



**FMU-Circular No. 04 of 2025**

**December 31, 2025**

**To:** All Banks (Pilot Members Banks & Non-Pilot Members Banks)

**Instructions for Implementation of STR-F Automation through goAML**

In terms of Section 7 of Anti-Money Laundering Act, 2010, Financial Monitoring Unit prescribes the manners for filing of Suspicious Transaction Reports (STRs) and Currency Transaction Reports (CTRs) for the reporting entities.

2. For this purpose, FMU has issued various instructions for submission of STRs, from time to time. To further enhance the quality of STRs, ensure comprehensive reporting of all transactions, streamline data reporting, and promote efficiency through automation, FMU hereby announces the phased rollout of STR-F Automation on goAML as follows:

**3. Phase I – Reporting of Intra-Bank Transactions to XML Format:**

- i. Under this phase, all intra-bank counterparty transactions currently reported through manual entry and excel based submission on the goAML Web portal shall transition to XML format in accordance with the prescribed goAML format. These transactions shall be uploaded via XML on goAML. The implementation timelines are as follows:
  - a. **Pilot banks:** FMU has successfully concluded a pilot with ten banks (pilot banks-list attached) during the second half of CY2025. These banks shall commence submission of STR-F in XML format on the goAML live on or before **30th January 2026**.
  - b. **Non-Pilot banks:** All other banks (non-pilot banks) shall commence submission of STR-F in XML format on the goAML live environment, effective **30th March 2026**. Detailed steps for STR Automation for the Non-pilot banks are provided in the Annex-A. In the interim, non-pilot banks may undertake testing and validation of XML files on the goAML test environment to ensure operational readiness for live reporting.
- ii. To facilitate Banks in effective implementation of STR-F automation, a detail set of guidelines are enclosed, covering STR-F Automation Guidelines, Funds Code selection guide, Frequently Asked Questions (FAQs) sample XML files and procedure for access to the goAML Test environment.

4. **Phase II – Expansion to Inter-Bank Transactions:** In the second phase, all other transaction, including interbank transactions, will migrate to XML format. Timelines for implementation of phase-II will be communicated after completion of Phase-I. In the meantime, the banks are encouraged to begin developing mechanism for XML-based reporting of interbank transactions.

5. Until full XML automation for inter-bank transactions is implemented, the banks are advised to continue reporting of inter-bank counterparty transactions strictly in accordance with existing practice, either through submission of the prescribed Excel attachment or manual entry on the goAML portal at the time of STR-F filing.

6. All the banks are advised to ensure compliance with above instructions.

Encl:

1. [goAML STR Automation Guidelines](#)
2. [Annexure-A \(Project Steps & goAML Test Environment Access\)](#)
3. [List of Pilot and non-Pilot Member Banks](#)
4. [Uniformity of Funds Code Selection](#)
5. [Sample XML Files](#)
6. [FAQs](#)

Yours truly,  
Sd/-  
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Director  
Strategy, Policy & IT

**Copy to:**

The Governor, State Bank of Pakistan (SBP)