



FINANCIAL MONITORING UNIT

goAML Guidelines for STR-Automation Phase-1

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Version: 2

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Automation of Suspicious Transaction Reports (STRs) via XML Submission in goAML

1.0 Introduction:

The Financial Monitoring Unit (FMU) is implementing a semi-automated solution for Suspicious Transaction Reporting (STR) through XML-based uploads into the goAML platform. In the first phase, priority is being given to reporting Account-to-Account (A2A) transactions involving suspected accounts where both the originator and beneficiary accounts are maintained within the same institution, ensuring a complete transaction trail from source to destination. While A2A transactions form the initial focus, Reporting Entities are strongly encouraged to extend automation efforts to other types of transactions as well, thereby enhancing the overall quality, completeness, and timeliness of STR submissions. This document provides detailed schema guidance to enable banks to prepare and submit STR-related transactional data in XML format accurately and consistently.

1.1 Key Principles for STR Reporting:

- **Scope:** Banks are required to extract account-to-account transaction trails of the suspected account within their bank where complete information on both parties is available.
- **Submission Method:** Transactions will be uploaded in XML as part of the STR creation process in goAML.
- **Standardization:** The schema follows the goAML standards with specific adaptations for FMU's requirements.

2.0 Project Milestones for XML-Based STR Reporting (A2A Transactions)

Project Start: January 1, 2026

Milestone	Description	Target Date
FMU Schema Orientation Workshop	FMU conducts a technical workshop / orientation session to explain schema structure and answer queries.	3 rd Week of January 2026

Milestone	Description	Target Date
Project Launch Communication	FMU issues formal communication to banks along with the finalized technical guidance document.	By December 31 st , 2025
REs to Provide POCs for the Project	Both from Compliance Side and Business Side	Before 15 th January 2026
Internal Gap Assessment	Pilot Banks assess CBS readiness and identify requirements for XML extract customization.	Before 31 st January 2026
Provision of Test Environment	FMU provides test environment for credentials please contact Mr.Ahmed Ali Assistant Director or Mr. Bilal	1 st January 2026
Submission of First Test Files	Banks submit initial XML extracts for FMU review for each transactions type.	15 th February 2026
Feedback from FMU	FMU reviews initial test files and provides feedback to banks.	20 th February 2026
Resubmission of Corrected Files	Banks re-submit revised XML files incorporating FMU feedback.	28 th February 2026
Readiness Confirmation	Banks confirm readiness for go-live after satisfactory testing of intra bank account transactions in first phase	15 th March 2026
Post-Implementation Support Window	FMU provides ongoing support and issue resolution for initial implementation (30 days).	-
Production Go-Live for Pilot Banks	Production go-Live for all the Banks	1 st April 2026

Important Notes:

- **Optional extension period:** FMU may allow extensions in case of valid technical challenges if requested in writing before due dates.
- **Quarterly review:** FMU will review Phase 1 implementation results by **March 2026** to plan next phases (e.g., interbank transactions, third-party transactions).

3.0 Account-to-Account (A2A) Transaction Schema

3.1 Transaction Nodes

STR- Automation Transaction Schema (A2A)				
<u>Name (Web label)</u>	<u>Description</u>	<u>Length/Type</u>	<u>Requirement</u>	<u>Example</u>
Transaction is Suspicious	Checked box		Optional	
Transactionnumber <i>(Transaction Number)</i>	Unique Transaction number of each transaction (suggestion: from core banking system). For XML: Follow the following format: ([Reporting Entity code] [branch code]-transactionnumber])	50	Mandatory	FT1124123454
Internal_ref_number <i>(Internal Reference Number)</i>	R.E's Internal reference number	50	Optional	WU_BRNCH01_001
transaction_location <i>(Branch Details)</i>	Complete Branch name along with complete Branch Address. <u>Format:</u> Branch Name - Branch location	255	Mandatory	Main Branch Karachi – I.I. Chundrigar Road, Karachi
transaction_description <i>(Description)</i>	Describe the purpose of the transaction.	4000	Optional	The transaction is taking place for property sale and purchase.
date_transaction <i>(Transaction Date)</i>	Date and time of the transaction as per core banking system	DateTime	Mandatory	2016-01-25T11:55:00
Teller1 <i>(Branch Code)</i>	The teller variable is used for branch code, the code of the branch where the transaction was conducted.	20	Mandatory	0205
Authorized <i>(City Name)</i>	In the variable authorized provide the Name of the City of the Branch from where the transaction was conducted	20	Mandatory	Karachi
late_deposit <i>(Late Deposit?)</i>	Late deposit indicator (if it is selected than mandatory)	Boolean	Optional	True

date_posting <i>(Posting Date)</i>	Date of posting (if different from date of transaction) It becomes mandatory when late deposit is selected.	DateTime	Optional	2016-01-27T19:55:00
value_date	Value date	DateTime	Optional	2016-01-27T00:00:00
transmode_code <i>(Transaction Channel)</i>	The mode / channel or method of how the transaction was conducted	Enumeration	Mandatory	In branch/Office, ATM
transmode_comment <i>(Transaction Channel Comment)</i>	Description may be provided where transaction channel is selected as "O" (Other).	50	Optional	Credit/Refund, Prenote, Payment / Sale / Debit transaction.
amount_local <i>(Amount (in PKR))</i>	The amount must be reported in PKR after necessary conversions from foreign currency (if any)	Decimal	Mandatory	30000
Transaction_Type <i>(Transaction Type)</i>	Type of transaction (i.e. Funds Transfer via Cheque)	Enumeration	Mandatory	Funds Transfer via Cheque Please see 4.17
Transaction_status <i>(Transaction Status)</i>	Status of Transaction	Enumeration	Mandatory	i.e. Completed / Incomplete or Attempted Please see 4.16

Transaction is a bi-party transaction with "From" and "To" sides clearly mention.

Bi-Party Transaction

t_from_my_client & *t_to_my_client* should be provided. Both node **my client** at first phase of STR-Automation

t_from_my_client	Specifies where the money came from. If the source is Reporting Entity's client, then this node should be provided. For ref. t_from_my_client	Subnode	Mandatory	"for details example see ref. t_from_my_client " at 3.1.1.
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One of the node *t_to_my_client* or *t_to* should be provided. Both CANNOT be present together in a transaction.

t_to_my_client	Specifies where the money went. If the destination is Reporting Entity's client, then this node should be provided. For ref. t_to_my_client	Subnode	Mandatory	"for detail examples see ref. t_to_my_client "
Comments <i>(Comments)</i>	Generic comments field	4000	Optional	

3.1.1 Subnode of Transaction - t_from_my_client

This node should be provided if the source side of the transaction is a client of the Reporting Entity.

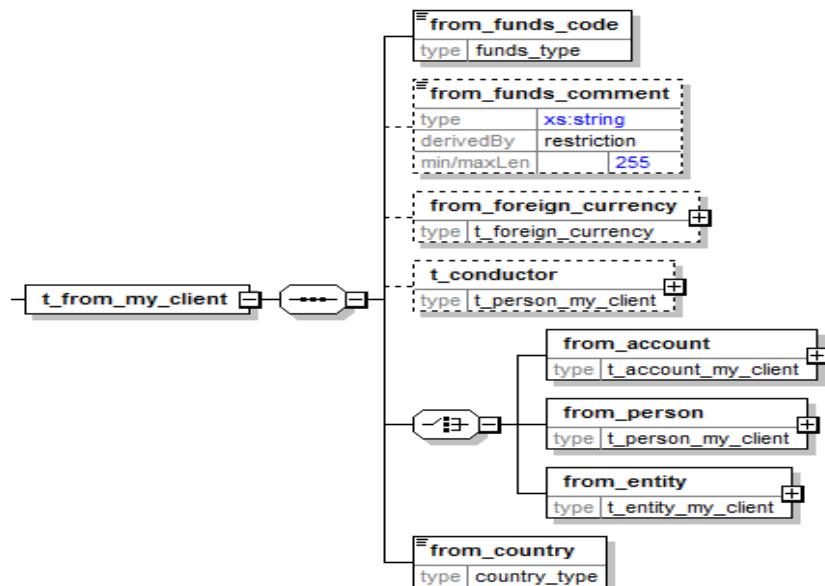


Figure Overview of `t_from_my_client` subnode

t_from_my_client (From R.E's client)				
Name (Web label)	Description	Length/Type	Requirement	Example
<code>from_funds_code</code> (<i>Type of Funds</i>)	Type of funds used in transaction. For ref. Fund Type	Enumeration	Mandatory	Cheque
<code>from_funds_comment</code> (<i>Type of Funds Comment</i>)	Comments are mandatory when type of fund is “other”	255	Optional	Equity funds (stocks), Fixed-income funds, Specialized Fund, Balanced fund etc.
<code>from_foreign_currency</code> (<i>Foreign Currency</i>)	If the transaction is conducted in foreign currency, furnish the details of the foreign currency. For ref. t_foreign_currency	<code>t_foreign_currency</code>	Optional	Enter currency code rate and amount
<code>from_account</code> (<i>Account</i>)	Subnode that holds account information, from which transaction has been initiated. For ref. t_account_my_client	<code>t_account_my_client</code>		“For detail examples see ref. t_account_my_client ” at 3.2
<code>from_country</code> (<i>Country</i>)	Country from where transaction was initiated. For ref. Country Code	Enumeration	Mandatory	PK or US

3.1.2 Subnode of Transaction - t_to_my_client

This node should be provided if the destination side of the transaction is a client of the reporting bank.

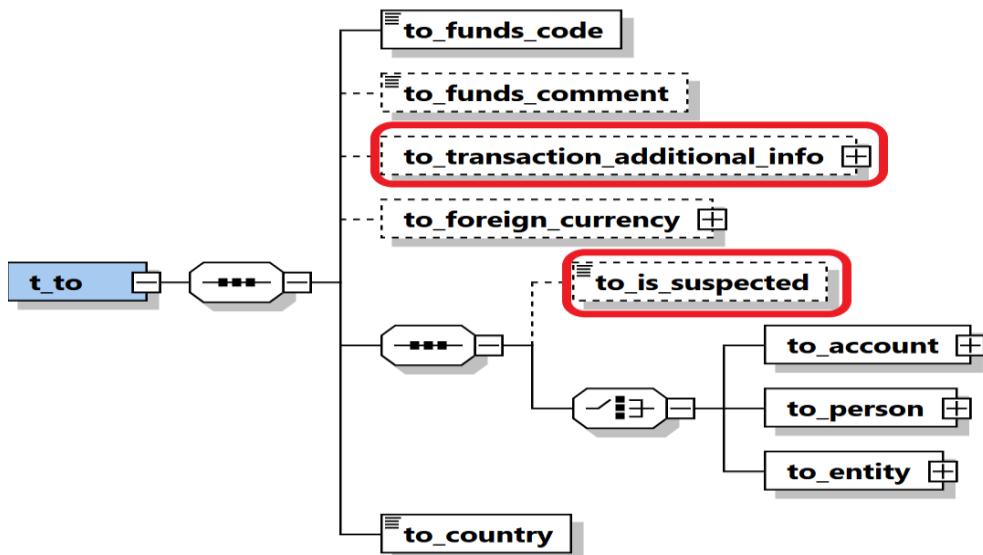


Figure 7: Overview node t_to_my_client

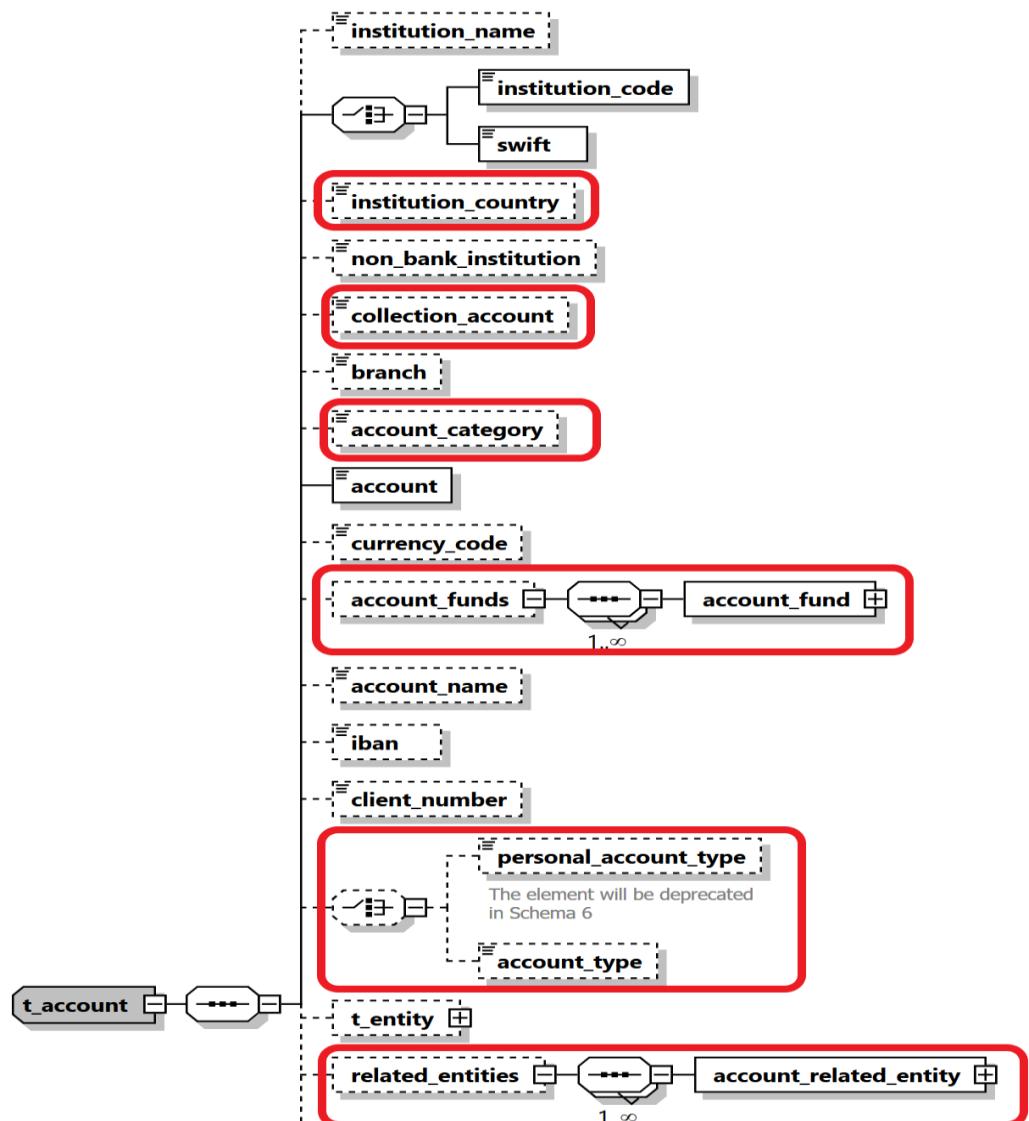
Name	Description	Length	Req.	Example
to_funds_code	Disposition of funds	Enumeration	Mandatory	Transfer
to_funds_comment	Description, if funds_code is "O" (Other) or policy number.	255	N	-
to_transaction_additional_info	Not Relevant			
to_foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	USD
to_is_suspected	Indicates if the "to" party is a suspected party in this transaction	Boolean	N	True/False
to_account	Subnode that holds account information	type t_account_my_client	Y	See Error! Reference source not found.
to_country	Target country of the transaction	Enumeration	Y	

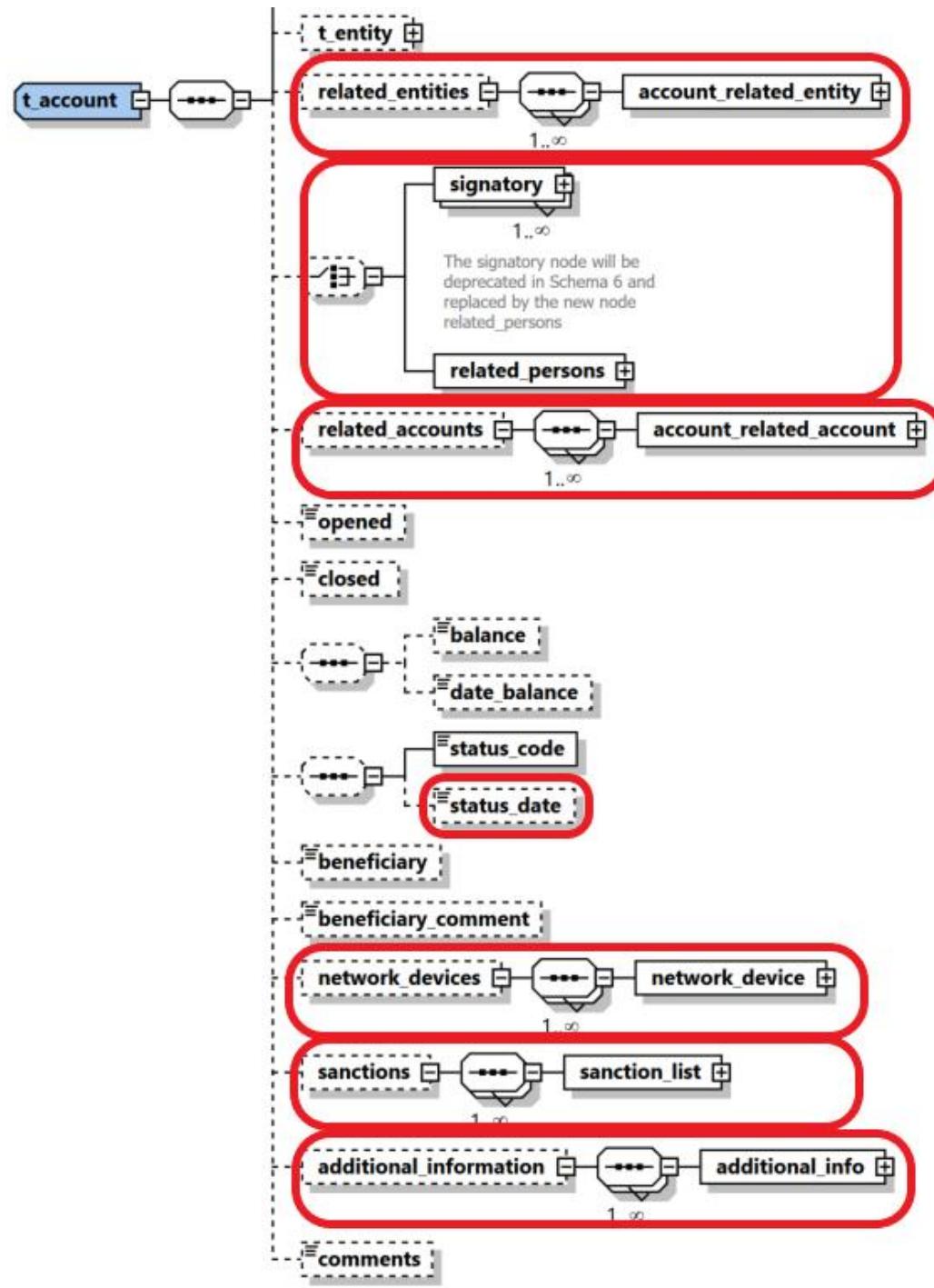
Details node t_to_my_client

3.2. Schema For Account Fields (t_account_my_client/t_account)

The structure of these two account types is identical; however, the **t_account_my_client** schema has been introduced by FMU to impose additional requirements when the account is hosted by the reporting entity (RE), as compared to an account belonging to another RE. For instance, fields that are optional in the **t_account** schema may be defined as mandatory in the **t_account_my_client** schema. For an instance in case of intra bank account transaction both accounts are of the RE therefore information shall be provided in accordance to **t_account_my_client** schema which required more information.

The underlying principle is that whenever an involved account or person is classified as a direct client of the RE, additional details may be required. Since REs are obligated to maintain such information under the “Know Your Customer” framework, providing this data ensures stronger compliance and more comprehensive reporting. Some of the nodes shown in below diagram are not relevant for the REs while developing XML extractors for STR Automation project





Overview type **t_account_my_client**

t account my client				
Name	Description	Length	Req.	Example
Institution_name	Complete Name of the Bank	255	Mandatory	Habib Bank Limited
Institution code	50	Y (one of them)	-	
SWIFT code according to ISO 9362	11		ATTBVI	
Institution Country	The country of the reported bank especially relevant for foreign banks	Enumeration	Mandatory	PK
Non_banking_institution	A flag to cover cases where the account belongs to non-banking institution	Boolean	N	-
Collection Account	Indicate that the reported account is a collection account and is not owned really by the reported subject	Boolean	N	True/False
Branch	Branch code or name	255	Mandatory	0205
Account Category	Account Category Business / Personal	Enumeration	Mandatory	Personal Account See 4.15
Account	Account number Enlarged and can host now as well IBAN, Wallet, Virtual Address, etc.	255	Mandatory	020501007 78324
currency_code	Currency the account is kept in	Enumeration	Mandatory	See Error! Reference source not found.
account_name	This is a free text field used to “Label” the account, for example a saving book account with anonymous owner, or an Entity account dedicated to Invoices, etc.	255	Mandatory	ABC Company
iban	IBAN	34	Mandatory	LT6010100 1234567890 1
client_number	Client number	30	N	310320270 88
t_entity	Business entity owning the account	type t_entity	N	See Error! Reference source not found.
Person(s) with account access, and for entity accounts,	Subnode (can be repeated for multiple signatories).	Mandatory	See 3.4 Type Signatory	

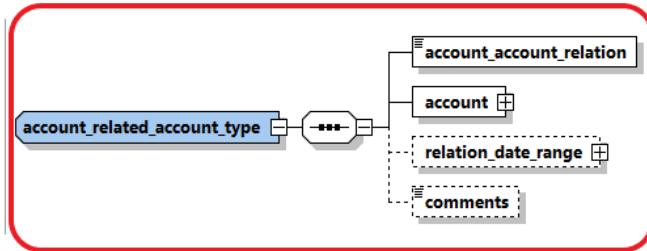
details of the beneficial owner(s)	Note: the node <i>t_person</i> is of type <i>t_person my client</i>			
opened	Date account opened	DateTime	Mandatory	2003-01-25T00:00:00
closed	Date account closed incase account is of closed	DateTime	N	2006-03-25T00:00:00
balance	The account balance after the transaction was conducted.	Decimal	Mandatory	5000.50
date_balance	A date to specify the date of the reported balance. Application will show balance history	DateTime	Mandatory	
status_code	Account status when transaction was initiated	Enumeration	N	Active
Status_date	A date to specify the date of the account status. Application will show balance history	DateTime	N	
additional_information	A new optional generic node for adding any unplanned extra information. See dedicated section.	SubNode	N	
comments	Generic comments elements	8000	N	

Details type *t_account_my_client*

3.2.1 Type Account Related Accounts

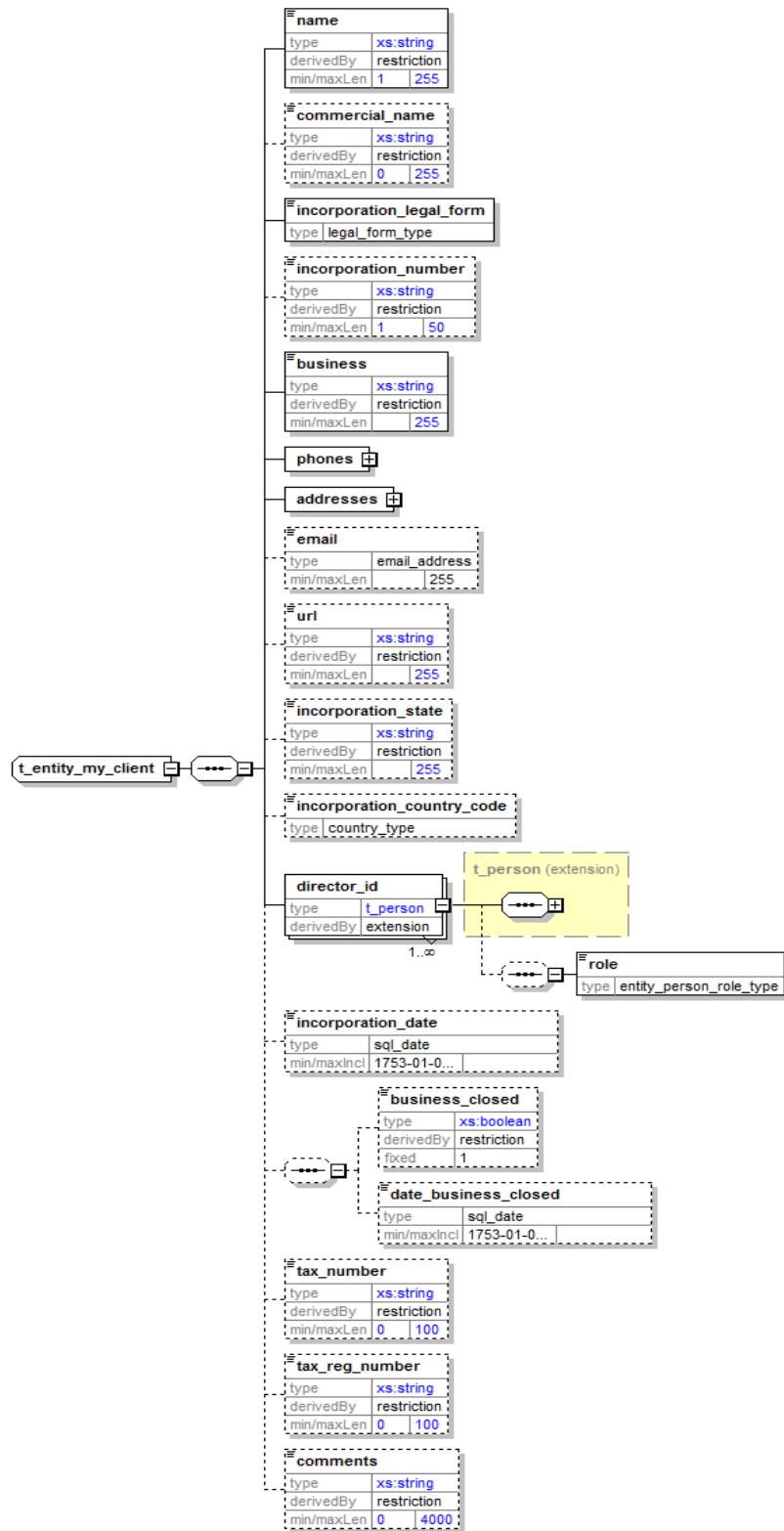
account_account_relation	Describe the relation between the related two accounts	enumeration	Y	This field may be used to provide link accounts associated with same account holders involved in transaction
account	Subnode holding detailed information about the Related Account.	type <i>t_account</i>	Y	
relation_date_range	Subnode to describe the date range relation	Type “relation_date_range_type”	N	

comments	Gneric Comments	8000	N	
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3.3 Type `t_entity_my_client`

The structure of this type is similar to type `t_entity`, with some added restrictions i.e. some element(s)/node(s) which are not mandatory in `t_entity` may be mandatory in `t_entity_my_client`.



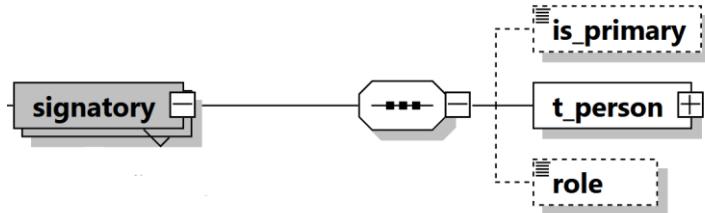
Overview of type `t_entity_my_client`

t_entity_my_client				
Name (Web label)	Description	Length/Type	Requirement	Example
Name (Name)	Name of Entity	255	Mandatory	Allied
Commercial_name (Commercial Name)	The “traded as” name of the entity	255	Optional	CAT
Incorporation_legal_form (Entity Type)	The legal form of the entity For ref. Entity Legal Form Type	legal_form_type	Mandatory	(Pvt.) Ltd.
incorporation_number (Registration Number)	Specify Registration Number or CNIC in case of unregistered company	50	Mandatory	12345
Business (Nature of Business)	Nature of Business of the entity	255	Mandatory	IT Services, Imports, Export etc.
Phone (Phone)	At least one phone number should be provided. For ref. t_phone	t_phone	Mandatory	92 3452020201
Address (Address)	At least one address should be provided. For ref. t_address	t_address	Mandatory	
Email (Email)	Email address	email_address	Optional	abc@xyz.com
url (Url)	Entity web address	255	Optional	www.entity.com
incorporation_state (Registration Province/State)	Name of the State	255	Optional	Sindh

incorporation_country_code <i>(Registration Country)</i>	Country where entity is registered. For ref. Country Code	Enumeration	Optional	PK
director_id <i>(Director(s)/Owner(s)/Trustees/Others)</i>	List of entity director(s). At-least one must be provided. For ref. t_person_my_client	t_person_my_client	<i>Mandatory</i>	t_person_my_client
incorporation_date <i>(Registration Date)</i>	Entity registration date	DateTime	Optional	2006-03-25T00:00:00
business_closed <i>(Business Closed?)</i>	Boolean to indicate if the company is closed down	Boolean	Optional	True
date_business_closed <i>(Date Closed)</i>	If entity is closed then specify close date if any.	Date	Optional	2009-03-25T00:00:00
tax_number <i>(Tax Number)</i>	The entity tax number	100	Optional	12345671
tax_registration_number <i>(Sales Tax Number)</i>	Sales Tax Number	100	Optional	12345671
Comments <i>(Comments)</i>	Please specify entity's current tax status along with additional information.	4000	Optional	Income Tax: Active

Details of type [t_entity_my_client](#) / [t_entity](#)

3.4 Type Signatory



is_primary		Identifies the primary account holder. Only one signatory may be marked as <i>is_primary</i> . Has to be 'true' when node is set.	fixed = 1	N	
t_person		Subnode holding detailed information about the signatory. Mandatory for signatories in the XML report.	type t_person_my_client	Mandatory	See 3.5 t_person_my_client/t_person
role		Subnode holding enumeration about the role of current signatory with the account. Such as "Account Holder", "Joint Account Holder", "Mandate Holder"	type "account_person_role_type"	N	

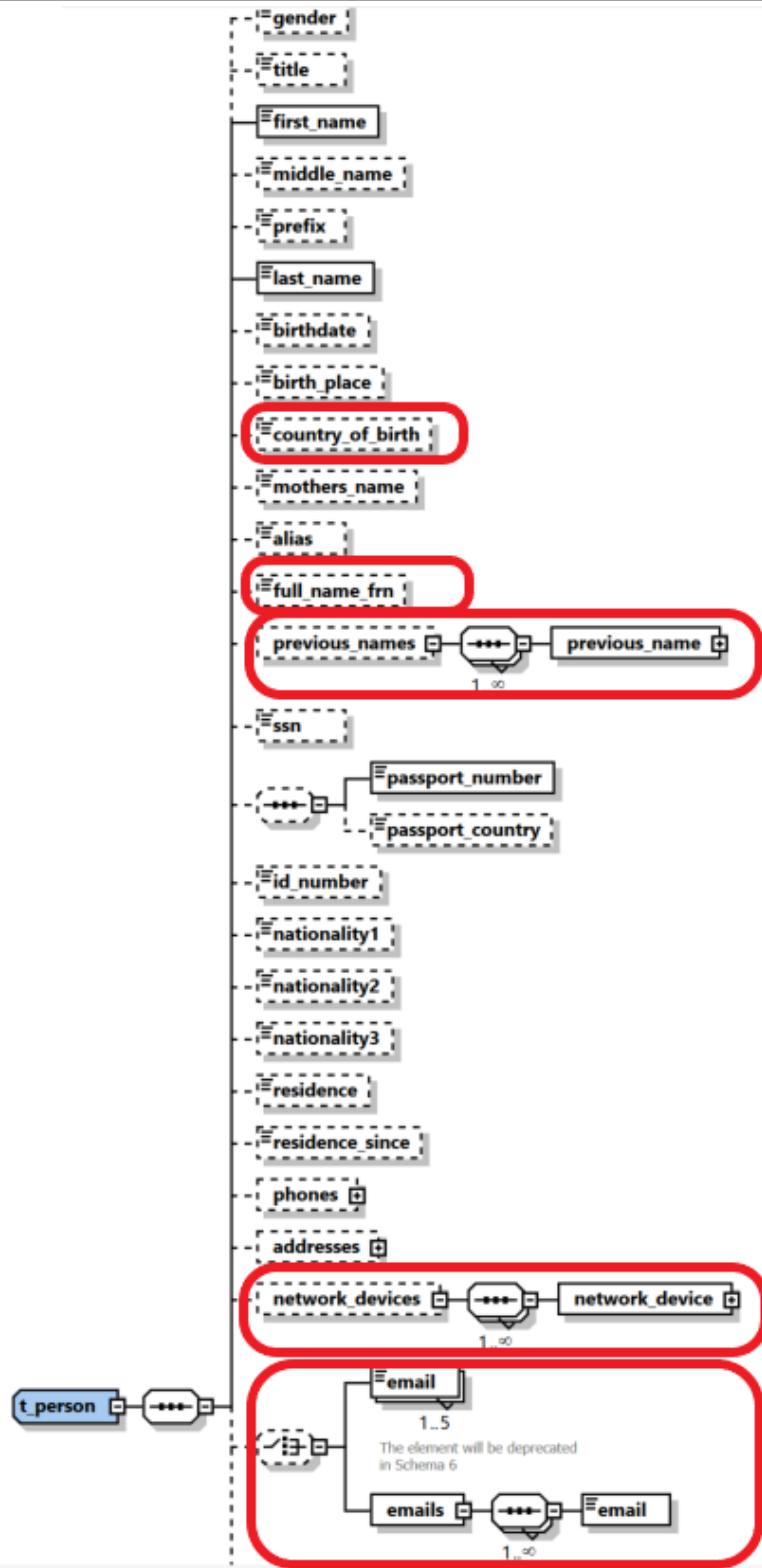
3.5. Type *t_person_my_client/t_person*

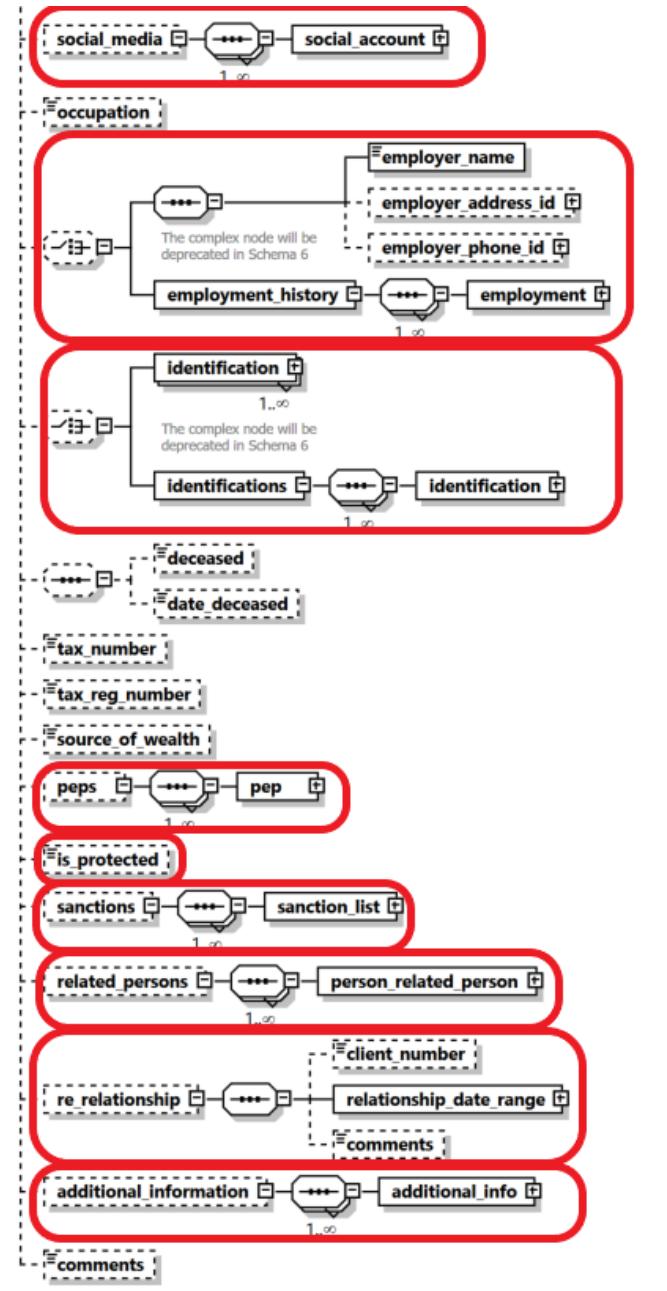
Both *t_person_my_client/t_person* have same structure. Financial Monitoring Unit has additional requirements when the person is a direct customer of the reporting entity (RE), compared to cases where the person is a customer of another RE. Specifically, certain fields that are optional in the *t_person* schema have been made mandatory in the ***t_person_my_client*** schema.

For example, in the case of intra-bank account transactions, both accounts belong to the bank's clients. Therefore, any individual directly or indirectly involved in the transaction—such as signatories or directors of an entity—must be recorded under ***t_person_my_client***.

In the first phase of implementation, REs are required to submit information in line with the ***t_person_my_client*** schema. Since both parties in these transactions are categorized as "my client," REs must provide additional details accordingly.

It is important to note that, at this stage, certain data nodes—such as *network*, *social*, and *sanctions* are not applicable to banks and are therefore excluded, as illustrated in the figure below:





Overview type `t_person`

t_person_my_client / t_person				
Name	Description	Length	Req.	Example
gender	Gender	Enumeration	Mandatory	M or F
title	Title	30	N	Dr.
first_name	First name	100	Mandatory	Assad
middle_name	Middle name	100	N	X.
Prefix	Prefix name	100	N	N/A
last_name	Last name	100	Mandatory	Farman
birthdate	Birth date	DateTime	Mandatory	1900-01-01T00:00:00
birth_place	Place of birth	255	N	Islamabad
country_of_birth	Country of Birth	Enumeration	N	Pakistan
mothers_name	Can be used as father, mother, second name, other name, etc. as per country's regulation	100	N	ABC
Alias	Alias Name, Known as, ..etc.	100	N	
full_name_frn	Foreign language Full name.	255	N	
SSN	CNIC Number	13	Mandatory	National ID number
passport_number	*No. of Passport is mandatory in case CNIC is not available with RE	25	Y*	Passport num to be used as unification rule

passport_country	*Passport issue country is mandatory incase you fill Passport Number field (Can be reported only when there is a passport number)	25	Y*	Passport country to be used as unification rule
id_number	Any additional identification number rather then ssn and passport	25	N	Additional identification number
Nationality1	Country of Nationality (1)	Enumeration	Mandatory	See Country Codes
Nationality2	Country of Nationality (2)	Enumeration	N	See Error! Reference source not found.
Nationality3	Country of Nationality (3)	Enumeration	N	See Error! Reference source not found.
residence	Country of residence	Enumeration	N	See Error! Reference source not found.
residence_since	when the person has a resident status in the relevant country	DateTime	N	
Phones t_phone	A Holder node for a 1..many Phones	t_phone	Mandatory	See Error! Reference source not found.
Addresses t_address	A Holder node for a 1..many Addresses	t_address	Mandatory	Error! Reference source not found.
Email email_address	Email address	(255)	N	test@mail.com

Occupation	Occupation	255	Mandatory	Financial Analyst
deceased	A Boolean to indicated if person has passed away	Boolean	N	
deceased_date	If deceased, then RE can report deceased date if known as well	Date	N	
tax_numebr	The person tax number	100	N	
tax_reg_numebr	The person tax reg. number by tax auth.	100	N	
source_of_wealth	Free text description of the person source of wealth	255	N	
additional_information	A new optional generic node for adding any unplanned extra information. See dedicated section.	SubNode	N	
comments	Generic comments field	8000	N	

Details type `t_person_my_client / t_person`

4.0 Enumeration Values

4.1. Fund Type (Type of Funds)

Value	Description
FTBKD	Bank Draft
FTBRB	Bearer Bond
FTBOE	Bill of Exchange
FTCLD	Call Deposit
FTCAS	Cash
FTCOD	Certificate of Deposit
FTCHQ	Cheque
FTCLR	Clearing
FTCDC	Credit Card/Debit Card
FTCYE	Currency exchange
FTDEP	Deposit
FTEFT	Electronic Funds Transfer
FTFTD	Fixed Term Deposit
FTMYO	Money Order

FTOTH	Other
FTONI	Other negotiable instrument
FTPAY	Pay Order
FTP RB	Prize Bond
FTPRN	Promissory Note
FTPUR	Purchase
FTSAL	Sale
FTTRA	Transfer
FTTCH	Traveler's Cheques
FTWRT	Wire Transfer
FTWIT	Withdrawal

4.2. Account Type

Value	Description
ATBUS	Business
ATCUR	Current
ATFCA	Foreign Currency Account
ATJTA	Joint Account
ATLON	Loan / Mortgage
ATOTH	Other
ATPLA	Personal Account
ATSAV	Savings
ATTMD	Term Deposit
ATTGA	Trading Account

4.3. Account Status Type

Value	Description
ASACT	Active
ASBLK	Blocked
ASCBC	Closed by customer
ASCBR	Closed by reporting entity
ASDOR	Dormant
ASFRZ	Freeze
ASINA	Inactive
ASNAC	New account
ASOTH	Other

4.4. Identifier Type

Value	Description
ITDRL	Driver's license
ITEMC	Employee Card
ITOTH	Other

ITPOA	Proof of Address (Utility Bills etc.)
-------	---------------------------------------

4.5 Conduction Type (Transaction Channel)

Value	Description
TMATM	ATM
TMCLC	Call Center
TMCOU	Courier
TMFTF	FI to FI
TMBRN	In-branch/Office
TMITB	Internet Banking
TMMOB	Mobile Banking
TMOTH	Other
TMPOS	Point of Sale
TMSUB	Sub-branch/Booth/Franchise

4.6. Transaction Item Type

Value	Description
TIEQP	Equipment
TIFUR	Furniture
TIJEW	Jewellery
TIPRO	Property
TIOTH	Other
TIVEH	Vehicle
TIWPN	Weapon

4.7. Contact Type

Value	Description
PAOFF	Office/ Business
PAOTH	Other
PAPVT	Private
PAREG	Registered
PARPE	Residential - Permanent
PARPR	Residential - Present

4.8. Communication Type

Value	Description
COFAX	Fax
COLAN	Landline Phone
COMOB	Mobile Phone

COOTH	Other
COSAT	Satellite Phone

4.9. Entity Legal Form Type

Value	Description
ETNON	NGOs / NPOs /Charities
ETOTH	Other
ETPRE	Partnership - Registered
ETPUR	Partnership - Unregistered
ETPVT	Private Limited Company
ETPUB	Public Limited Company
ETSIN	Single Member Company
ETSOL	Sole Proprietors
ETTRU	Trust / Clubs / Societies and Associations

4.10. Transaction Item Status

Value	Description
PSBGT	Bought
PSDES	Destroyed
PSDON	Donated
PSEXC	Exchanged
PSHIR	Hired
PSLET	Let
PSOTH	Other

4.11. Account Person Role Type

Value	Description
ARCTA	Client Account
ARJTA	Joint Accounts
ARLLG	Legal Guardian
ARMEH	Mandate Holder
ARMRB	Minor Beneficiary
AROTH	Other
ARPYS	Primary Signatory
ARSYS	Secondary Signatory

4.12. Entity Person Role Type

Value	Description
ERACC	Accountant
ERAGT	Agent
ERATT	Attorney
ERAUD	Auditors

ERBEO	Beneficial Owner
ERBDM	Board Member
ERCEO	CEO
ERCOS	Company Secretary
ERDIR	Director
ERFIS	Finance Secretary
ERGEM	General Manager
EROTH	Other
ERPAR	Partner
ERPRO	Proprietor
ERSHA	Shareholder
ERTRE	Treasurer
ERTRU	Trustees

4.13. Currency Code

World Currencies (and their abbreviations) listed by ISO 4217

Value	Description
AFN	Afghan afghani
DZD	Algerian Dinar
AOA	Angolan kwanza
ARP	Argentinean Peso
AWG	Aruban Guilder
AUD	Australian Dollar
AZN	Azerbaijani manat
BSD	Bahamian Dollar
BHD	Bahraini Dinar
PAB	Balboa
BBD	Barbados Dollar
BYR	Belarussian Rouble
BZD	Belize Dollar
BMD	Bermudian Dollar
BOB	Boliviano
BND	Brunei Dollar
BGN	Bulgarian lev
BIF	Burundi Franc
CAD	Canadian Dollar
CLP	Chilean Peso
COP	Colombian Peso
HRK	Croatian Kuna
CUP	Cuban Peso

CZK	Czech Koruna
DKK	Danish Krone
KPW	Democratic People's Republic of Korean Won
DJF	Djibouti Franc
STD	Dobra
DOP	Dominican Republic Peso
XCD	East Caribbean Dollar
EGP	Egyptian Pound
ERN	Eritrean Nakfa
CVE	Escudo Caboverdiano
ETB	Ethiopian Birr
EUR	Euro (replacement name for the ECU)
FKP	Falkland Pound
FJD	Fiji Dollar
HUF	Forint
GHS	Ghanaian cedi
GIP	Gibraltar Pound
XAU	Gold
HTG	Gourde
PYG	Guarani
GNF	Guinean franc
GYD	Guyana Dollar
HKD	Hong Kong Dollar
UAH	Hryvna
ISK	Icelandic Króna
INR	Indian Rupee
XDR	International Monetary Fund Special Drawing Rights
IRR	Iranian Rial
IQD	Iraqi Dinar
ILR	Israeli shekel
JMD	Jamaican Dollar
JOD	Jordanian Dinar
KES	Kenyan Shilling
KWD	Kuwaiti Dinar
KGS	Kyrgyzstani Som
LBP	Lebanese Pound
LRD	Liberian Dollar
LYD	Libyan Dinar
LTL	Litas

LSL	Loti
MKD	Macedonian Dinar
MGA	Malagasy ariary
MWK	Malawian Kwacha
LSM	Maloti
MTP	Maltese Pound, replaced by Maltese Lira
MUR	Mauritius Rupee
MXN	Mexican New Peso (replacement for Mexican Peso)
MDL	Moldavian Leu
MAD	Moroccan Dirham
MZN	Mozambican metical
NGN	Naira
NAD	Namibian Dollar
NPR	Nepalese Rupee
ANG	Netherlands Antilles Guilder
NZD	New Zealand Dollar
NOK	Norwegian Krone
OMR	Omani Rial
PKR	Pakistani Rupee
XPD	Palladium (one troy ounce)
MOP	Pataca
PHP	Philippines Peso
XPT	Platinum (one troy ounce)
GBP	Pound Sterling (United Kingdom Pound)
QAR	Qatari Riyal
ZAR	Rand
KRW	Republic of Korean Won
KHR	Riel
MYR	Ringgit (also known as Malaysian Dollar)
RON	Romanian new leu
MVR	Rufiyaa
IDR	Rupiah
RUB	Russian Federation Rouble (formerly RUR)
RWF	Rwandan Franc
SAR	Saudi Riyal
RSD	Serbian dinar
SCR	Seychelles Rupee
ILS	Shekel
XAG	Silver (one troy ounce)

SGD	Singapore Dollar
PES	Sol (replaced by New Sol [PEN])
SBD	Solomon Islands Dollar
SOS	Somali Shilling
LKR	Sri Lankan Rupee
SDG	Sudanese pound
SRD	Surinamese dollar
SEK	Swedish Krona
CHF	Swiss Franc
GNS	Syli (also known as Guinea Franc)
SYP	Syrian Pound
TWD	Taiwan Dollar
TJS	Tajikistani somoni
BDT	Taka
TZS	Tanzanian Shilling
KZT	Tenge
TTD	Trinidad and Tobago Dollar
MNT	Tugrik
TND	Tunisian Dinar
TRY	Turkish lira
TMT	Turkmenistani manat
UGX	Ugandan shilling
AED	United Arab Emirates Dirham
USD	United States Dollar
UYU	Uruguayan New Peso
UZS	Uzbekistani Som
VUV	Vatu
VEF	Venezuelan bolívar fuerte
VND	Viet Nam Dong
XOF	West African Franc
YER	Yemeni Riyal
JPY	Yen
CNY	Yuan Renminbi
ZMW	Zambian Kwacha
ZWD	Zimbabwe Dollar

4.14. Country Code

This list states the country names (official short names in English) in alphabetical order as given in ISO 3166-1 and the corresponding ISO 3166-1-alpha-2 code elements.

Value	Description
AF	AFGHANISTAN
AL	ALBANIA
DZ	ALGERIA
AS	AMERICAN SAMOA
AD	ANDORRA
AO	ANGOLA
AG	ANTIGUA AND BARBUDA
AR	ARGENTINA
AM	ARMENIA
AW	ARUBA
AU	AUSTRALIA
AT	AUSTRIA
AZ	AZERBAIJAN
BH	BAHRAIN
BD	BANGLADESH
BB	BARBADOS
BY	BELARUS
BE	BELGIUM
BZ	BELIZE
BJ	BENIN
BM	BERMUDA
BT	BHUTAN
BO	BOLIVIA
BA	BOSNIA AND HERZEGOVINA
BW	BOTSWANA
BR	BRAZIL
BN	BRUNEI DARUSSALAM
BG	BULGARIA
BF	BURKINA FASO
BU	Burma
BI	BURUNDI
KH	CAMBODIA
CM	CAMEROON
CA	CANADA
CV	CAPE VERDE

KY	CAYMAN ISLANDS
CF	CENTRAL AFRICAN REPUBLIC
TD	CHAD
CL	CHILE
CN	CHINA
RC	CHINA
CO	COLOMBIA
KM	COMOROS
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE
CK	COOK ISLANDS
CR	COSTA RICA
CI	COTE D'IVOIRE
HR	CROATIA
CU	CUBA
CY	CYPRUS
CZ	CZECH REPUBLIC
DK	DENMARK
DM	DOMINICA
DO	DOMINICAN REPUBLIC
TP	East Timor
EC	ECUADOR
EG	EGYPT
SV	EL SALVADOR
GQ	EQUATORIAL GUINEA
ER	ERITREA
EE	ESTONIA
ET	ETHIOPIA
FJ	FIJI
FI	FINLAND
FR	FRANCE
GA	GABON
GE	GEORGIA
DE	GERMANY
GH	GHANA
GR	GREECE
GD	GRENADA
GU	GUAM
GT	GUATEMALA
GN	GUINEA

GW	GUINEA-BISSAU
GY	GUYANA
HT	HAITI
HN	HONDURAS
HK	HONG KONG
HU	HUNGARY
IS	ICELAND
IN	INDIA
ID	INDONESIA
RI	INDONESIA
IR	IRAN, ISLAMIC REPUBLIC OF
IQ	IRAQ
IE	IRELAND
IL	ISRAEL
IT	ITALY
JM	JAMAICA
JP	JAPAN
JO	JORDAN
KZ	KAZAKHSTAN
KE	KENYA
KI	KIRIBATI
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
KR	KOREA, REPUBLIC OF
KW	KUWAIT
KG	KYRGYZSTAN
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC
LV	LATVIA
LB	LEBANON
LS	LESOTHO
LR	LIBERIA
LI	LIECHTENSTEIN
LT	LITHUANIA
LU	LUXEMBOURG
MO	MACAO
MK	MACEDONIA, THE FORMER YUGOSLAV REPUBLIC OF
MG	MADAGASCAR
MW	MALAWI
MY	MALAYSIA
MV	MALDIVES

ML	MALI
MT	MALTA
MH	MARSHALL ISLANDS
MR	MAURITANIA
MX	MEXICO
MD	MOLDOVA, REPUBLIC OF
MC	MONACO
MN	MONGOLIA
ME	Montenegro
MA	MOROCCO
MZ	MOZAMBIQUE
MM	MYANMAR
NA	NAMIBIA
NR	NAURU
NP	NEPAL
NL	NETHERLANDS
AN	NETHERLANDS ANTILLES
NZ	NEW ZEALAND
NI	NICARAGUA
NE	NIGER
NG	NIGERIA
NO	NORWAY
OM	OMAN
PK	PAKISTAN
PW	PALAU
PS	PALESTINIAN TERRITORY, OCCUPIED
PA	PANAMA
PG	PAPUA NEW GUINEA
PY	PARAGUAY
PE	PERU
PH	PHILIPPINES
PL	POLAND
PT	PORTUGAL
PR	PUERTO RICO
QA	QATAR
RO	ROMANIA
RU	RUSSIAN FEDERATION
RW	RWANDA
KN	SAINT KITTS AND NEVIS

LC	SAINT LUCIA
VC	SAINT VINCENT AND THE GRENADINES
WS	SAMOA
SM	SAN MARINO
ST	SAO TOME AND PRINCIPE
SA	SAUDI ARABIA
SN	SENEGAL
RS	Serbia
SC	SEYCHELLES
SL	SIERRA LEONE
SG	SINGAPORE
SK	SLOVAKIA
SI	SLOVENIA
SB	SOLOMON ISLANDS
SO	SOMALIA
ZA	SOUTH AFRICA
ES	SPAIN
LK	SRI LANKA
SD	SUDAN
SR	SURINAME
SZ	SWAZILAND
SE	SWEDEN
CH	SWITZERLAND
SY	SYRIAN ARAB REPUBLIC
TW	TAIWAN, PROVINCE OF CHINA
TJ	TAJIKISTAN
TZ	TANZANIA, UNITED REPUBLIC OF
TH	THAILAND
TG	TOGO
TO	TONGA
TT	TRINIDAD AND TOBAGO
TN	TUNISIA
TR	TURKEY
TM	TURKMENISTAN
TV	TUVALU
UG	UGANDA
UA	UKRAINE
AE	UNITED ARAB EMIRATES
GB	UNITED KINGDOM

US	UNITED STATES
UZ	UZBEKISTAN
VU	VANUATU
VE	VENEZUELA
VN	VIET NAM
VG	VIRGIN ISLANDS, BRITISH
VI	VIRGIN ISLANDS, U.S.
YE	YEMEN
ZM	ZAMBIA
ZW	ZIMBABWE

4.15. Account Category

Value	Description
ACMBA	Business Account
ACMPA	Personal Account

4.16 Transaction Status

Value	Description
TSMAT	Attempted
TSMCM	Completed
TSMIN	Incomplete

4.17 Transaction Type

Value	Description
TTBAA	Advance Payment
TTMAT	ATM Cash Transaction
TTMAF	ATM Funds Transfer
TTTBG	Bank Guarantees
TTMBB	Branchless Banking Transaction
TTMCI	Call Deposit Receipt (CDR)
TTMCD	Cash Deposit
TTMCW	Cash Withdrawal
TTTBD	Documentary Collection
TTMFP	FCY Purchased From Customer
TTMFS	FCY Sold To Customer
TTMFD	Foreign Demand Draft Issuance
TTMFT	Funds Transfer via Cheque
TTMIC	Inward Clearing
TTMIR	Inward Foreign Remittance (via SWIFT)
TTTBL	Letter of Credit (LC)
TTTBO	Open Account

TTMOC	Outward Clearing
TTMOW	Outward Foreign Remittance (via SWIFT)
TTMWT	Outward Wire Transfer (via MVTS)
TTMPR	Pakistan Remittance Initiative (PRI)
TTMPE	Pay Order Enchashment (Cr.)
TTMPO	Pay Order Issuance
TTMPS	Point of Sale (POS) Transaction
TTMRP	RAAST Payment Service
TTMUP	Utility Bills Payment

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