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**Frequently Asked Questions (FAQs)**  
**STR-F Reporting under goAML Automation Project**

**1. What types of transactional scenarios are Reporting Entities required to cover under the STR-F Automation Project?**

Reporting Entities are required to cover counterparty transactional scenarios conducted through a suspected account. These include intra-bank (within-bank) scenarios in Phase-I and, in subsequent phases, inter-bank (other-bank) and cash transactional scenarios. Reporting shall be made in accordance with the prescribed goAML STR-F format.

**2. Is participation in the STR-F Automation Project optional for Reporting Entities?**

No. Participation in the STR-F Automation Project is mandatory. The project is being implemented pursuant to Section 7 of the Anti-Money Laundering Act, 2010, under which FMU prescribes the manner and format of STR reporting.

**3. In Phase-I, which intra-bank transactional scenarios are Reporting Entities required to report?**

In Phase-I, Reporting Entities are required to report the following intra-bank counterparty transactional scenarios conducted through a suspected account:

- Personal Account to Personal Account;
- Business Account to Personal Account;
- and Business Account to Business Account.

**4. How many counterparty transactions can be submitted with a single STR-F?**

The maximum number of counterparty transactions that may be submitted with a single STR-F is 1,000, provided that all such transactions are relevant to the suspicion and are conducted through the suspected account. For testing and validation purposes, FMU may require Reporting Entities to submit high-volume STRs on the goAML Test environment. However, Reporting Entities shall ensure that frequent and major counterparties are captured to the maximum extent, rather than submitting all repetitive or low-risk transactions between counterparties of the suspected account.

**5. Are Reporting Entities required to report all transactions of a suspected account or only selected transactions?**

Reporting Entities are expected to include all transactions that form part of, explain, or support the suspicion. Selective or partial reporting of transactions should be avoided.

**6. Are manual entry or Excel attachments allowed for intra-bank counterparty transactions?**

For intra-bank transactional scenarios, transactions shall be reported via XML upload in the Transactions tab of goAML. Manual entry and Excel-based submission of intra-bank counterparty transactions are being progressively discontinued.

**7. What is expected from Reporting Entities after completion of Phase-I intra-bank scenarios?**

After completion of Phase-I, Reporting Entities shall proceed in a phased manner to cover inter-bank funds transfer scenarios and cash transactional scenarios (other than CTR-threshold transactions) and shall submit a reasonable implementation plan to FMU.

**8. Can Reporting Entities opt not to report inter-bank counterparty transactions due to non-availability of XML extractors where XML development has been completed only for intra-bank transactions?**

No relaxation is available for non-reporting of inter-bank counterparty transactions due to non-development of XML extractors. Until automation is completed, reporting must continue as per existing practice.

**9. How should Reporting Entities ensure uniformity in the selection of Funds Codes on the From and To sides of transactions?**

Reporting Entities must ensure consistent selection of Funds Codes on both the debit (From) and credit (To) sides of transactions. The selected Funds Codes must accurately reflect the source and destination of funds and shall be applied in accordance with the attached Funds Type Code Uniformity guidelines.

**10. Is there any restriction on Reporting Entities from initiating development of XML extractors for inter-bank account transactional scenarios?**

No. There is no restriction on Reporting Entities initiating or progressing the development of XML extractors for inter-bank account transactional scenarios. Reporting Entities are encouraged to commence such development in parallel, in line with their internal readiness and system capabilities, to facilitate timely transition to full automation in subsequent phases. However, until inter-bank scenarios are fully supported through XML automation and formally enabled by FMU, Reporting Entities shall continue reporting inter-bank counterparty transactions strictly in accordance with the existing reporting practice, as prescribed by FMU.

**11. From where can Reporting Entities obtain sample XML schema files for development of STR-F XML extractors?**

FMU has already provided sample XML schema and transactional files to support the development of STR-F XML extractors. In addition, Reporting Entities may independently generate sample XML files for each transactional scenario directly through the goAML Web application, which is a recommended and practical approach.

To generate a sample XML file, Reporting Entities may:

- Create an STR-F on the goAML Web portal.
- Populate all relevant transactional details, including optional fields, as applicable;
- Ensure that signatory details are duly completed; and

- In the case of business accounts, populate entity details, including related persons such as beneficial owners, proprietors, partners, or directors, along with the relevant signatory information.

Once an STR-F is completed and submitted, Reporting Entities may access the Submitted Reports → Web Reports section in goAML to download and save the corresponding XML schema and generated XML file. The exported XML file may be used solely as a reference for understanding the XML structure, field mapping, and reporting logic during development and testing of STR-F XML extractors. This approach enables Reporting Entities to generate scenario-specific XML samples aligned with their internal systems and reporting workflows; however, all such development and testing must remain fully compliant with FMU's prescribed requirements, guidelines, and reporting standards.

## **12 Does submission or processing of STRs on the goAML Test environment fulfill the statutory reporting obligation of Reporting Entities under the Anti-Money Laundering Act, 2010?**

No. Submission, processing, or validation of STRs on the goAML Test environment does not constitute reporting to FMU under Section 7(1) of the Anti-Money Laundering Act, 2010. The goAML Test environment is provided solely for development, testing, and validation purposes under the STR Automation Project. Reporting Entities shall continue to submit all STRs and CTRs on the goAML Live environment in accordance with existing legal and regulatory requirements during the development and testing of XML extractors.

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