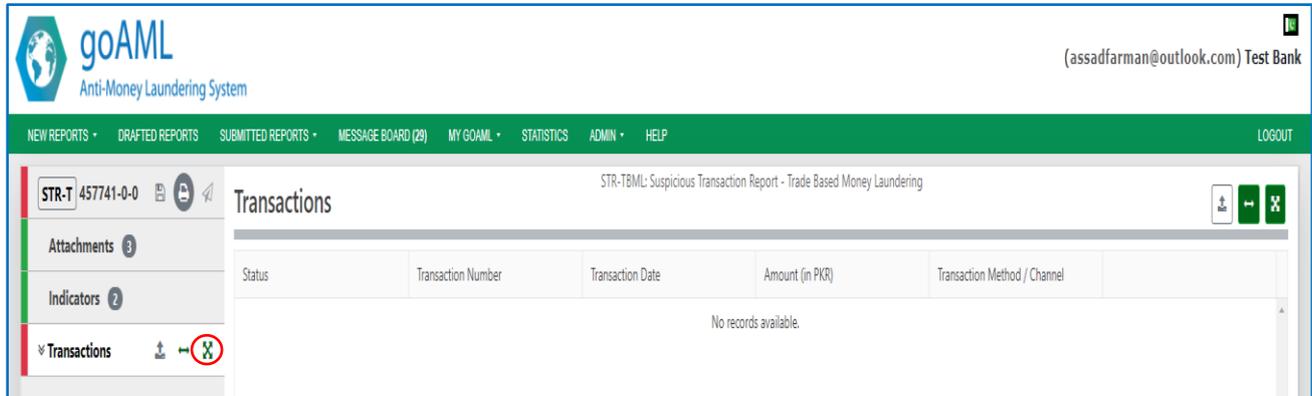


Figure 26

Multi-party option form is the same as the Bi-party option except there is a section for **Involved Parties / Other Linked Parties**, as shown in the below figure, instead of the **From** and **To** sections. These include parties in the trade, which aren't involved in the transaction but are a party in the trade. Moreover, as explained earlier, the REs can add parties other than the importer/exporter but are involved in the transaction/s. These parties include, but are not limited to:

- Any Other Parties Linked to Transactions
- Insurance Brokers
- Freight Service Providers
- Clearing Agents
- Other Brokers, if any
- Shipping Agent
- Suppliers/Manufacturers
- Second Tier-Buyers, if any and if specified
- End Users, if any and if specified
- Any Other related Party

In the case of third-party payments/supplies, the details of the party/ies may also be added here. Since it is a broker or an agent or a third party, the details of the amount paid or received will be mentioned here.

Figure 27

7. Transactions Upload/Download (For Automation)

The goAML Web Form provides the ability to upload and download, full and partial transactions as XML files. This allows users to create and re-use templates that can speed up the manual entry of reports. The REs are encouraged to also develop XML based transaction extractors for reporting of STRs (i.e. STR-T & STR-F) as the FMU’s goAML system is fully equipped to facilitate the REs to automate their STR reporting mechanism.

7.1 How to Download a Transactions

Figure 28 shows a goAML Web report that has been partially completed. It contains a single multiparty transaction with an Account. It may be required that the user wishes to submit several multiparty transactions that contain this account and will therefore want to download the transaction as it is so that it can be re-used as a template. Any transactions can be downloaded, it is not necessary for a transaction to be valid or complete.

To download the transaction as XML, hover the mouse over the Transaction in the navigator pane on the left of the report and the download icon will appear. Hovering over this will show the tooltip **Download Transaction (XML)** or the equivalent translation for the selected culture.

Clicking this button will download the transaction.

Figure 28

Figure 29 - Downloaded Transaction XML below shows the resulting XML that is downloaded. Only the fields that are provided in the report are given in XML. Some fields that are mandatory, such as **transaction number** are also included, but are provided as an empty tag.

```
<?xml version="1.0"?>
- <reportdata>
  - <transactions>
    - <transaction>
      <transactionnumber/>
      <date_transaction>2019-08-07T00:00:00</date_transaction>
      <transmode_code>C</transmode_code>
      <amount_local/>
      - <involved_parties>
        - <party>
          <role>A</role>
          - <account>
            <institution_name>Alpha Bank</institution_name>
            <institution_code>ADWER2323</institution_code>
            <account>Adam123</account>
          </account>
          <country>AD</country>
        </party>
      </involved_parties>
    </transaction>
  </transactions>
</reportdata>
```

Figure 29 - Downloaded Transaction XML

Everything inside the `<transaction>` tags follow the structure of the goAML Schema.

The difference between the XML used to download/upload transactions and the schema is that the transactions are *wrapped* in the `<reportdata>` and `<transactions>` tags. This is because multiple transactions can be downloaded or uploaded at once, and so a root element is required (**report data**). The group element (**transactions**) is used so that the functionality can be extensible in the future to accommodate other groups of reusable objects such as Persons, Accounts and Entities.

The following XML example shows how multiple transactions will appear when downloaded.

```
<reportdata>
  <transactions>
    <transaction>
      ...
    </transaction>
    <transaction>
      ...
    </transaction>
  </transactions>
</reportdata>
```

N.B. *All transaction files that are downloaded after manual inputting can be used immediately for uploading as templates for new transactions. There is no need to approach FMU for schema template to develop your XML extractor.*

Figure 30 - Download All Transactions shows where to download all the transactions in the report. Hovering the mouse pointer over the **Transactions** header in the left navigator will display the button.

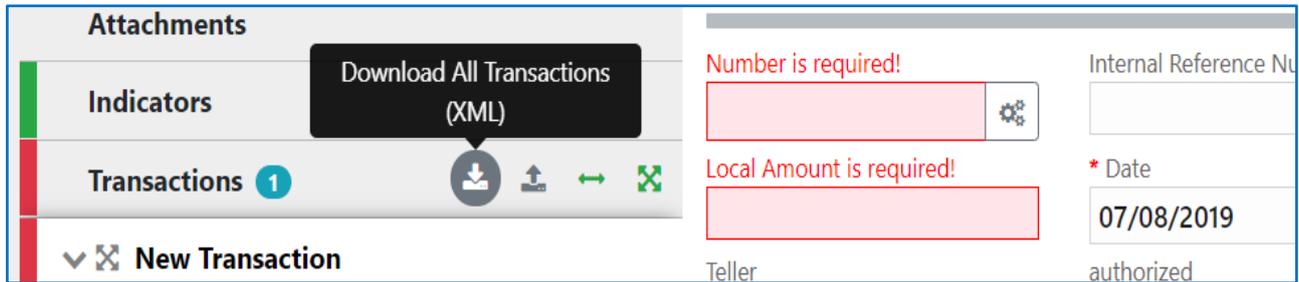


Figure 30 - Download All Transactions

7.2 How to Upload Transactions

The first thing to do before uploading transactions is to make sure that the XML is correct.

Each transaction should be inside a `<transaction>` tag and must follow the goAML schema structure, however it does not have to be valid, i.e. the data does not have to be complete or conform to the restrictions of the schema such as mandatory, min/max, decimal etc.

The transactions should then be placed inside `<reportdata>` and `<transactions>` tags as shown in Figure 31 below. It is also possible to upload each transaction individually in separate files, however even a single transaction must be contained in these *wrapper* tags for it to be uploaded successfully.

```
- <reportdata>
- <transactions>
- <transaction>
  <transactionnumber/>
  <date_transaction>2019-08-07T00:00:00</date_transaction>
  <transmode_code>C</transmode_code>
  <amount_local/>
  - <involved_parties>
  - <party>
    <role>A</role>
    - <account>
      <institution_name>Alpha Bank</institution_name>
      <institution_code>ADWER2323</institution_code>
      <account>Adam123</account>
    </account>
    <country>AD</country>
  </party>
  </involved_parties>
</transaction>
- <transaction>
  <transactionnumber/>
  <date_transaction>2019-08-10T00:00:00</date_transaction>
  <transmode_code>C</transmode_code>
  <amount_local/>
  - <involved_parties>
  - <party>
    <role>A</role>
    - <account>
      <institution_name>Alpha Bank</institution_name>
      <institution_code>ADWER2323</institution_code>
      <account>Adam123</account>
    </account>
    <country>AD</country>
  </party>
  </involved_parties>
</transaction>
</transactions>
</reportdata>
```

Figure 31

Once the file is ready for upload, place the mouse over the **Transactions** header in the left-hand navigator so that the **Upload Transactions (XML)** button is displayed as shown in Figure 32 and click it to open the file dialog.



Figure 32

Select the file containing the transactions and click the **Upload** button as shown in Figure 33

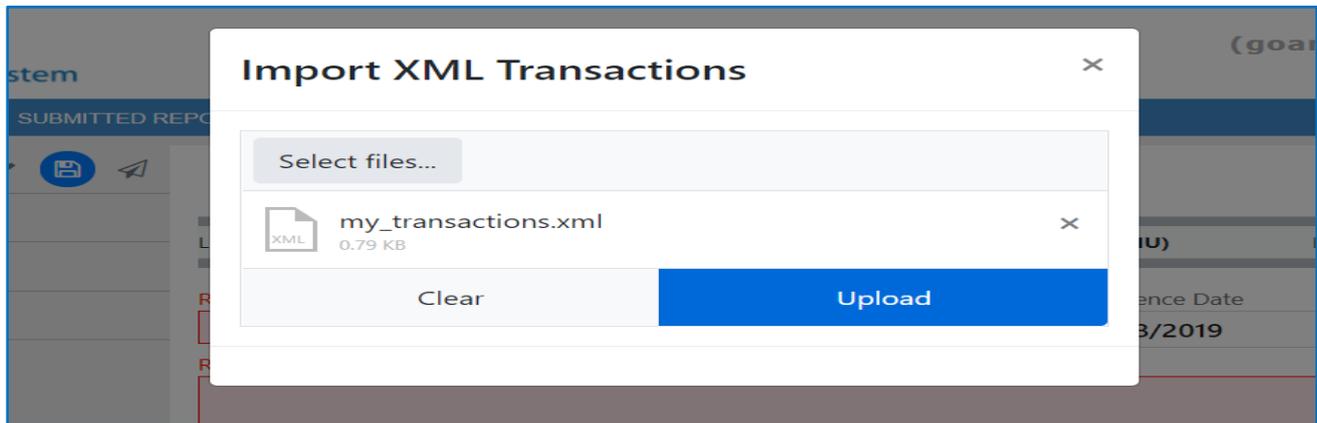


Figure 33

The file will be read, and the transactions will be added to the report as shown in Figure 34.

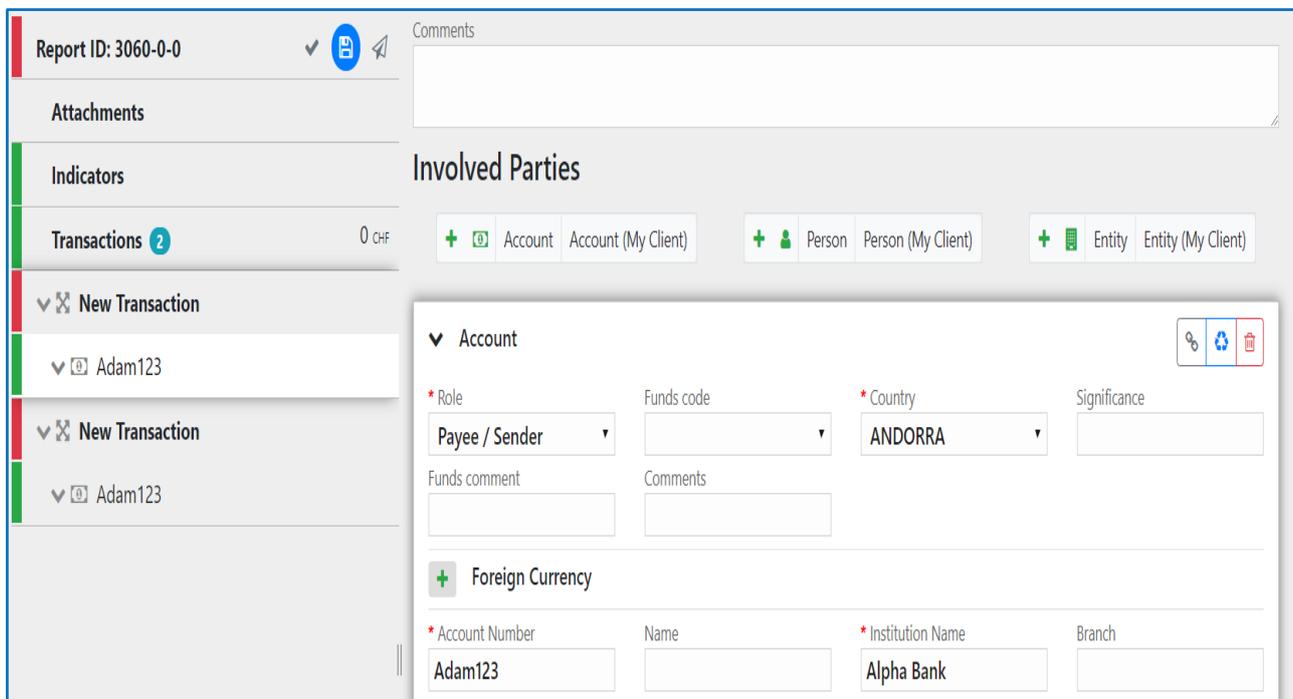


Figure 34

All transactions are added to the report as they are shown in the file. There is no processing on the report or file. For example, if there is an existing transaction in the report with the same number as one in the file, it will result in two transactions in the report with the same number. Any linking of accounts must also be done manually after the transactions have been uploaded. After transactions have been uploaded, all objects such as Persons, Accounts and Entities are treated **individually**, that means that changing the data on one object will NOT change the data on any of the other objects even if they have the same data.



8. FMU Contact Points for STR-TBML Reporting Queries:

In case of any goAML related conceptual and compliance queries please do not hesitate to email us at: goamlhelpdesk@fmu.gov.pk.

Moreover, for routine operational queries you can also approach us via below mentioned contact details:

| | |
|---------------------------------------|--------------|
| Mr. Hasham – STR Processor | 021-99095023 |
| Mr. Musaddiq – STR Processor | 021-99095036 |
| Mr. Zeeshan Abdullah – Analyst | 021-99095035 |
| Mr. Muneeb Ahmad – Analyst | 021-99095042 |

If technical or conceptual issues are not resolved by the above team, the RE can contact the following senior team members for assistance.

Pakistan's goAML Task Force Members

| | |
|--|--------------|
| Mr. Ahmed Ali – Assistant Director (IT) | 021-99095021 |
| Mr. Muhammad Adil Jamil - Assistant Director (IT) | 021-99095019 |
| Mr. Assad Farman Ali –Deputy Director (STR-TBML Project Lead) | 021-99095025 |
| Mr. Shahzad Hussain – Deputy Director | 021-99095028 |
| Mr. Ashar Hameed – Head of IT Division | 021-99095003 |
| Ms. Sumera Baloch – Head of Analysis Division | 021-99095005 |