





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







ov	ERV	VIEW	2
1.	С	CREATING A WEB REPORT ON GOAML	3
2.	S	STR-TBML REPORT COVER	5
	2.1.	. STR-TBML Report Cover Main Page Tab	5
	2.2.	. STR-TBML Cover Page Contents	6
3.	A	ATTACHMENTS	8
	3.1.	. Аттаснментs Тав	
	3.2.	Attachments Form	
4.	IN	NDICATORS	11
	4.1.	. Indicators Tab	
	4.2.	. Particulars of Indicators List	
5.	ТІ	TRANSACTIONS	13
	5.1.	. Transactions List Tab	
	5.2.	. Transactions List	14
	5.3.	. TRANSACTION TAB	
	5.4.	. Transaction Form	
	5.	5.4.1 From and To Tabs	
	5. 	5.4.2 Party & Funds Type Selection	
-	5.5.	. GOODS AND SERVICES I AB	
	5.6.	. MEANS OF TRANSPORT TAB	
6.	Ν	MULTI-PARTY ( 🄀 ) (OTHER LINK PARTY)	20
7.	TI	TRANSACTIONS UPLOAD/DOWNLOAD (FOR AUTOMATION)	21
	7.1	How to Download a Transactions	
	7.2	How to Upload Transactions	
8.	FI	FMU CONTACT POINTS FOR STR-TBML REPORTING QUERIES:	25





### 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.



Forgot Password

Close

Register





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.

goAN Anti-Money L	AL Laundering System				
NEW REPORTS + DRAFTE	ED REPORTS SUBMITTED REPORTS -	MY GOAML +	STATISTICS	ADMIN -	HELP
XML Upload Web Reports XML Report Validator			goA	ML Web	Production Environment



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

#### • Web Report

o XML Upload (Currently allowed for CTRs Submission Only)

STR-TBML: Suspicious Trans	action Report - Tra	~	Create Report
lease select a report type and	d click <b>Create Repor</b>	<b>t</b> to	continue
1 )1			
reate new report from	XMI		
reate new report from	XML		
reate new report from	XML		



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.* 

CTR: Currency Transaction	Report	<ul> <li>Create Report</li> </ul>
CTR-A: Currency Transaction	on Report - Aggregate	
CTR: Currency Transaction	Report	
IRD: Inward Request Dome	estic	
ORI: Outward Request Inte	rnational	
STR-A: Suspicious Transac	ion Report - Activity	
STR-F: Suspicious Transact	ion Report - Financial	
STR-TBML: Suspicious Trar	saction Report - Trade	Based Money Lau
Coloct files	dro	n filos horo to unlogo







# 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 <u>Navigation panel</u> that allows the user to jump to different areas of the report and to see which fields are still missing or having invalid information.

goAML Anti-Money Laundering Syste	em			ার্ট (assadfarman@outlook.com) <b>Test Bank</b>			
NEW REPORTS + DRAFTED REPORTS SUI	BMITTED REPORTS • MESSAGE BOARD (29) MY GOAML	• STATISTICS ADMIN • HELP		LOGOUT			
STR-T 457562-0-0 🖹 🗎 🖉	STR	STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering					
Attachments	.ocal Currency Code: PKR	Reporting Entity: Test Bank	Reporting Entity Name: 105	Report ID: 457562-0-0			
Indicators	Reporting District is required!	* Report Reference Number is required!	* Report Date	Previously Rejected Report Ref Number			
			01/12/2023				
1	Action Taken by Reporting Entity	* Address is required! Zip / Postal Code	Add. Address 1  * Country PAKISTAN	District  Province / State is required!			

Figure 6

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



The <u>*Red*</u> 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.







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

Ċ	Undo Delete	This is only shown after a <b>Delete</b> 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	This opens the report in a print ready format. If there are changes made in the report form when								
<b>e</b>	Preview	the report was last saved, the button will be disabled. Once the report is saved it will be enabled again.								
	Submit	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:           Submit Report         ×           Once the form is submitted it will be locked for editing, do you want to proceed?         ×           No         Yes								
		will submit the report and return the user to the report type selection screen, The report will								
		now be available in <b>Submitted Reports</b> grid.								

## 2.2. STR-TBML Cover Page Contents

Following is the the STR-TBML cover page figure.

NEW REPORTS - DRAFTED REPORTS	SUBMITTED REPORTS - MESSAGE BOARD (29)	MY GOAML • STATISTICS ADMIN • HELP			LOGOUT		
STR-T 457562-0-0 🖹 🔒 🚿	-	STR-TBML: Suspicious Transacti	R-TBML: Suspicious Transaction Report - Trade Based Money Laundering				
Attachments	Local Currency Code: PKR	Reporting Entity: Test Bank	Repor	ting Entity Name: 105 Report ID: 4	57562-0-0		
Indicators * Transactions	* Reporting District is required!	* Report Reference Number is required:	* Report Date	Previously Re	ejected Report Ref Number		
	Action Taken by Reporting Entity						
	Location of concerned Branch*     Address Type is required:     Chain constraint	* Address is required!	Add. Address 1	District	in in the second		
	- Ury is required:	zip / rosai code	PAKISTAN	<ul> <li>Province / :</li> <li>V</li> </ul>	sate is required:		

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 <u>list of districts</u> 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 <u>list of districts</u> 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.

	<b>GOAML</b> Anti-Money Laundering S	ystem				Te (assadfarman@outlook.com) Test Bank
NEW REPO	ORTS • DRAFTED REPORTS	SUBMITTED REPORTS • MESSAGE BO	RD (29) MY GOAML •	STATISTICS	ADMIN • HELP	LOGOUT
STR-	T 457615-0-0 🔋 🔒 🖈	Attachments			STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering	
Atta	icators	File Name			File Size	
∀ Tran	isactions $\ddagger \leftrightarrow X$		_		NO FELORIS available	,

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 (I).

GOAML Anti-Money Laundering Sys	tem		(assadfarman@outlook.com) Test Bank
NEW REPORTS - DRAFTED REPORTS S	JBMITTED REPORTS - MESSAGE BOARD (29) MY GOAML - STATISTICS	ADMIN • HELP	LOGOUT
STR-T 457615-0-0 🖹 🖨 🚿	Attachments	STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering	
Attachments Indicators	File Name	File Size	<u> </u>
$\diamond$ Transactions $\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		No records available	

Figure 10

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

GOAML Anti-Money Laundering Sys	tem	Attachment		x		assadfarman@outlook.com) Test Bank
NEW REPORTS - DRAFTED REPORTS SUBMITTED REPORTS - MESSAGE BOARD (29) MY GOAM						
STR-T 457615-0-0 🕑 🖶 🚿 Attachments		Select files drop files here to		oload	ed Money Laundering	
Attachments	File Name		File Size			
* Transactions			No records availab	le		1



#### Select the file and upload it here:

goAML Anti-Money Laundering Syst	tem	Attachment	×		assadfarman@outlook.com) Test Bank
NEW REPORTS * DRAFTED REPORTS SU	JBMITTED REPORTS • MESSAGE BOARD (29) MY GOAML	Calact flag	drap filer hara to unload		LOGOUT
STR-T 457615-0-0 🖹 🖨 🚿	Attachments	Select lifes	drop nies nere to upload	ed Money Laundering	
Attachments	Attachments	TBML TEST 1.docx 2635 KB	×		
Indicators	File Name	TBML TEST 2.docx 2636 KB	x		*
* Transactions		TBML TEST 3.docx 26.36 KB	х		
			Clear Upload files		

Figure 12

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

goAML Anti-Money Laundering Sy	rstem			lassadfarman@outlook.com) Test Bank
NEW REPORTS - DRAFTED REPORTS	SUBMITTED REPORTS - MESSAGE BOARD (29)	MY GOAML - STATISTICS	Admin + Help	LOGOUT
STR-T 457615-0-0 🖹 🔒 🚿	Attachments		STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering	
Attachment 3	File Name	1	File Size	
* Transactions	TBML TEST 1.doox	:	26983	ů ±
-	TBML TEST 2.docx	1	26990	<b>ð *</b>
	TBML TEST 3.docx	:	26996	ů ż







## 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 ( $^{(\bullet)}$ ) and new attachments can be uploaded by clicking the green highlighted plus sign button ( $^{(\bullet)}$ ) in the top right of the form.

ß	<b>GOAML</b> Anti-Money Laundering S	ÿystem			(assadfarman@outlook.com) Test Bank
NEW	REPORTS • DRAFTED REPORTS	SUBMITTED REPORTS • MESSAGE BOARD (29)	MY GOAML • STATISTICS	ADMIN• HELP	LOGOUT
ទា	(R-T) 457615-0-0 🔋 🔒 🐇	Attachments		STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering	٥
	Attachments 3	File Name		File Size	
×	ransactions	TBML TEST 1.docx		26983	ů ±
Ľ		TBML TEST 2.doox		26990	ÛŻ
		TBML TEST 3.docx		26996	8 ±

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.

NEW REPORTS       DRAFTED REPORTS       SUBMITTED REPORTS       MESAAGE BOARD (2)       MY OOMAL & STATISTICS       ALMIN + HELP         STR-T 457615-0-0       Image: Comparison of the stable board (2)       MY OOMAL & STATISTICS       ALMIN + HELP         Indicators       STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering         Indicators       Select Indicators from the table below         Code t       Indicator	LOGOUT
STR-T 457615-0-0       Indicators         Attachments       Indicators         Indicators       Select Indicators from the table below         Code t       Indicator         Code t       Indicator	
Attachments       Indicators         Indicators       Select Indicators from the table below         Code †       Indicator       Categories	
Indicators         Image: Transactions         Select Indicators from the table below         Code 1       Indicator         Categories	
Code † Indicator Categories	
T	*
RICSG Cash Smuggling Mary Landware John	3
RIDRT Trafficking in Narcotics Drugs and Psychotropic Substances Movy Lawdong Offmor	3
RIEVA Tax evasion/ Tax crimes Management	3
RIFBR Inquiry- FBR-Customs Implies	1
RIAT Trafficing in Arms and Weapons     Morey Landong Office	3
RITS Trafficking in stolen and other goods Money Laudenby Officer	3
RIPRO Proliferation of Weapons of mass destruction Protection	
RISMG Trafficking in human beings and migrant smuggling Maxwy Landoning Office	3
RISMO Smuggling. Offences under Customs Act     Maxey Landong Offence	3
RITAP Un-Settied Advance Payment 1184. Inhugues todadi	3
RITAT Attempted Transaction in Trade	3
RTCD Inconsistent Commodity Descriptions 1984. Documentary theor	pancies Indicators
RITDC Frequent Changes in Import/Export Destinations	3
RITDE Trade with Designated / Proscribed Entities     Sunctions / Terrorism Finan	ting
RITDH     Misuse of Harmonized System (HS) Codes     TRAK_Documentary Two	pancies Indicators

Figure 15

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

Anti-Money Laundering Sys	tem								(	assad	farman@outlook.com) Te
REPORTS - DRAFTED REPORTS SI	UBMITTED	REPORTS - ME	SSAGE BOARD (29)	MY GOAML +	STATISTICS	ADMIN -	HELP				
rr-t 457615-0-0 🖹 🖨 🚿	Indio	cators				STR-TBM	ML: Suspicious Transaction Re	eport - Trade Based Money La	aundering		
Attachments 🚯										_	
ndicator: 0	RITC	D X RITAP X									
ansactions	Selec	t Indicators from	the table below.								
	-	Code †	Indicat	r							Categories
			T							T	,
		RICSG	Cash S	nuggling							Money Laundering Offences
		RIDRT	Traffick	ng in Narcotics Dr	rugs and Psychol	tropic Substanc	ces				Money Laundering Offences
		RIEVA	Tax eva	ion/ Tax crimes							Money Laundering Offences
		RIFBR	Inquiry	FBR-Customs							Law Enforcement Inquiries
1		RIIAT	Traffick	ng in Arms and W	eapons						Money Laundering Offences
		RIITS	Traffick	ng in stolen and o	/ther goods						Money Laundering Offences
		RIPRO	Prolifer	tion of Weapons	of mass destruct	tion					Proliferation Financing
		RISMG	Traffick	ng in human bein	gs and migrant s	smuggling					Money Laundering Offences
		RISMO	Smugg	ng. Offences und	er Customs Act						Money Laundering Offences
		RITAP	Un-Set	ed Advance Paym	ient						TBML- Techniques Indicators
		RITAT	Attemp	ed Transaction in	Trade						TBML- Techniques Indicators
		RITCD	Incons	tent Commodity I	Descriptions						TBML- Documentary Discrepancies Indicat
		RITDC	Freque	t Changes in Impo	ort/Export Destir	nations					TBML- Techniques Indicators
		RITDE	Trade v	th Designated / P	roscribed Entitie	is					Sanctions / Terrorism Financing
		RITDH	Misuse	of Harmonized Sy	stem (HS) Coder						TBML- Documentary Discrepancies Indicat

Figure 16





### 4.2. Particulars of Indicators List

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

Inc	dic	ators	STR-TBML: Suspicious Transaction Report - Trade Based Money Laundering	
	- 1			
Se	elect	Indicators from the tabl	e below	
		Code 1	Indicator	Categories
		Ţ	T	•
		RICSG	Cash Smuggling	Money Laundering Offences
		RIDRT	Trafficking in Narcotics Drugs and Psychotropic Substances	Money Laundering Offences

Figure 17

The indicators tab consists of three main columns:

- 1. Code: The first column contains the codes of the indicators. The codes can be filtered out.
- 2. Indicator: The name of the indicator is provided, and it can also be filtered out by typing the specific red flag or indicator name.
- 3. 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. <u>At least One indicator from the category of 'TBML-</u> <u>Technique Indicators' is mandatory (TBML- Technique Indicators can be identified from categories option as per</u> <u>below attached screen).</u>

tem								(assa	dfarman@outlook.com) Test Ban
UBMITTED	REPORTS - MESSAG	3E BOARD (29) MY GOAML -	STATISTICS	ADMIN -	HELP				LOGOUT
Indic	ators			STR-TBM	.: Suspicious Transaction Re	teport - Trade Based Money L	aundering		
RITC									
Selec	t Indicators from the	table below							
	Code 1	Indicator							Categories
		<b>T</b>						T	•
	RICSG	Cash Smuggling							Money Laundering Offences
	RIDRT	Trafficking in Narcotics E	rugs and Psychotr	opic Substance	s				Money Laundering Offences
	RIEVA	Tax evasion/ Tax crimes							Money Laundering Offences
	RIFBR	Inquiry- FBR-Customs							Law Enforcement Inquiries
	RIIAT	Trafficking in Arms and V	Veapons						Money Laundering Offences
	RIITS	Trafficking in stolen and	other goods						Money Laundering Offences
	RIPRO	Proliferation of Weapons	of mass destruction	n					Proliferation Financing
	RISMG	Trafficking in human bei	ngs and migrant sn	nuggling					Money Laundering Offences
	RISMO	Smuggling, Offences une	der Customs Act						Money Laundering Offences
	RITAP	Un-Settled Advance Pays	ment						TBML- Techniques Indicators
	RITAT	Attempted Transaction in	n Trade						TBML- Techniques indicators
	RITCD	Inconsistent Commodity	Descriptions						TBML- Documentary Discrepancies Indicators
	RITDC	Frequent Changes in Imp	oort/Export Destina	tions					TBML- Techniques Indicators
	RITDE	Trade with Designated /	Proscribed Entities						Sanctions / Terrorism Financing
	RITDH	Misuse of Harmonized S	ystem (HS) Codes						TBML- Documentary Discrepancies Indicators





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 corelate 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 Biparty transaction ( $\leftrightarrow$ ) or add a multi-party transaction ( $\stackrel{\sim}{\sim}$ ). 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.

goAML Anti-Money Laundering Sy:	stem				(assa	dfarman@outlook.com) Test Bank
NEW REPORTS - DRAFTED REPORTS S	SUBMITTED REPORTS - MESSAGE BO	DARD (29) MY GOAML - STATISTICS	ADMIN • HELP			LOGOUT
STR-T 457741-0-0 🖹 🕒 🕢	Transactions		STR-TBML: Suspicious Transaction 1	Report - Trade Based Money Laundering		
	Status	Transaction Number	Transaction Date	Amount (in PKR)	Transaction Method / Channel	
Transactions ± ↔ X			No record	ds available.		A

Figure 19

The actions on the transactions list are:

~	Expand / Collapse
~	Expand or collapse the transaction trees in the navigator.
+	Download all the transactions into a report.
~	(See the section below on downloading transactions)
	Upload transactions (XML file)
+	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.
	Create a new Bi-Party transaction.
$\leftrightarrow$	It is <b>mandatory</b> for REs to provide Bi-Party (with <b>From</b> & <b>To</b> sides detail (i.e. covering the source and
	destination of the funds movement) of the transactions while reporting of STR-TBML.
	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
<b>K</b> .8	scenario where their suspicious trade transaction include multiple other parties which are Not directly
<b>1</b>	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.





### 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.

STR-T 457741-0-0 🖹 🖨 🚀
Attachments 3
Indicators 🛛
* Transactions 1 2,500,000 PKR
Figure 20

### 5.3. Transaction Tab

Selecting the Transaction tab, the sign  $\leftrightarrow$  or  $\bigotimes$  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.

Transaction	STR-TBML: Suspicious Transaction Rep	ort - Trade Based Money Laundering		Û
Is Suspicious  Transaction Type is required!  Comments	* Transaction Number is required!  Internal Reference Number Branch Address	* Transaction Method / Channel is required!  * Amount (in PKR) is required!	* Status is required!  * Transaction Date is required!  dd/MM/yyyy	✓
+ Address	Account (My Client)	Person (My Client)	Entity Entity (My Client)	1
<ul> <li>● To</li> <li>+ Goods and Services</li> <li>+ Means of Transport</li> </ul>	Account Account (My Client)	Person (My Client)	Entity Entity (My Client)	

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 solution on the right side of the tab. <u>Remember, it differs from the</u> <u>internal transaction number of the reporting entity for later tracking therefore suggested to paste your</u> <u>core banking system's transaction number.</u>
- 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 is 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)
•Э То	Image: Account (My Client)	Person Person (My Client)	Entity Entity (My Client)



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	Transaction	Fro	om		FCY Details to Be	
Туре	Channel	Party Type	Funds Type	Party Type	Funds Type	Provided
Advance	Import	Account (My Client)	Advance Payment- Debited	Account	FCY Outward Remittance	<b>TO</b> side of Transaction
Payment	Export	Account	FCY Inward Remittance	Account (My Client)	Advance Payment- Credited	<b>FROM</b> side of Transaction
Bank	Import	Account (My Client)	Bank Guarantee- Debited	Account	FCY Outward Remittance	<b>TO</b> side of Transaction
Guarantees	Export	Account	FCY Inward Remittance	Account (My Client)	Bank Guarantee- Credited	<b>FROM</b> side of Transaction
Documentary	Import	Account (My Client)	Documentary Collection- Debited	Account	FCY Outward Remittance	<b>TO</b> side of Transaction
Collection	Export	Account	FCY Inward Remittance	Account (My Client)	Documentary Collection- Credited	<b>FROM</b> side of Transaction
Lattor of Cradit	Import	Account (My Client)	Letter of Credit Opened	Account	FCY Outward Remittance	<b>TO</b> side of Transaction
	Export	Account	FCY Inward Remittance	Account (My Client)	LC Credited	<b>FROM</b> side of Transaction
	Import	Account (My Client)	Open Account- Debited	Account	FCY Outward Remittance	<b>TO</b> side of Transaction
	Export	Account	FCY Inward Remittance	Account (My Client)	Open Account- Credited	<b>FROM</b> 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.

⊛ From	Account (My Client)	Person (My Client)	Entity Entity (My Client)
•9 То	Account Account (My Client)	Person (My Client)	Entity Entity (My Client)
<ul> <li>Goods and Services</li> <li>Means of Transport</li> </ul>			

Figure 23

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

+ Goods and Services			
Commodity Type is required!	Commercial Invoice Number	HS CODE	B HS Code Description
currency Code	Assessed Value	Declared Value	Number of Units / Quantity
Units of Measurement Name	Comments		
+ Means of Transport			



- 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.

Means of Transport				[
Reporting Point	* Transport Mode is required!	* Transport Document Type is required!	Shippment Status	
Carrier / Shipping Company Name	Consignor / Consginee Name	Shippment / Consigment Document Number	Date of Shippment dd/MM/yyyy	<b>(</b>
Origin Country	Destination Country			
PAKISTAN	~			
omments				



- 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 (⅔) (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:

	<b>GOAML</b> Anti-Money Laundering	System						(ass	III adfarman@outlook.com) Test Bank
NEW REPORTS	S • DRAFTED REPORTS	SUBMITTED REPORTS -	MESSAGE BOARD (29) MY G	AML • STATISTICS	ADMIN *	Help			LOGOUT
STR-T 4	157741-0-0 🖹 🕒 🦷	Transaction	S		STR-TBN	/L: Suspicious Transaction	Report - Trade Based Money Launder	ng	± ↔ X
Attach	ments 🕄	Status	Transaction M	umber	Transaction	n Date	Amount (in PKR)	Transaction Method / Channel	
* Transac	tions ± ↔	D				No reco	rds available.		



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.



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Transaction	STR-TBML: Suspicious T	Fransaction Repo	rt - Trade Based Money Laundering		Û
Is Suspicious  Tansaction Type is required!  City Name is required!  Comments  Address Involved Partice	* Transaction Number is required! Internal Reference Number Branch Address	<b>0</b> %	* Transaction Method / Channel is required! * Amount (in PKR) is required!	Status is required!     Transaction Date is required!     dd/MM/yyyy	
Account Account (My Client)     Goods and Services		A Person Pe	erson (My Client)	Entity Entity (My Client)	
+ Means of Transport					



## 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 so 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.

Report ID: 3058-0-0 🗸	Transaction			Ĩ
Attachments	Number is required!	Internal Reference Number	* Transmode Code	Transmode Comment
Indicators	¢°	]	Electronic transaction	
Transactions 1 Download	Transaction (XML)	* Date	* Late Deposit? 🔲	
V 🔀 New Transaction	Teller	authorized	Location	
Sell Adam123				
V Ca Adamiza	Description			
				h
	Comments			
				ĺ.
	Involved Parties			
	+ 🗈 Account Accou	unt (My Client) + 🛔 Perso	Person (My Client)	Entity Entity (My Client)
	✓ Account			°₀ 🗘 💼
	* Role	Funds code	* Country	Significance
	Payee / Sender	•	ANDORRA •	
	Funds comment	Comments		
	+ Foreign Currency			
	<ul> <li>Account Number</li> </ul>	Name	<ul> <li>Institution Name</li> </ul>	Branch
	Adam123		Alpha Bank	
	Account_Non_Banking_Instituti	on * Institution Code	* Swift	Account Type
		ADWER2323	•	•
	Ctatus Cada	Currency Code	Dopoficion	IDAN







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.



Figure 29 - Downloaded Transaction XML

Everything inside the <<u>transaction></u> 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 <u><reportdata></u> and <u><transactions></u> 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.

	Attachments				
ſ	Indicators	Download All Transactions (XML)		Number is required!	Internal Reference Nu
	Transactions 🚹		x	Local Amount is required!	* Date
	•	-			07/08/2019
	🗸 🔀 New Transact	ion		Teller	authorized



#### 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 <<u>transaction</u>> 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 <<u>reportdata></u> and <u><transactions></u> 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.



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.



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Indicators	Upload Transactions (XML)
Transactions	(2) ↔ 😣
	Figure 32

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

stem	Import XML Transact	ions	×	(goai
	Select files my_transactions.xml 0.79 KB		×	IU) I
R R R	Clear	Upload		ance Date 3/2019

Figure 33

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

Report ID: 3060-0-0 🛛 🗸 🖹 🖉	Comments			
Attachments				
Indicators	Involved Parties			
Transactions 2 O CHF	+ 🖸 Account Account (	My Client) 🕂 🛔 Person	Person (My Client)	Entity Entity (My Client)
∨⊠ New Transaction				
∨	✓ Account	Funda code	* Country	Cignificance
∨ 🛛 New Transaction	Payee / Sender		ANDORRA V	Significance
✓ I Adam123	Funds comment	Comments		
	+ Foreign Currency			
	* Account Number Adam123	Name	* Institution Name Alpha Bank	Branch



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: <u>goamlhelpdesk@fmu.gov.pk</u>.

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)021-99095021Mr. Muhammad Adil Jamil - Assistant Director (IT)021-99095019Mr. Assad Farman Ali –Deputy Director (STR-TBML Project Lead)021-99095025Mr. Shahzad Hussain – Deputy Director021-99095028Mr. Ashar Hameed – Head of IT Division021-99095003Ms. Sumera Baloch – Head of Analysis Division021-99095005