ANTI-MONEY LAUNDERING COUNCIL

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Subject : **2021 AMLC Registration and Reporting Guidelines**

In accordance with Sections 7(1), 7(7), and 9(c) of Republic Act No. 9160, also known as the Anti-Money Laundering Act of 2001, as amended, in relation to Rule 22, Sections 1.1, 4, and 7, of its 2018 Implementing Rules and Regulations (IRR), the Council, in its Resolution No. 142, dated 22 June 2021, approved the adoption *of 2021 AMLC Registration and Reporting Guidelines***:**

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PART 1
GENERAL PROVISIONS

I. Legal Framework

Covered and suspicious transaction reporting framework is one of the cornerstones of the Philippines' anti-money laundering/counter-terrorism financing (AML/CTF) regime.

Covered Persons, as the first line of defense against money laundering/terrorism financing (ML/TF), are mandated to report all covered and suspicious transactions to the Anti-Money Laundering Council (AMLC). The reports should be complete, accurate, and timely as they provide vital information for the effective identification and detection of financial crime patterns and trends through financial analysis.

The results of analysis on these reports are essential in the investigation and prosecution of civil forfeiture, money laundering/terrorism financing (ML/TF) and other related cases, as well as in assessing institutional, sectoral, and national ML/TF risks. Thus, the importance of complete, accurate, and timely reports cannot be overemphasized.

A. Anti-Money Laundering Act

Republic Act No. 9160, also known as the Anti-Money Laundering Act of 2001, as amended (AMLA), provides the primary legal framework for reporting covered and suspicious transactions:

- Section 7(1) of the AMLA authorizes the AMLC to require, receive and analyze covered and suspicious transaction reports from covered persons.

  To be able to file the reports, Rule 22, Section 4, of the 2018 IRR requires covered persons to register with the AMLC's electronic reporting system.

- Section 9(c) of the AMLA requires covered persons to file covered and suspicious transaction reports in accordance with the standards set therein.

  Under Section 3(h) of the AMLA, in relation to Rule 2, Sections 1 (a) and (z), of the 2018 IRR, a transaction refers not only to individual transactions, but also to any act establishing any right

or obligation or giving rise to any contractual or legal relationship between the parties thereto (i.e., an activity or account of a customer).

Any covered person who, knowing that a covered or suspicious transaction is required to be reported to the AMLC, fails to do so shall be guilty of ML under the last paragraph of Section 4 of the AMLA.

- Rule 22, Section 6, of the 2018 IRR, in relation to Section 9(c), paragraph 4, of the AMLA, refers to the "Safe Harbor Provision". This provision encourages covered persons to vigorously report covered and suspicious transactions as there is a legal assurance that they shall not be held administratively, criminally, or civilly liable for filing covered and suspicious transaction reports in the regular performance of his duties and in good faith.

  Notwithstanding the foregoing, Rule 22, Section 3, of the 2018 Implementing Rules and Regulations (IRR) of the AMLA emphasizes the importance of complete, accurate and timely reporting of covered and suspicious transactions.

  Malicious reporting is a criminal offense under Section 14(c) of the AMLA.

- Rule 22, Section 7, of the2018 IRR, in relation to Section 9(c), paragraph 5, of the AMLA, refers to the "Confidentiality Provision". This provision prohibits the covered persons, and their officers and employees from communicating, directly or indirectly, in any manner or by any means, to any person or entity, or the media, the fact that a covered or suspicious transaction has been or is about to be reported, the contents of the report, or any other information in relation thereto.

  Breach of confidentiality is a criminal offense under Section 14(d) of the AMLA.

Section 4 of the AMLA provides that money laundering is also committed by any covered person who, knowing that a covered or suspicious transaction is required to be reported fails to do so.

B. Terrorism Financing and Suppression Act

Republic Act No.10168, also known as the Terrorism Financing Prevention and Suppression Act of 2012 (TFPSA), provides the legal framework for reporting suspicious transactions related to TF:

- Section 17 of TFPSA requires that TF be subject to the suspicious transaction reporting requirements under the AMLA.

- Rule 3.a.15 of the IRR of the TFPSA provides additional circumstances that would make transactions suspicious in the context of terrorism financing.

II. Definition of Terms

For purposes of these Guidelines, the following terms are hereby defined as follows:

a. **"Account"** refers to a bank account, electronic money account, investment account, insurance policy, membership account, and other similar contract or service agreement, business or professional relationships between a covered person and its customers where funds or any monetary instrument of the latter are held by the former.

b. **"Anti-Money Laundering Act"** (AMLA) refers to Republic Act No. 9160, as amended by Republic Act Nos. 9194, 10167, 10365, 10927, and 11521.

c. **"Anti-Money Laundering Council"** (AMLC) refers to the Philippines' central AML/CTF authority and financial intelligence unit, which is the government instrumentality mandated to implement the AMLA and TFPSA. It also refers to the official name of the Council, which is the governing body of the said government agency.

   For purposes of these Guidelines, the government agency shall be referred hereafter as the "AMLC", while the governing body shall be referred hereafter as the "Council".

d. **"Bank Inquiry"** (BI) refers to a provisional remedy that allows the AMLC to examine or inquire into particular bank accounts or investment with a bank or non-bank financial institution, notwithstanding the provisions of Republic Act No. 1405, as amended; Republic Act No. 6426, as amended; Republic Act No. 8791; and other bank secrecy laws.

e. **"Covered Person"** (CP) refers to the financial institutions and designated non-financial businesses and professions under Rule 4, Section 1, of the 2018 IRR, excluding casinos.

f. "**Covered Transaction**" refers to:

   (1) A transaction in cash or other equivalent monetary instrument exceeding Five Hundred Thousand pesos (PHP500,000.00).

   (2) A transaction with or involving jewelry dealers, dealers in precious metals and dealers in precious stones in cash or other equivalent monetary instrument exceeding One Million pesos (Php1,000,000.00).

   (3) A cash transaction with or involving real estate developers or brokers exceeding Seven Million Five Hundred Thousand Pesos (P7,500,000.00) or its equivalent in any other currency.

g. **"Covered Transaction Report"** (CTR) refers to a report on a covered transaction, as herein defined, filed by a covered person before the AMLC.

h. **"Civil Forfeiture"** (CF) refers to the non-conviction-based proceedings aimed at forfeiting, in favor of the government, monetary instruments or properties related to an unlawful activity or money laundering offense defined herein.

i. **"Executive Director"** refers to the chief executive officer of the AMLC, in accordance with Rule 6, Section 2, of the 2018 IRR of the AMLA.

   For purposes of these Guidelines, in the absence of the Executive Director, the Officer-in-Charge of the AMLC shall discharge his functions herein.

j. **"Know-Your-Customer (KYC) Documents**" refer to those documents obtained by covered persons to establish the true and full identity of customers, including records of customer profiling and related information. It is also called customer due diligence (CDD) records or customer identification documents.

k. **"File Transfer and Reporting Facility"** (FTRF) refers to the AMLC Portal found at https://portal.amlc.gov.ph.

l. "**Freeze Order**" (FO) refers to a provisional remedy aimed at blocking or restraining monetary instruments or properties in any way related to an unlawful activity, as herein defined, from being transacted, converted, concealed, moved, or disposed without affecting the ownership thereof.

m. "**Risk-Based Approach**" refers to the process by which countries, competent authorities, and covered persons identify, assess, and understand the ML/TF risks to which they are exposed, and take the appropriate mitigation measures in accordance with the level of risk. This includes prioritization and efficient allocation of resources by the relevant key players and stakeholders in applying AML/CTF measures in their operations in a way that ensures that they are commensurate with the risks involved.

n. "**Suspicion**" refers to a person's state of mind—based on his skills, experience, and/or understanding of the customer profile—which considers that there is a possibility that any of the suspicious circumstances exists.

o. "**Suspicious Circumstance**" refers to any of the following circumstances, the existence of which makes a transaction suspicious:

    (1) there is no underlying legal or trade obligation, purpose or economic justification;

    (2) the client is not properly identified;

    (3) the amount involved is not commensurate with the business or financial capacity of the client;

    (4) taking into account all known circumstances, it may be perceived that the client's transaction is structured in order to avoid being the subject of reporting requirements under the AMLA;

    (5) any circumstance relating to the transaction which is observed to deviate from the profile of the client and/or the client's past transactions with the covered person;

    (6) the transaction is in any way related to ML/TF or related unlawful activity that is about to be committed, is being or has been committed; or

    (7) any transaction that is similar, analogous, or identical to any of the foregoing, such as the relevant transactions in related and materially-linked accounts, as herein defined.

o.2 The presence of the following circumstances under the Rule 3.a.15 of the IRR of TFPSA shall also make transactions suspicious:

    (1) Wire transfers between accounts, without visible legal, economic, or business purpose, especially if the wire transfers are effected through countries which are identified or connected with terrorist activities;

    (2) Sources and/or beneficiaries of wire transfers are citizens of countries which are identified or connected with terrorist activities;

(3) Repetitive deposits or withdrawals that cannot be satisfactorily explained or do not make economic or business sense;

(4) Value of the transaction is grossly over and above what the client is capable of earning;

(5) Client is conducting a transaction that is out of the ordinary for his known business interests;

(6) Deposits by individuals who have no known connection or relation with the account holder;

(7) Client is receiving remittances from a country where none of his family members is working or residing;

(8) Client was reported and/or mentioned in the news to be involved in terrorist activities;

(9) Client is under investigation by law enforcement agencies for possible involvement in terrorist activities;

(10) Transactions of individuals, companies, or Non-Government Organizations (NGOs)/Non-Profit Organizations (NPOs) that are affiliated or related to people suspected of having connection with a terrorist individual, organization, association, or group of persons;

(11) Transactions of individuals, companies or NGOs/NPOs that are suspected of being used to pay or receive funds from a terrorist individual, organization, association, or group of persons;

(12) The NGO/NPO does not appear to have expenses normally related to relief or humanitarian efforts;

(13) The absence of contributions from donors located within the country of origin of the NGO/NPO;

(14) The volume and frequency of transactions of the NGO/NPO are not commensurate with its stated purpose and activity; and

(15) Any other transaction that is similar, identical, or analogous to any of the foregoing.

p. **"Suspicious Transaction"** refers to a transaction, regardless of amount, where any of the suspicious circumstances, as herein defined, is determined, based on suspicion or, if available, reasonable grounds, to be existing.

q. **"Suspicious Transaction Report"** (STR) refers to a report on a suspicious transaction, as herein defined, filed by a covered person before the AMLC.

r. **"Terrorism Financing"** (TF) refers to the crime defined under Sections 4 of the TFPSA.

s. **"Terrorism Financing Prevention and Suppression Act"** (TFPSA) refers to Republic Act No. 10168.

t. **"Transaction"** refers to any act establishing any right or obligation or giving rise to any contractual or legal relationship between the covered person and its customer. It also includes any movement of funds, by any means, in the ordinary course of business of a covered person.

u. **"Unlawful Activity**" refers to the associated unlawful activities, also known as predicate crimes, to money laundering defined under Section 3(i) of the AMLA.

III. Covered Transaction Reports (CTRs)

A. CPs shall report to the AMLC all covered transactions within five (5) working days from occurrence thereof.

B. Submission of CTRs beyond 12:01 am of the day following the 5th working day from occurrence of the transaction shall be considered as non-compliance with the requirement to file CTRs in accordance with the standard set by the AMLA, and may be subject to appropriate administrative sanctions, if circumstances so warrant.

C. All CPs shall report to the AMLC all covered transactions, regardless of the mode of payment used in the settlement thereof, including transactions in checks, fund transfers, and/or debiting or crediting of accounts, except those transactions that are deferred for reporting to the AMLC and covered under the low risk transactions (Part 1 – General Provisions, Item VII).

The AMLC, through the Executive Director, may direct covered persons to submit all covered transactions, including low risk, of persons subject of AMLC investigation.

IV. Suspicious Transaction Reports (STRs)

A. **Recognizing Suspicious or Unusual transactions.**

CDD provide the basis for recognizing unusual and suspicious transactions and events. An effective way of recognizing suspicious transactions is knowing enough about customers, their circumstances, and their pattern of activities to recognize when a transaction, or a series of transactions, is unusual, warranting the conduct of an internal inquiry, and suspicious transaction reporting.

The key is the customer's profile. Where a transaction is inconsistent in amount, origin, destination, or type with a customer's known, legitimate business or activities, etc., the transaction should be considered unusual, and the covered person should be put on alert.

Where a responsible officer of the covered person conducts inquiries and obtains what it considers to be a satisfactory explanation of the activity or transaction, it may conclude that there are no grounds for suspicion, and therefore take no further action.

However, where the inquiries do not provide a satisfactory explanation of the activity or transaction, an internal report should be made and be properly escalated to the designated

compliance officer and/or review committee to determine if there are grounds for suspicion warranting the submission of the STR.

B. Alerts and Red flags.

Covered persons should have systems in place that would alert its responsible officers or employees of any circumstance or situation that would give rise to a suspicion of ML/TF activity or transaction.

The following is a list of non-exhaustive examples of situations that might give rise to a suspicion in certain circumstances:

1. transactions or instructions which have no apparent legitimate purpose and/or appear not to have a commercial rationale;

2. transactions, instructions, or activity that involve apparently unnecessary complexity or which do not constitute the most logical, convenient, or secure way to do business;

3. where the transaction being requested by the customer, without reasonable explanation, is out of the ordinary range of services normally requested, or is outside the experience of the financial services business in relation to the particular customer;

4. where, without reasonable explanation, the size or pattern of transactions is out of line with any pattern that has previously emerged;

5. where the customer refuses to provide the information requested without reasonable explanation or who otherwise refuses to cooperate with the CDD and/or ongoing monitoring process;

6. where a customer who has entered into a business relationship uses the relationship for a single transaction or for only a very short period without a reasonable explanation;

7. the extensive use of trusts or offshore structures in circumstances where the customer's needs are inconsistent with the use of such services;

8. transfers to and from high risk jurisdictions without reasonable explanation, which are not consistent with the customer's declared business dealings or interests; and

9. unnecessary routing of funds or other property from/to third parties or through third party accounts.

Covered persons are encouraged to develop their own list of alerts or red flag indicators taking into account the nature of their business, type of customers and risks involved.

See Annex D for examples of Examples of Alerts, Red Flags and Suspicious Indicators

C. Reporting Chain/Process.

Covered persons shall formulate a reporting chain under which a suspicious transaction or circumstance will be reviewed, processed, validated, and escalated. The reporting chain shall refer to the procedures and processes to be undertaken by the covered person beginning from the occurrence of triggering event to the actual filing of STR or documentation of not filing one. It shall include relevant timeline for each process and the responsible officer thereof.

For this purpose and subject to the Guidelines under item F below, the covered person's Money Laundering/ Terrorism Financing Prevention Program (MTPP) shall, among others:

1. Provide details of procedures and processes to be undertaken during the determination period referred to under item F below beginning from the occurrence of the triggering event to the actual filing of STR to the AMLC, or documentation of not filing one, thus, constituting the full length of the reporting chain;

2. Identify responsible department/group/unit/personnel in performing specific procedure or process in the reporting chain;

3. Clearly indicate the number of days or period required to perform every procedure or process in the reporting chain to ensure timely reporting of transactions;

4. Except for suspicious circumstances under Section 3 (b-1) of the AMLA, define policy on the establishment of suspicion or determination of the suspicious nature of transactions arising from TMS-generated alerts, including the determination of frequency of the periodic run, which must not be longer than thirty-one (31) consecutive calendar days at any given time, inclusive dates or period of each run, parameters to trigger an alert, assignment of transactions to appropriate personnel for evaluation, and other relevant matters;

5. Specify controls and mechanisms to monitor the review, performance of due diligence, validation, and escalation procedures on suspicious transactions;

6. Formulate decision-making policy, including the designation of a Compliance Officer who may also be authorized to decide with finality to file an STR with the AMLC or otherwise to document the non-filing thereof.

Covered persons shall ensure that proper controls are in place to guarantee confidentiality and that no "tipping – off" of customers will happen at all times during the entire process. For this reason, the Chief Compliance Officer shall have access to all customer information files and transaction documents through the electronic or manual customer monitoring system.

D. **Quality, Form and Timing of Submission of STRs**.

Covered persons shall ensure the completeness, accuracy, and timeliness of STRs. It shall be filed in such form as may be prescribed by the AMLC and shall be submitted in a secured manner to the AMLC in electronic form. In the submission of STRs, the following periods must be observed:

1. **Reporting Period**

   Covered persons shall promptly file STRs, including attempts thereof, to the AMLC within the next working day from the occurrence thereof.

   "Occurrence" shall refer to the date of establishment of suspicion or determination of the suspicious nature of the transaction.

2. **Determination Period**

Determination period refers to the maximum number of days allowed within which covered persons, through the duly designated approving authority, shall have decided with finality to file an STR with the AMLC should the suspicion or suspicious nature of the transaction or activity be duly established or determined, or otherwise to document the non-filing thereof. The determination period shall be, as follows:

a. **For transactions attended by any of the suspicious circumstances enumerated under Section 3(b-1) of the AMLA and Rule 3.a.15 of the IRR of TFPSA**

Covered persons shall establish or determine the existence of any of the suspicious circumstances enumerated under Section 3(b-1) of the AMLA **and Rule 3.a.15 of the IRR of TFPSA** in any transaction or activity, including any attempt thereof, within ten (10) calendar days from the date of the transaction or from the date the covered person knew of or should have known the suspicion or suspicious nature of the transaction regardless whether such suspicious circumstances are embedded or conclusively incorporated in the transaction monitoring system (TMS); provided, however, that for transactions that are related to an unlawful activity, the provisions in the next paragraph shall apply.

b. **For transactions or persons related to an unlawful activity**

Covered persons shall establish or determine that the transaction is in any way related to an unlawful activity, or the person transacting is involved in or connected to an unlawful activity or money laundering offense, including any attempt thereof, within a reasonable period of time, which in no case shall exceed sixty (60) calendar days from the date of the transaction or from the date the covered person knew of or should have known such suspicion or suspicious nature of the transaction regardless whether such suspicious circumstances are embedded or conclusively incorporated in the transaction monitoring system (TMS).

Such determination period shall allow covered persons to gather facts in order to enable the submission of a meaningful STR.

c. **For Referrals from AMLC**

Covered persons shall establish the suspicion, determine the suspicious nature of the transaction, or establish that the person transacting is involved in or connected to an unlawful activity or money laundering offense, including any attempt thereof, within a reasonable period of time, which in no case shall exceed ten (10) calendar days from receipt of the referral, provided, that such referral identifies a specific underlying unlawful activity. In case the referral does not identify any specific unlawful activity, the determination period shall not exceed sixty (60) calendar days from receipt of such referral.

d. **For Highly Unusual or Suspicious Transactions**

Covered persons shall establish the suspicion or determine the suspicious nature of the transaction, activity, or circumstance, including any attempt thereof,

promptly on the date of the transaction, activity, or establishment of the suspicious circumstance.

A transaction or activity, or any attempt thereof, shall be considered highly unusual or suspicious under the following circumstances, to wit:

i. When the suspicion or suspicious nature of the transaction, activity or circumstance is immediately known or apparent to the personnel handling the transaction;

ii. When, at the time of transaction, activity or occurrence of the circumstance, the covered person has knowledge or reason to suspect that the funds being transacted are related to an unlawful activity, money laundering or terrorism financing;

iii. When the transaction involves an account which has previously been the subject of bank inquiry, freeze order or Asset Preservation Order;

iv. When the prevailing circumstances, taken altogether, would engender a reasonable conclusion to require immediate action from law enforcement agencies to prevent any unlawful activity or money laundering offense;

v. When the transaction, activity or circumstances is patently or known to be in any way related to terrorism or financing of terrorism;

vi. Persons, whether natural or juridical, included in any sanctions list; and,

vii. Such other circumstances analogous to the foregoing or otherwise deemed justifiable or reasonable depending on the facts of each case.

e. For TMS-Generated Alerts

Covered persons shall establish the suspicion or determine the suspicious nature of the transaction, or any attempt thereof, within sixty (60) calendar days from the date of the transaction, arising from TMS-generated alerts and based on any periodic run inclusive of certain number of transaction dates, which shall not be longer than thirty-one (31) consecutive calendar days at any given time.

f. STRs based on "ZSTR" transaction code

Covered persons shall establish the suspicious nature of transactions or circumstances involving any accountholder or account within sixty (60) calendar days from the date the covered person knew of or should have known any trigger for filing STR using the "ZSTR" transaction code such as but not limited to negative news report, public advisory, complaint or information from a third person, reports on crimes and losses, and other similar triggers, regardless whether such trigger has occurred or was discovered only after the last transaction with the covered person involving such accountholder or account and provided within the period of existence of such account.

"Knowledge", under these Guidelines is likely to include:

    i.   Actual knowledge;
    ii.   Knowledge of circumstances that would indicate facts to a reasonable person; and
    iii.   Knowledge of circumstances that would put a reasonable person on inquiry.

E. KYC Documents shall be uploaded as an integral part of STRs that are related to the following unlawful activities:

PC1	–	Kidnapping for Ransom
PC2	–	Drug Trafficking
PC12	–	Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets
PC13	–	Terrorism and conspiracy to commit terrorism
PC14	–	Financing of Terrorism
PC34	–	Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.

The foregoing requirement is without prejudice to AMLC requesting the KYC Documents to be uploaded as part of other STRs, whether or not related to the abovementioned unlawful activities.

See Part 4, Chapter 2.3 of the AMLC Registration and Reporting Guidelines for a step-by-step procedure of the Uploading of KYC Documents.

F. Should a transaction be determined to be both a covered and a suspicious transaction, the CP shall report the same as a suspicious transaction.

V. Non-working and Non-reporting Days

A. The following non-working days are excluded from the counting of the prescribed reporting period:

- weekend (Saturday and Sunday)

- regular national holiday

- officially declared national holiday and workday suspensions

- officially declared local non-working holidays and work suspensions, Provided, that CPs located in the affected localities shall submit a deviation request, subject to the approval of the Executive Director of the AMLC.

B. Reporting shall automatically be suspended when the AMLC's File Transfer and Reporting Facility (FTRF) is unavailable.

1. for at least four (4) consecutive hours during the day, wherein counting of said hours shall start at 8:00 AM; or

2. at any time after 7 o'clock in the evening, wherein FTRF connection is not resolved within one (1) hour.

   Covered Persons that wishes to continue reporting despite the reporting suspension shall document and report to the AMLC the unavailability of the FTRF to give the AMLC a chance to remedy the situation.

C. The Executive Director of the AMLC may, at his/her discretion, declare national or localized "non-reporting days" based on the following:

- When there is a declaration of state of national or local emergency, calamity, community quarantine, or similar restrictions.

- Non-reporting days are excluded from the counting of the prescribed reporting period.

- The AMLC portal shall be inaccessible from 1:00 – 3:00 AM daily to allow AMLC to perform back-up and other maintenance activities.

VI. Form and Mode of Reporting

CTRs and STRs shall be in electronic form and filed through the AMLC's File Transfer and Reporting Facility (FTRF).

VII. Low Risk Transactions

Low Risk Transactions reporting, i.e., shall be reported upon directive of the AMLC.

The following are the covered transactions declared by the Council as having "low risk"

A. Low Risk Transactions for BSP Supervised Financial Institutions (BSFIs):

1. Transactions between BSFIs and the BSP;

2. Transactions between banks operating in the Philippines, however, limited to proprietary transactions only. Proprietary transactions carried-out for the account and sole benefit of the bank BSFI.

   When a transaction is carried-out by the bank BSFI upon the instruction, as well as for the account and benefit of its customers using the depositors'/customers' own money, this is considered a non-proprietary transaction, and shall be reported as covered transaction/s.

3. Transactions involving transfer of funds from one deposit account to another deposit account of the same person within the same BSFI;

4. Roll-over of placements of time deposits and/or other client's investments, provided that there is no change in the Account number and the initial placement/contribution/investment was reported;

5. BSFI-initiated (transactions of the bank) or system generated transactions such as but not limited to:

   a. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons.

      These are necessary expenses of covered institutions for the normal day-to-day running of a business. These are transactions of covered persons and, therefore, not reportable. Such as, but not limited to payment of salaries, taxes, debt service, SSS premiums, Pag-IBIG contributions and employees' benefits.

   b. Payments of dividends or interests on investments, provided that the principal investment was previously reported;

   c. Remittance by a BSFI, acting as a collecting agent, of taxes and other government fees collected from the public, to the Bureau of Internal Revenue and other government agencies;

   d. Remittance by a BSFI, acting as a collecting agent, of customers' bills payment (*e.g. utilities);*

   e. Adjusting entries or reclassification of accounts;

   f. Service fees, proprietary revenue fees, arrangement fees, loan syndication fees and other form of fees incidental to loans granted or investments sold, provided that the loans granted or the sale of investment was reported at gross or at its principal amount; and

   g. Investments of covered persons in government securities, or in companies listed in the local or international Stock Exchanges.

6. Reclassification of loan security to Real and other Properties Acquired (ROPA);

7. Loan repricing, loan renewal, loan restructuring, provided that there is no change in borrower's name, otherwise, the loan shall be considered as new loan, hence, reportable;

8. Withdrawal of Investment/Contribution from Personal Equity Retirement Account (PERA) Providers, provided that the withdrawal was reported by the PERA Administrators;

9. Transaction of government agencies with BSFIs, except the following:

   a. Disbursements of government agencies that passed through the Modified Disbursement Scheme (MDS), which disbursements are payable to private entities; non-governmental organizations (NGOs); non-profit, charitable, or religious foundations; or to individual persons;

   b. Disbursements of government agencies coursed through other depository BSFIs, other than the MDS accounts, that are payable to private entities; non-governmental organizations (NGOs); non-profit, charitable, or religious foundations; or to individual persons; and

   c. Government agency refers to any of the various units of the Government, including a department bureau, office, instrumentality, or government-owned or controlled corporations, or a local government or a distinct unit.

10. Agrarian Reform Receivables; and

11. Payment for agricultural lands under the Agrarian Reform Law.

B. Low Risk Transactions for Operators of Payment System

1. Settlement transactions of participants in PhilpaSS

2. Cash-in transactions with a cash-in system provider

3. Payment clearing transactions of the CSO of an ACH

4. Clearing and Settlement transactions of an NPP with network members

5. Settlement transactions of merchant acquirers and/or payment facilitators to merchants and/or sub-merchants

6. Settlement transactions of an ASN to its subscribers

7. Payment transactions facilitated through payment gateways

8. Settlement transactions of platform providers to its merchants/sellers

9. Settlement transactions of bills payment service providers to billers/merchants

C. Low Risk Transactions for Money Service Businesses:
1. Pre-fund deposit and replenishment to process remittance transactions;
2. Payment of commission, charges, or other operating income expenses for services rendered;
3. Foreign exchange transactions between a parent, its subsidiaries, and affiliates, however limited to subsidiaries and affiliates who are also CPs;
4. Internal operating and capital expenses:

   a. Lease agreement and rental payments;
   b. Office repairs and maintenance expenses;
   c. Purchase of furniture, fixtures, and equipment (FEE);
   d. MSBs using its remittance services to credit employees' salaries;
   e. MSBs using its remittance services to fund its employees travel allowances;
   f. MSB employees using their company's remittance services to liquidate expenses, such as excess funds from previous cash advances; and
   g. MSB head offices using their company's remittance services to fund the payment expenses of their branches.

5. Payment of MSBs taxes, such as corporate income tax, VAT, and percentage tax.

D. Low Risk Transactions for SEC Supervised Financial Institutions:

1. Transactions between banks and quasi-banks operating in the Philippines, however, limited to proprietary transactions only. Proprietary transactions carried-out for the account and sole benefit of the covered person.

   When a transaction is carried-out by the covered person upon the instruction, as well as for the account and benefit of its customers using

the depositors'/customers' own money, this is considered a non-proprietary transaction, and shall be reported as covered transaction/s.

2. Roll-over of client's investments or deposit substitutes, provided that the principal investment was previously reported;

3. Transactions between parent bank and its subsidiary or associate financing company or affiliates. However, limited to proprietary transactions only. Proprietary transactions carried-out for the account and sole benefit of the covered person.

   When a transaction is carried-out by the covered person upon the instruction, as well as for the account and benefit of its customers using the depositors'/customers' own money, this is considered a non-proprietary transaction, and shall be reported as covered transaction/s.

4. Loan repricing, loan renewal, loan restructuring, provided that there is no change in borrower's name, otherwise, the loan shall be considered as new loan, hence, reportable;

5. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons;

   These are necessary expenses of covered institutions for the normal day-to-day running of a business. These are transactions of covered institutions and, therefore, not reportable. Such as, but not limited to payment of salaries, taxes, debt service, SSS premiums, Pag-IBIG contributions and employees' benefits.

6. Adjusting entries or reclassification of accounts; and

7. Service fees, proprietary revenue fees, arrangement fees, loan syndication fees and other form of fees incidental to loans granted or investments sold, provided that the loans granted, or the sale of investment was reported at gross or at its principal amount.

8. Withdrawal of Investment/Contribution from Personal Equity Retirement Account (PERA) Providers, provided that the withdrawal was reported by the PERA Administrators.

E. Low Risk Transactions for IC Supervised Financial Institutions:

1. Transactions between domestic insurance companies/professional reinsurers/intermediaries licensed by the Insurance Commission;

2. Renewal of non-life insurance policies under the same terms and conditions provided that a CTR has been previously filed;

3. Automatic premium advance;

4. Collection of premium payments from telemarketing, or direct marketing or through SMS and/or by way of salary deductions, where the bulk settlement exceeds P500,000.00 but the individual transactions are below the reporting threshold amount;

5. Group Life Insurance and Hospitalization Insurance;

6. Transactions of members of Mutual Benefit Associations pertaining to basic benefits;

7. Bulk settlement of claims on death and disability benefits of a policy where individual claim does not exceed P500,000.00;

8. Transactions coursed through brokers, agents, and other intermediaries, in which case, however, the insurance company (principal) shall report the said transactions;

9. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons; and

   These are necessary expenses of covered institutions for the normal day-to-day running of a business. These are transactions of covered institutions and, therefore, not reportable. Such as, but not limited to payment of salaries, taxes, debt service, SSS premiums, Pag-IBIG contributions and employees' benefits.

10. Adjusting entries or reclassification of accounts.

VIII. Compliance Checking and Administrative Sanctions

▪ To ensure compliance with the ARRG, the AMLC, through its Compliance and Supervision Group (CSG), may conduct compliance checking, including onsite and offsite inspection.

   Compliance findings may be the subject of the *Enforcement Action Guidelines* (EAG), which took effect on 11 September 2020, for the imposition of enforcement actions, if warranted, to address the cited findings.

▪ High-risk violations of the ARRG shall be subject to administrative sanctions, in accordance with the *Rule of Procedure in Administrative Cases* (RPAC) under the AMLA, which took effect on 21 August 2019.

   The imposition of administrative sanctions shall be without prejudice to the filing of criminal cases, if warranted.

PART 2
ONLINE REGISTRAION

INTRODUCTION

One of the many functions of the Anti-Money Laundering Council (AMLC) is "To require and receive and analyze covered or suspicious transaction reports (CTRS/STRs) from covered persons" (Section 7.1 of R.A.9160, as amended).

In addition, Sec. 4, Rule 22, in relation to Sec. 3.2, Rule 4, and Sec. 1.4, Rule 35 of the 2018 IRR of the AMLA states that "All covered persons shall register with the AMLC's electronic reporting system (in) accordance with the registration and reporting guidelines".

In order to transmit CTRs and STRs, CPs need to register with the AMLC in order to be given access to the AMLC Portal.

The Online Registration System for CPs will allow Compliance Officers to manage their user accounts as well as that of their alternates. The system will also provide a means of monitoring CP's user accounts by requiring Compliance Officers to update their information every two (2) years.

GUIDELINES

1. Before proceeding with the Online Registration, Compliance Officers (COs)/Associated Persons (APs) /Primary Designated Officers (PDOs) should have document/s showing his/her designation. Documents should be uploaded in PDF format.

   a. Secretary Certificate and/or Board/Partnership Resolution and/or General Information Sheet for COs of CPs supervised or regulated by the BSP, IC, SEC, Designated Non-Financial Businesses and Profession (DNFBPs), and other CPs.
   b. Certificate of Associated Persons for APs of Brokerage Companies.
   c. DTI Certificate for Pawnshops/Money Service Businesses (PS/MSB) and DNFBPs registered as Single Proprietorship as well as a Document, notarized and signed by the owner of the such MSB/PS or DNFBP designating the PDO, if the PDO is not the owner of the MSB/Pawnshop or DNFBP.
   d. PRC Certificate of Registration/License for Real Estate Brokers.
   e. Accreditation of the Service Provider of Offshore Gaming Operator (OGO-SP) from the Appropriate Government Agency (AGA).

2. COs/APs/PDOs should download the **Transaction Security Protocol Manual** from www.amlc.gov.ph and perform the following steps:

   a. Download the Gnu Privacy Guard (GPG) software from www.amlc.gov.ph under the Reporting Tools tab.
   b. Install the GPG Software.
   c. Generate public key.
   d. Export public key (file extension is .asc);
      Be ready with your exported asc file as this will be needed during online registration
   e. Get and save the AMLC public key (amlc.asc) from www.amlc.gov.ph under the Reporting Tools tab.

f. Import the AMLC Public key (amlc.asc)
g. Certify and Sign AMLC Public key.
h. Back – up of COs Public key.

3. Once Items 1-2 have been performed/ accomplished, COs/APs/PDOs may now proceed with the Online Registration (https://portal.amlc.gov.ph).

4. Registration will be processed daily; cut-off time is 1:00 PM, registration received after 1:00 PM will be processed the following day.

5. The Secretariat will issue a Certificate of Registration, with the facsimile signature of the AMLCS Executive Director or the Officer-in-Charge, to successfully - registered CPs, upon request. The said certification will be sent via email as a PDF file.

    For new PS/MSB, pending issuance by the BSP of its Institution Code, the AMLC Secretariat may issue a Provisional Certificate of Registration (PCOR) to the registering PS/MSB upon its compliance with Guidelines 1 to 3 hereof.

    For new DNFBP, pending its completion of all the requirements enumerated in Sec. 48 of the AML/CFT Guidelines for DNFBPs, the AMLC Secretariat may issue a PCOR upon compliance with the requirements in Guidelines 1 to 3 hereof, and upon uploading through the AMLC Portal the following requirements in PDF format:

    a. Notarized Deed of Undertaking signed by the officer authorized by the DNFBP's Board of Directors/Partners/Owners to strictly comply with the requirements, rules and regulations of the AMLC and those issued by the appropriate regulatory, supervisory, professional or other similar authority (Annex B of the AML/CFT Guidelines for DNFBPs), and

    b. Notarized Deed of Undertaking signed by the officer of the registering DNFBP who shall be responsible for any violation of the AMLA, as amended, and its IRRs (Annex C of the AML/CFT Guidelines for DNFBPs)

        The PCOR shall be valid for six (6) months, unless the ED or OIC grants a one-time, non-renewable extension for up to six (6) months, upon written request or email citing justifiable grounds. PSs/MSBs or DNFBPs that have successfully complied with all the requirements for registration may, upon request, be issued a COR with the facsimile signature of the ED or OIC.

6. A two (2) year mandatory update of the registration via the Online Registration System is required. Failure to update the registration will result in the deactivation of the CPs user access in the AMLC Portal.

    A CP is also required to immediately update its registration online whenever there is a change in its CO/authorized representative, its address and contact details, or any material change in its registration.

7. List of successfully registered MSBs and Pawnshops, and DNFBPs will be published in the AMLC website, to be updated monthly.

Log-on to https://portal.amlc.gov.ph

1. Click on Register

2. Covered Person Registration page will appear, please read the instructions first before proceeding to Step 1 of 3.

Step 1 of 3: Key in details of the Covered Person and Contact Details of the Authorized Officer. Once step 1 of the Registration process is completed, click on Next to go to the 2ⁿᵈ step.

COVERED PERSON REGISTRATION

STEP 1 OF 3: COVERED PERSON

INFORMATION

Institution Code:	
Supervising Agency:	BSP
Industry Type: *	RURAL BANK
Institution Name: *	RURAL BANK OF QUEZON CITY
Address (Head Office): *	ABC BUILDING
	PASONG TAMO
City/Municipality: *	QUEZON CITY
Zip Code: *	1107

CONTACT DETAILS

Telephone Number: *	02 9310626
	02 1234567
Fax Number:	02 9310625
	02 1234567
Authorized Person: *	JUAN DELA CRUZ
	First Name MI Last Name
Position: *	PRESIDENT

➡ Next | Clear Form | Exit

Note: Be sure to have a scanned copy of your document/s stating your appointment as the CO/AP/PDO; have generated your public key using Kleopatra and have your exported asc file before proceeding to the next page (Step 2 of 3).

3. Step 2 of 3 are the details of the CO/AP/PDO, as well as the key details of their public key. This is also where the CO/AP/PDO uploads supporting documents (PDF) of his/her appointment and his exported asc file. If there is no alternate, click "Done", otherwise click "Add Alternate".

STEP 2 OF 3: AUTHORIZED PERSONNEL

COMPLIANCE OFFICER INFORMATION

Institution Code:	
Title: *	MS.
Full Name: *	JANE C. REYES
	First Name MI Last Name
Position: *	CHIEF COMPLIANCE OFFICER
e-Mail Address: *	jcreyes@yahoo.com
Telephone Number: *	02 9530176
	02 1234567
Supporting Documents: *	Choose File ESibug.pdf
	e.g. Board Resolution, DTI Certificate and etc.

Make sure email address is unique; CO and alternate/s (if any) should have different email addresses

Doc/s showing appointment of Compliance Officer

KEY DETAILS

Key ID: *	3A26198B
Generation Date: *	03-07-2017
Fingerprint: *	1D792C53A6B47B4F9D07CC1E7C909A4D3A26198B
Key (ASC) File: *	Choose File MNRivera_RBQC.asc

Key details can be seen in Kleopatra

Exported asc file of the public key, created in Kleopatra

Previous | Add Alternate | Done | Clear Form | Exit

If CO has no alternate, Click Done; otherwise Click Add Alternate.

4. Continue to add details of the alternate (if any). Public key (Key details) of the Alternate is optional.

STEP 2 OF 3: AUTHORIZED PERSONNEL

ALTERNATE 1 INFORMATION

Title: *	MR.
Full Name: *	MARK N. RIVERA
	First Name MI Last Name
Position: *	AML ASSISTANT
e-Mail Address: *	mnrivera@yahoo.com
Telephone Number: *	02 9310620
	02 1234567

Make sure email address is unique; CO and alternate/s (if any) should have different email addresses

☐ **KEY DETAILS**

Previous | Add Alternate | Done | Clear Form | Exit

If alternate has no generated public key and there is only one alternate, Click Done; otherwise Click Add Alternate

If alternate generated a public key, please continue with the key details

STEP 2 OF 3: AUTHORIZED PERSONNEL

ALTERNATE 1 INFORMATION

Title: *	MR.
Full Name: *	MARK N. RIVERA
	First Name MI Last Name
Position: *	AML ASSISTANT
e-Mail Address: *	mnrivera@yahoo.com
Telephone Number: *	02 9310620
	02 1234567

For Alternate with Public key; check on Key details

☑ **KEY DETAILS**

Key ID: *	8E8E973C
Generation Date: *	03-07-2017
Fingerprint: *	0F353006D7FA437A7E94DBB0A5A64C0B8E8E973C
Key (ASC) File: *	Choose File JCReyes_RBQC.asc

Previous | Add Alternate | Done | Clear Form | Exit

If there is only one alternate Click Done; otherwise Click Add Alternate

5. Step 3 of 3 shows the Summary of Registration, if all details are correct, Click "Save"; to edit details of registration, Click "Previous", to exit page without saving, Click "Exit".

STEP 3 OF 3: SUMMARY OF REGISTRATION	
COVERED PERSON INFORMATION	
Reference Number:	jcreyes@yahoo.com20170307120342-7cfa141bf96927c587f0a40f7423b225
Institution Code:	
Supervising Agency:	BSP
Industry Type:	UNIVERSAL BANK
Institution Name:	BANK OF THE PHILIPPINE ISLANDS
Address:	AYALA AVENUE
City/Municipality:	MAKATI CITY
Zip Code:	1120
CONTACT DETAILS	
Telephone Number:	(02) 9530716
Fax Number:	
Authorized Person:	WINSEN R. YU
Position:	PRESIDENT
COMPLIANCE OFFICER INFORMATION	
Title:	MS.
Full Name:	JANE C. REYES
Position:	CHIEF COMPLIANCE OFFICER
e-Mail Address:	jcreyes@yahoo.com
Telephone Number:	(02) 9530176
User Name:	jcreyes@yahoo.com
Board Resolution:	CMiclat.pdf
KEY DETAILS	
Key ID:	3A26198B
Generation Date:	03-07-2017
Fingerprint:	1D792C53A6B47B4F9D07CC1E7C909A4D3A26198B
Key (ASC) File:	JCReyes_RBQC.asc
ALTERNATE 1 INFORMATION	
Title:	MR.
Full Name:	MARK N. RIVERA
Position:	AML ASSISTANT
e-Mail Address:	mnrivera@yahoo.com
Telephone Number:	(02) 9310620
User Name:	mnrivera@yahoo.com
KEY DETAILS	
Key ID:	8E8E973C
Generation Date:	03-07-2017
Fingerprint:	0F353006D7FA437A7E94DBB0A5A64C0B8E8E973C
Key (ASC) File:	MNRivera_RBQC.asc

Previous Save Exit

6. After you click Save, a window will appear, showing that Registration has been successful. Please take note of your Reference No. You will need this to check the status of your Registration.

REGISTRATION SUCCESSFUL

REFERENCE NO: JCREYES0120170210151429-573675e1654ca5a0b912e88f5096c120

Your registration has been successfully submitted for our review. Please take note of your Reference Number and regularly check your email for the next instructions. Thank you!

Exit
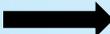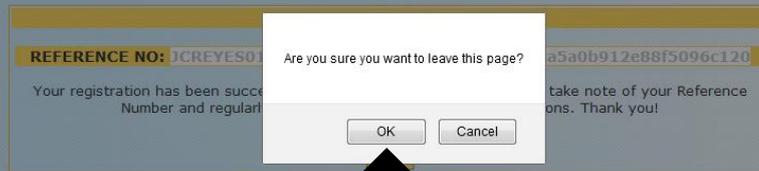
7. To verify if your Registration has been successful, please check your registered email and click the link to verify your email address.

Subject:	Email Address Verification
From:	NoReply@amlc.gov.ph (NoReply@amlc.gov.ph)
To:	rlynpineda@yahoo.com;
Date:	Friday, February 10, 2017 4:31 PM

Dear MS. JANE C. REYES,

Your account will be activated after you have verified your email address.

Please click the link below to validate your email address!

http://192.168.6.55:8080/amlc/web/validate-email.htm?code=JCREYES0120170210163112CO-684cbfae819295e515fc80ef65927316

Note: If the link does not work by clicking on it, try to copy and paste the link to your browser. This is a system generated email, please do not reply!

Thank you, AMLC - IMAG

Click on the link to verify the email address of the Compliance Officer

Dear Mr. MARK N. RIVERA,

Your account will be activated after you have verified your email address.

Please click the link below to validate your email address!

http://192.168.6.55:8080/amlc/web/validate-email.htm?code=JCREYES01201702101 3131A1-b6c9e793a21080e38461201754565ad3

Note: If the link does not work by clicking on it, try to copy and paste the link to your browser. This is a system generated email, please do not reply!

Thank you, AMLC - IMAG

Click on the link to verify the email address of the Alternate

Note: Email verification will be sent to the email address of the CO/AP/PDO, as well as the designated alternate (if any).

8. After the CO/AP/PDO and alternate have validated their email addresses, this page will appear, just click "Agree".

Then click on the "Exit" button.

9. To check the status of your Registration, log-in to https://portal.amlc.gov.ph, and click on Registration Status.

Please enter the reference number of your Registration.

If you have not received an email from AMLC requesting verification of your account, please check your registration status, it will show if the email address is still **unverified**, if still unverified, please check if the email address is correct and edit accordingly. Then click the "Resend" button.

10.   Once the AMLC has processed your Registration, you will receive an email from the AMLC whether Registration has been approved or disapproved, and whether such approval is for a PCOR or a COR. For PS, MSB, or DNFBP whose registration has been approved for PCOR, the AMLC will require completion of all the other requirements within six (6) months from approval of its PCOR. Otherwise, its PCOR will be cancelled, unless the ED or OIC grants a one-time, non-renewable extension thereof for up to six (6) months, upon written request or email, citing justifiable ground. Requests for extension must be submitted not later than ten (10) working days prior to the expiration of the PCOR. Below is a sample email of an approved Registration.

This is to inform you that your registration has been approved. Below is your Username and temporary Password. Please log-in and change your password as soon as you received this email. Please take note that your user account shall be valid for two (2) years from the date of account approval.

Username: JCREYES01

Password: Q2CT1PH9KL

For Compliance Officers and/or alternates with generated public keys, please perform the following:
1. Download the AMLC public key (amlc.asc) on this link www.amlc.gov.ph/2015-12-09-07-34-10 /reporting-tools
2. Save the AMLC public key (amlc.asc) to:
a. For 32 bit machine - C:\Program Files\GNU\GnuPG\
b. For 64 bit machine - C:\Program Files(x86)\GNU\GnuPG\
3. Import the AMLC public key (amlc.asc).
4. Certify and Sign the AMLC public key (amlc.asc).
5. Perform a back up of your public key (your exported asc file).

**For guidance please download the AMLC Reporting Procedure manual at www.amlc.gov.ph and refer to the Transaction Security Protocol chapter for a step-by-step procedure.

This is a system generated email, please do not reply!

Thank you, AMLC - IMAG

**Please note that AMLC can only approve your Registration when the Compliance Officer and all the registered alternate/s have verified their email addresses.**

11. Once registration has been approved, log-in to https://portal.amlc.gov.ph to change your password. Please log in using the first 6-digits or first 9-digits of your institution code, email address and system generated password.

Once password has been changed, you can now start to access the AMLC portal.

PART 3
TRANSACTION SECURITY PROTOCOL

GUIDELINES

A.   The File Transfer and Reporting Facility using the Hypertext Transfer Protocol over Secure Socket Layer (FTRF v 2.0) shall be used by the CPs in transmitting their respective reports.

B.   Hypertext Transfer Protocol over Secure Socket Layer (HTTPS) is a private, secure and graphical method of accessing web page information and/or sending information across a web. It is especially useful for encrypting forms-based information as it passes between clients and servers. HTTPS which is implemented under the File Transfer and Reporting Facility (FTRF v 2.0) will address the efficiency, integrity and security concerns of data collection from the Covered Persons.

C.   File Transfer and Reporting Facility (FTRF) has the following features:

    a.   Secure upload – provides data encryption, server authentication and message integrity;
    b.   Self-signed Digital Identification & Certificate – allows encrypting and digital signing of messages; and

D.   The self-signed digital identification shall be implemented for all CPs. AMLC and the CPs shall use the Gnu Privacy Guard (GPG) software for their encryption and authentication and the GPG supported algorithm (MD5) for their signing. Installer of the said software shall be provided by AMLC upon registration.

E.   The compliance officer of the CP shall generate his private key as well as public key using GPG which shall be uploaded during the Online Registration.

F.   The signed public key of the AMLC shall be used by the CPs to:

    a.   Encrypt the electronic files (CTR/STR in csv format) to be submitted to AMLC; and
    b.   Verify the signature of the files they will receive from AMLC.

H.   The signed private key of the AMLC shall be used by AMLC to:
    a.   Decrypt the encrypted files sent by the CPs which were encrypted using AMLC's signed public key; and
    b.   Sign the electronic files they will send to the CPs.

I.   The signed public key of the CP shall be used by the AMLC to:

    a.   Encrypt the validation messages that AMLC will send to the CP; and
    b.   Verify the signature of the files AMLC will receive from the CPs.

J.   The signed private key of the CP shall be used by them to:

    a.   Decrypt the AMLC validation messages from AMLC; and
    b.   Sign the electronic files they will send to AMLC.

K. CPs are required to encrypt and sign the electronic CTR/STR files before transmitting them to AMLC via https (AMLC portal).

L. In cases wherein the public key is compromised, superseded or no longer in use, CPs should perform the recovery procedure, only if they have successfully performed the back-up procedure of their existing private and public keys, to be able to continue to encrypt file. Otherwise, a new pair of public and private keys shall be generated and to be uploaded via the Online Registration System.

PROCEDURES:

1. Installing the GnuPG for Windows Software (Gpg4win 2.1.0)

- Download the gpg4win 2.1.0 from www.amlc.gov.ph, under Reporting Tools, then save this to your local drive.
- Double click **gpg4win-2.1.0.exe**. You will be asked if you want to allow the program to make changes in your computer.
- Click **Yes**. The Installer Language window will be displayed on the screen.
- Select *English*, then click **Ok**.

The Gpg4win Setup window will be displayed on the screen. Click **Next**.

The License Agreement window will be displayed on the screen. Click **Next**.
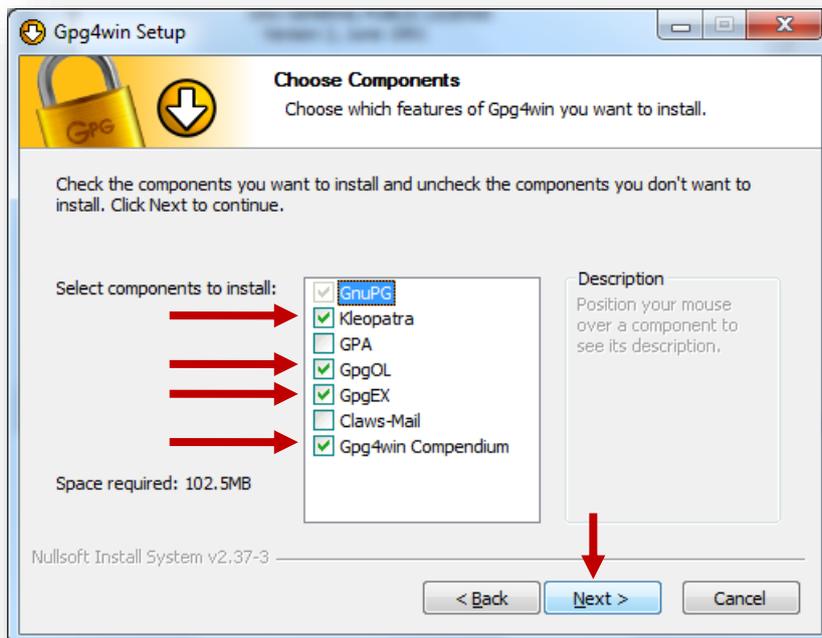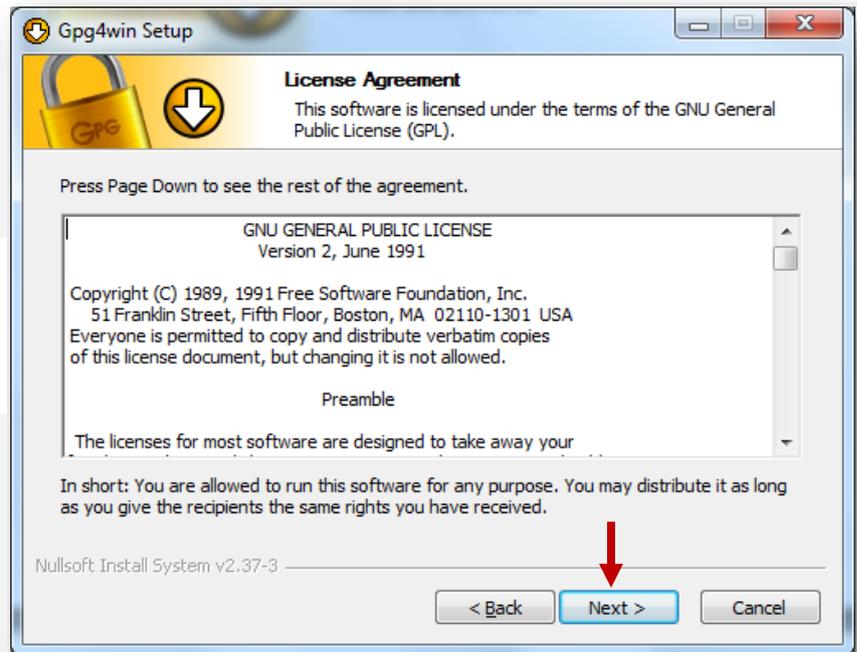
Select components to install. Check **Kleopatra**, **GpgEX**, and **Gpg4win Compendium**, then uncheck other components. Click **Next**.

Specify destination folder, then, click **Next**.

- **For 32 bit machine** the default directory is **C:\Program Files\GNU\GnuPG.**
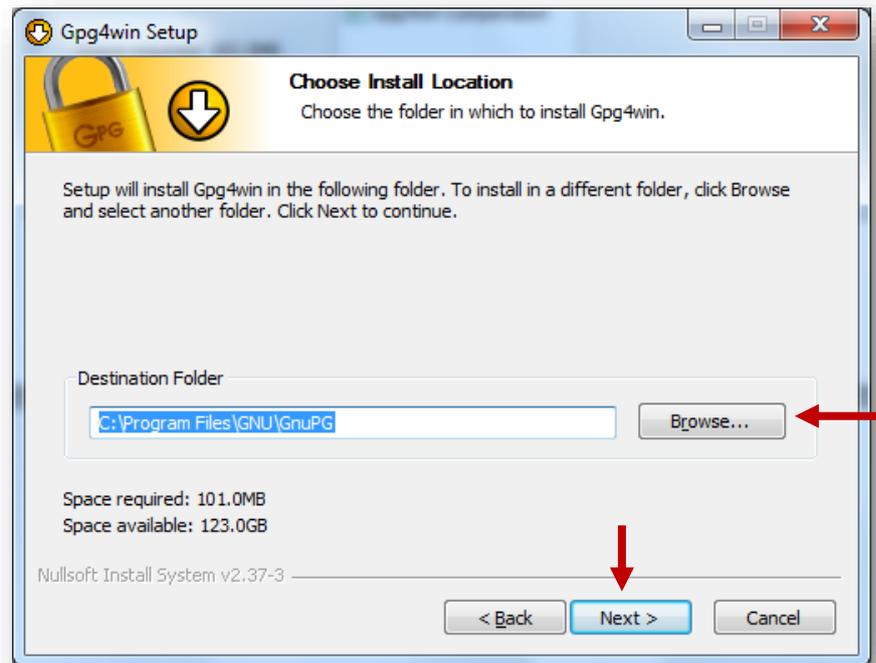
- **For 64 bit machine** the default directory is **C:\Program Files (x86)\GNU\GnuPG.**

Select where Gpg4win shall install links. Check **Start Menu** and **Desktop**, then click **Next**.
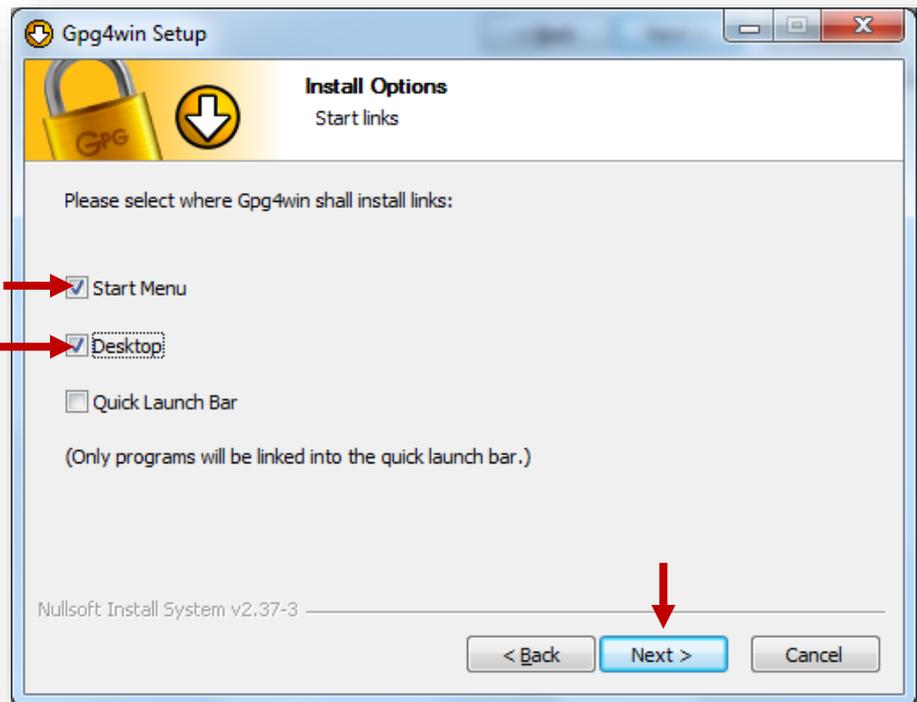
Choose Start Menu folder for the Gpg4win shortcuts. Enter **Gpg4win**, then click **Install**.

Please wait while Gpg4win is being installed.
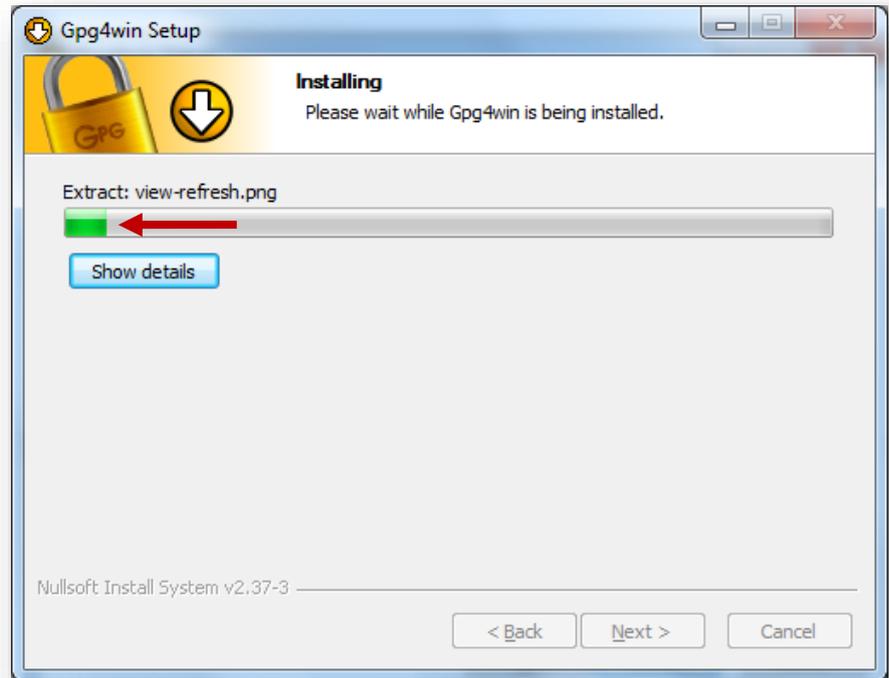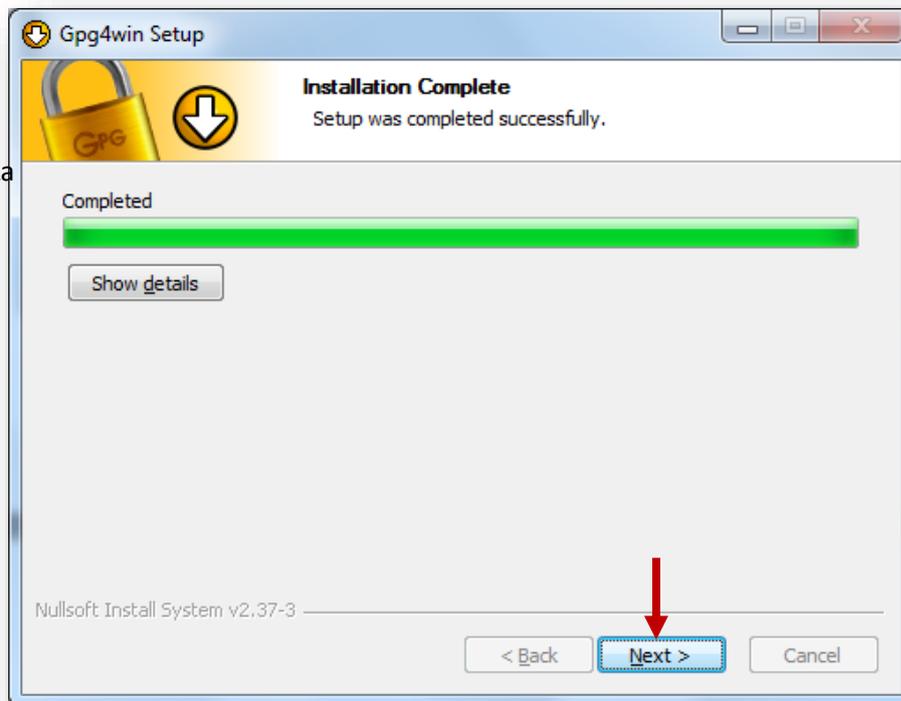
Once the setup is completed successfully, click **Next**.

Check Root certificate defined or skip configuration, then click **Next**.
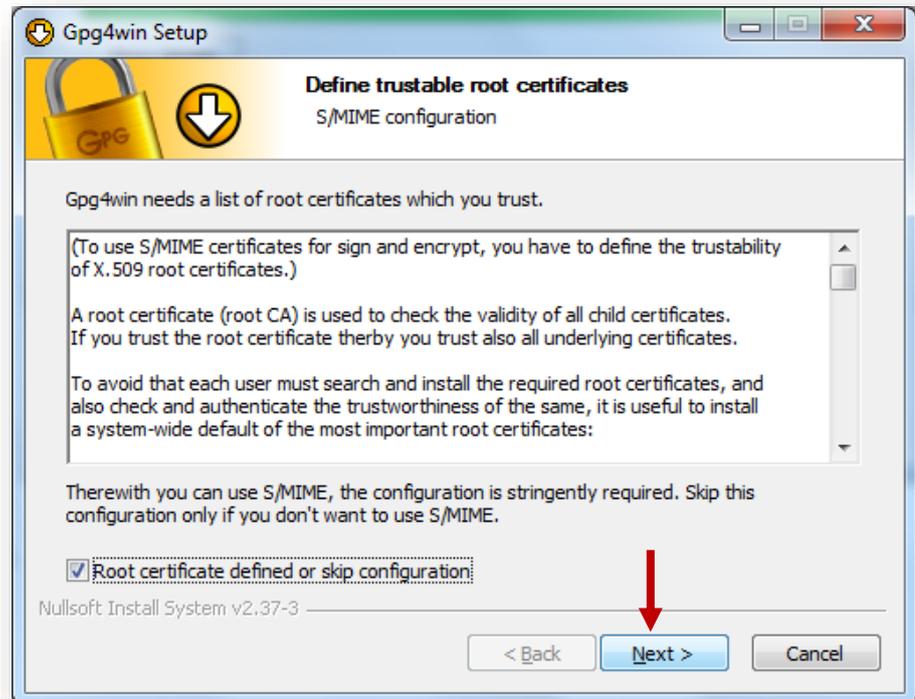
Click **Finish**.

2. Generation of Key Pairs (One time Procedure)

From your desktop, double click **Kleopatra**. The Kleopatra main window will be displayed on the screen.
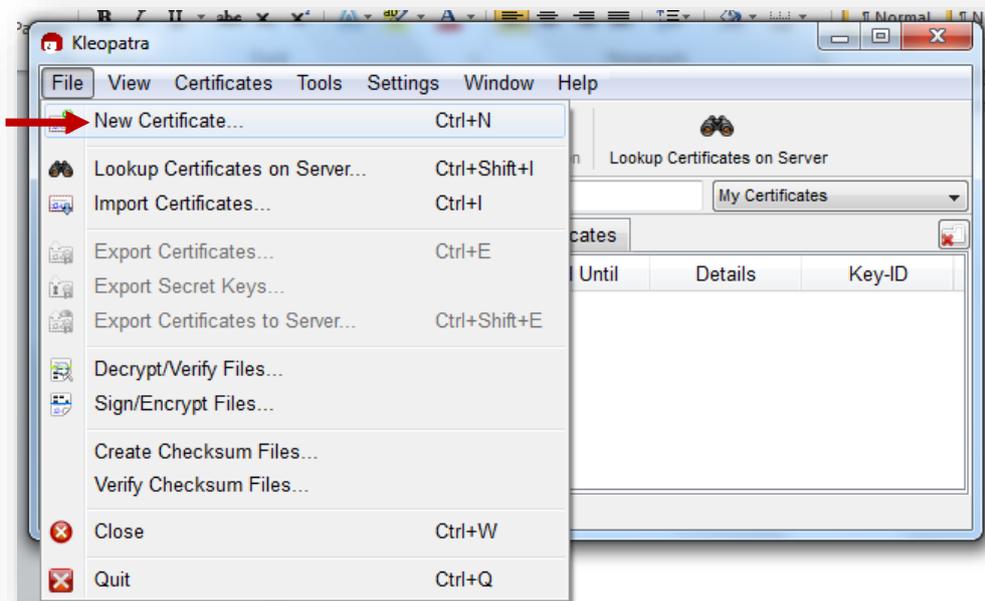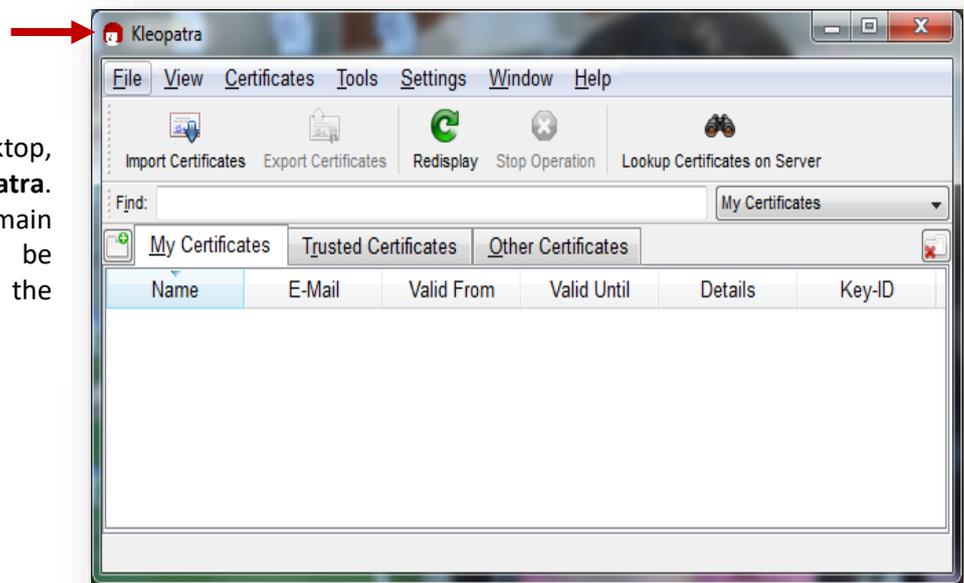
Click **File**, then select **New Certificate**.

Certificate Creation Wizard will be displayed on the screen. *Click Create a personal OpenPGP key pair*.
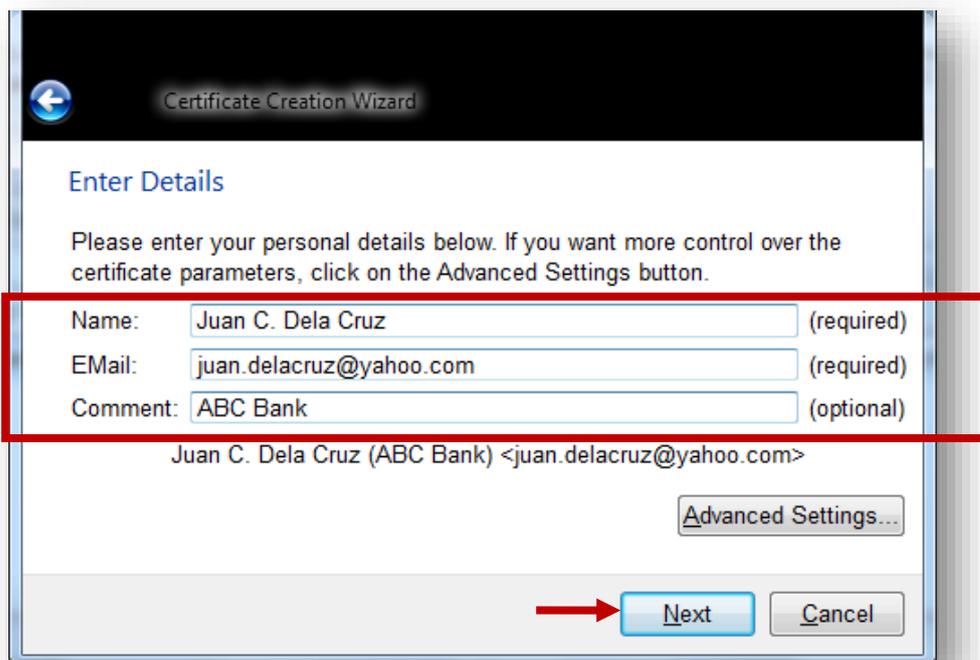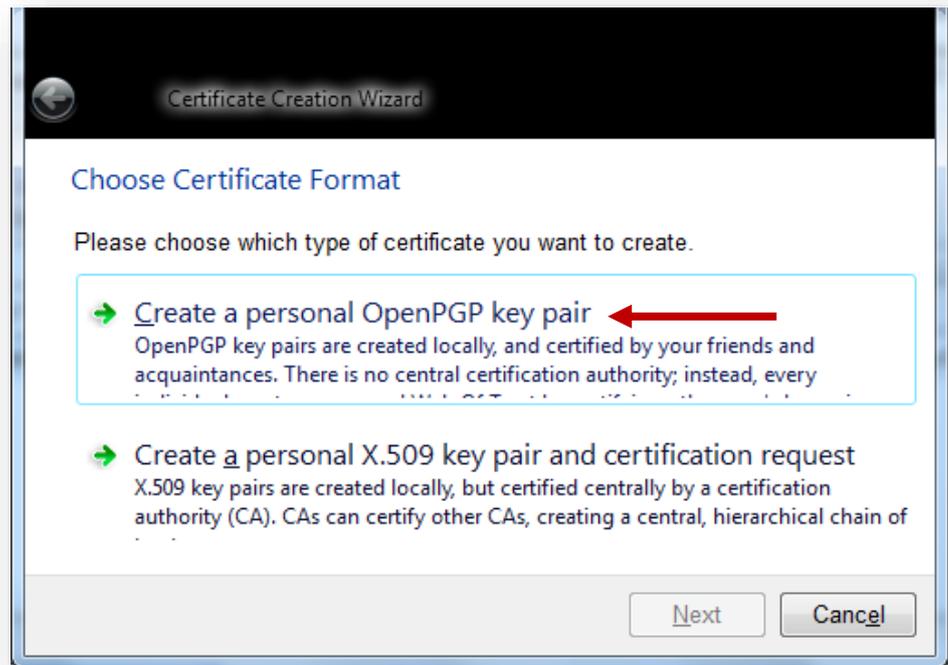
Enter Details, then click **Advance Settings**.

Note:
Name – Name of Compliance Officer
Email – Email address of Compliance Officer
Comment – Name of the company

The **Technical Details** window will be displayed on the screen.

- From Key Material, select **DSA: 2,048 bits (default).**

- Check **+ Elgamal : 2,048 bits (default).**

- From Certificate Usage, check *Signing*, *Encryption* and *Certification*.

- Click **Ok**.
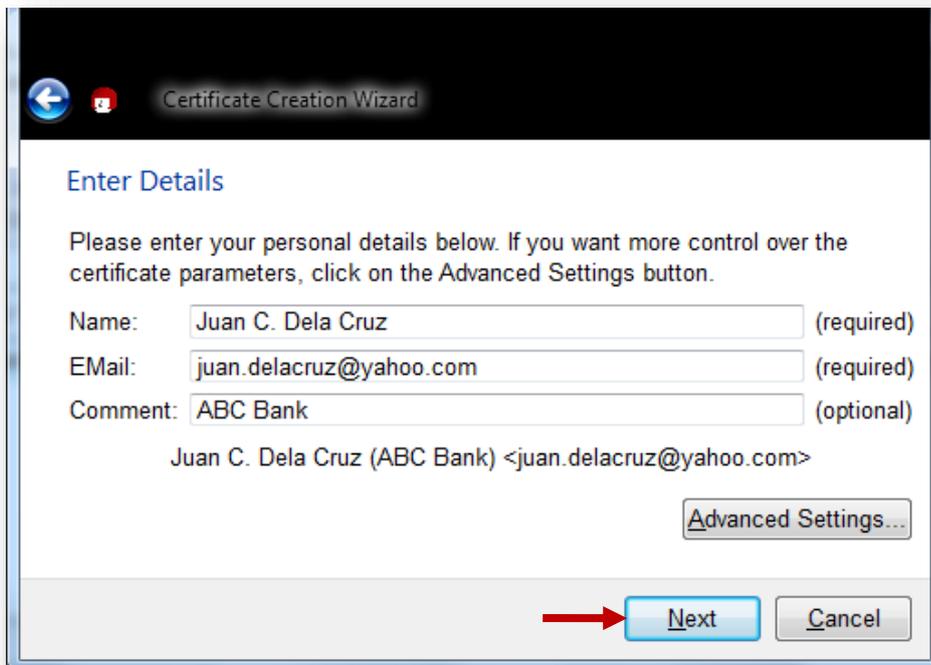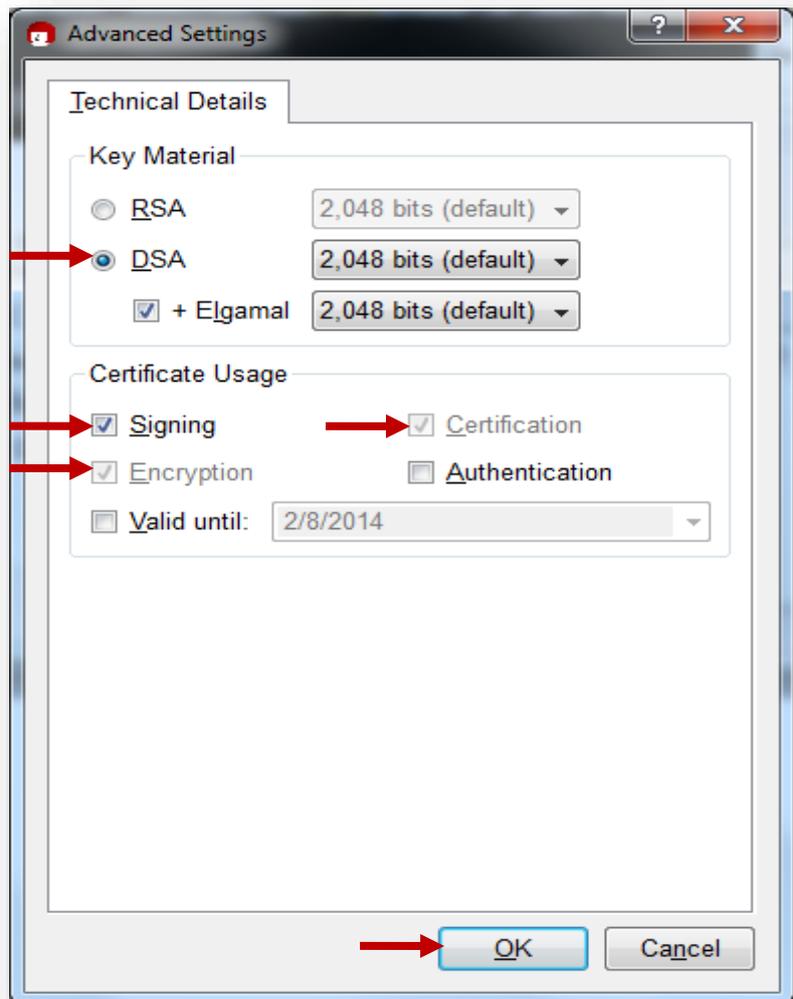
From the Certificate Creation Wizard window, click **Next**.

From Certificate Creation Wizard, check **Show all details**, review the certificate parameters, then click **Create Key**.
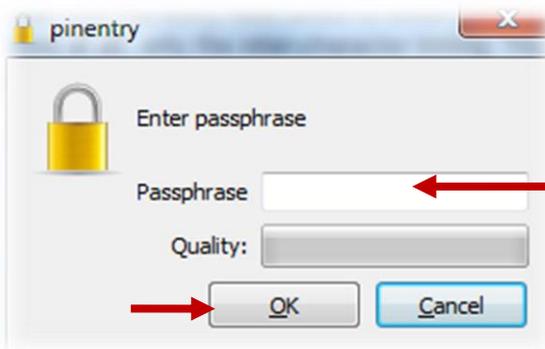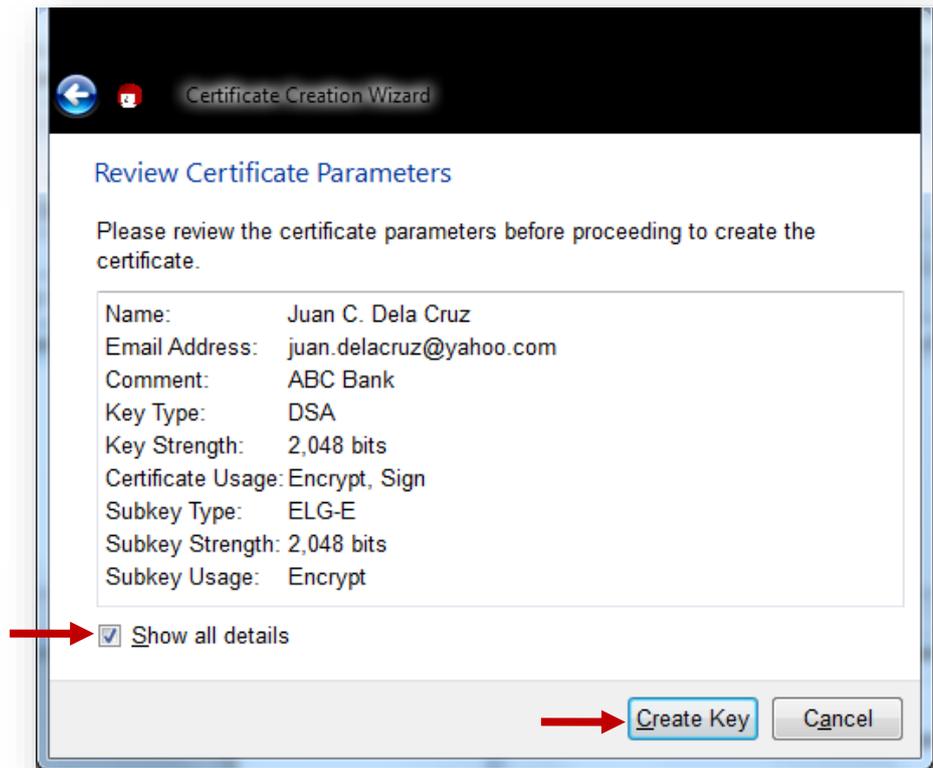
Pin entry window will be displayed on the screen. Enter Passphrase (gpg password of compliance officer), then click **Ok**.

Re-enter passphrase, then click **Ok**.

Please be reminded that once you forget your passphrase, you need to generate a new public key, since AMLC cannot retrieve the said passphrase.
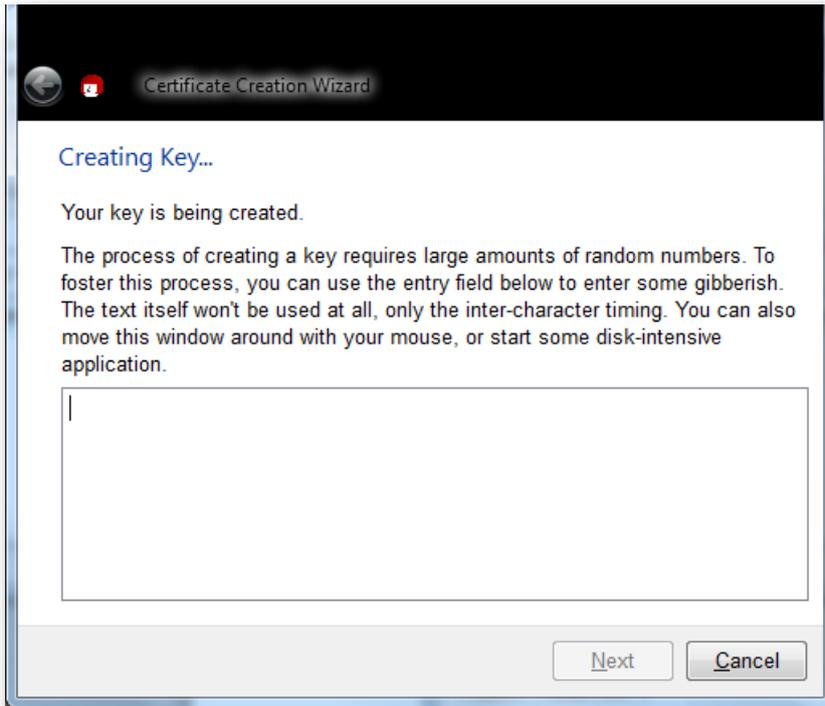
Wait until the key pair is successfully created.

Click **Finish**.

3. Exporting Public Key
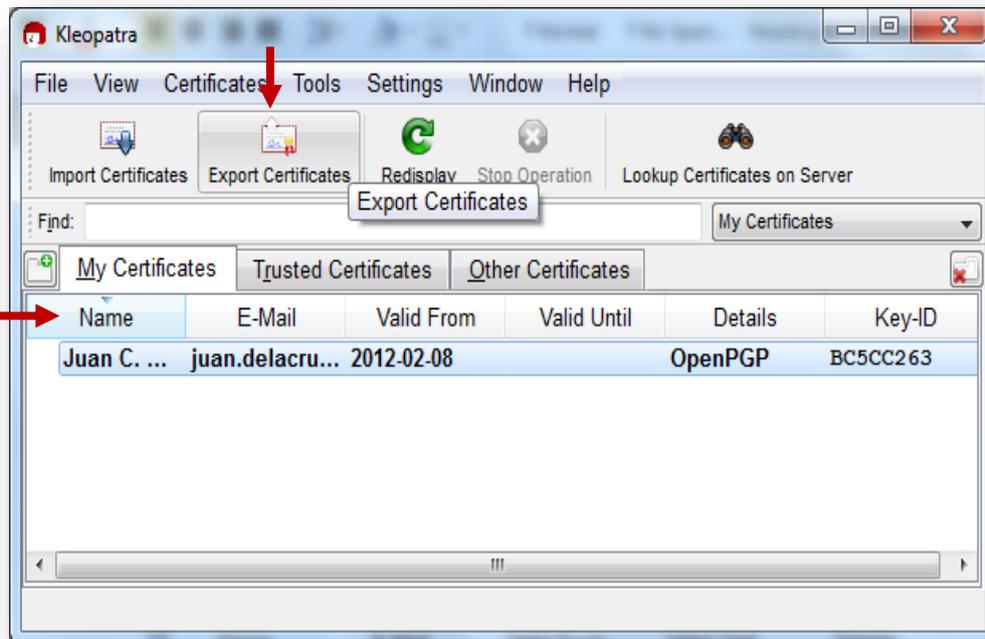
From your desktop, double click **Kleopatra**. The Kleopatra main window will be displayed on the screen.

Click the name of the compliance officer, then click **Export Certificates**.

Select the directory where the public key is to be saved, then click **Save**.

- **For 32 bit machine:** c:\Program Files\GNU\GnuPG\
- **For 64 bit machine:** c:\Program Files (x86)\GNU\GnuPG\
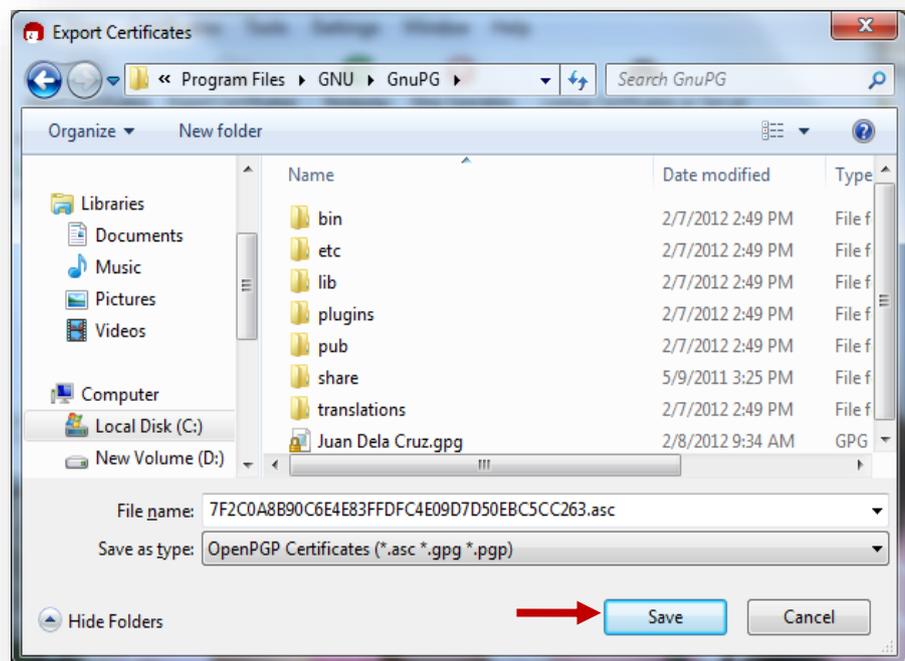
Note: The default filename of the public key is the key fingerprint.

Please be ready with the exported asc file as you will need this for ONLINE REGISTRATION

4. Saving AMLC public key

Get a copy of the AMLC public key (amlc.asc) from **www.amlc.gov.ph** under **Reporting Tools** then save this to your local drive.

- **For 32 bit machine:** c:\Program Files\GNU\GnuPG\
- **For 64 bit machine:** c:\Program Files (x86)\GNU\GnuPG\

5. Importing of AMLC public key
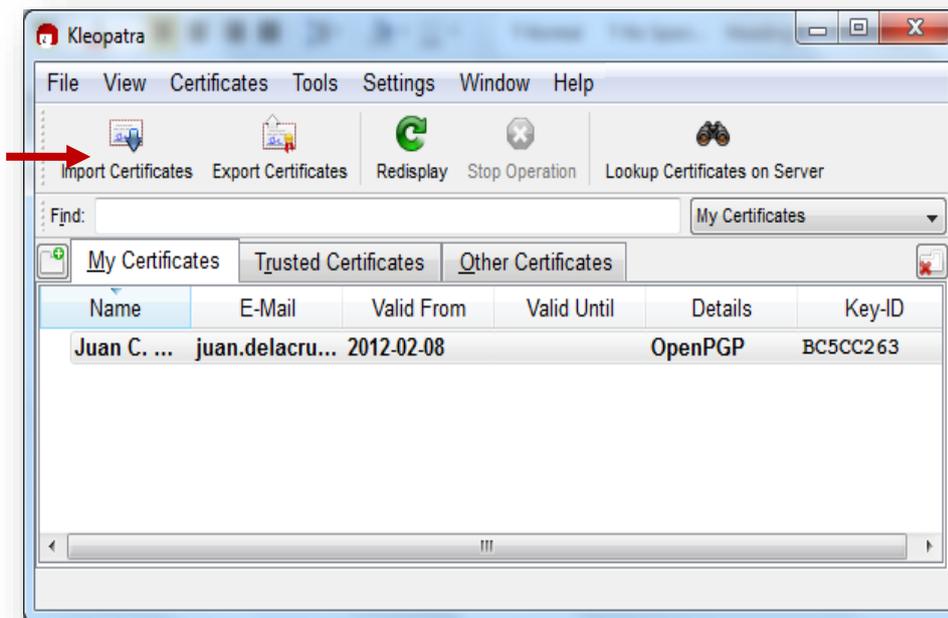
From your desktop, double click **Kleopatra**. The Kleopatra main window will be displayed on the screen.

Click **Import Certificates**.

Select the directory where you have saved the **AMLC.asc**, then click **Open.**
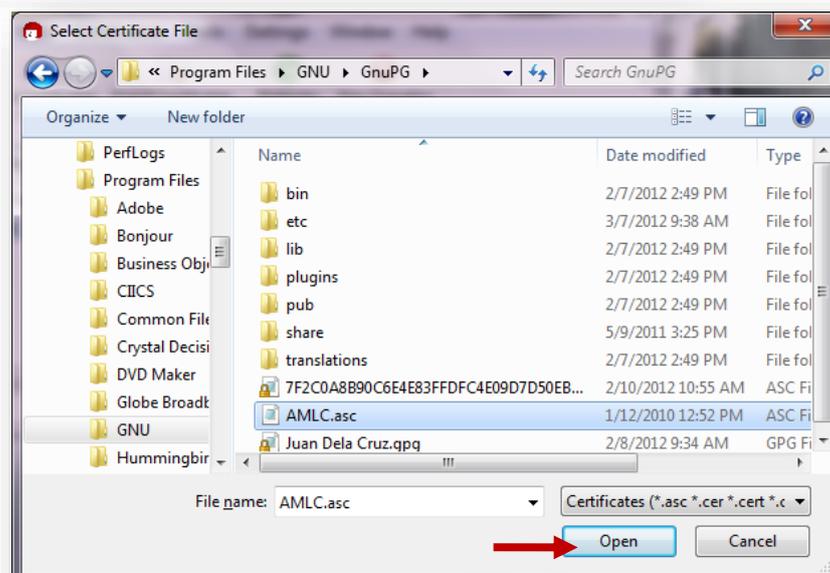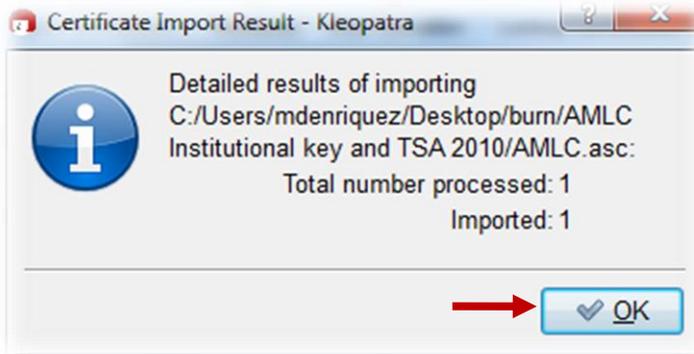
The Certificate Import Result window will be displayed on the screen. Click **Ok**.

The imported public key will be displayed on Kleopatra – Imported Certificates tab.
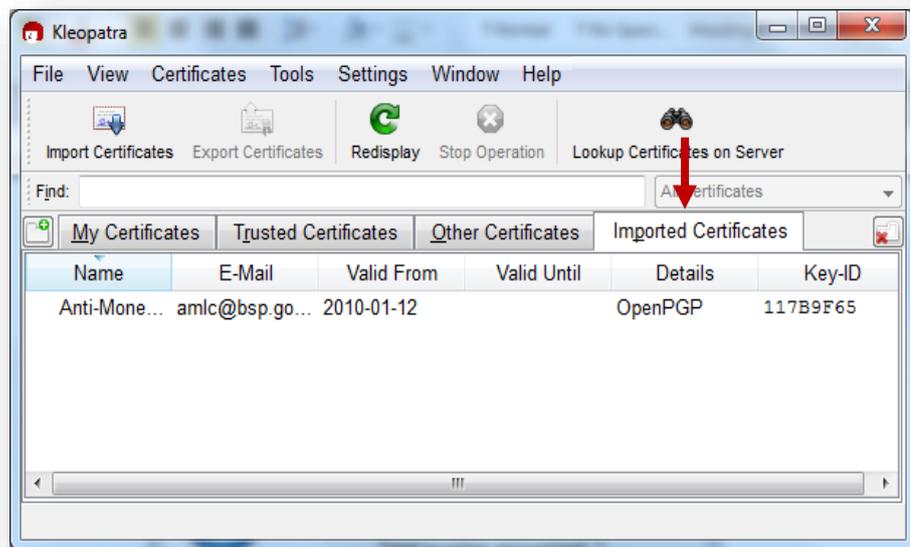
6. Certifying AMLC Key
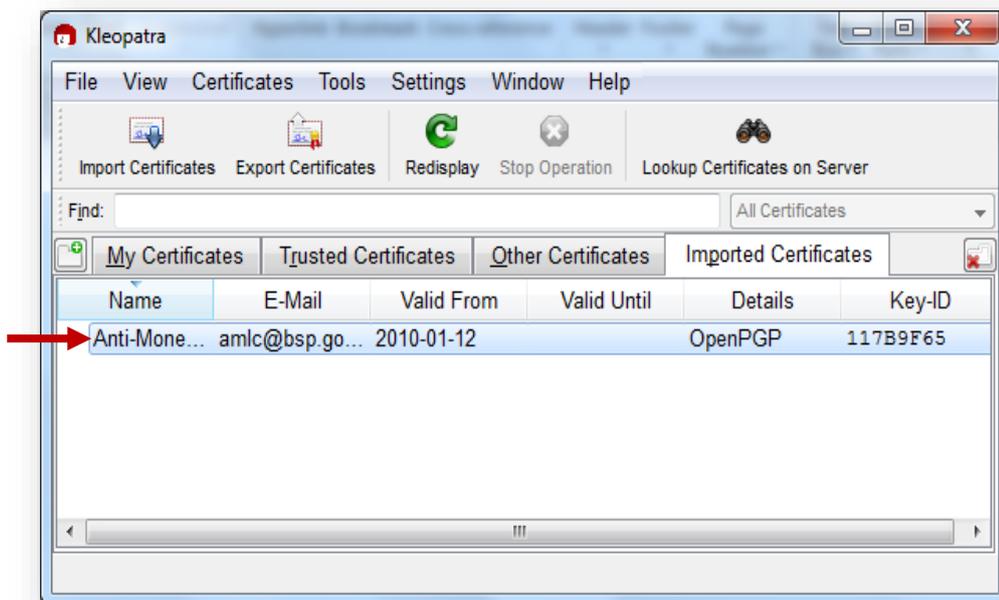
From your desktop, double click **Kleopatra**.

From Kleopatra main window, click *Anti-Money Laundering Council's public key*.

From the menu bar, click **Certificates**, then click **Certify Certificate**.
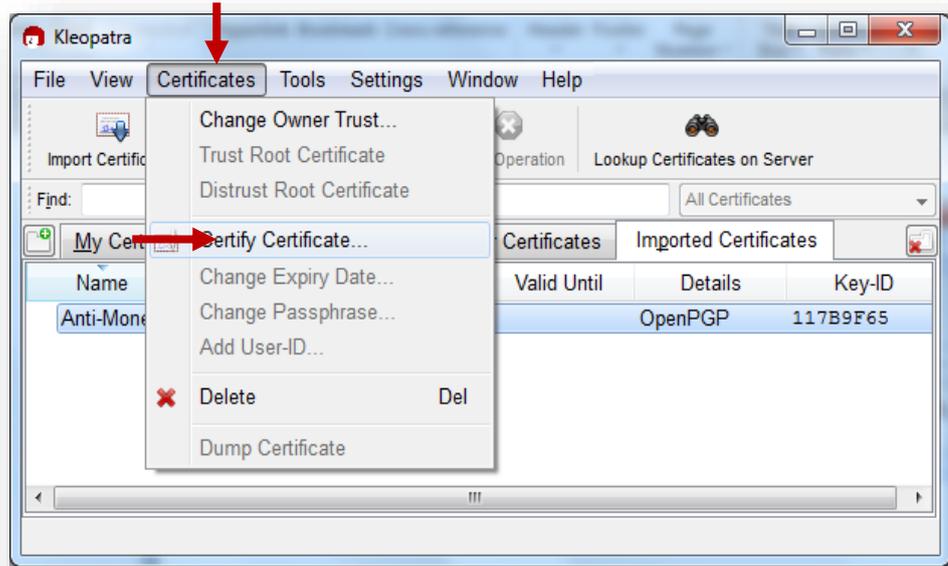
Check *Anti-Money Laundering Council*, then check *I have verified the fingerprint*. Click **Next**.
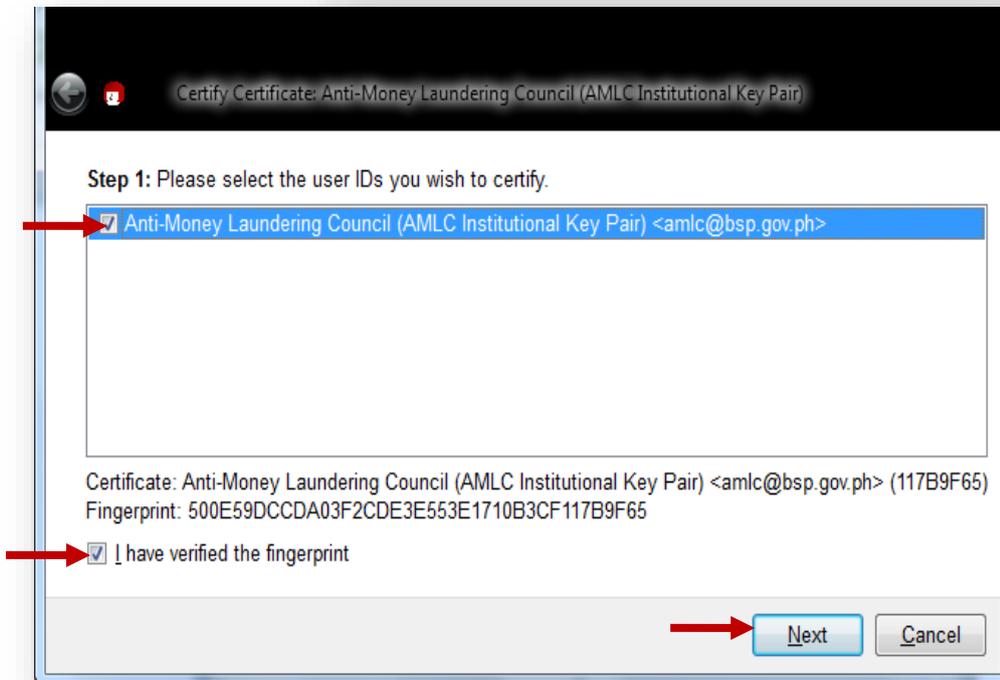
Select **Certify only for myself**, then click **Certify**.
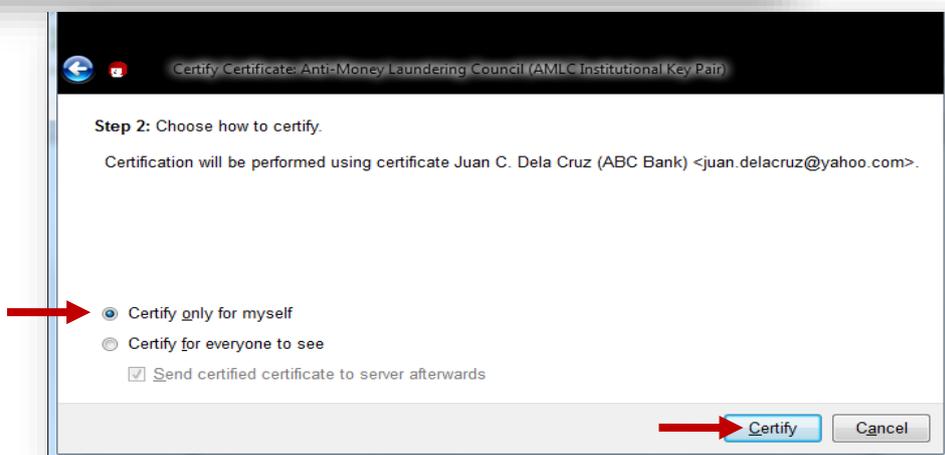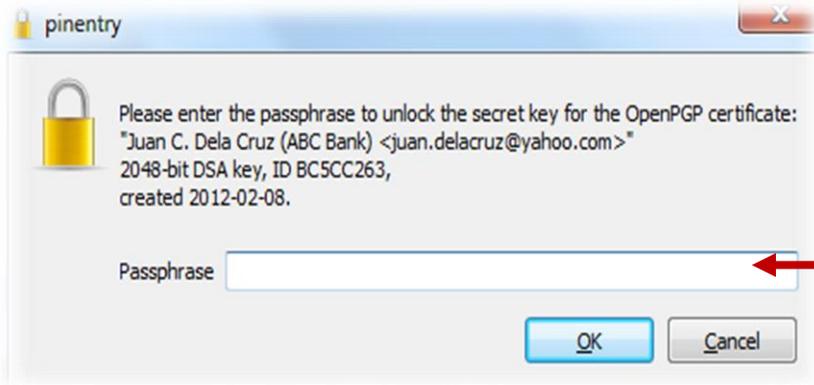
Enter passphrase of compliance officer, then click **Ok**.

Click **Finish**.
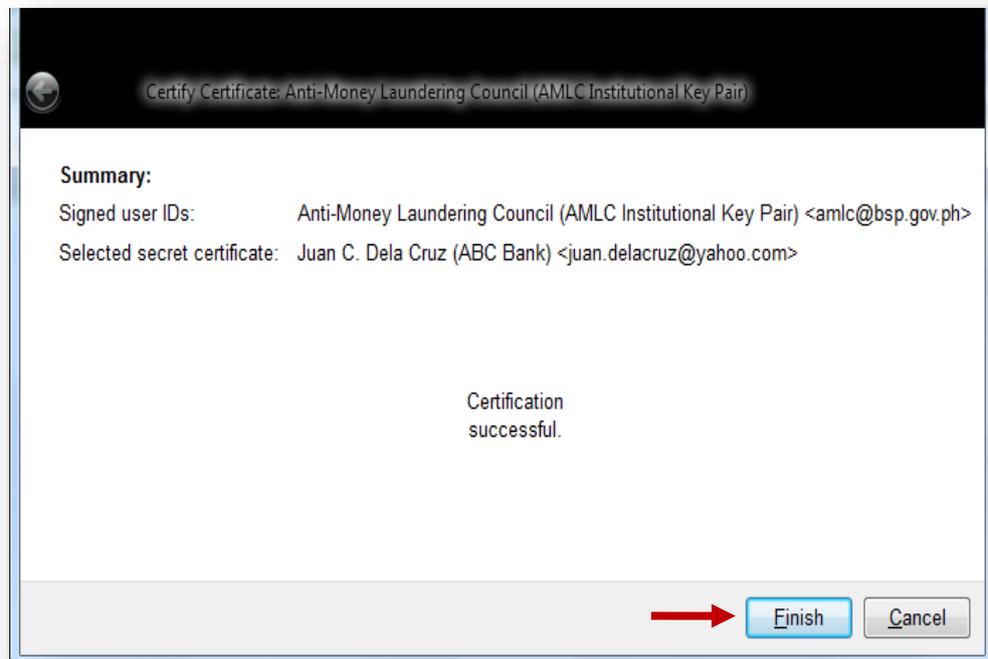
7. Backup Procedure

Make sure to do this procedure to ensure that you will not perform all the steps enumerated above in the event that your public key has been corrupted.
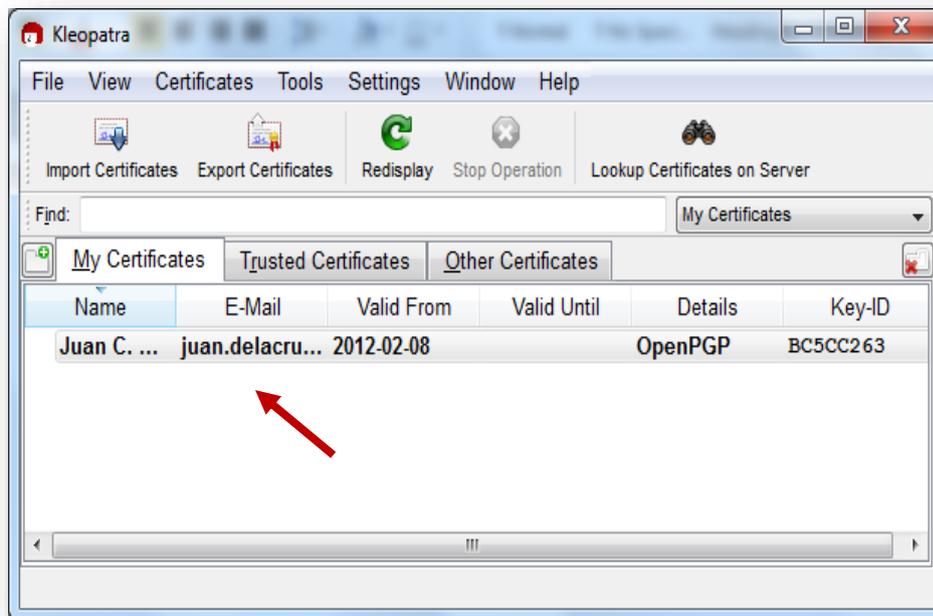
Open **Kleopatra.**

From My Certificates tab, click the name of the key owner (Compliance Officer).
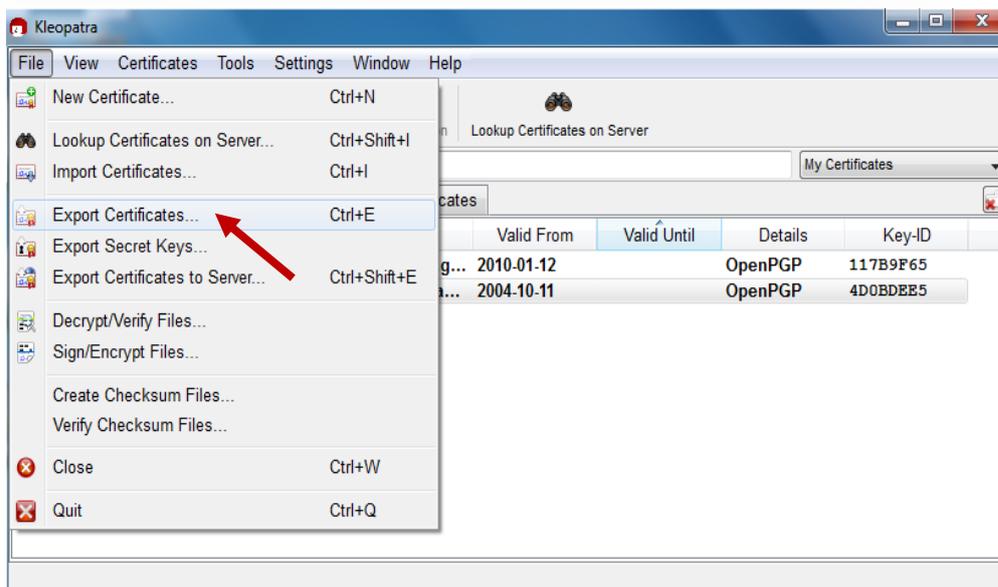
From the menu bar, click **File** then select **Export Certificates.**
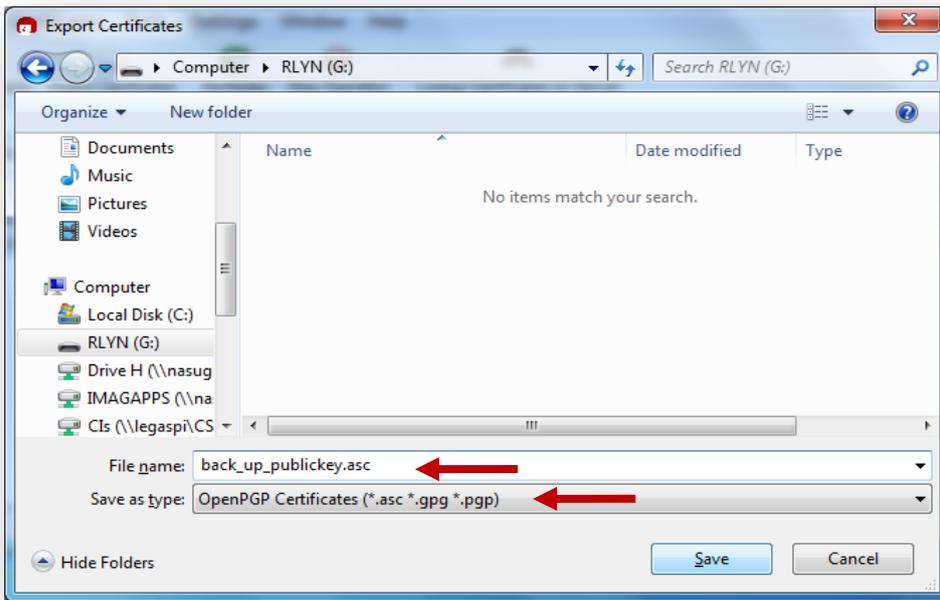
Select the directory where you want to save the backup of your public key (USB), by default filename is your fingerprint. (You have the option to change the filename) Click Save.

On My Certificates tab, click the name of the key owner (Compliance Officer).
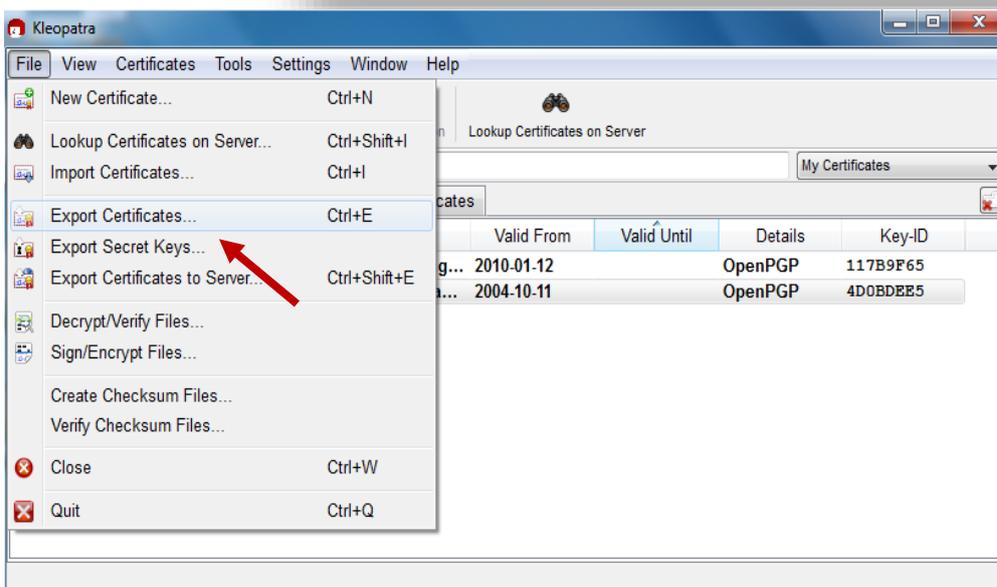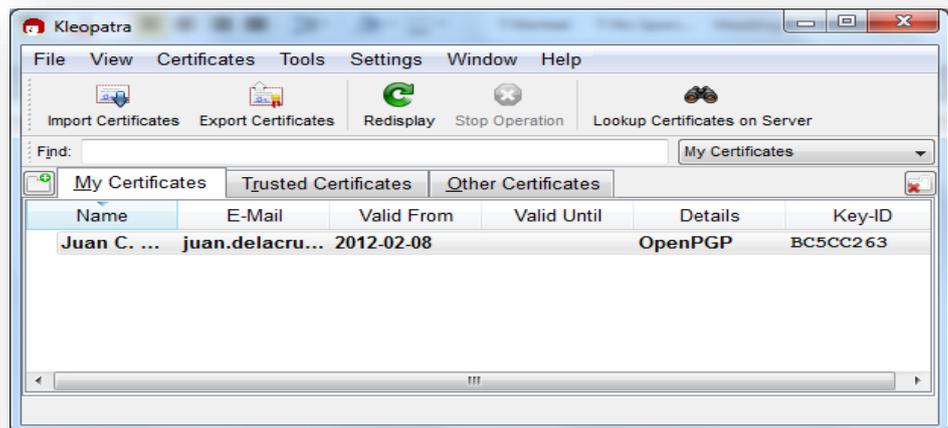
From the menu bar, click **File** then select **Export Secret Keys.**
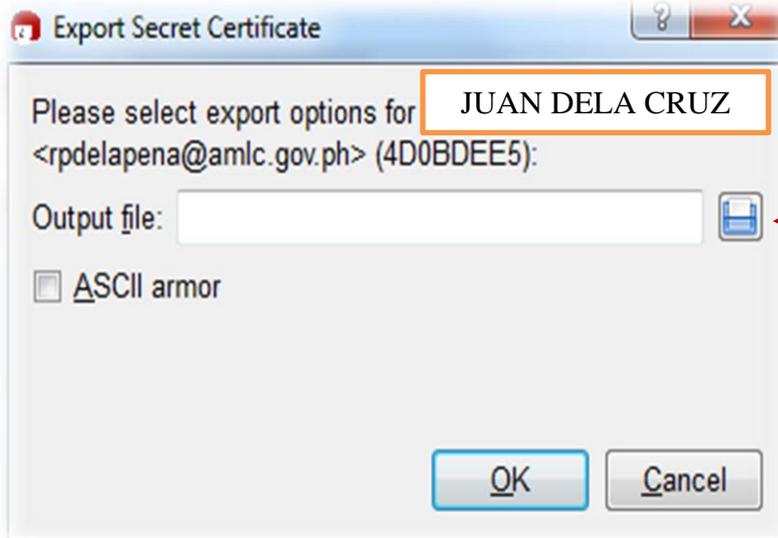
Select the directory where you want to save the backup of your private key (USB) by clicking the diskette icon.
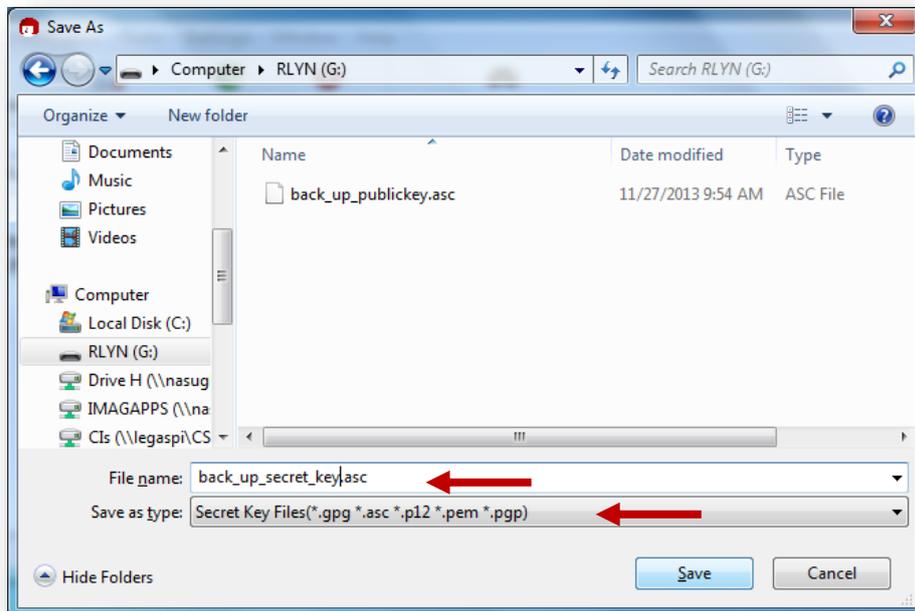
Create a filename for your secret key backup and select the directory where you want to save the backup of secret key (USB) then click Save.
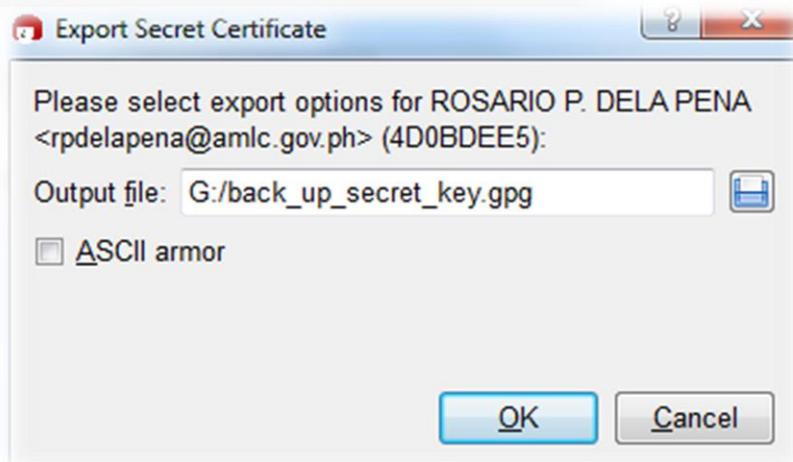
8. Recovery Procedure

This is done if the public key is compromised, only if the CPs have performed the back-up procedure for their private and public keys.
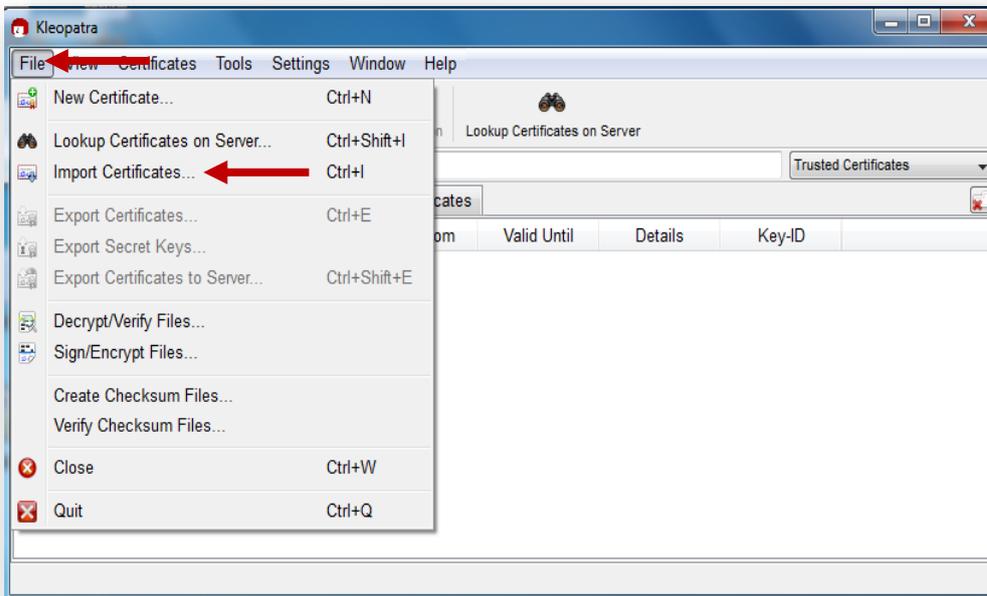
Follow the procedure in installing the GPG Software.

Once installed, Open Kleopatra then click File then Select Import Certificate.

Select the directory where the backup of your public key (.asc) is saved then click Open.

Certificate Import Result - Kleopatra

Detailed results of importing K:/back_up_certificate.asc:
Total number processed: 1
Imported: 1

✔ OK

Certificate
Import
Result
window will
appear then
click Ok.

Kleopatra

File View Certificates Tools Settings Window Help

New Certificate   Ctrl+N
                                         Lookup Certificates on Server
...s on Server...   Ctrl+Shift+I
...   Ctrl+I   Trusted Certificates ▾
...   Ctrl+E   cates
...s...   om   Valid Until   Details   Key-ID
...to Server...   Ctrl+Shift+E
...s...
...
...Files...
...iles...
Close   Ctrl+W
Quit   Ctrl+Q

To import
your secret
key, click
file then
select
Import
Certificate.

Select the directory where the backup of your private key (.gpg) is saved then click Open.

Certificate Import Result window will appear then click Ok.
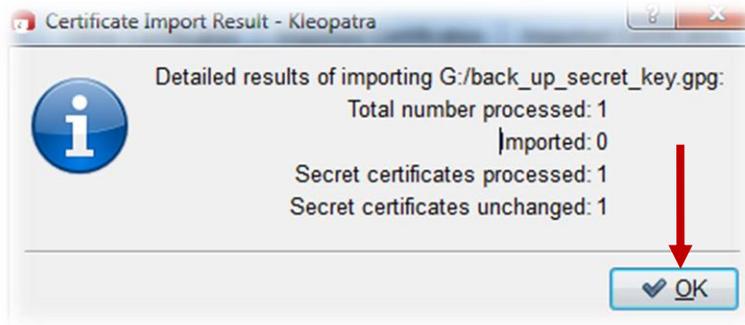
Repeat Procedures 4-6 of the Transaction Security Protocol.

Installation of GPG Suite (GPG Software for MacOS)

1. Browse to the AMLC website → Services → Reporting Tools
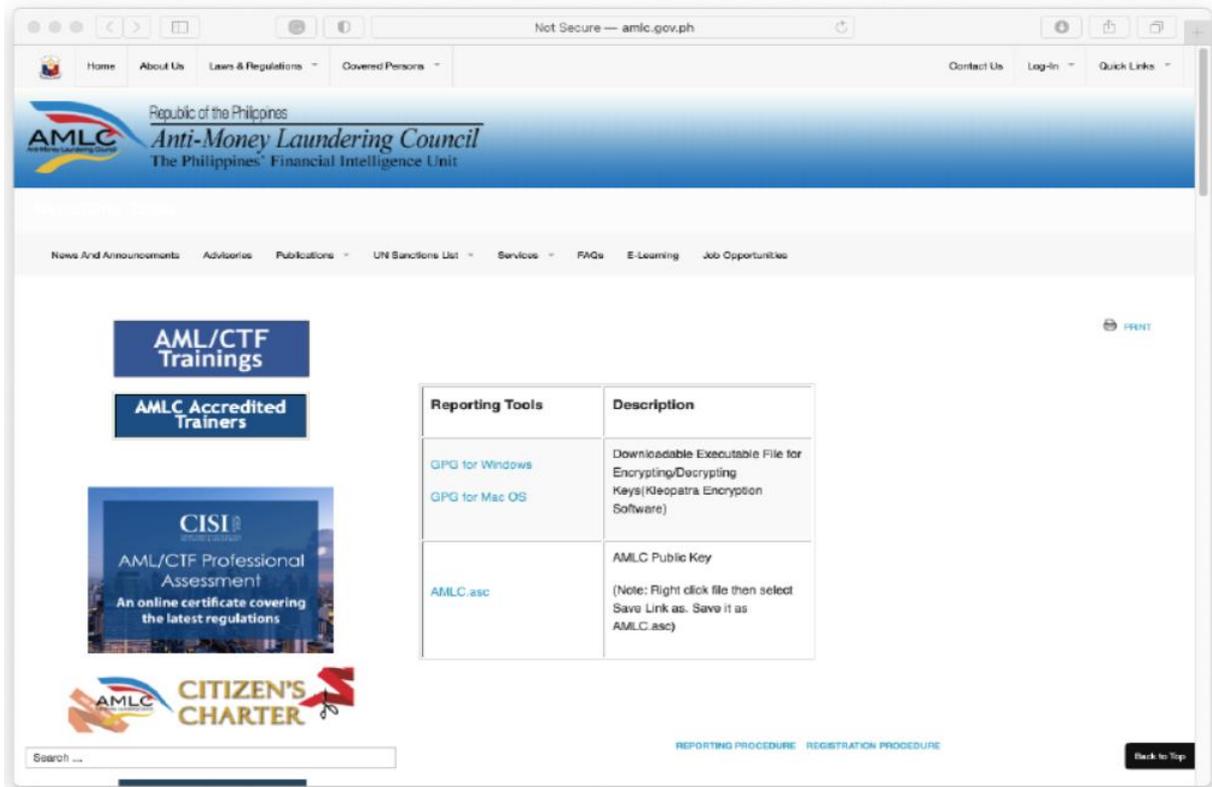
2. Download GPG for MacOS.
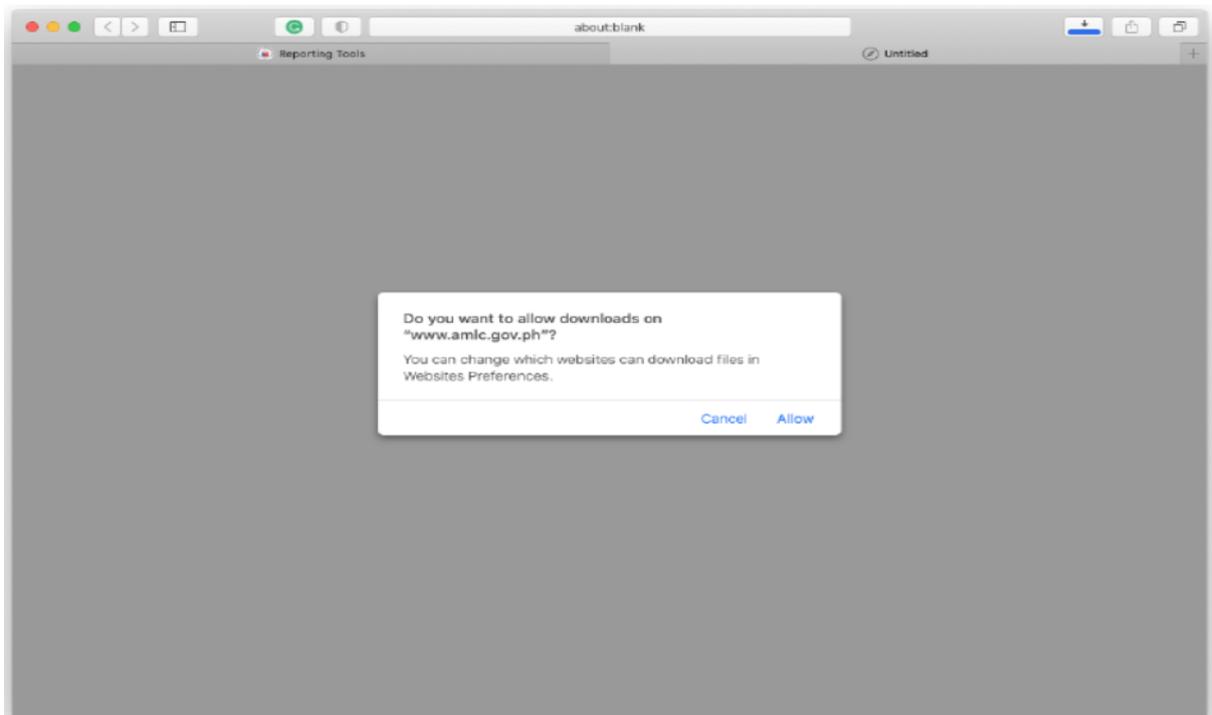
3. Launch the downloaded installer. Click on the Install icon.

4. Click on Continue.

5. Click on Agree.
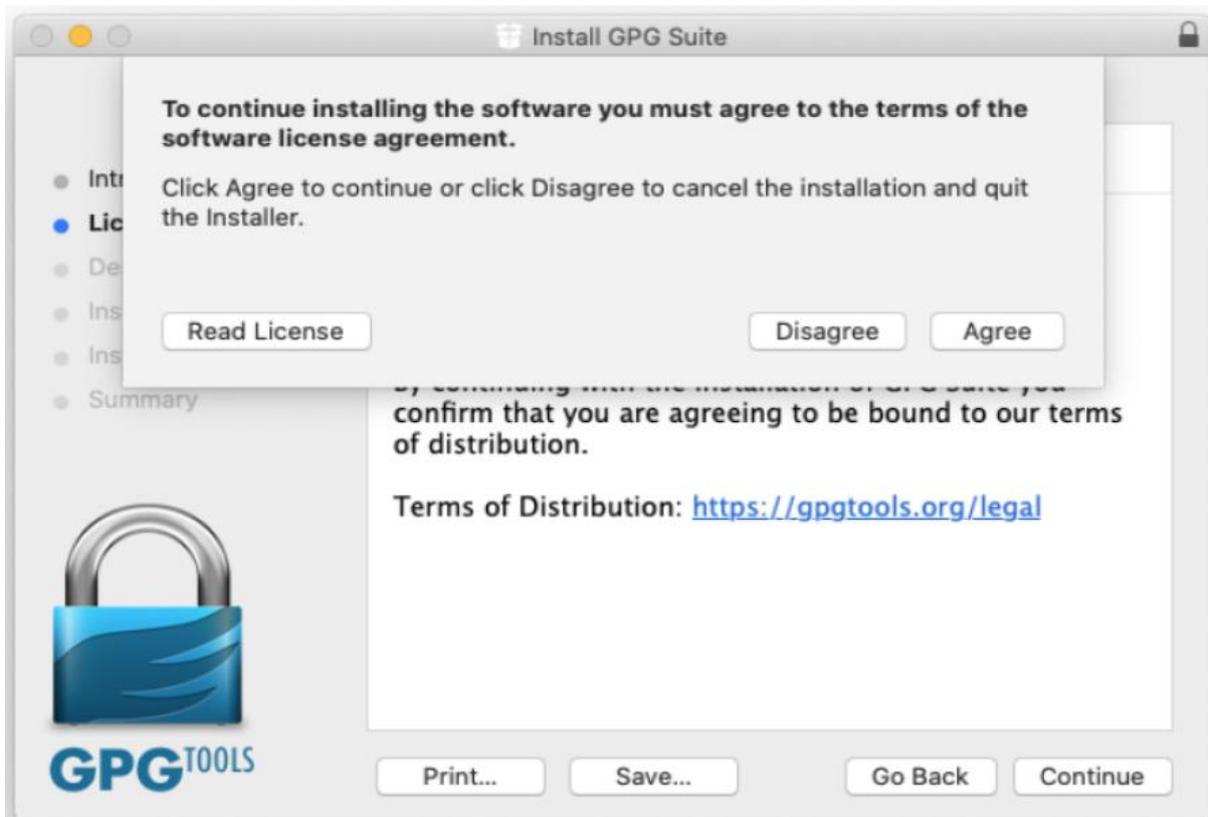
6. Click on Install.
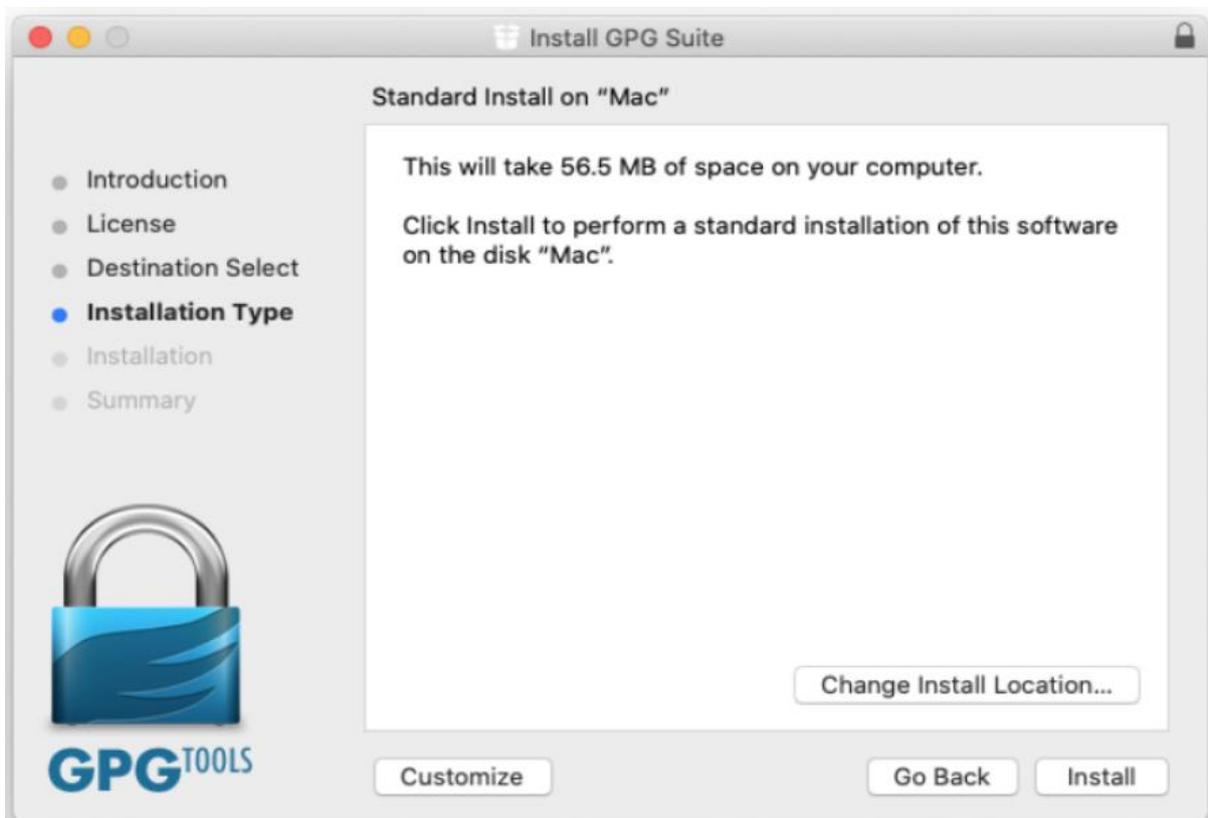
7. Input the MacOS username and password (username used to boot-up the Mac).
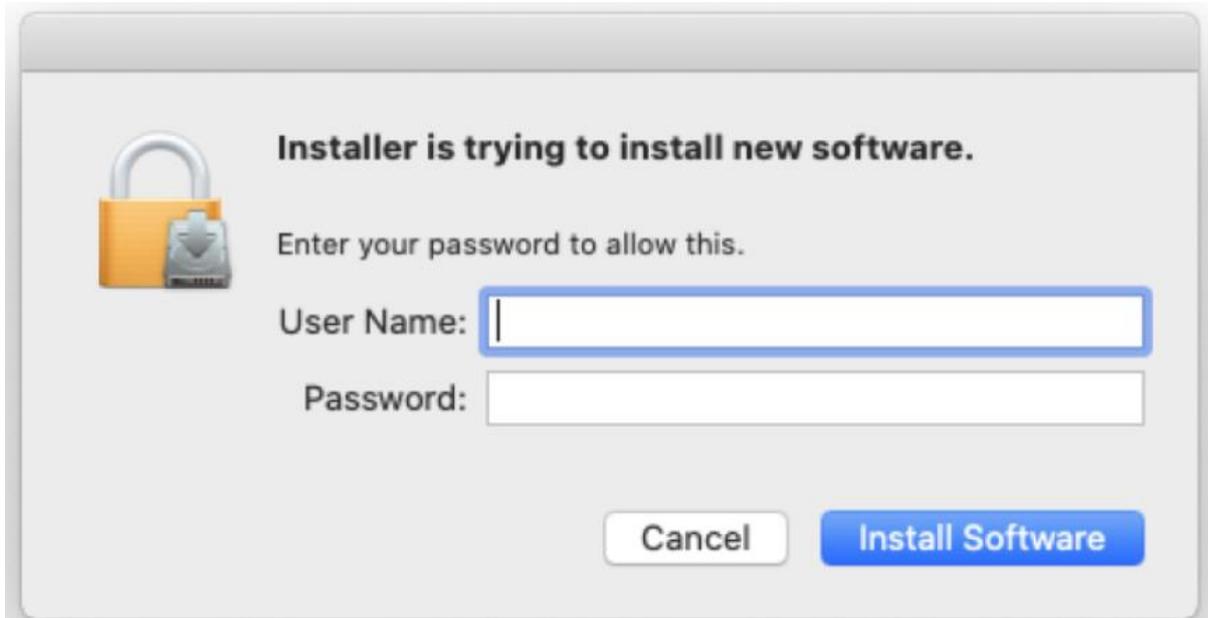
8. Wait for the installation process to finish.
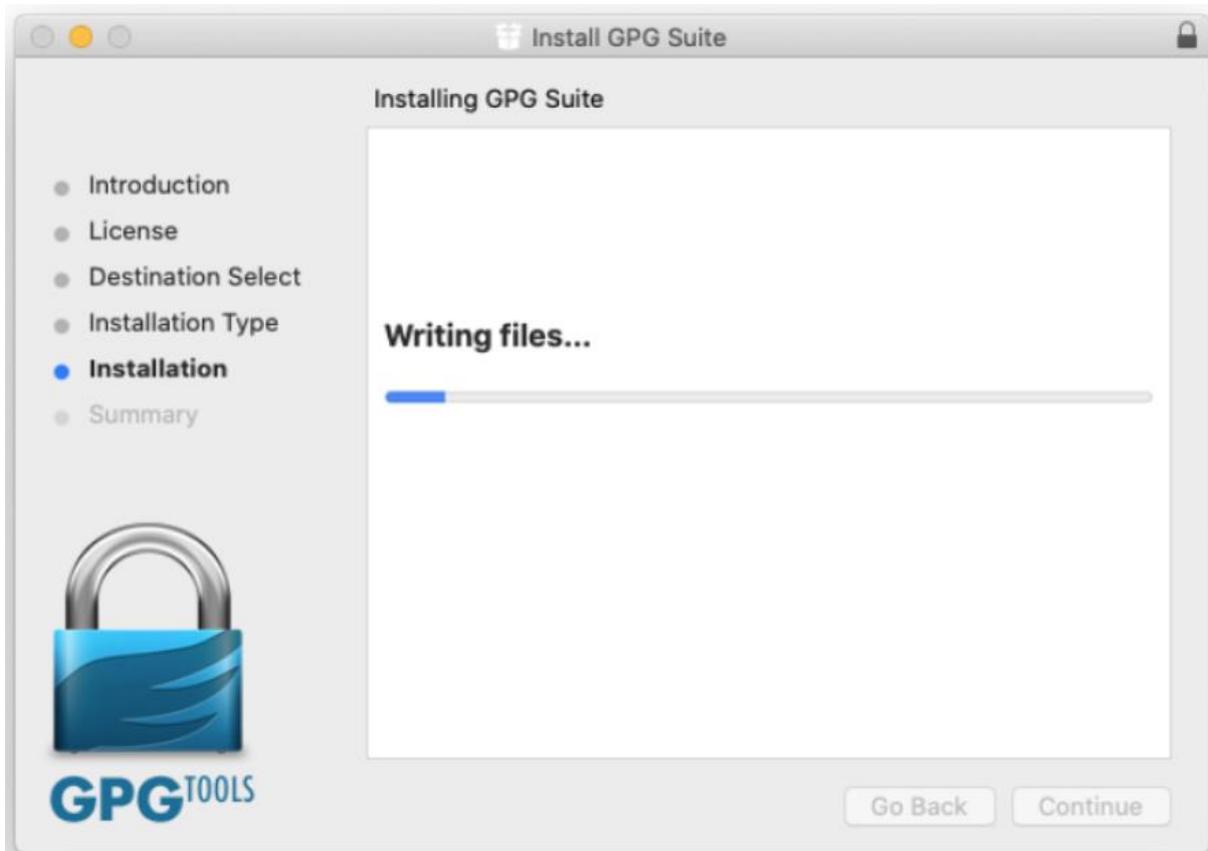
9. Click on Close.
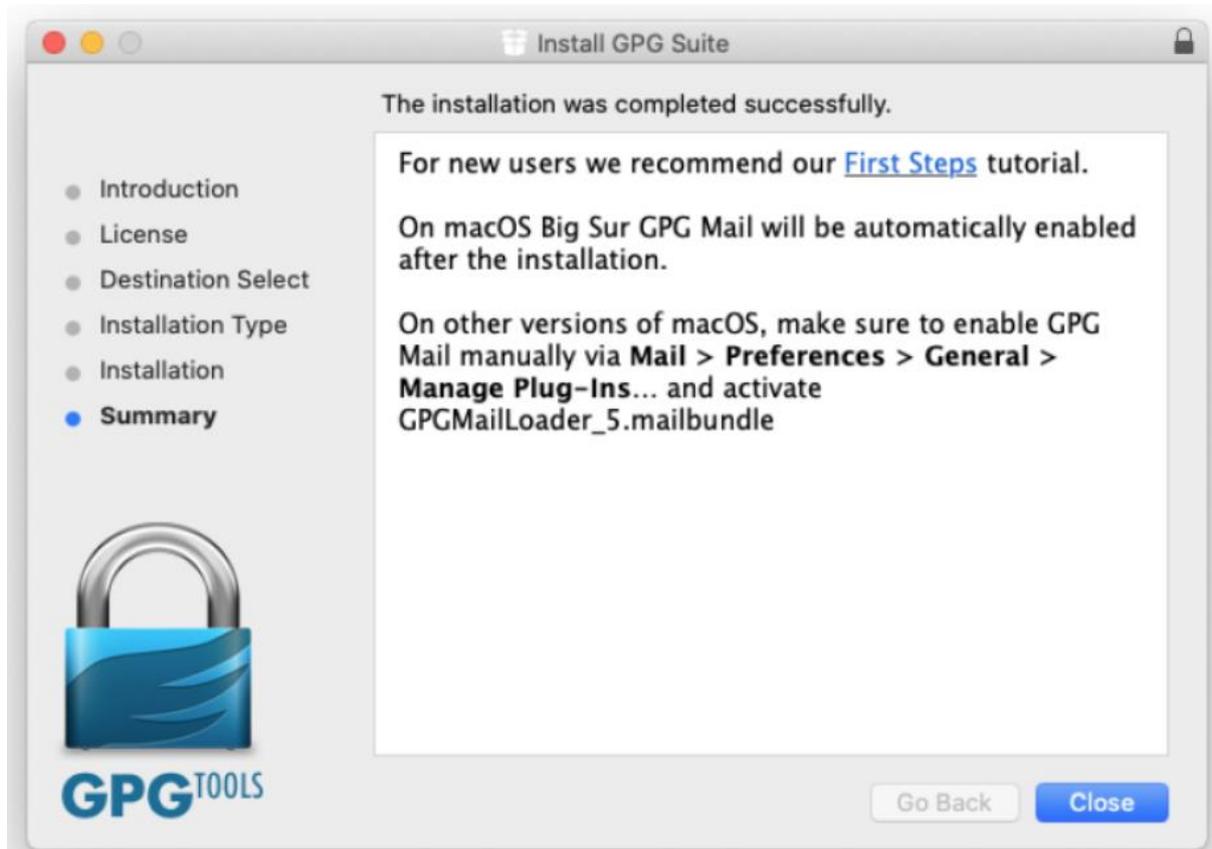
10. If a window pops-up confirming access to control GPG Keychain, click on Ok.
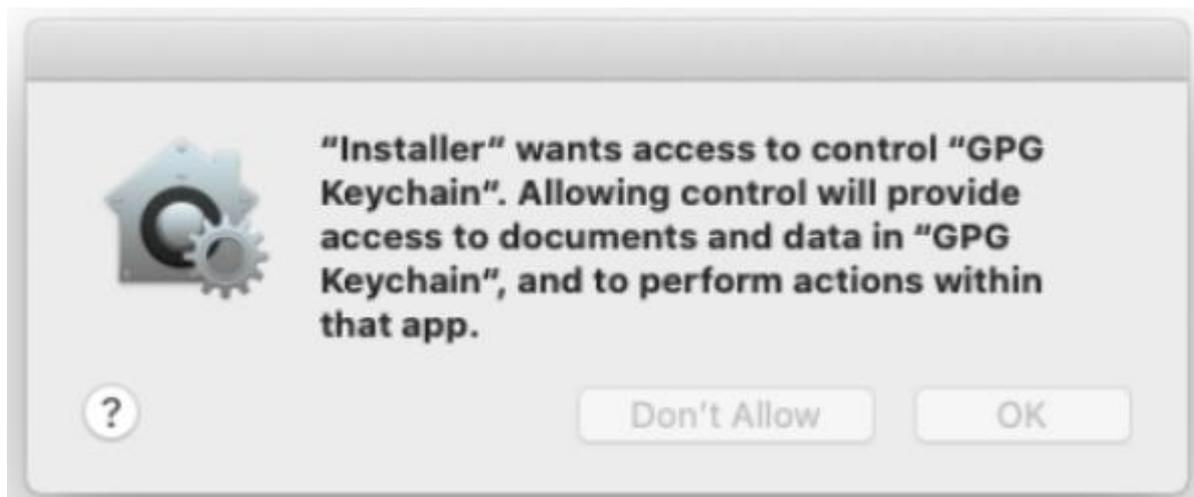
Generation of Key Pairs (One-time Procedure)

1. The Create New Key Pair dialog box will automatically pop-up. Input the name of the compliance officer, email address, passphrase (to be used whenever a report will be signed and encrypted prior to submission to the AMLC). Click on Advanced option and input the name of the institution (on the comment text box), key type (set to DSA and Elgamal), length (set to 2048), and uncheck key expiration. Click on Create Key.
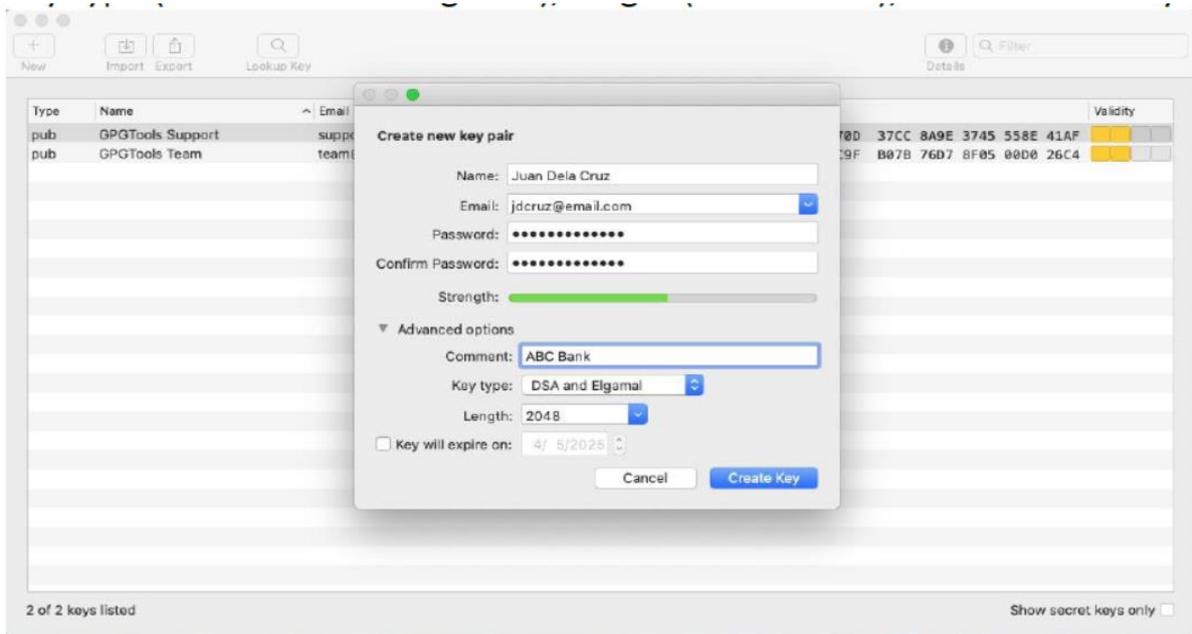
2. After the key pair is created, click on No to skip uploading of the public key to a key server.
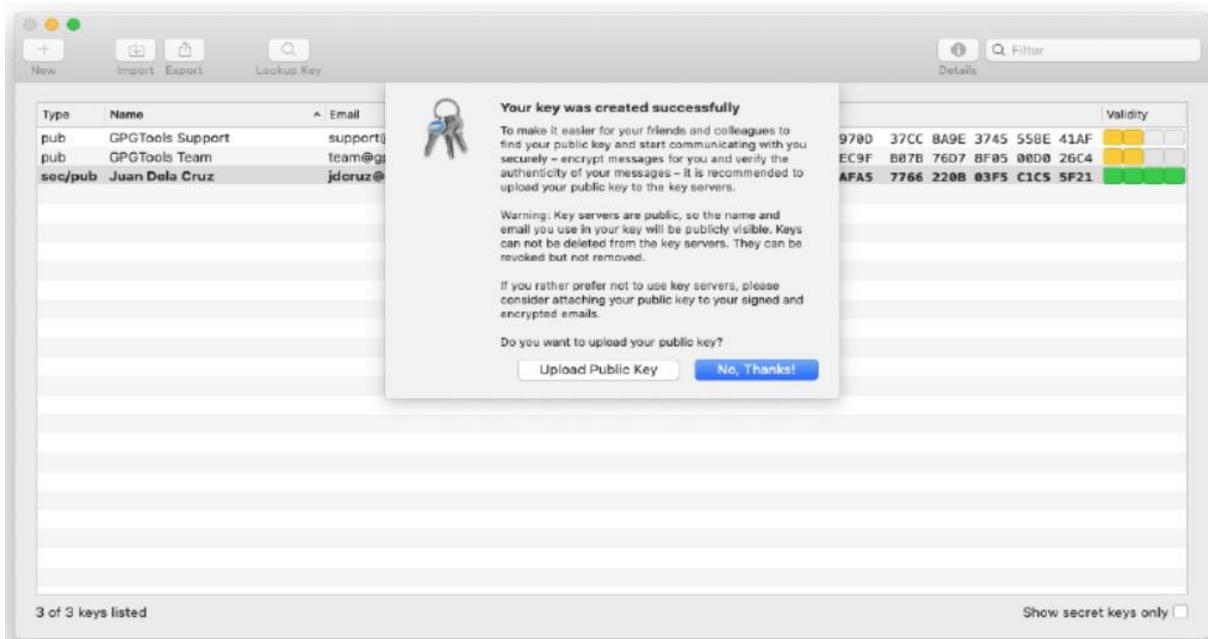
Exporting Public Key

1. Right click on the created key pair. Click on Export
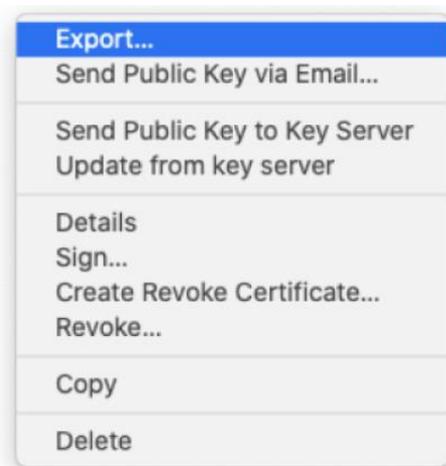
2. Rename the default filename. Use the .asc filename extension. Set the preferred location. Ensure the tick box to include secret key is unchecked. Click on Save.
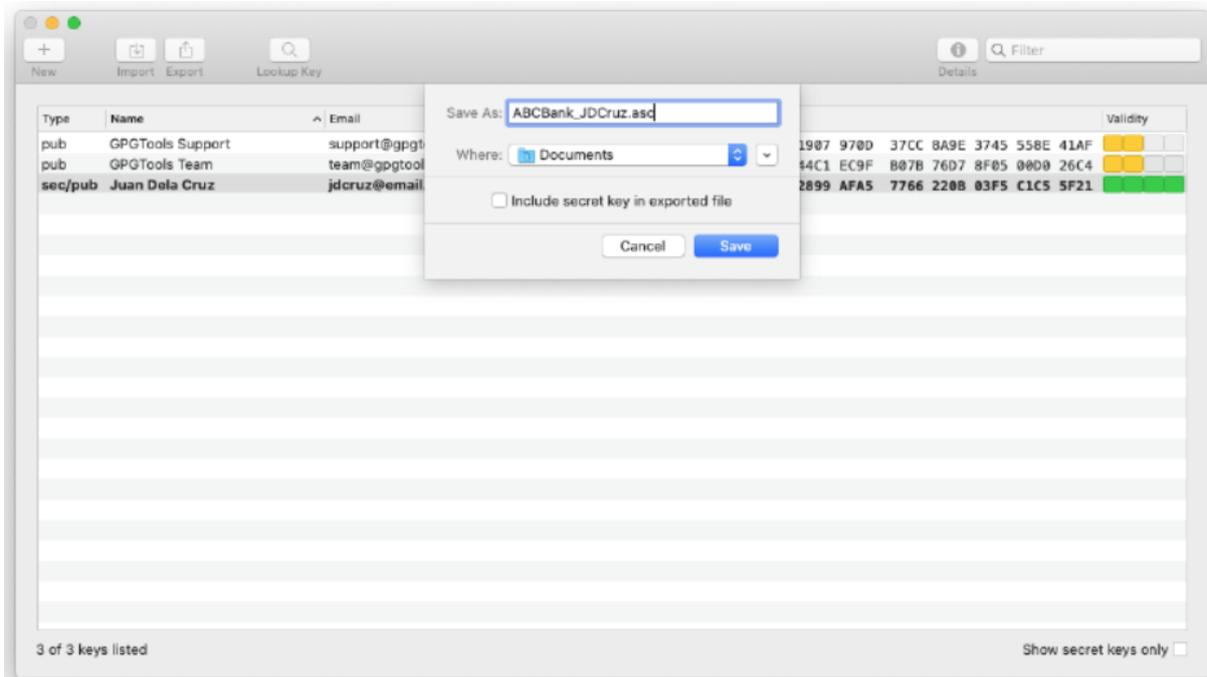
3. Click on Ok.
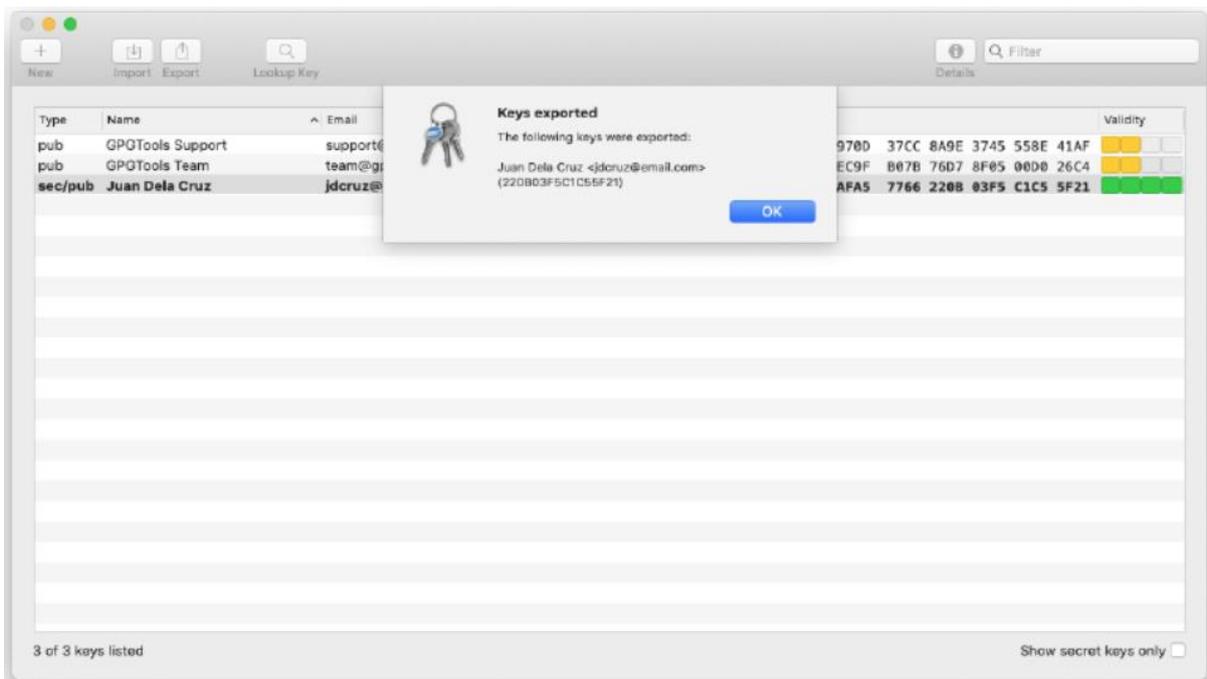
Saving AMLC public key

1. Browse to the AMLC website → Services → Reporting Tools

2. Right click on AMLC.asc. Click on Download Linked File As... Save the file to your preferred location.
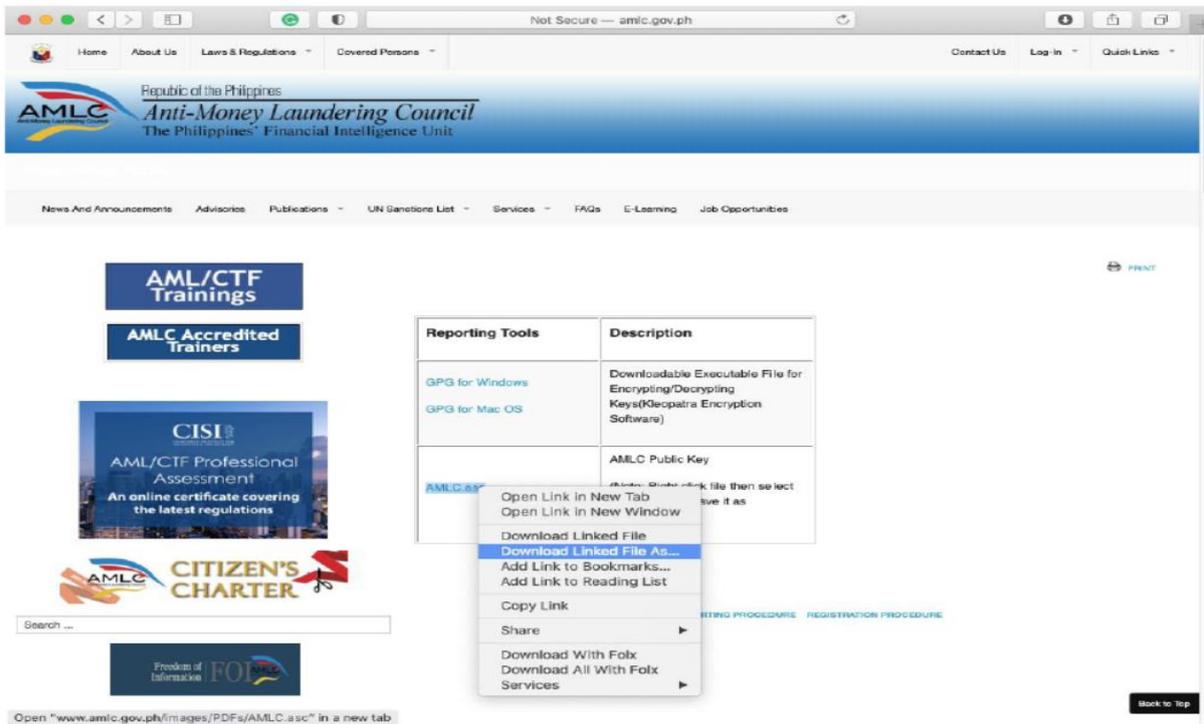
3. Browse to where the exported file was saved. If the file AMLC.asc ends with the .txt extension, right click on the file, click on Rename. Remove the .txt filename extension.
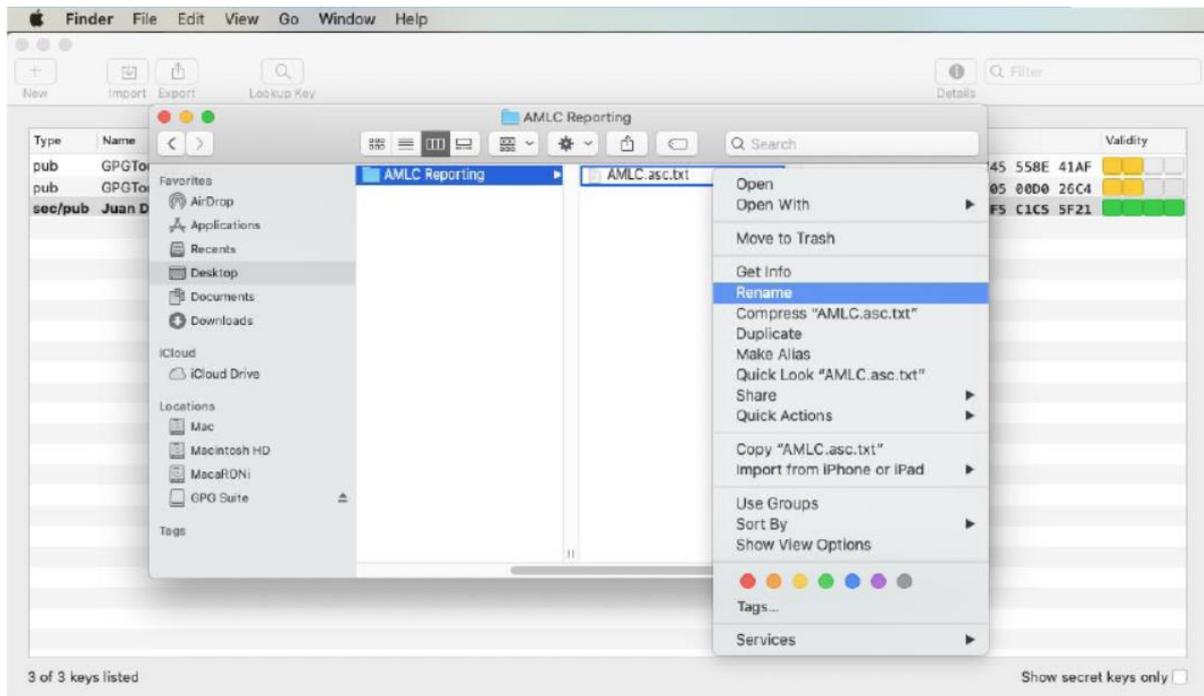
4. Click on Use .asc to confirm the removal of the .txt extension.
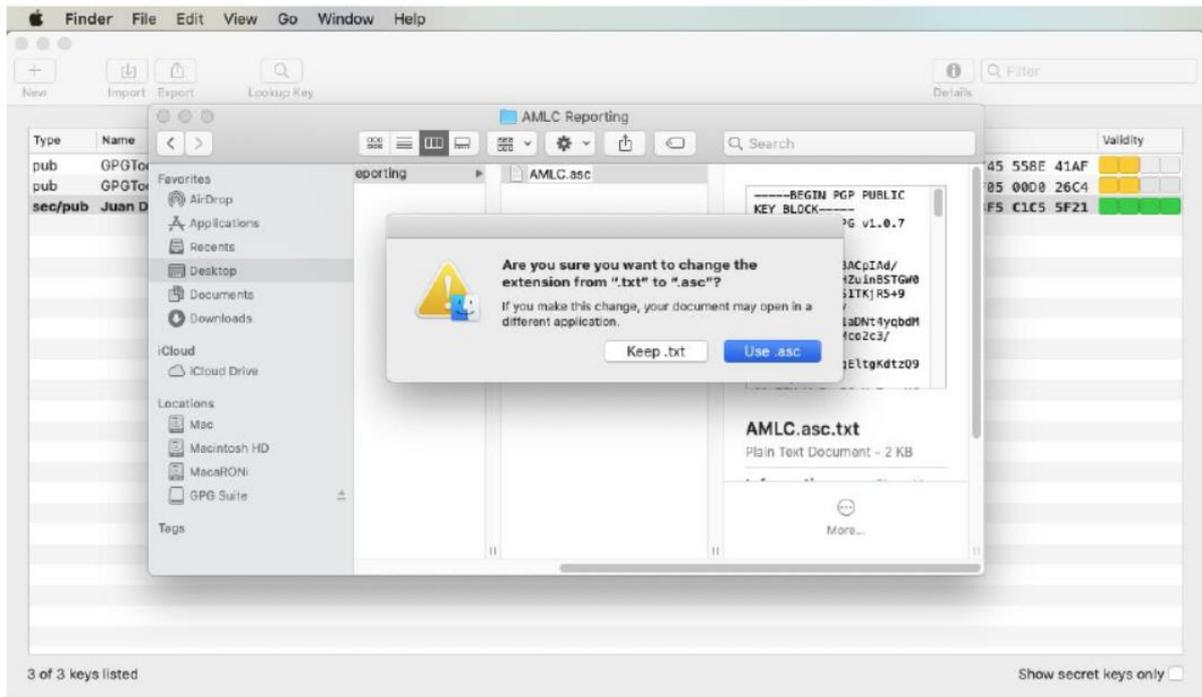
Importing of AMLC public key

1. Click on the GPG Keychain window. Click Import button, or under the menu bar, click on File → Import…
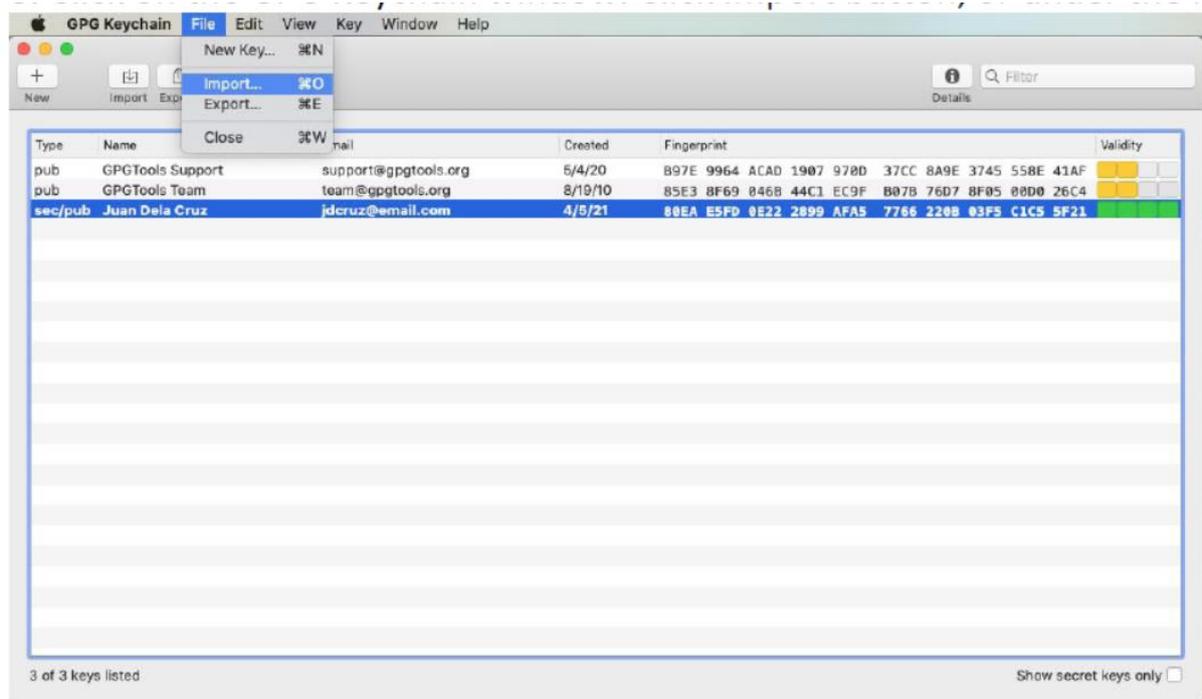
2. Browse to the location where the AMLC.asc file was downloaded and renamed. Click on Open.
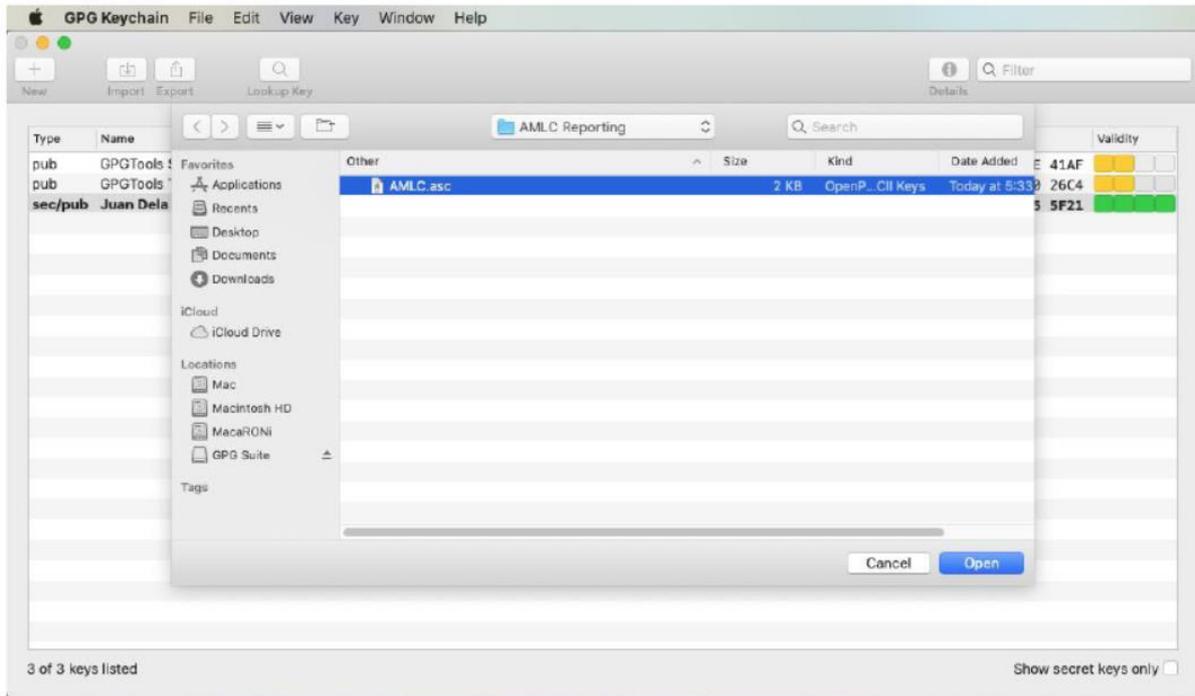
3. Click on Ok.
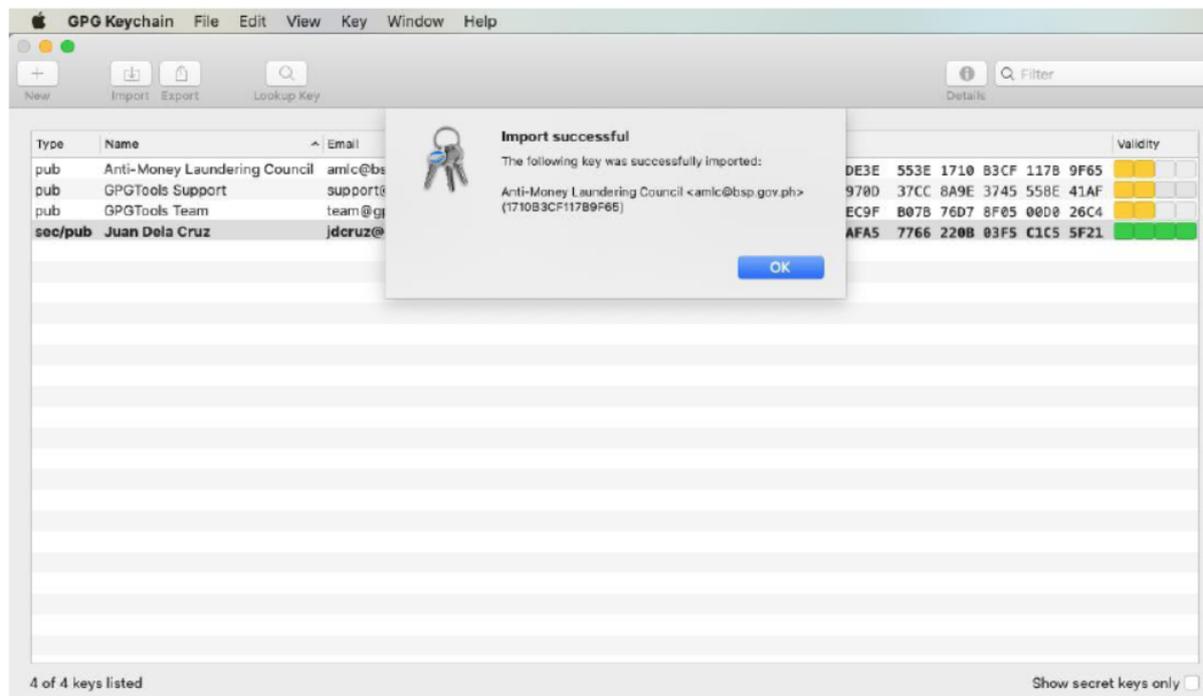
Certifying AMLC Key

1. Right click on the AMLC's public key. Click on Sign.
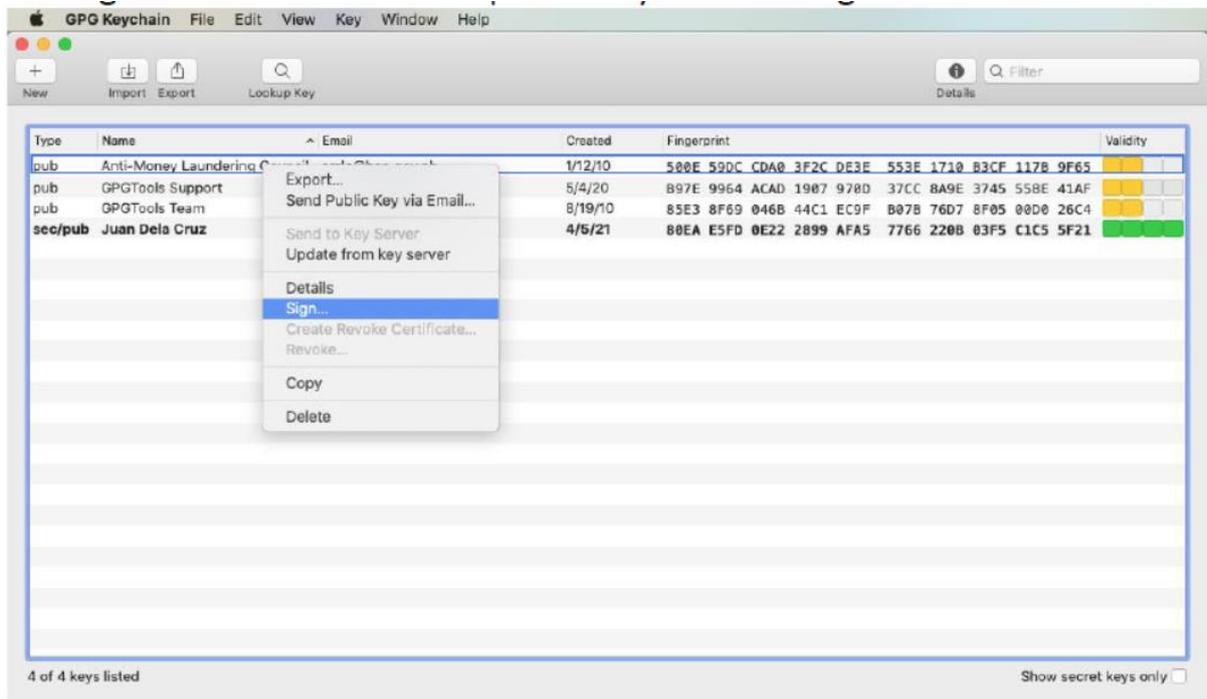
2. Click on Sign.
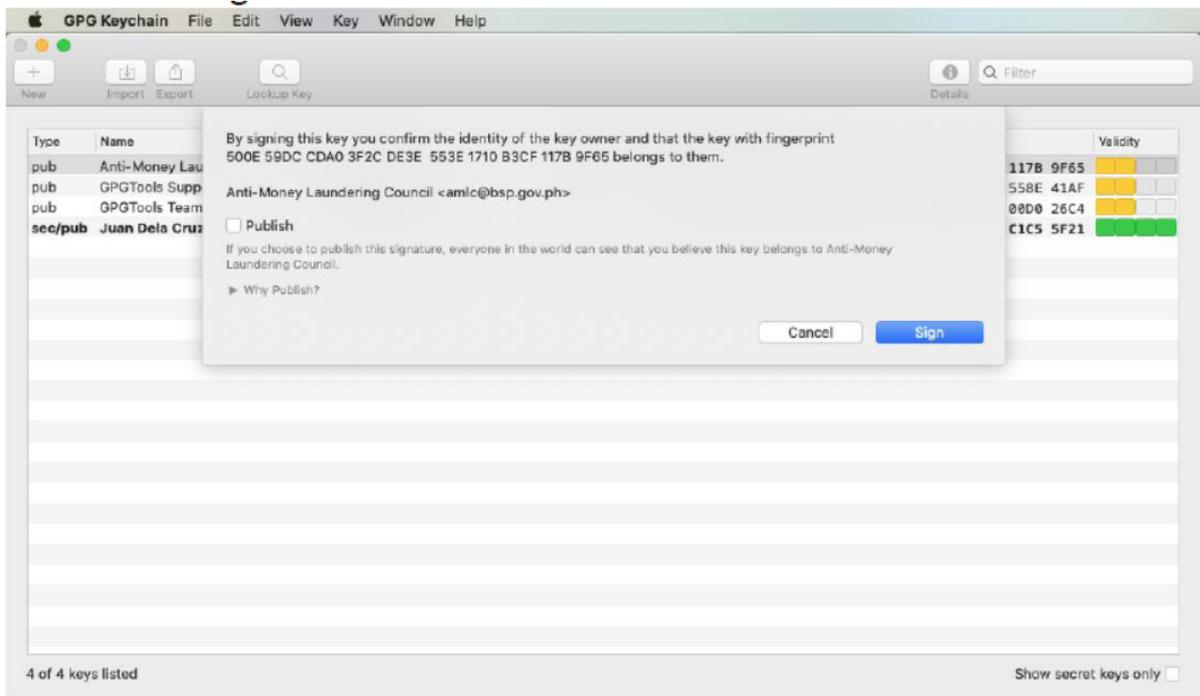
3. Enter your passphrase.
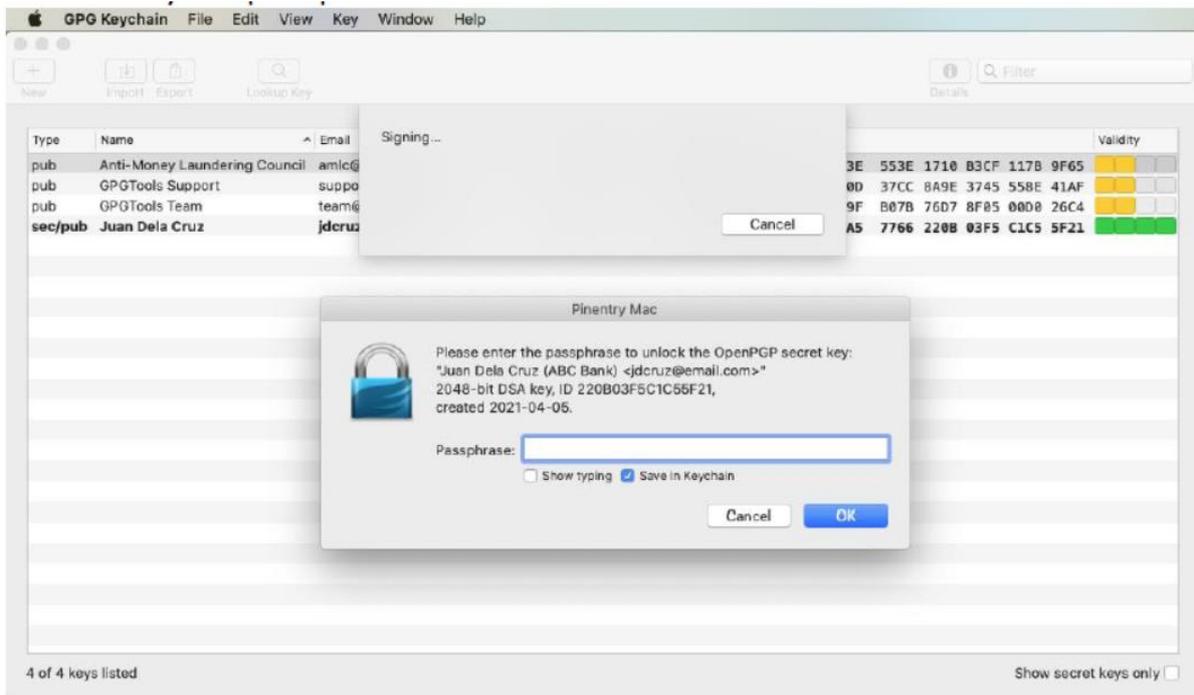
4. Click on Ok.
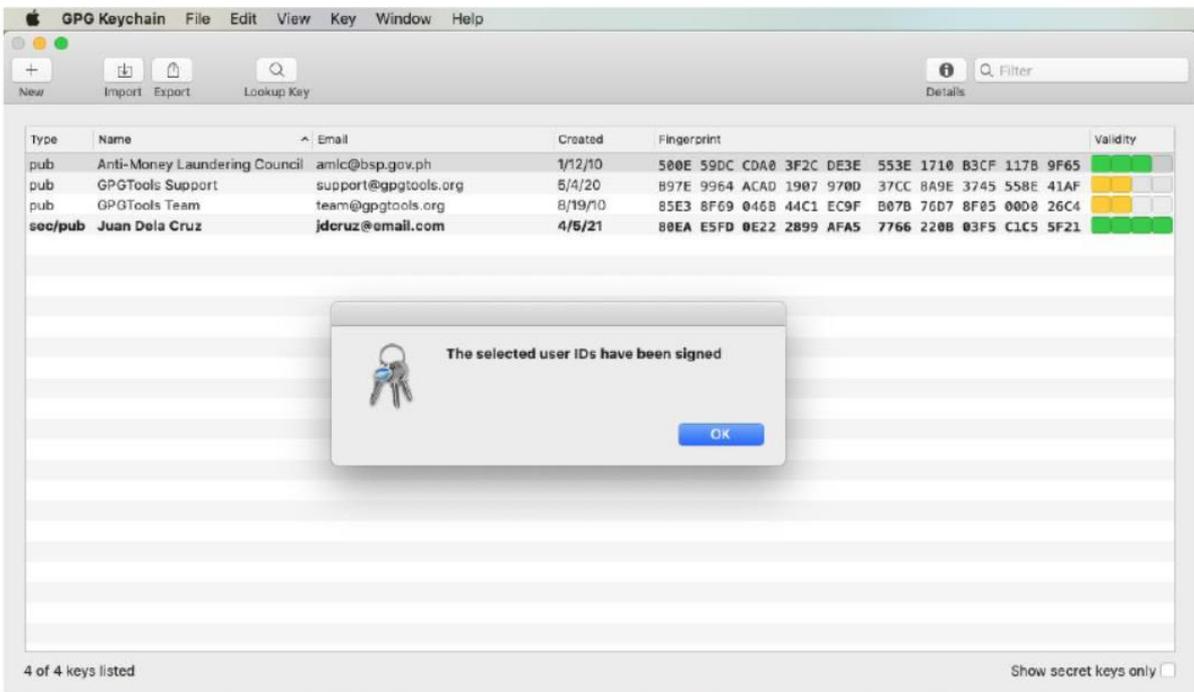
5. Double click on the AMLC public key. Set the Ownertrust to Full.
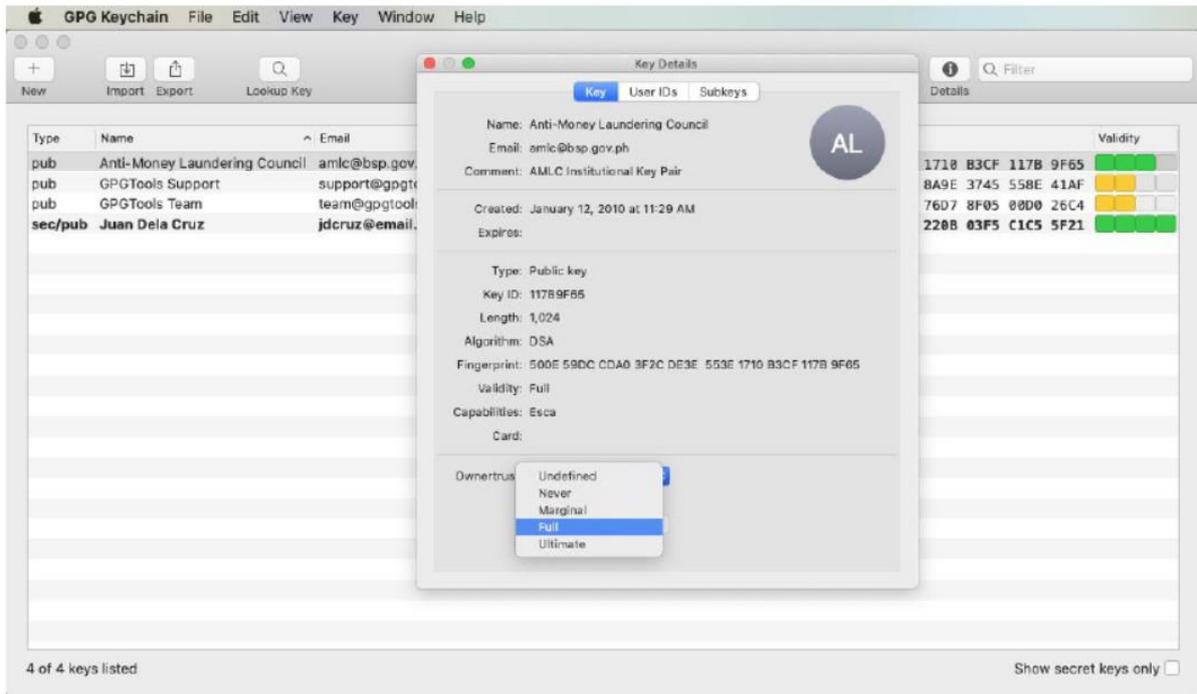
Backup Procedure

1. To back up the key pair, click on the created key pair, click on Export. Set the filename, location and ensure the tick box to include secret key is checked. Click on Save.
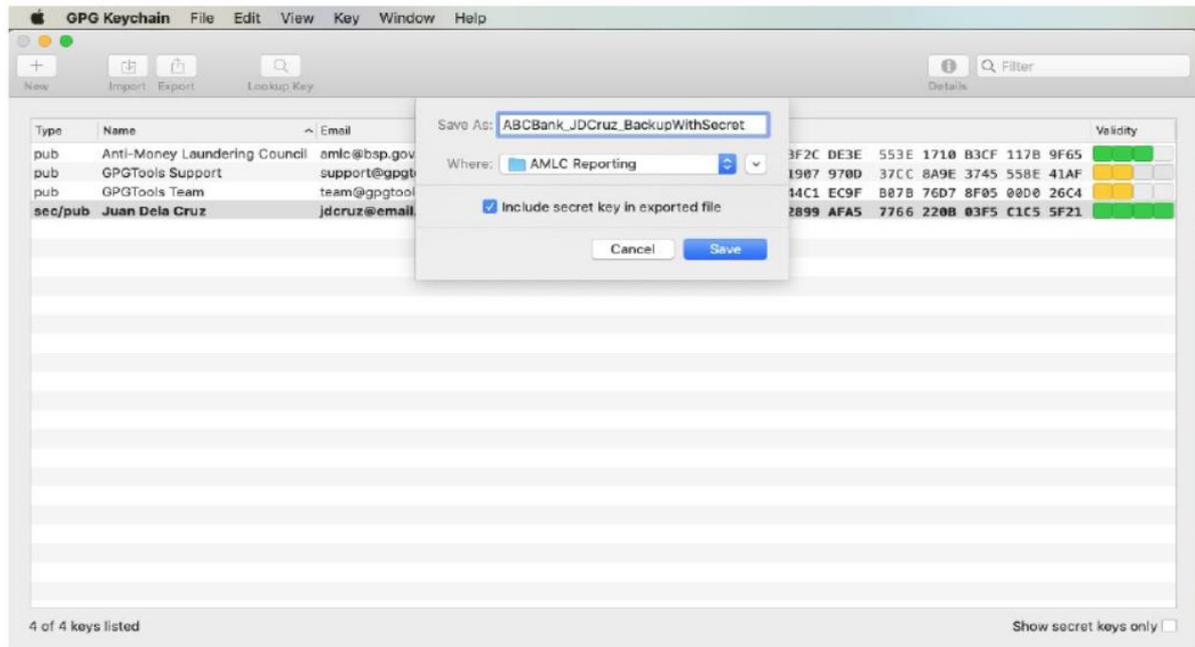
2. Enter the passphrase. Click on Ok.
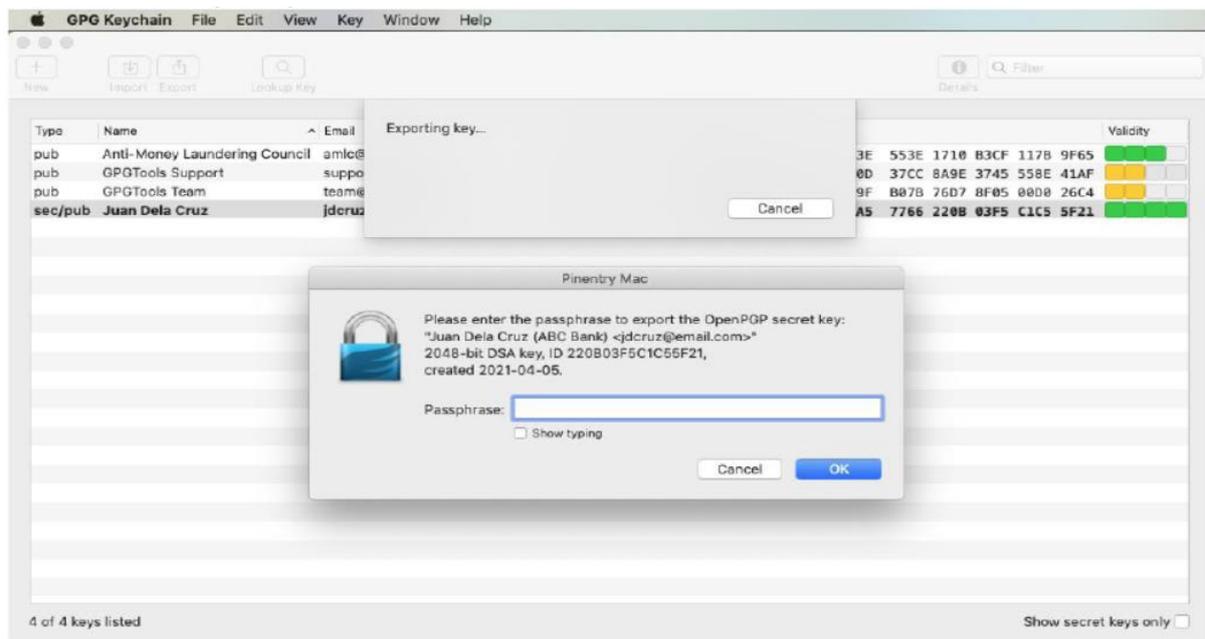
Recovery Procedure (To be done only when the original setup is compromised, and only if the CP has performed the back-up procedure).

1. Click on Import. Select the backup file. Click on Open.
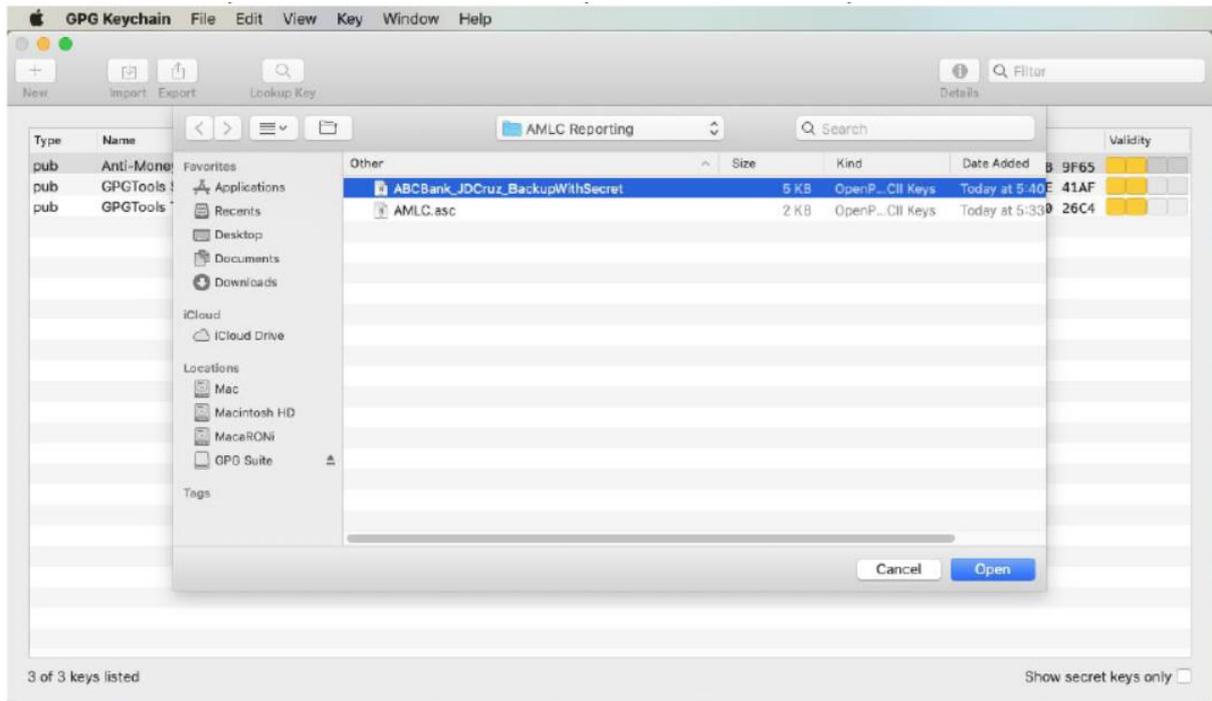
2. Enter the passphrase.
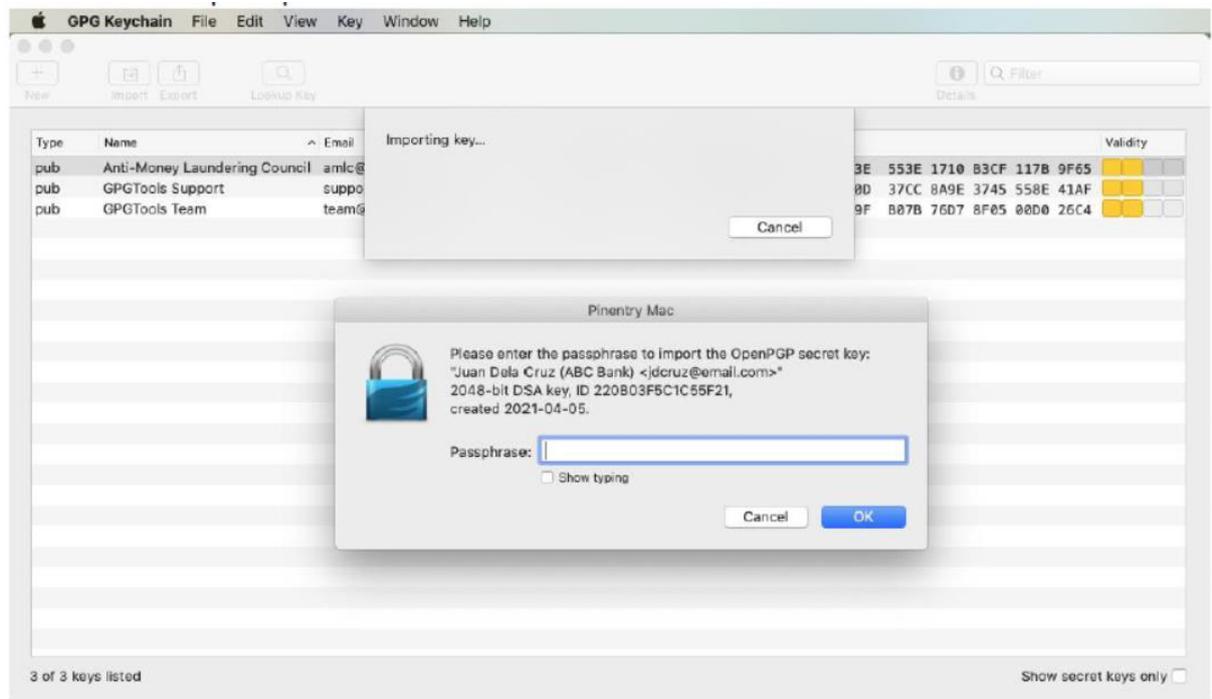
3. Click on Ok.
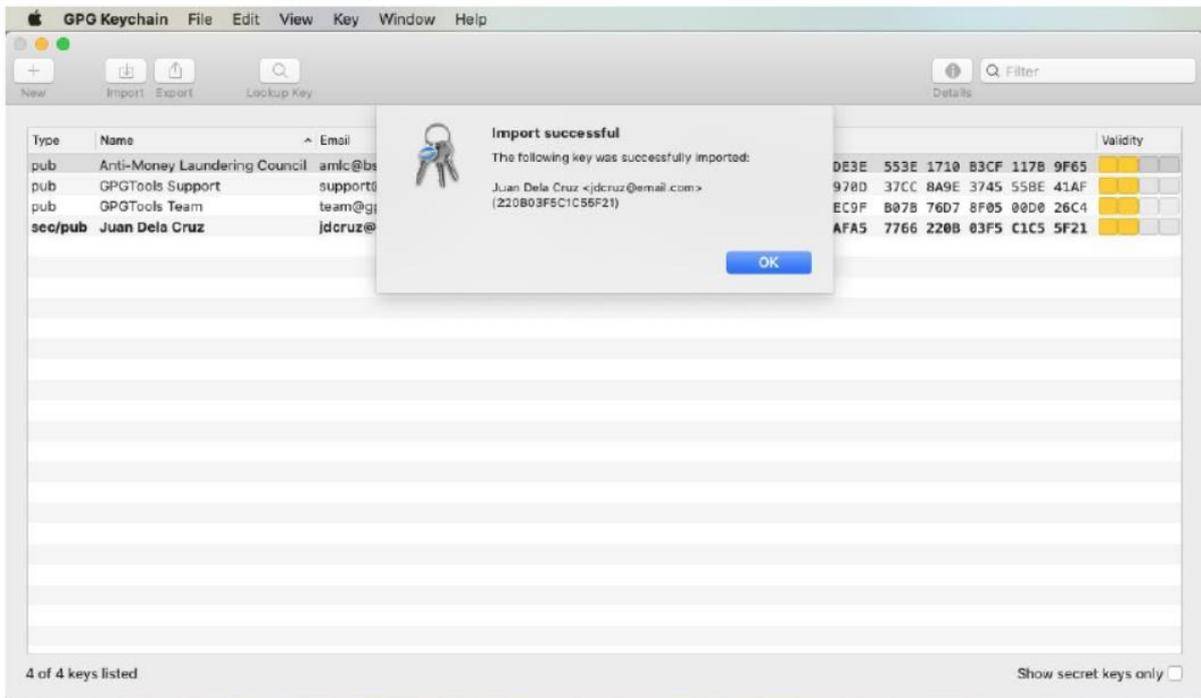
4. Double click on the restored key pair. Set the Ownertrust to Ultimate.
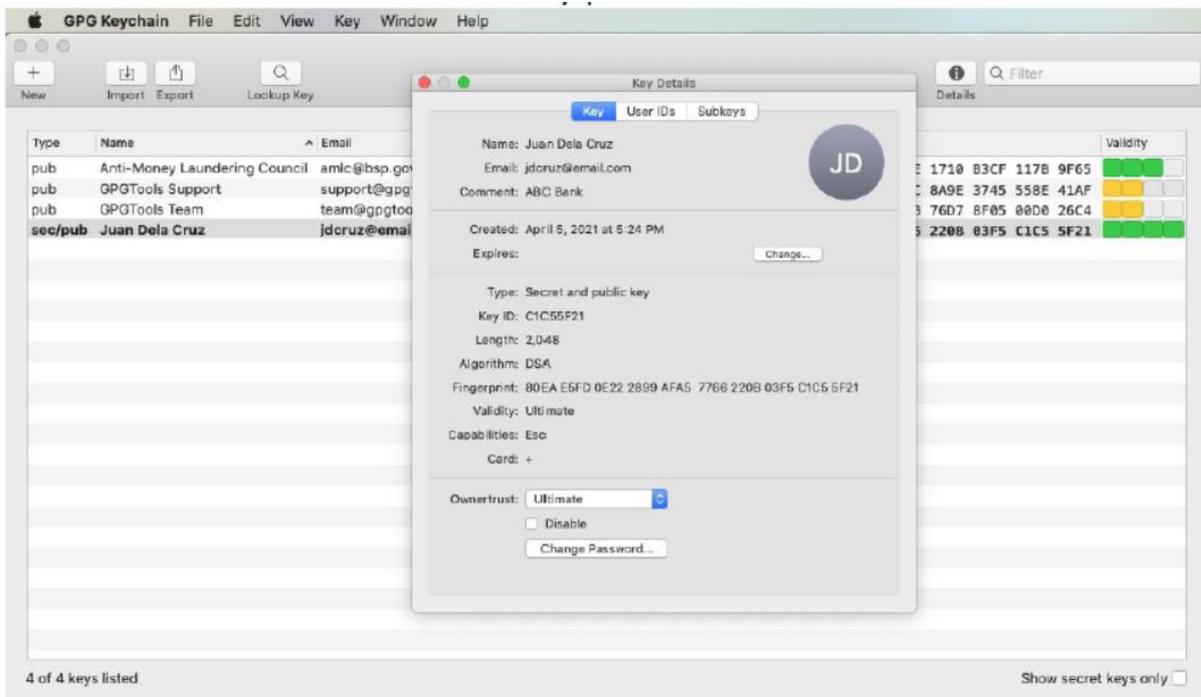
PART 4
REPORTING PROCEDURES

COVERED/SUSPICIOUS TRANSACTION REPORT

1.1 Data Elements Chart (Format Code 1.0) – BSP/SEC/DNFBP

Supervising Agency BSP/SEC/DNFBP

Reporting Institution
- Supervising Agency
- Institution/Branch Code
- Report Date
- Report Type
- Format Code
- Submission Type

Transaction
- Transaction Date/Time
- Transaction Code
- Transaction Ref. No.
- Acct./PN/Client Stock Ref. No./ Certificate No.
- Old Acct./ PN/Client Stock Ref No./Certificate No.
- Transaction Amount (Php)
- Transaction Amount (FX)
- FX Currency Code
- Nature/Purpose of Transaction/VC Name/Code
- Inception/Effectivity Date
- Maturity /Expiry Date
- Amount of Claim/Dividends
- No. of Shares/Units
- Net Asset Value/Amt of Approved Loan/ROPA
- Name of Correspondent Bank
- Address of Correspondent Bank
- Country Code of

Parties

Account Holder/Customer
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business/Employment

Beneficiary
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business/ Employment

Subject of Suspicion
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.
- Birth/Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business/ Employment

Counterparty
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address(Present/ Permanent)
- Account No.

Other Participant
- Party Type Flag
- Customer Ref. No.
- Name flag
- Name
- Address(Present/ Permanent)
- Account No.

Issuer
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address(Present/ Permanent)
- Account No.

Transactor
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address(Present/ Permanent)
- Account No.

Details of Suspicion
- Reason
- Narrative

1.2 Electronic Record Format (Format 1.0–BSP/SEC/DNFBP)

HEADER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
H-1	Header Record Indicator	Text	1	H	**H** - for Header
H-2	Supervising Agency	Number	1	9	**1** – BSP, **2**-SEC, **4**-DNFBP
H-3	Institution Code	Number	11/18	9(11) / (18)	BSP Library (for BSP supervised) AMLC Library (for SEC-supervised)
H-4	Report Date	Number	8	9(8)	**yyyymmdd**; not greater than current date; not less than 20011017
H-5	Report Type	Text	3	X(3)	**CTR,STR**
H-6	Format Code/STR Trigger	Text	1	X(1)	1 – for CTR; For STRs: A-CP (proactive/alerts); B-PPP; C - KYC Docs requested by AMLC; D - Shared AMLC Studies; E - Watchlist; F - Freeze Orders
H-7	Submission Type	Text	1	X(1)	**A**- add, **E**- edit/correction, **D**-delete, **T**-test

DETAIL RECORD

Transaction Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
D-1	Detail Record Indicator	Text	1	D	**D** - for Detail
*D-2	Transaction Date/ Transaction Date & Time	Number	8/ 14	9(8)/ 9(14)	**YYYYMMDD YYYYMMDDHHMMSS**
D-3	Transaction Code	Text	5	X(5)	AMLC Transaction Codes
D-4	Transaction Reference No.	Text	50	X(50)	must be unique per transaction date
D-5	Account No./PN No./Client Stock Ref. No./Certificate No.	Text	40	X(40)	
D-6	Old Account No./PN No./Client Stock ref. No.	Text	40	X(40)	
D-7	Transaction Amount (Php)	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-8	Transaction Amount (FX)	Number	17	9(15).99	Optional
D-9	FX Currency Code	Text	3	X(3)	optional; mandatory if FX amount <> null
D-10	Nature/Purpose of Transaction/Virtual Currency Name/Code	Text	200	X(200)	
D-11	Inception/Effectivity Date	Number	8	9(8)	**yyyymmdd**; date should not be less than 20011017
D-12	Maturity Date /Expiry Date	Number	8	9(8)	**yyyymmdd**; date should not be less than the inception date

D-13	Amount of Claim/Dividend	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-14	No. of shares/units	Number	20	9(18).99	Greater than 0
D-15	Net Asset Value/Amount of Approved Loan /Amount of ROPA	Number	17	9(15).99	Greater than 0 w/ or w/o decimal value
D-16	Name of Correspondent Bank	Text	90	X(90)	
D-17	Address				
	Address1		50	X(50)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		50	X(50)	District, Town, City
	Address3		30	X(30)	Province, Country code, ZIP
D-18	Country Code of Correspondent Bank	Number	3	9(3)	Country Code (Refer to Systems Code, Chapter 8.3)

* For D2, the use of the Transaction Date & Time is mandatory for CASA, Time Deposit, Foreign Exchange and Remittance Transactions; for all other transaction codes, the time of transaction shall be optional.

Subject Data

Detail Record–Party details (Multiple)					
ACCOUNT HOLDER/CUSTOMER					
D-A-1	Party Type Flag	Text	1	X	**A – Accountholder/Customer**
D-A-2	Customer Reference Number	Text	50	X(50)	
D-A-3	Name Flag	Text	1	X	**Y** – if acct. holder/customer is a corporation / **N** – if acct. holder/customer is an individual
D-A-4	Name	Text			
	Last Name		150	X(150)	Last name of account holder/customer
	First Name		150	X(150)	First name of account holder/customer
	Middle Name		150	X(150)	Middle name of account holder/customer
D-A-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-A-6	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521 ; for individual accounts. - date < current date and the difference between current date and birthdate must be less than 150
D-A-7	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-A-8	Nationality	Text	40	X(40)	
D-A-9	ID Type	Text	4	X(4)	**ID1** – Passport / **ID2** – Driver's License

					ID3 – PRC ID
					ID4 – NBI Clearance
					ID5 – Police Clearance
					ID6 – Postal ID
					ID7 – Voter's ID
					ID8 – TIN
					ID9 – Barangay Certification
					ID10 – GSIS e-Card/UMID
					ID11- SSS
					ID12 – Senior Citizen Card
					ID13 – Overseas Workers Welfare Administration (OWWA) ID
					ID14 – OFW ID
					ID15 – Seaman's Book
					ID16 – Alien/Immigrant Certification of Registration
					ID17 – Gov't Office/GOCC ID
					ID18 – Certification from National Council for the Welfare of Disabled Persons(NCWDP)
					ID19 – Department of Social Welfare and Development (DSWD) Certification
					ID20 – Integrated Bar of the Philippines (IBP) ID
					ID21–Company ID
					ID22– Student's ID
					ID23– National ID
					ID24 - SEC Certificate of Registration
					ID25 – Business Registration Certificate
					ID26– Philhealth ID
					ID27 - Others
D-A-10	Identification No.	Text	30	X(30)	
D-A-11	Telephone No.	Text	15	X(15)	
D-A-12	Nature of Business	Text	35	X(35)	
BENEFICIARY					
D-B-1	Party Type Flag	Text	1	X	**B - Beneficiary**
D-B-2	Customer Reference Number	Text	50	X(50)	
D-B-3	Name Flag	Text	1	X	**Y** – if beneficiary is a corporation **N** – if beneficiary is an individual
D-B-4	Name	Text			
	Last Name		150	X(150)	Last name of beneficiary
	First Name		150	X(150)	First name of beneficiary
	Middle Name		150	X(150)	Middle name of beneficiary
D-B-5	Address	Text			

	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-B-6	Account Number	Text	40	X(40)	
D-B-7	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521; for individual accts. - date < current date and the difference between current date and birthdate must be less than 150
D-B-8	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-B-9	Nationality	Text	40	X(40)	
D-B-10	ID Type	Text	4	X(4)	**ID1** – Passport **ID2** – Driver's License **ID3** – PRC ID **ID4** – NBI Clearance **ID5** – Police Clearance **ID6** – Postal ID **ID7** – Voter's ID **ID8** – TIN **ID9** – Barangay Certification **ID10** – GSIS e-Card/UMID **ID11**- SSS **ID12** – Senior Citizen Card **ID13** – Overseas Workers Welfare Administration (OWWA) ID **ID14** – OFW ID **ID15** – Seaman's Book **ID16** – Alien/Immigrant Certification of Registration **ID17** – Gov't Office/GOCC ID **ID18** – Certification from National Council for the Welfare of Disabled Persons(NCWDP) **ID19** – Department of Social Welfare and Development (DSWD)Certification **ID20** – Integrated Bar of the Philippines (IBP) ID **ID21**–Company ID **ID22**– Student's ID **ID23** – National ID **ID24** - SEC Certificate of Registration **ID25** – Business Registration Certificate **ID26**– Philhealth ID **ID27** - Others
D-B-11	Identification No.	Text	30	X(30)	
D-B-12	Telephone No.	Text	15	X(15)	
D-B-13	Nature of Business	Text	35	X(35)	
COUNTERPARTY					
D-C-1	Party Type Flag	Text	1	X	**C – Counterparty**
D-C-2	Customer Reference Number	Text	50	X(50)	
D-C-3	Name Flag	Text	1	X	**Y** – if counterparty is a corporation

					N – if counterparty is an individual
D-C-4	Name	Text			
	Last Name		150	X(150)	Last name of counterparty
	First Name		150	X(150)	First name of counterparty
	Middle Name		150	X(150)	Middle name of counterparty
D-C-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-C-6	Account Number	Text	40	X(40)	
OTHER PARTICIPANT					
D-O-1	Party Type Flag	Text	1	X	**P –Other Participant**
D-O-2	Customer Reference Number	Text	50	X(50)	
D-O-3	Name Flag	Text	1	X	**Y** – if other participant is a corporation
					N – if other participant is an individual
D-O-4	Name	Text			
	Last Name		150	X(150)	Last name of other participant
	First Name		150	X(150)	First name of other participant
	Middle Name		150	X(150)	Middle name of other participant
D-O-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country , ZIP
D-O-6	Account Number	Text	40	X(40)	
ISSUER					
D-I-1	Party Type Flag	Text	1	X	**I –Issuer**
D-I-2	Customer Reference Number	Text	50	X(50)	
D-I-3	Name Flag	Text	1	X	**Y** – if issuer is a corporation
					N – if issuer is an individual
D-I-4	Name	Text			
	Last Name		150	X(150)	Last name of issuer
	First Name		150	X(150)	First name of issuer
	Middle Name		150	X(150)	Middle name of issuer
D-I-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City

	Address3		100	X(100)	Province, Country, ZIP
D-I-6	Account Number	Text	40	X(40)	

TRANSACTOR					
D-T-1	Party Type Flag	Text	1	X	**T – Transactor**
D-T-2	Customer Reference Number	Text	50	X(50)	
D-T-3	Name Flag	Text	1	X	**N** – if transactor is an individual
D-T-4	Name	Text			
	Last Name		150	X(150)	Last name of transactor
	First Name		150	X(150)	First name of transactor
	Middle Name		150	X(150)	Middle name of transactor
D-T-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-T-6	Account Number	Text	40	X(40)	

SUBJECT OF SUSPICION					
D-S-1	Party Type Flag	Text	1	X	**S – Subject of Suspicion**
D-S-2	Customer Reference Number	Text	50	X(50)	
D-S-3	Name Flag	Text	1	X	**Y** – if subject of suspicion is a corporation **N** – if subject of suspicion is an individual
D-S-4	Name	Text			
	Last Name		150	X(150)	Last name of subject of suspicion
	First Name		150	X(150)	First name of subject of suspicion
	Middle Name		150	X(150)	Middle name of subject of suspicion
D-S-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-S-6	Account Number	Text	40	X(40)	
D-S-7	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521; for individual accounts. - date < current date and the

					difference between current date and birthdate must be less than 150
D-S-8	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-S-9	Nationality	Text	40	X(40)	
D-S-10	ID Type	Text	4	X(4)	**ID1** – Passport **ID2** – Driver's License **ID3** – PRC ID **ID4** – NBI Clearance **ID5** – Police Clearance **ID6** – Postal ID **ID7** – Voter's ID **ID8** – TIN **ID9** – Barangay Certification **ID10** – GSIS e-Card/UMID **ID11**- SSS **ID12** – Senior Citizen Card **ID13** – Overseas Workers Welfare Administration (OWWA) ID **ID14** – OFW ID **ID15** – Seaman's Book **ID16** – Alien/Immigrant Certification of Registration **ID17** – Gov't Office/GOCC ID **ID18** – Certification from National Council for the Welfare of Disabled Persons(NCWDP) **ID19** – Department of Social Welfare and Development (DSWD) Certification **ID20** – Integrated Bar of the Philippines (IBP) ID **ID21**–Company ID **ID22**– Student's ID **ID23** – National ID **ID24** - SEC Certificate of Registration **ID25** – Business Registration Certificate **ID26** – Philhealth ID **ID27** - Others
D-S-11	Identification No.	Text	30	X(30)	
D-S-12	Telephone No.	Text	15	X(15)	
D-S-13	Nature of Business	Text	35	X(35)	

Details of Suspicion

D-D-1	Reason	Memo	800		Reason for Suspicion **SI1**- There is no underlying legal or trade obligation, purpose or economic justification. **SI2**- The client is not properly identified. **SI3**- The amount involved is not commensurate with the business or financial capacity of the client. **SI4**- The transaction is structured to avoid being reported.

					SI5- There is a deviation from the client's profile/past transactions.
					SI6- The transaction is similar, analogous or identical to any of the foregoing. *(Additional reason is required after a semicolon i.e. SI6; The client is…….)*
					PC1- Kidnapping for ransom
					PC2- Drug trafficking and related offenses
					PC3- Graft and corrupt practices
					PC4- Plunder
					PC5- Robbery and Extortion
					PC6- Jueteng and Masiao
					PC7- Piracy on the high seas
					PC8- Qualified Theft
					PC9- Swindling
					PC10- Smuggling
					PC11- Violations under the Electronic Commerce Act of 2000
					PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets
					PC13 – Terrorism and conspiracy to commit terrorism
					PC14 – Financing of Terrorism
					PC15 – Bribery
					PC16 – Frauds and Illegal Exactions and Transactions
					PC17 – Malversation of Public Funds and Property
					PC18 – Forgeries and Counterfeiting
					PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003
					PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended
					PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998
					PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995
					PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act
					PC24 – Violation of Section 7b of the National Caves and Cave

					Resources Management Protection Act
					PC25 – Violation of the Anti-Carnapping Act of 2002
					PC26 – Violations of Sections 1,3 and 5 of the Decree Codifying the Laws on Illegal/Unlawful Possession Manufacture Dealing in, Acquisition or Disposition of Firearms, Ammunition or Explosives
					PC27 – Violation of Anti-Fencing Law
					PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995
					PC29- Violation of Intellectual Property Code
					PC30 – Violation ofSection 4 of the Anti-Photo and Video Voyeurism Act of 2009
					PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009
					PC32 – Violations of R.A. No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination
					PC33- Fraudulent practices and other violations under the Securities Regulation Code of 2000
					PC34 – Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.
					PC35 - Violations of Section 254 of Chapter II, Title X of the National Internal Revenue Code of 1997, as amended, where the deficiency basic tax due in the final assessment is in excess of twenty-five million pesos (PhP25,000,000.00) per taxable year, for each tax type covered and there has been a finding of probable cause by the competent authority: provided, further,

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
					that there must be a finding of fraud, willful misrepresentation or malicious intent on the part of the tax payer: provided, finally, that in no case shall the AMLC institute forfeiture proceedings to recover monetary instruments, property or proceeds representing, involving, or relating to a tax crime, if the same has already been recovered or collected by the BIR in a separate proceeding. **PC36** - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
D-D-2	Narrative	Memo	4000		Narrative of events leading to Suspicion

TRAILER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
T-1	Trailer Record Indicator	Text	1	T	**T** - for Trailer
T-2	Php Amount Total	Number	20	9(18).99	Total Transaction Amount
T-3	Records Total of batch to be sent	Number	10	9(10)	Total number of CTR/STRs

Note: Mandatory fields and parties are on a per transaction basis (Please refer to Annex C for the complete list of mandatory fields and parties). Failure to provide required information shall result in the rejection of the file.

1.3 Data Elements Chart (Format Code 1.0) – IC

Supervising Agency IC

Reporting Institution
- Supervising Agency
- Institution/Branch Code
- Report Date
- Report Type
- Format Code
- Submission Type

Transaction
- Transaction Date/Time
- Transaction Code
- Transaction Ref. No.
- Policy No./Certificate No./ OR/Provisional Receipt No.
- Account No./Credit Card
- Php Amt of Premium/ Pymt/Excess/Advance Premium/Top-ups/ Amt. of Capital Infusion/Amt of Collateral
- FX Amount of of Annual Premium/Excess/Advance Premium/Top-ups
- FX Currency Code
- Nature/Purpose of Transaction
- Policy Effectivity Date
- Maturity /Expiry Date
- Php Amount of Dividend/CSV/ Policy Loan
- Policy Amount/Face Value/Contract Value/Sum Insured (Php)
- Policy Amount/Face Value/Contract Value/Sum Insured (FX)
- Policy/Insurance/Product Type

Parties

Policy Owner/ Customer
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business/ Employment

Beneficiary
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- Relationship of Beneficiary to Insured
- Designation of Beneficiary Code

Insured
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business/ Employment

Subject of Suspicion
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.
- Birth/ Reg. Date
- Place of Birth/ Registration
- Nationality
- ID Type
- ID No.
- Tel. No.
- Nature of Business / Employment

Trustee
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.

Payor/Trustor
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.

Transactor
- Party Type Flag
- Customer Ref. No.
- Name Flag
- Name
- Address (Present/ Permanent)
- Account No.

Details of Suspicion
- Reason
- Narrative

1.4 Electronic Record Format (Format 1.0 – IC)

HEADER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
H-1	Header Record Indicator	Text	1	H	**H** - for Header
H-2	Supervising Agency	Number	1	9	**3 -IC**
H-3	Institution Code	Number	11/18	9(11)/ (18)	AMLC Library (for IC-supervised)
H-4	Report Date	Number	8	9(8)	**yyyymmdd**; not greater than current date; not less than 20011017
H-5	Report Type	Text	3	X(3)	**CTR, STR**
H-6	Format Code/STR Trigger	Text	1	X(10	1 – for CTR; For STRs: A-CP (proactive/alerts); B-PPP; C - KYC Docs requested by AMLC; D - Shared AMLC Studies; E - Watch list; F - Freeze Orders
H-7	Submission Type	Text	1	X(1)	**A**- add, **E**-edit/correction, **D**-delete, **T**-test

DETAIL RECORD

Transaction Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
D-1	Detail Record Indicator	Text	1	D	**D** - for Detail
*D-2	Transaction Date/ Transaction Date & Time	Number	8/ 14	9(8)/ 9(14)	**YYYYMMDD YYYYMMDDHHMMSS**
D-3	Transaction Code	Text	5	X(5)	AMLC Transaction Codes
D-4	Transaction Reference No.	Text	50	X(50)	must be unique per transaction date
D-5	Policy No./Certificate No/ OR/Provisional Receipt no.	Text	40	X(40)	
D-6	Account No./Credit Card No.	Text	40	X(40)	
D-7	Php Amount of Annual Premium /Excess/Advance Premium/Payment/Top-ups/Amount of Capital Infusion /Amount of Collateral	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-8	FX Amount of Annual Premium /Excess/Advance Premium/Top-ups	Number	17	9(15).99	Optional
D-9	FX Currency Code	Text	3	X(3)	Optional; mandatory if FX amount <> null

D-10	Nature/Purpose of Transaction/Virtual Currency Name/Code	Text	200	X(200)	
D-11	Policy Effectivity Date	Number	8	9(8)	**yyyymmdd**; date should not be less than 20011017
D-12	Maturity Date/Expiry Date	Number	8	9(8)	**yyyymmdd**; date should be between the transaction date and the policy date +100 years
D-13	Php Amount of Claim/Dividend/CSV/Policy Loan	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-14	Policy Amount/Face Value/Contract Value/Sum Insured (Php)	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-15	Policy Amount/Face Value/Contract Value/Sum Insured (FX)	Number	20	9(18).99	Greater than 0
D-16	Policy/Insurance/Product Type	Text	30	X(30)	Life, variable, non-life, pre-need, MBA, etc.
D-17	Terms of Insurance Policy (in years)	Number	3	9(3)	

* For D2, the use of the Transaction Date & Time shall be optional.

Subject Data

Detail Record–Party details (Multiple)					
POLICY OWNER/CUSTOMER					
D-O-1	Party Type Flag	Text	1	X	**O – Policy Owner/Customer**
D-O-2	Customer Reference Number	Text	50	X(50)	
D-O-3	Name Flag	Text	1	X	**Y** – if policy owner/customer is a corporation **N** – if policy owner/customer is an individual
D-O-4	Name	Text			
	Last Name		150	X(150)	Last name of policy owner/customer
	First Name		150	X(150)	First name of policy owner/customer
	Middle Name		150	X(150)	Middle name of policy owner/customer
D-O-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP

D-O-6	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521 ; for individual accts. - date < current date and the difference between current date and birthdate must be less than 150
D-O-7	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-O-8	Nationality	Text	40	X(40)	
D-O-9	ID Type	Text	4	X(4)	**ID1** – Passport **ID2** – Driver's License **ID3** – PRC ID **ID4** – NBI Clearance **ID5** – Police Clearance **ID6** – Postal ID **ID7** – Voter's ID **ID8** – TIN **ID9** – Barangay Certification **ID10** – GSIS e-Card/UMID **ID11**- SSS **ID12** – Senior Citizen Card **ID13** – Overseas Workers Welfare Administration(OWWA) ID **ID14** – OFW ID **ID15** – Seaman's Book **ID16** – Alien/Immigrant Certification of Registration **ID17** – Gov't Office/GOCC ID **ID18** – Certification from National Council for the Welfare of Disabled Persons(NCWDP) **ID19** – Department of Social Welfare and Development (DSWD)Certification **ID20** – Integrated Bar of the Philippines (IBP) ID **ID21**–Company ID **ID22**– Student's ID **ID23** – National ID **ID24** - SEC Certificate of Registration **ID25** – Business Registration Certificate **ID26** – Philhealth ID **ID27** - Others
D-O-10	Identification No.	Text	30	X(30)	
D-O-11	Telephone No.	Text	15	X(15)	
D-O-12	Nature of Business	Text	35	X(35)	
INSURED					
D-I-1	Party Type Flag	Text	1	X	**I-Insured**

D-I-2	Customer Reference Number	Text	50	X(50)	
D-I-3	Name Flag	Text	1	X	**Y** – if insured is a corporation **N** – if insured is an individual
D-I-4	Name	Text			
	Last Name		150	X(150)	Last name of insured
	First Name		150	X(150)	First name of insured
	Middle Name		150	X(150)	Middle name of insured
D-I-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-I-6	Account No	Text	40	X(40)	
D-I-7	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521 ; for individual accts. - date <current date and the difference between current date and birthdate must be less than 150
D-I-8	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-I-9	Nationality	Text	40	X(40)	
D-I-10	ID Type	Text	4	X(4)	**ID1** – Passport **ID2** – Driver's License **ID3** – PRC ID **ID4** – NBI Clearance **ID5** – Police Clearance **ID6** – Postal ID **ID7** – Voter's ID **ID8** – TIN **ID9** – Barangay Certification **ID10** – GSIS e-Card/UMID **ID11**- SSS **ID12** – Senior Citizen Card **ID13** – Overseas Workers Welfare Administration (OWWA) ID **ID14** – OFW ID **ID15** – Seaman's Book **ID16** – Alien/Immigrant Certification of Registration **ID17** – Gov't Office/GOCC ID **ID18** – Certification from National Council for the Welfare of Disabled Persons(NCWDP) **ID19** – Department of Social Welfare and Development (DSWD)Certification **ID20** – Integrated Bar of the Philippines (IBP) ID **ID21**–Company ID **ID22**– Student's ID **ID23** – National ID

					ID24 - SEC Certificate of Registration **ID25** – Business Registration Certificate **ID26** – Philhealth ID **ID27** - Others
D-I-11	Identification No.	Text	30	X(30)	
D-I-12	Telephone No.	Text	15	X(15)	
D-I-13	Nature of Business	Text	35	X(35)	
BENEFICIARY					
D-B-1	Party Type Flag	Text	1	X	**B - Beneficiary**
D-B-2	Customer Reference Number	Text	50	X(50)	
D-B-3	Name Flag	Text	1	X	**Y** – if beneficiary is a corporation **N** – if beneficiary is an individual
D-B-4	Name	Text			
	Last Name		150	X(150)	Last name of beneficiary
	First Name		150	X(150)	First name of beneficiary
	Middle Name		150	X(150)	Middle name of beneficiary
D-B-5	Address	Text			
	Address1		600	X(150)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-B-6	Account No.	Text	40	X(40)	
D-B-7	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521 ; for individual accts. - date < current date and the difference between current date and birthdate must be less than 150
D-B-8	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-B-9	Nationality	Text	40	X(40)	
D-B-10	Relationship of Beneficiary to Insured	Text	30	X(30)	Spouse, child, parents, friend, others
D-B-11	Designation of Beneficiary Code	Text	1	X(1)	Y – revocable N – irrevocable
TRUSTEE					
D-U-1	Party Type Flag	Text	1	X	**U - Trustee**
D-U-2	Customer Reference Number	Text	50	X(50)	
D-U-3	Name Flag	Text	1	X	**Y** – if trustee is a corporation **N** – if trustee is an individual
D-U-4	Name	Text			
	Last Name		150	X(150)	Last name of trustee
	First Name		150	X(150)	First name of trustee

	Middle Name		150	X(150)	Middle name of trustee
D-U-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-U-6	Account No.	Text	40	X(40)	
PAYOR/TRUSTOR					
D-R-1	Party Type Flag	Text	1	X	**R – Payor/Trustor**
D-R-2	Customer Reference Number	Text	50	X(50)	
D-R-3	Name Flag	Text	1	X	**Y** – if payor/trustor is a corporation **N** – if payor/trustor is an individual
D-R-4	Name	Text			
	Last Name		150	X(150)	Last name of payor/trustor
	First Name		150	X(150)	First name of payor/trustor
	Middle Name		150	X(150)	Middle name of payor/trustor
D-R-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-R-6	Account No.	Text	40	X(40)	
TRANSACTOR					
D-T-1	Party Type Flag	Text	1	X	**T – Transactor**
D-T-2	Customer Reference Number	Text	50	X(50)	
D-T-3	Name Flag	Text	1	X	**N** – if transactor is an individual
D-T-4	Name	Text			
	Last Name		150	X(150)	Last name of transactor
	First Name		150	X(150)	First name of transactor
	Middle Name		150	X(150)	Middle name of transactor
D-T-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-T-6	Account No.	Text	40	X(40)	
SUBJECT OF SUSPICION					
D-S-1	Party Type Flag	Text	1	X	**S – Subject of Suspicion**

D-S-2	Customer Reference Number	Text	50	X(50)	
D-S-3	Name Flag	Text	1	X	**Y** – if subject is a corporation **N** – if subject is an individual
D-S-4	Name	Text			
	Last Name		150	X(150)	Last name of subject
	First Name		150	X(150)	First name of subject
	Middle Name		150	X(150)	Middle name of subject
D-S-5	Address	Text			
	Address1		600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy.
	Address2		100	X(100)	District, Town, City
	Address3		100	X(100)	Province, Country, ZIP
D-S-6	Account No.	Text	40	X(40)	
D-S-7	Birthdate/Registration Date	Number	8	9(8)	for corporate accts.- current date > date and date > 1521 ; for individual accts. - date < current date and the difference between current date and birthdate must be less than 150
D-S-8	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
D-S-9	Nationality	Text	40	X(40)	
D-S-10	ID Type	Text	4	X(4)	**ID1** – Passport **ID2** – Driver's License **ID3** – PRC ID **ID4** – NBI Clearance **ID5** – Police Clearance **ID6** – Postal ID **ID7** – Voter's ID **ID8** – TIN **ID9** – Barangay Certification **ID10** – GSIS e-Card/UMID **ID11**- SSS **ID12** – Senior Citizen Card **ID13** – Overseas Workers Welfare Administration (OWWA) ID **ID14** – OFW ID **ID15** – Seaman's Book **ID16** – Alien/Immigrant Certification of Registration **ID17** – Gov't Office/GOCC ID **ID18** – Certification from National Council for the Welfare of Disabled Persons(NCWDP) **ID19** – Department of Social Welfare and Development (DSWD)Certification **ID20** – Integrated Bar of the Philippines (IBP) ID **ID21**–Company ID **ID22**– Student's ID **ID23** – National ID **ID24** - SEC Certificate of Registration

					ID25 – Business Registration Certificate ID26 – Philhealth ID ID27 - Others
D-S-11	Identification No.	Text	30	X(30)	
D-S-12	Telephone No.	Text	15	X(15)	
D-S-13	Nature of Business	Text	35	X(35)	

D-D-1	Reason	Memo	800		Reason for Suspicion **SI1**- There is no underlying legal or trade obligation, purpose or economic justification. **SI2**- The client is not properly identified. **SI3**- The amount involved is not commensurate with the business or financial capacity of the client. **SI4**- The transaction is structured to avoid being reported. **SI5**- There is a deviation from the client's profile/past transactions. **SI6**- The transaction is similar, analogous or identical to any of the foregoing. *(Additional reason is required after a semicolon i.e. SI6; The client is…….)* **PC1**- Kidnapping for ransom **PC2**- Drug trafficking and related offenses **PC3**- Graft and corrupt practices **PC4**- Plunder **PC5**- Robbery and Extortion **PC6**- Jueteng and Masiao **PC7**- Piracy on the high seas **PC8**- Qualified Theft **PC9**- Swindling **PC10**- Smuggling **PC11**- Violations under the Electronic Commerce Act of 2000 **PC12**- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets

					PC13 – Terrorism and conspiracy to commit terrorism
					PC14 – Financing of Terrorism
					PC15 – Bribery
					PC16 – Frauds and Illegal Exactions and Transactions
					PC17 – Malversation of Public Funds and Property
					PC18 – Forgeries and Counterfeiting
					PC19 – Violations of Sections 4 to 6 of the Anti-trafficking in Persons Act of 2003
					PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended
					PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998
					PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995
					PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act
					PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act
					PC25 – Violation of the Anti-Carnapping Act of 2002
					PC26 – Violations of Sections 1,3 and 5 of the Decree Codifying the Laws on Illegal/Unlawful Possession Manufacture Dealing in, Acquisition or Disposition of Firearms, Ammunition or Explosives
					PC27 – Violation of Anti-Fencing Law
					PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995
					PC29- Violation of Intellectual Property Code

					PC30 – Violation of Section 4 of the Anti-Photo and Video Voyeurism Act of 2009
					PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009
					PC32 – Violations of R.A.No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination
					PC33- Fraudulent practices and other violations under the Securities Regulation Code of 2000
					PC34 – Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.
					PC35 - Violations of Section 254 of Chapter II, Title X of the National Internal Revenue Code of 1997, as amended, where the deficiency basic tax due in the final assessment is in excess of twenty-five million pesos (PhP25,000,000.00) per taxable year, for each tax type covered and there has been a finding of probable cause by the competent authority: provided, further, that there must be a finding of fraud, willful misrepresentation or malicious intent on the part of the tax payer: provided, finally, that in no case shall the AMLC institute forfeiture

					proceedings to recover monetary instruments, property or proceeds representing, involving, or relating to a tax crime, if the same has already been recovered or collected by the BIR in a separate proceeding. **PC36** - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
D-D-2	Narrative	Memo	4000		Narrative of events leading to Suspicion

TRAILER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
T-1	Trailer Record Indicator	Text	1	T	**T** - for Trailer
T-2	Php Amount Total	Number	20	9(18).99	Total Transaction Amount
T-3	Records Total of batch to be sent	Number	10	9(10)	Total number of CTR/STRs

Note: *Mandatory fields and parties are on a per transaction basis (Please refer to Annex C for the complete list of mandatory fields and parties). Failure to provide required information shall result in the rejection of the file.*

1.5   Electronic Record Format – Bulk Reporting 1 (B1)

FIRST ROW

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
A1	Format Code	Text	2	X(2)	B1
B1	Submission Type	Text	1	X(1)	A- add, E- edit, D- delete, T-test
C1	Report Date	Number	8	9(8)	YYYYMMDD
D1	STR Trigger	Text	1	X(1)	A - CP (proactive/alerts); B-PPP; C - KYC Docs requested by AMLC; D - Shared AMLC Studies; E - Watchlist; F - Freeze Orders
E1	Account Number	Text	40	X(40)	
F1	Customer Reference No.	Text	30	X(30)	Unique/Static No. assigned to the Account Holder (Party Type A)
	Name	Text			
G1	Last Name		100	X(100)	Last name of account holder
H1	First Name		100	X(100)	First name of account holder
I1	Middle Name		100	X(50)	Middle name of account holder
	Address				
J1	Address1		100	X(100)	Room No./Office Name, Bldg./ House No., Street, Subd./ Brgy.
K1	Address2		100	X(100)	District, Town, City
L1	Address3		100	X(100)	Province, Country code, ZIP
M1	Birthdate/Registration Date	Number	8	9(8)	YYYYMMDD
N1	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
O1	Nationality	Text	40	X(40)	
P1	ID Type	Text	4	X(4)	ID1 – Passport ID2 – Driver's License ID3 – PRC ID ID4 – NBI Clearance ID5 – Police Clearance ID6 – Postal ID ID7 – Voter's ID ID8 – TIN ID9 – Barangay Certification ID10 – GSIS e-Card/UMID ID11- SSS ID12 – Senior Citizen Card ID13 – Overseas Workers Welfare Administration (OWWA) ID ID14 – OFW ID ID15 – Seaman's Book ID16 – Alien/Immigrant Certification of Registration ID17 – Gov't Office/GOCC ID ID18 – Certification from National Council for the Welfare of Disabled Persons(NCWDP) ID19 – Department of Social Welfare and Development (DSWD) Certification ID20 – Integrated Bar of the Philippines (IBP) ID ID21–Company ID ID22– Student's ID ID23 – National ID ID24 - SEC Certificate of Registration

					ID25 – Business Registration Certificate ID26 – Philhealth ID ID27 - Others
Q1	Identification No.	Text	30	X(30)	
R1	Nature of Business	Text	35	X(35)	
S1	Reason	Memo	800		Reason for Suspicion SI1- There is no underlying legal or trade obligation, purpose or economic justification. SI2- The client is not properly identified. SI3- The amount involved is not commensurate with the business or financial capacity of the client. SI4- The transaction is structured to avoid being reported. SI5- There is a deviation from the client's profile/past transactions. SI6- The transaction is similar, analogous or identical to any of the foregoing. (Additional reason is required after a semicolon i.e. SI6; The client is…….) PC1- Kidnapping for ransom PC2- Drug trafficking and related offenses PC3- Graft and corrupt practices PC4- Plunder PC5- Robbery and Extortion PC6- Jueteng and Masiao PC7- Piracy on the high seas PC8- Qualified Theft PC9- Swindling PC10- Smuggling PC11- Violations under the Electronic Commerce Act of 2000 PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets PC13 – Terrorism and conspiracy to commit terrorism PC14 – Financing of Terrorism PC15 – Bribery PC16 – Frauds and Illegal Exactions and Transactions PC17 – Malversation of Public Funds and Property PC18 – Forgeries and Counterfeiting PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003 PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998 PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995 PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act

					PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act
					PC25 – Violation of the Anti-Carnapping Act of 2002
					PC26 – Violations of Sections 1,3 and 5 of the Decree Codifying the Laws on Illegal/Unlawful Possession Manufacture dealing in, Acquisition or Disposition of Firearms, Ammunition or Explosives
					PC27 – Violation of Anti-Fencing Law
					PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995
					PC29- Violation of Intellectual Property Code
					PC30 – Violation of Section 4 of the Anti-Photo and Video Voyeurism Act of 2009
					PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009
					PC32 – Violations of R.A. No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination
					PC33 - Fraudulent practices and other violations under the Securities Regulation Code of 2000
					PC34 – Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.
					PC35 - Violations of Section 254 of Chapter II, Title X of the National Internal Revenue Code of 1997, as amended, where the deficiency basic tax due in the final assessment is in excess of twenty-five million pesos (PhP25,000,000.00) per taxable year, for each tax type covered and there has been a finding of probable cause by the competent authority: provided, further, that there must be a finding of fraud, willful misrepresentation or malicious intent on the part of the tax payer: provided, finally, that in no case shall the AMLC institute forfeiture proceedings to recover monetary instruments, property or proceeds representing, involving, or relating to a tax crime, if the same has already been recovered or collected by the BIR in a separate proceeding.
					PC36 - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
T1	Narrative	Memo	4000		Narrative of events leading to Suspicion

- **All Fields in Row 1 are mandatory except the Customer Reference Number (F1); which is mandatory only if Reason for Suspicion is any of the following: PC1, PC2, PC12, PC13 & PC14**

- **The name provided in row 1 (G1-I1) is considered as the Account Holder Party (A) as well as the Subject of Suspicion Party (S)**
- **CRN, if available refers to the name provided in row 1**

Details of the transactions (Starting at row 2)

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
*A	Institution Code	Number	11/18	9(11)/ (18)	As provided by AMLC (Institution code of the branch where the transaction took place)
*B	Transaction Date Transaction Date & Time	Number	8/ 14	9(8)/ 9(14)	YYYYMMDD YYYYMMDDHHMMSS
*C	Transaction Code	Text	5	X(5)	AMLC Transaction Codes
*D	Transaction Reference No.	Text	20	X(20)	must be unique per transaction date
*E	Transaction Amount (Php)	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
F	Transaction Amount (FX)	Number	17	9(15).99	Optional
G	FX Currency Code	Text	3	X(3)	optional; mandatory if FX amount <> null
H	Name of Correspondent Bank	Text	90	X(90)	
I	Address1		50	X(50)	Room No./Office Name, Bldg./ House No., Street, Subd./ Brgy.
J	Address2		50	X(50)	District, Town, City
K	Address3		30	X(30)	Province, Country code, ZIP
L	Country Code of Correspondent Bank	Number	3	9(3)	Country Code (Please refer to system codes in the AMLC Reporting Procedures Manual)

* For Column B, the use of the Transaction Date & Time is mandatory for CASA, Time Deposit, Foreign Exchange and Remittance Transactions; for all other transaction codes, the time of transaction shall be optional.

For transactions involving multiple parties continue with Columns M,N,O………

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
*M	Party Type Flag	Text	1	X	B – Beneficiary; C-Counterparty; Other Participant – O; Issuer – I…….
	Name	Text			
*N	Last Name		100	X(100)	Last name of account holder
*O	First Name		100	X(100)	First name of account holder
P	Middle Name		50	X(50)	Middle name of account holder
	Address				
Q	Address1		100	X(100)	Room No./Office Name, Bldg./ House No., Street, Subd./ Brgy.
R	Address2		100	X(100)	District, Town, City
S	Address3		50	X(50)	Province, Country code, ZIP
T	Birthdate/Registration Date	Number	8	9(8)	YYYYMMDD
W	Account Number	Text	40	X(40)	

- **All fields marked with asterisk are mandatory.**
- **For remittance transactions, name, address and country code or correspondent bank will be mandatory.**
- **B1 is used for bulk STRs involving one account holder with multiple STRs having the same reason for suspicion.**

- **The Account Holder Party is mandatory for B1.**
- **Customer Reference number is a unique and static identification number assigned to a customer of a covered person.**

1.6 Electronic Record Format – Bulk Reporting 2 (B2)

FIRST ROW

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
*A1	Format Code	Text	2	X(2)	B2
*B1	Submission Type	Text	1	X(1)	A- add, E- edit, D- delete, T-test
*C1	Report Date	Number	8	9(8)	YYYYMMDD
*D1	STR Trigger	Text	1	X(1)	A - CP (proactive/alerts); B-PPP; C - KYC Docs requested by AMLC; D - Shared AMLC Studies; E - Watch list; F - Freeze Orders
*E1	Reason	Memo	800		Reason for Suspicion SI1- There is no underlying legal or trade obligation, purpose or economic justification. SI2- The client is not properly identified. SI3- The amount involved is not commensurate with the business or financial capacity of the client. SI4- The transaction is structured to avoid being reported. SI5- There is a deviation from the client's profile/past transactions. SI6- The transaction is similar, analogous or identical to any of the foregoing. (Additional reason is required after a semicolon i.e. SI6; The client is…….) PC1- Kidnapping for ransom PC2- Drug trafficking and related offenses PC3- Graft and corrupt practices PC4- Plunder PC5- Robbery and Extortion PC6- Jueteng and Masiao PC7- Piracy on the high seas PC8- Qualified Theft PC9- Swindling PC10- Smuggling PC11- Violations under the Electronic Commerce Act of 2000 PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets PC13 – Terrorism and conspiracy to commit terrorism PC14 – Financing of Terrorism PC15 – Bribery PC16 – Frauds and Illegal Exactions and Transactions PC17 – Malversation of Public Funds and Property

					PC18 – Forgeries and Counterfeiting PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003 PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Pihls., as amended PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998 PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995 PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act PC25 – Violation of the Anti-Carnapping Act of 2002 PC26 – Violations of Sections 1,3 and 5 of the Decree Codifying the Laws on Illegal/Unlawful Possession Manufacture dealing in, Acquisition or Disposition of Firearms, Ammunition or Explosives PC27 – Violation of Anti-Fencing Law PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995 PC29- Violation of Intellectual Property Code PC30 – Violation of Section 4 of the Anti-Photo and Video Voyeurism Act of 2009 PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009 PC32 – Violations of R.A. No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination PC33 - Fraudulent practices and other violations under the Securities Regulation Code of 2000 PC34 – Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015. PC35 - Violations of Section 254 of Chapter II, Title X of the National Internal Revenue Code of 1997, as amended, where the deficiency basic tax due in the final assessment is in excess of twenty-five million pesos (PhP25,000,000.00) per taxable year, for each tax type covered and there has been a finding of probable cause by the competent authority: provided, further, that there must be a finding of fraud, willful misrepresentation or malicious intent on the part of the tax payer: provided, finally, that in no case shall the AMLC institute forfeiture proceedings to recover monetary instruments, property or proceeds representing, involving, or relating to a tax crime, if the same has already

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
					been recovered or collected by the BIR in a separate proceeding.
					PC36 - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
*F1	Narrative	Memo	4000		Narrative of events leading to Suspicion

Details of the transactions (Starting at row 2)

Column	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
*A	Institution Code	Number	11/18	9(11)/ (18)	As provided by AMLC (Institution code of the branch where the transaction took place)
*B	Transaction Date Transaction Date & Time	Number	8/ 14	9(8)/ 9(14)	YYYYMMDD YYYYMMDDHHMMSS
*C	Transaction Code	Text	5	X(5)	AMLC Transaction Codes
*D	Transaction Reference No.	Text	20	X(20)	must be unique per transaction date
E	Account Number	Text	40	X(40)	
*F	Transaction Amount (Php)	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
G	Transaction Amount (FX)	Number	17	9(15).99	Optional
H	FX Currency Code	Text	3	X(3)	optional; mandatory if FX amount <> null
	Name	Text			
*I	Last Name		100	X(100)	Last name of account holder
*J	First Name		100	X(100)	First name of account holder
K	Middle Name		50	X(50)	Middle name of account holder
	Address				
L	Address1		100	X(100)	Room No./Office Name, Bldg./ House No., Street, Subd./ Brgy.
M	Address2		100	X(100)	District, Town, City
N	Address3		50	X(50)	Province, Country code, ZIP
O	Birthdate	Number	8	9(8)	YYYYMMDD

- For Column B, the use of the Transaction Date & Time is mandatory for CASA, Time Deposit, Foreign Exchange and Remittance Transactions; for all other transaction codes, the time of transaction shall be optional.
- **B2 is used for bulk STRs wherein the perpetrator is UNKNOWN, and the account holder reported is the victim**

TRANSACTION SECURITY PROCESS AND TRANSFERRING OF FILES

1. Encrypting of Files (done after CP has created a CSV file – Format1.0)
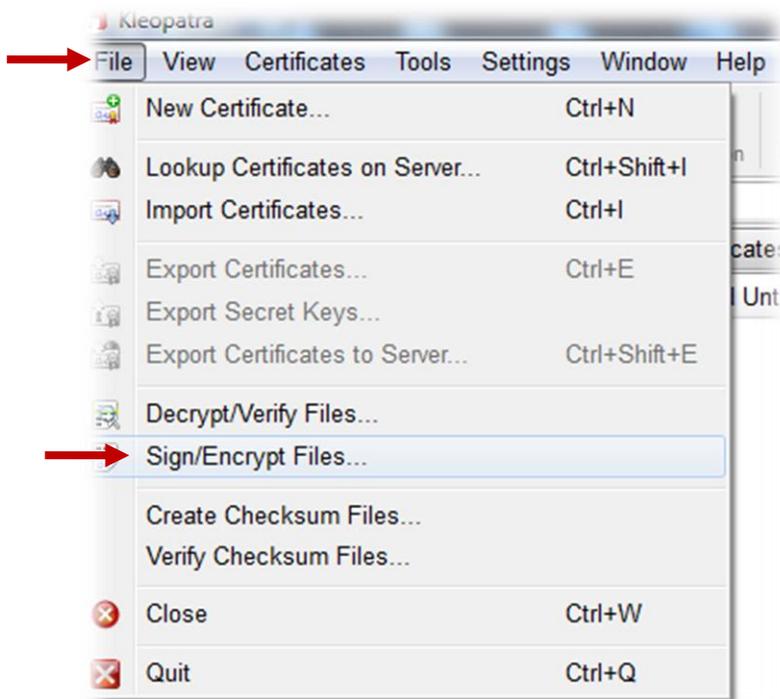
- From your desktop, double click **Kleopatra**.

- The Kleopatra main window will be displayed on the screen.

- Click File, then click **Sign/Encrypt Files…**

Select the csv file you want to sign and encrypt, then click **Open.**
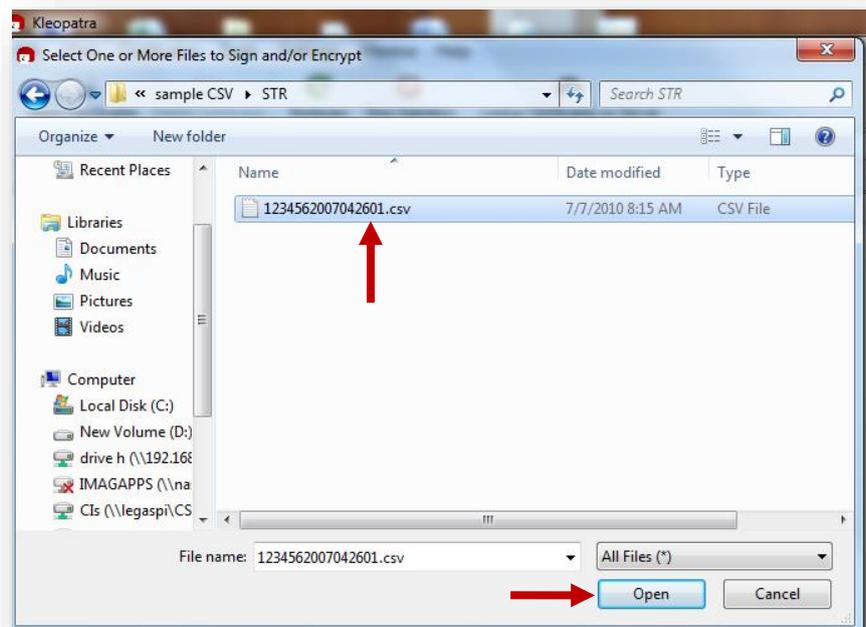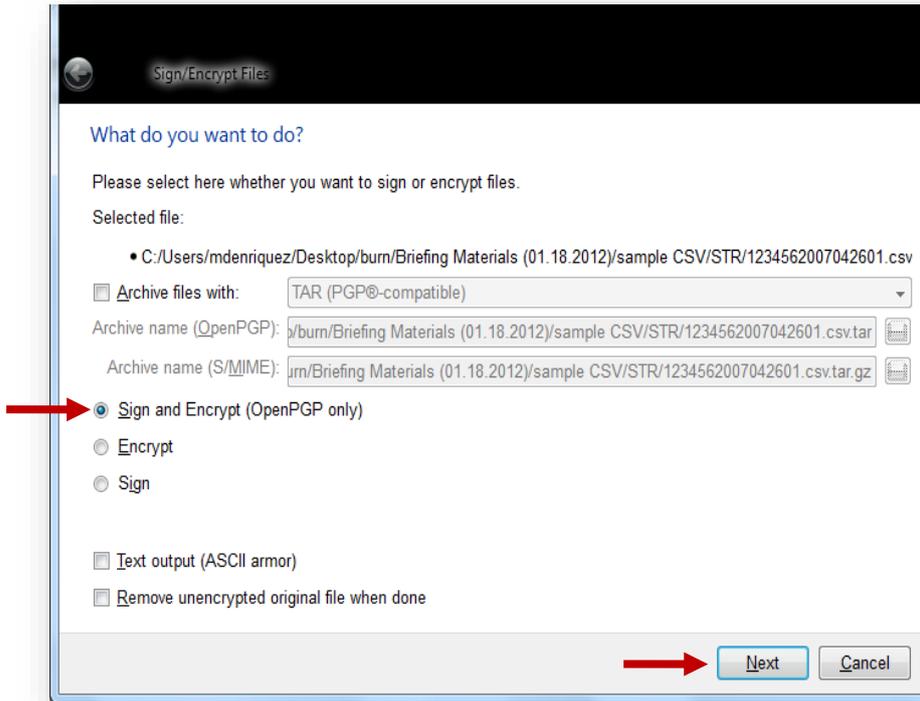
Select **Sign and Encrypt (OpenPGP only)**, then click **Next**.

Select **Anti-Money Laundering Council's** public key, then click **Add.**
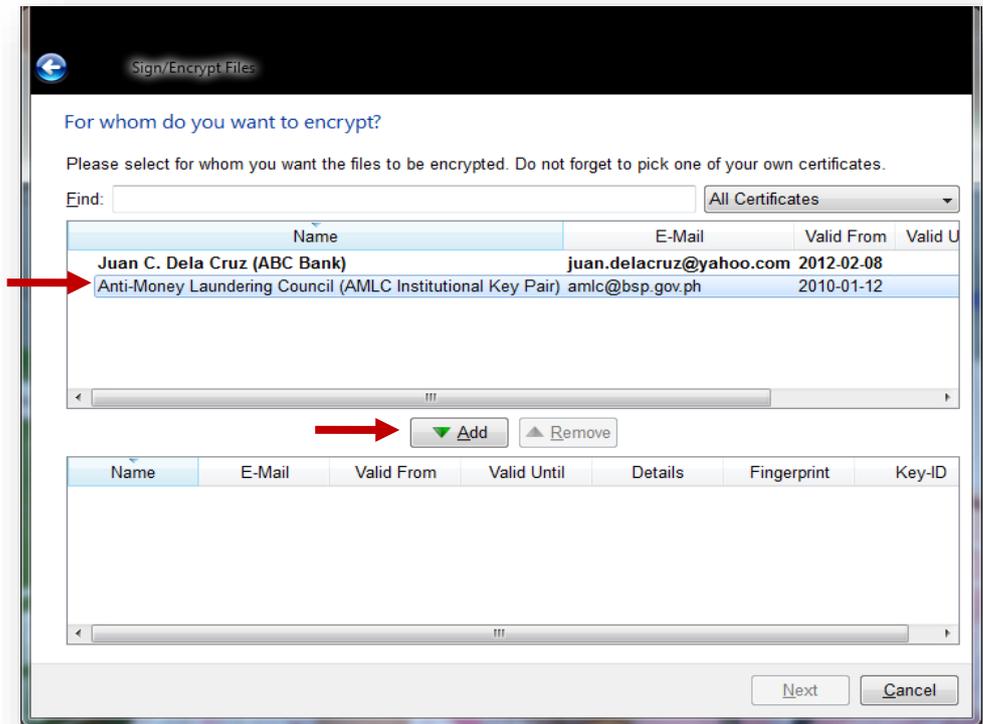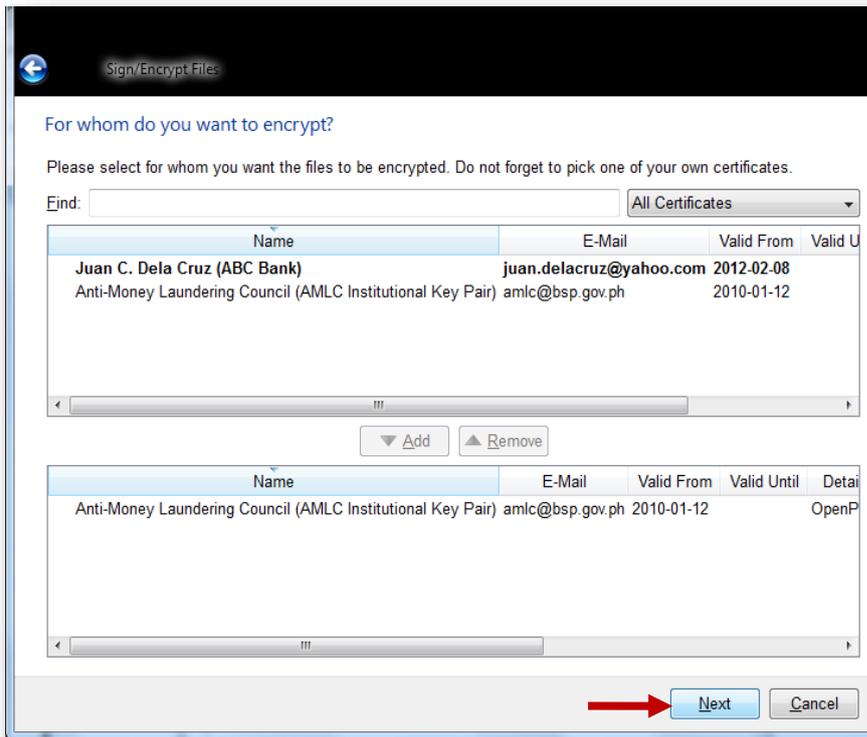
Click **Next**.

A warning message will be displayed on the screen. Click **Continue**.

Select the ***Compliance Officer's*** private key, then click **Sign & Encrypt**.

pinentry

Please enter the passphrase to unlock the secret key for the OpenPGP certificate:
"Juan C. Dela Cruz (ABC Bank) <juan.delacruz@yahoo.com>"
2048-bit DSA key, ID BC5CC263,
created 2012-02-08.

Passphrase

OK   Cancel
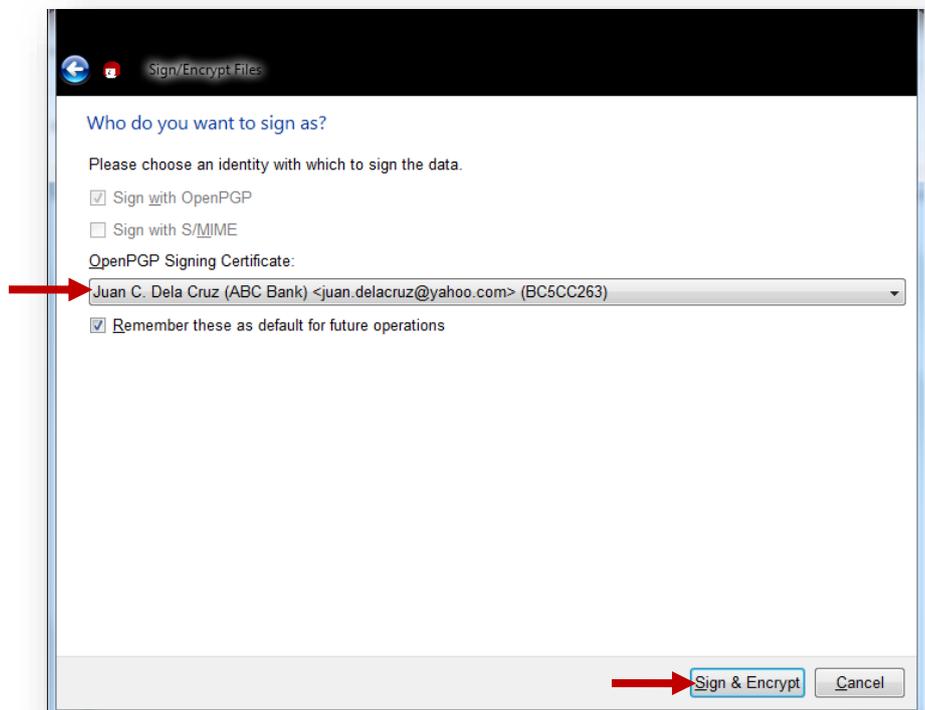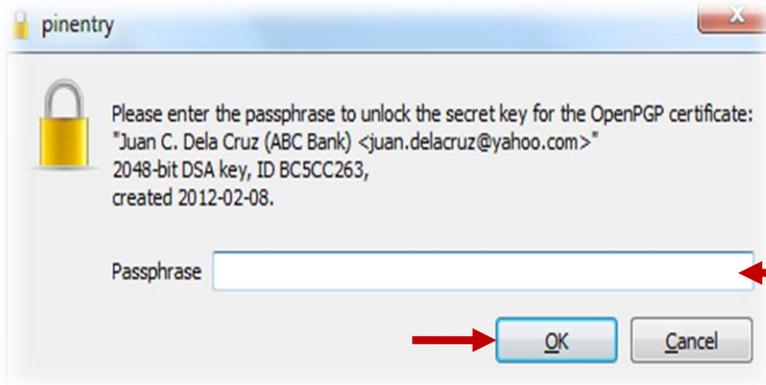
Enter passphrase of the Compliance Officer, then click **Ok**.

Click **Finish**.

Sign/Encrypt Files

Results

Status and progress of the crypto operations is shown here.

OpenPGP: All operations completed.

1234562007042601.csv → 1234562007042601.csv.gpg: **Signing and encryption succeeded.**

☑ Keep open after operation completed

Finish   Cancel
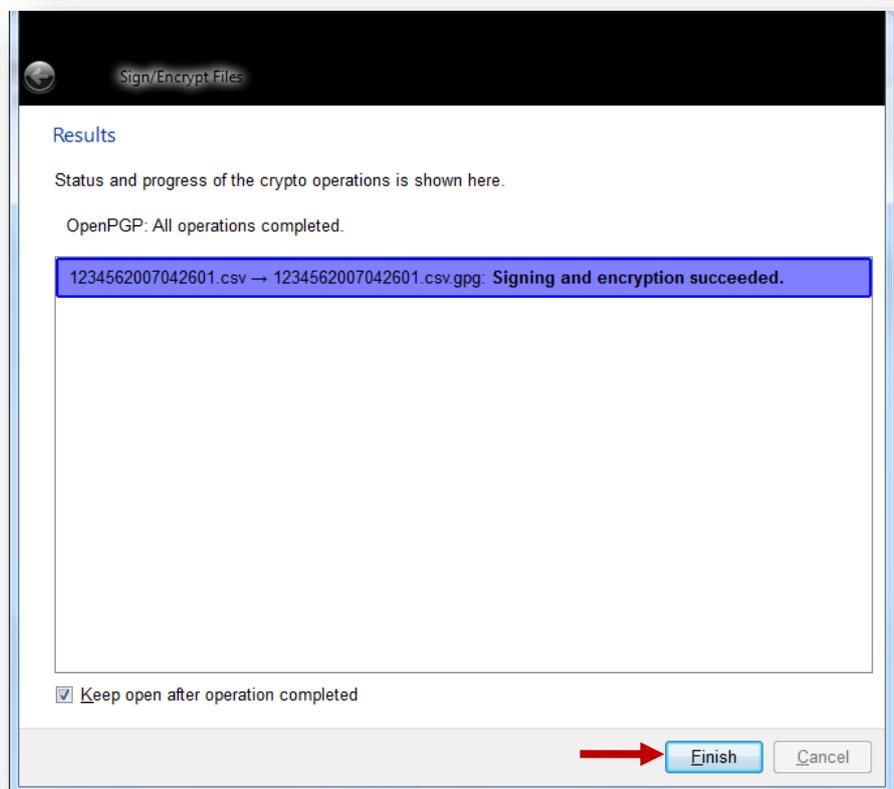
2. Transferring of Files (File Transfer Reporting Facility version 2.0)

Log-in Page

Log-on to https://portal.amlc.gov.ph

For CPs with 11-digit Inst. Code - Enter the 1st 6-digits of the Inst. Code

For CPs with 18-digit Inst. Code - Enter the 1st 9-digits of the Inst. Code

Enter the Username or Registered Email Address

Enter password

Click **LOGIN**

MAIN PAGE

(Production Mode)

Welcome GUEST USER (ABC BANK)!

Advisory

CTR/STR File Upload   CTR/STR File Upload History   Logout

Electronic Documents Upload Facility

KYC Docs and ESOA Upload   Electronic Returns /   Electronic Returns Template
                             KYC Documents Request
                             Upload

**Upload the Electronic STR first
before using this facility.**

STR Attachment Upload   STR Attachment History

A successful login will show the CP User Main Page.

There are nine (9) options or links available in CP User Main Page:

a. **Advisory**, if the icon is clicked, it will automatically display latest advisory/announcement of AMLC.

b. **CTR/STR File Upload** provides access for the registered CP user to upload the electronic CTRs and STRs.

c. **CTR/STR File Upload History** gives the option for the registered CP user to inquire and view the files uploaded; only files uploaded by the particular CP can be viewed.

d. **Logout** will log the CP user out of the system and go back to CP User Login Page.

e. **KYC Docs and ESOA Upload** provides access for the registered CP user to upload KYC Documents for STRs.

f. **Electronic Returns Upload** provides access for the registered CP user to upload E-Returns for Freeze Orders

g. **Electronic Returns Template** provides a template facility (excel file) for Electronic Returns.

h. **STR Attachment Upload** gives the option for the registered CP user to upload a STR attachment, provided that the STR has been uploaded and processed

i. **STR Attachment History** gives the option for the registered CP user to check the status of the STR attachment that has been uploaded.

CTR/STR File Upload

When the registered CP's Institution Code, Username and their corresponding Password are entered correctly, the CP user should be able to use the FTRF to upload the electronic reports.

Upon successful login, Click **CTR/STR File Upload** link or

icon

The file upload window will be displayed on the screen.
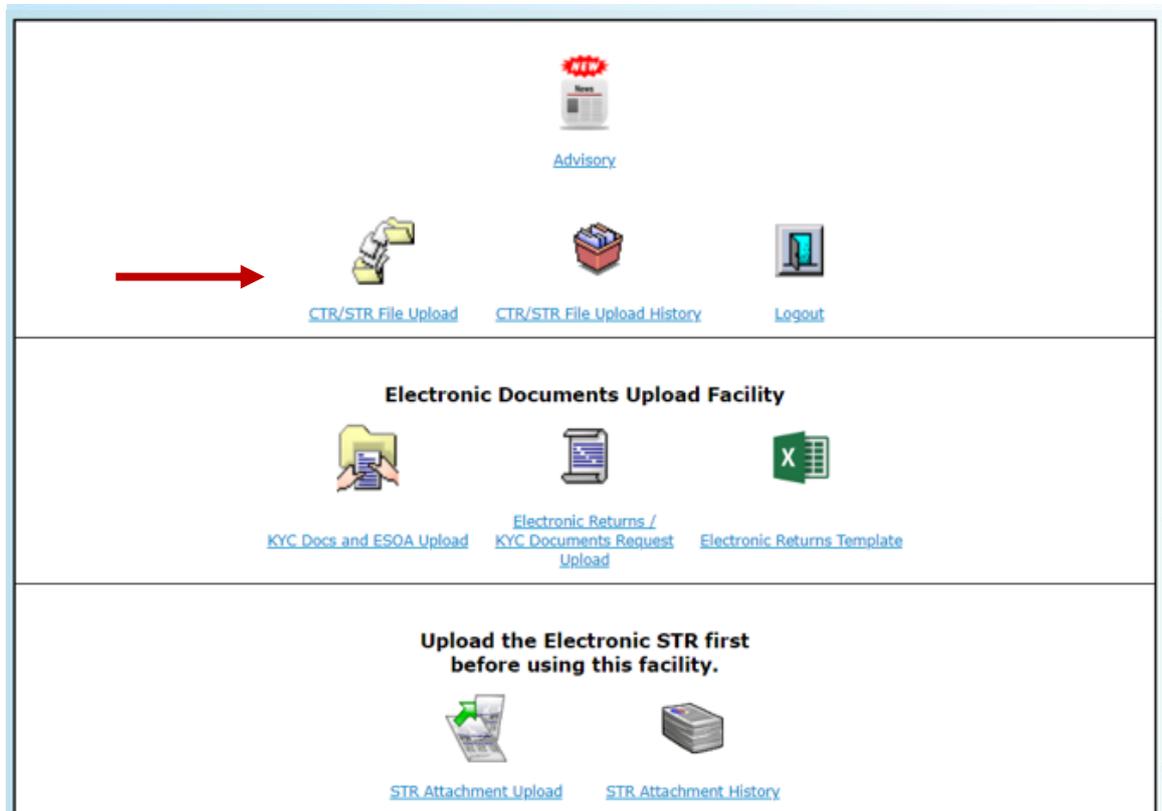
Click **Browse** button to locate the file to be uploaded.

Note: Only files with [.csv.gpg] or [.csv.enc] or [.csv.pgp] as extension at the end of the filename will be accepted for uploading through the FTRF. The filename should follow the file naming convention 123456yyyymmddss of 123456789yyyymmdd where:

123456/123456789	– 1st six digits/1st 9 digits of the institution code
yyyymmdd	– report date (date the report is sent to AMLC)
ss	– Sequence number (from 01-99) representing no. of files transmitted for the day

After locating the file, click **UPLOAD** to upload the selected file or click **BACK TO MENU** to cancel the upload and return to the User Main Page.

After the Upload button is clicked and upon every successful upload, the "Upload Confirmation Receipt" is displayed.

The Upload Confirmation Receipt has the following information:

- Confirmation Receipt: Date and time of receipt + Username + FileName
- File Name: Name of the file that was uploaded
- File Size: size of the file that was uploaded
- Date and Time: Receipt date and time of the file at AMLC Secretariat
- Uploaded by: Name of the CP user who uploaded the file
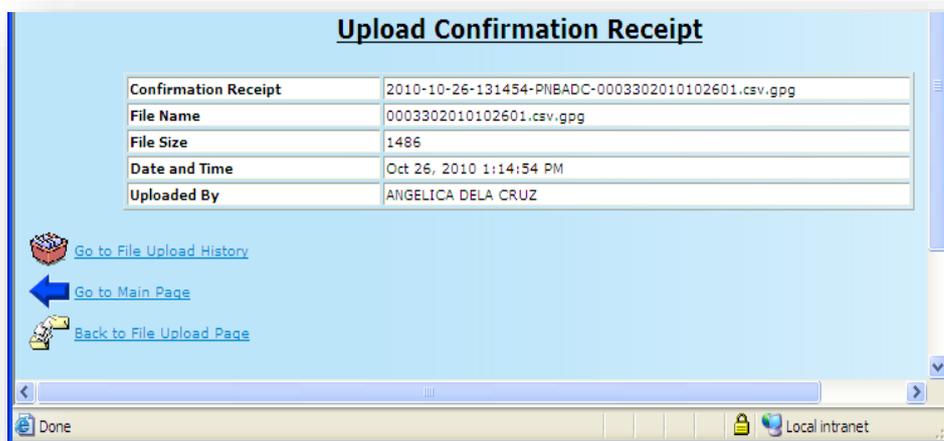
If there are still file for uploading, click .

If there are no more file for uploading, click .
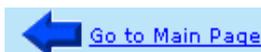
If a CP user wants to search view files that have been uploaded, click

Note: The Upload Confirmation Receipt does not guarantee that all CTRs/STRs in the CSV file/s have been uploaded. To check the status of the submission, files should be viewed in the File Upload History Page.

File Upload History

A registered CP User can search/view anytime the files that have been uploaded for the registered CP he is representing. Status of each file uploaded is indicated in the search result.
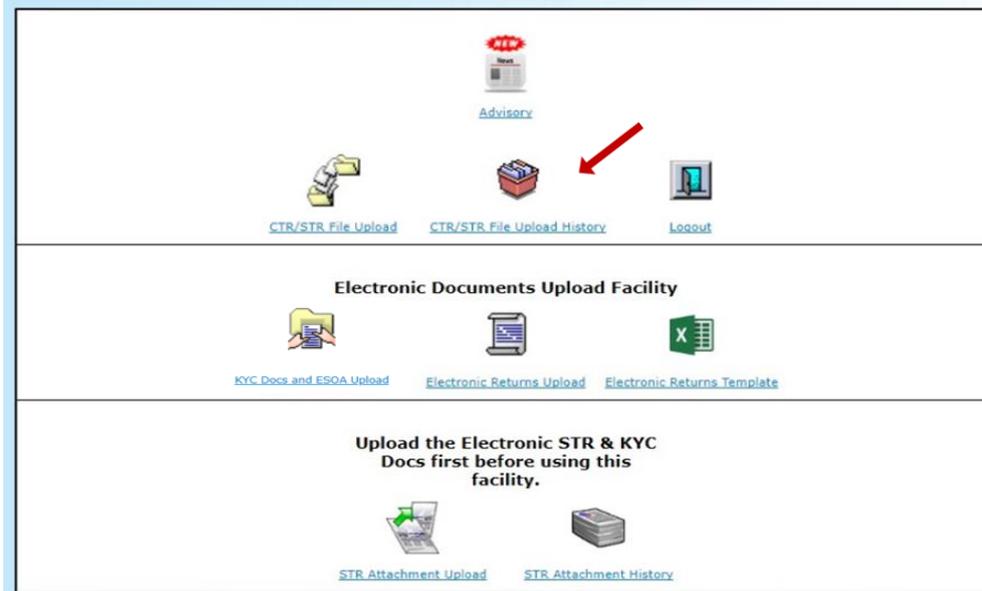
From the User Main Page, click **CTR/STR File Upload History.**

CTR/STR FILE UPLOAD HISTORY

- To view specific past date or date range, click (calendar icon) to specify START DATE and END DATE.

- Click >**SEARCH** to start the search.

- When the search is completed, the query result is displayed.

Check the result of the file uploaded by comparing the number of transaction count with the number of good transactions.

a. If the transaction count is equal to the number of good transactions, the CP can save a copy of the confirmation receipt by clicking on the **SAVE REPORT TO FILE** button, or the **PRINT** button to have a printed copy for filing.

b. If the transaction count is not equal to the number of good transactions, the CP should select the report file with Bad Transactions and click on the **Download Validation Message** button. The validation message of the selected uploaded file will be sent via email. Check the validation message for the details of the error/s and make the appropriate correction.

To search another date or date range, click the **CLEAR** button before entering the new search dates.

How to Log-out

From the User Main Page, click Logout link

- If CP User closes the browser, a notification message below will be displayed on the screen.

- Click **Ok** to logout or click **Cancel** to stay on the current page.
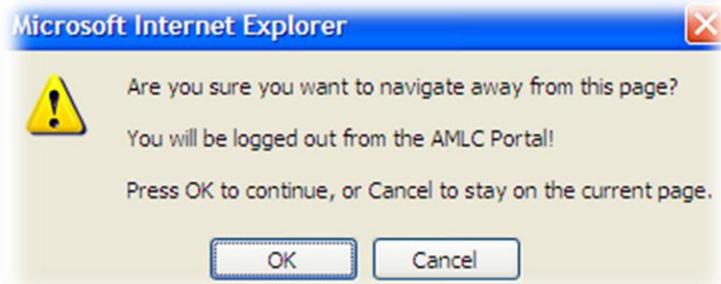
3. Uploading of KYC documents for Suspicious Transaction Reports

Mandatory uploading of KYC Documents

Uploading of KYC Documents is mandatory if the Reason of Suspicion falls under any of the following:

PC1	–	Kidnapping for Ransom
PC2	–	Drug Trafficking
PC12	–	Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets
PC13	–	Terrorism and conspiracy to commit terrorism
PC14	–	Financing of Terrorism
PC34	–	Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.

Uploading of KYC documents should be performed prior to the upload of the STR, otherwise the STR will be rejected for processing due to non-submission of KYC documents.

The customer reference number (CRN) will be mandatory for the Account Holder Party or Subject of Suspicion Party, whichever is applicable for the above-mentioned predicate crimes.

Uploading of KYC Documents for a CRN of a subject STR will only be done once, if a subsequent STR is filed on the same CRN, CPs need not re-upload the corresponding KYC Documents.

Mandatory update of submitted KYC Documents is required every three (3) years, however this is optional if no STR will be filed under the same CRN. In cases where the CP has no updated KYC documents, reason for which should be indicated in the **Remarks** portion of the KYC Docs Update window.

Below is the Acceptable KYC Documents:

Account Opening Forms are the following:
- Signature Cards
- Customer Information File/Sheet

Scanned copy of the following for ID Documents presented:
- Government IDs
- Articles of Incorporation/General Information Sheet for Corporation/Articles of Partnership
- Authorized Signatory's ID for Corporate accounts
- DTI Certificate for Sole Proprietor

Digital Photo, if available

Procedures for uploading of KYC documents

Log-on to https://portal.amlc.gov.ph
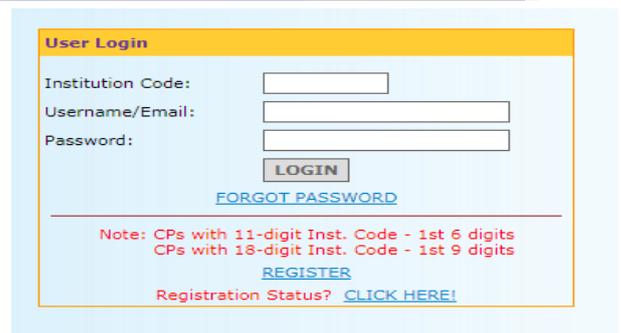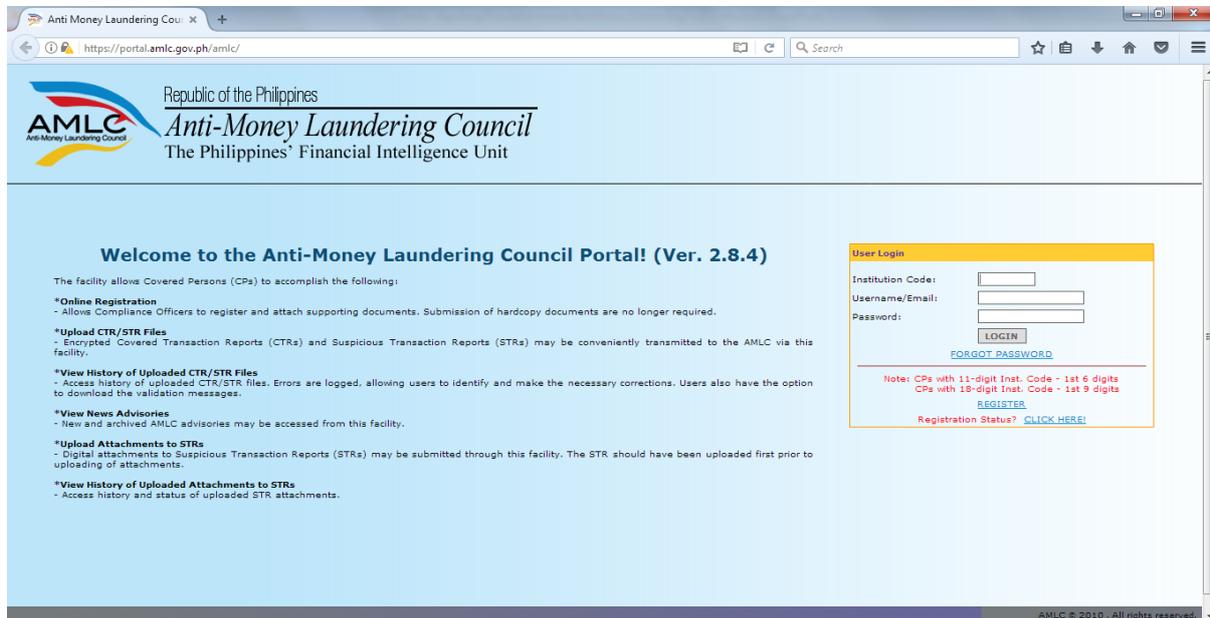
A successful log-in will show the Covered Persons' User Main Page. Click on **KYC Docs and ESOA upload**, to go to the Upload window.
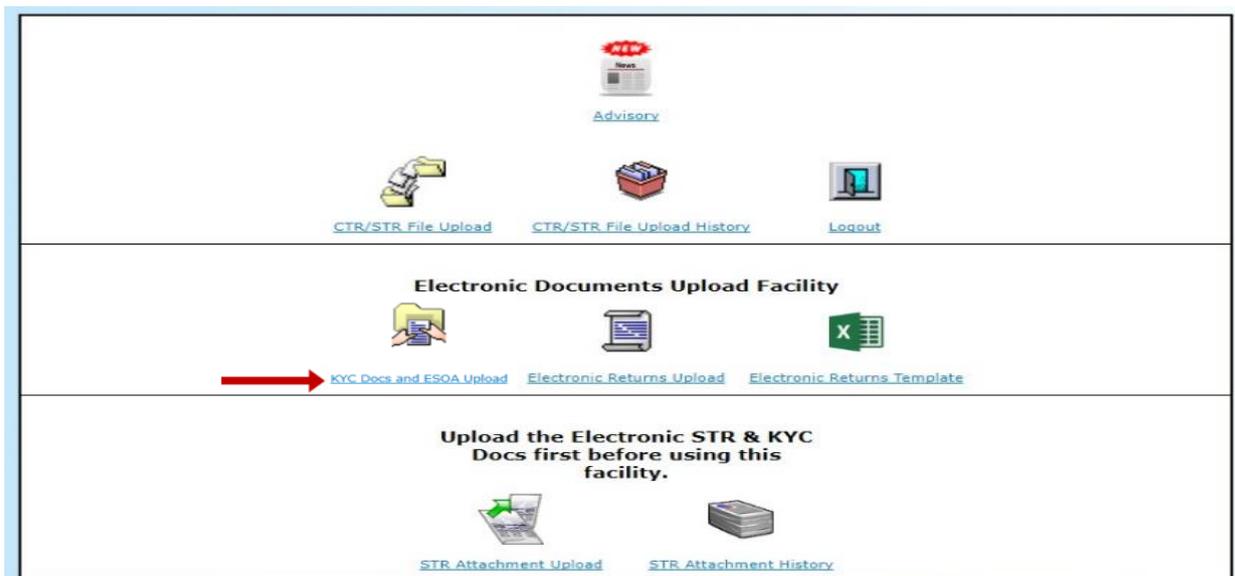
In the initial KYC Docs Upload window, three options will be available: Choose **Add/New STR (No STRs filed)**, if the KYC Docs to be uploaded corresponds to an STR not previously uploaded; **Add/New STR (Existing STRs)**, if the KYC Docs to be uploaded is for previously uploaded STRs with no KYC docs on file; and **Update**, for updating previously filed KYC Docs.
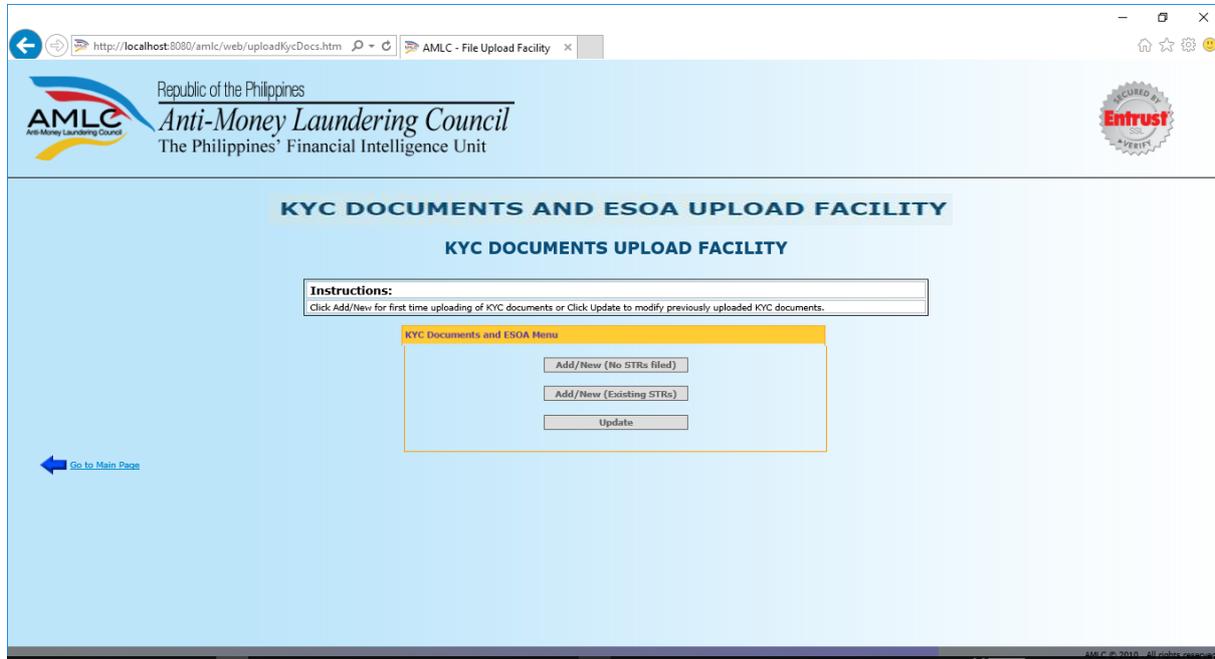
Click **Add/New (No STRs filed)** button to enable the KYC Docs Upload Facility.
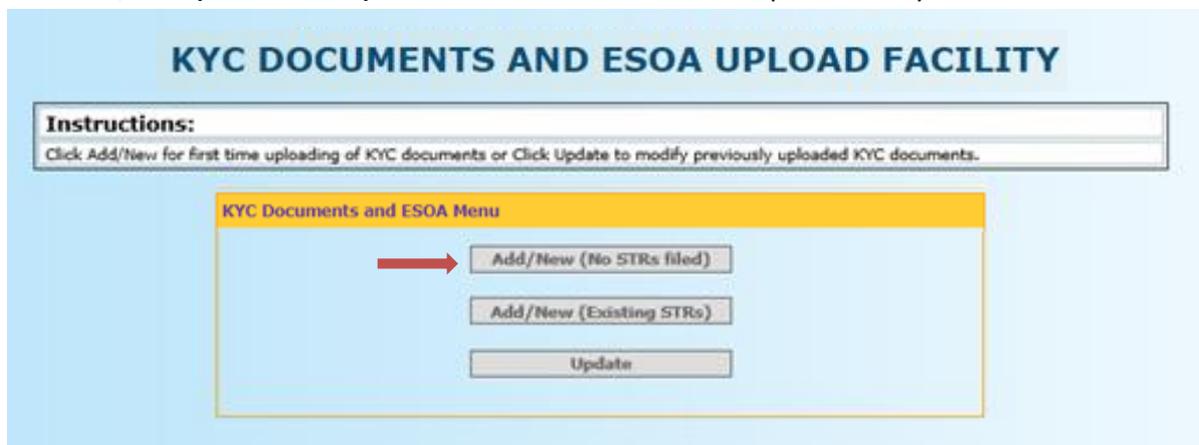
Enter the Customer Reference Number and attach the corresponding KYC Documents, then Click the Save Button.

* All fields with asterisk are mandatory

*Customer Reference Number (CRN) is a unique number assigned to a customer of a CP; please make sure that the CRN indicated in the KYC Docs upload window will be the same CRN inputted in the STR where the KYC Docs will be attached.

*After the Save button is clicked and upon every successful upload, the "KYC Upload Confirmation Receipt" is displayed.

Fill up the mandatory fields and attach KYC documents, then click the Upload button.

KYC DOCUMENTS AND ESOA UPLOAD FACILITY

Instructions:

Fill-up the form below and click the BROWSE button to select the documents to be uploaded and click the UPLOAD button to submit the selected files.

NOTE: It is assumed that you have already uploaded the Electronic STR and have confirmed that it was processed successfully.

Upload KYC Documents and ESOA (Existing STRs)

Institution Code: *	[ ]	(11-digits or 18-digits)
Transaction Date: *	[ ]	(YYYYMMDD)
Transaction Reference Number: *	[ ]	
Customer Reference Number:	[ ]	
Description:	[ ]	
Account Opening Forms: *	Choose File No file chosen	
ID's Presented: *	Choose File No file chosen	
Digital Picture/Photo:	Choose File No file chosen	
Electronic Statement of Account:	Choose File No file chosen	

Upload (OLD)   Back to Menu

Annotations:
- Enter the Institution Code, Transaction Date and Transaction Reference number of the STR where the KYC Docs will be attached
- Customer Reference Number, if available
- Attach scanned copies of the Account Opening Forms
- Attach scanned copies of IDs presented by the Account Holder
- Attach a digital photo of the Account Holder, if available

*All fields with asterisk are mandatory

* After the Upload button is clicked and upon every successful upload, the "KYC Upload Confirmation Receipt" is displayed.

KYC DOCUMENTS AND ESOA UPLOAD Confirmation Receipt

Confirmation Receipt	2017-10-02-143654-39272
Digital Picture/Photo	aspen.jpg
Account Opening Forms	Holidays2010.pdf
ID's Presented	Holidays2011.pdf
Date and Time	Oct 2, 2017 2:36:54 PM
Uploaded By	GUEST USER

ad History

Click **Update** to update a previously uploaded KYC Documents.
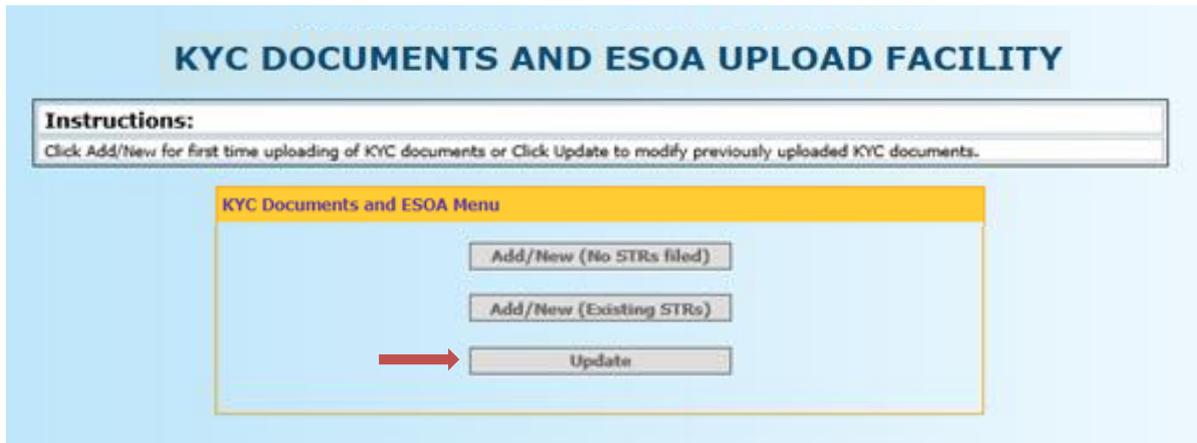
To update type in the CRN with a previously filed KYC Documents, then click the Find button.
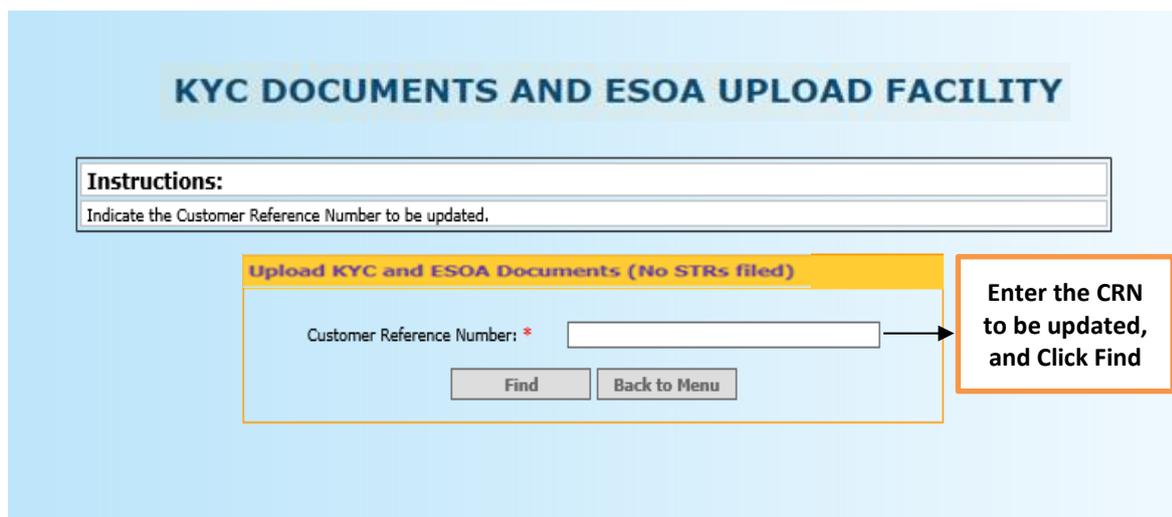
KYC Docs Update window will appear

KYC DOCUMENTS AND ESOA UPLOAD FACILITY

Instructions:

Click the Upload New button to upload new documents under the same Customer Reference Number otherwise enter the reason on the remarks field and Click the Update button to save the reason.

KYC Document and ESOA Update

Customer Reference Number:	ABCDEF
Last Update:	12-13-2017
Remarks	

[Update] [Upload New] [Back to Menu]

If there is no KYC Docs to upload, please type the REASON in the Remarks portion, then Click Update

If there are KYC Docs to upload, Click Upload New. This will direct you to the KYC Docs Upload Window

After the Update/Upload button is clicked and upon every successful update, the "KYC Update Confirmation Receipt" is displayed.

KYC DOCUMENTS AND ESOA UPLOAD Confirmation Receipt

Confirmation Receipt	2017-10-02-144118-39272
Last Update	2017-09-29
Remarks	Account Closed
Date and Time	Oct 2, 2017 2:41:18 PM
Uploaded By	GUEST USER

history

4. STR Attachment Upload

Please note, that a successfully processed and uploaded STR is required before a Covered Person can upload an STR attachment.

Enter the 1st 6-digits of the Inst. Code for CPs with 11-digit Inst. Code

Enter the 1st 9-digits of the Inst. Code for CPs with 18-digit Inst. Code

Enter the Username or Registered email address

Enter password

Click LOGIN

From the User Main Page, click the **STR Attachment Upload.**

Enter the 11 or 18 - digit Inst. Code of the uploaded STR (Please note that the Inst. Code should be the same as the uploaded STR up to the branch level)

Enter the Transaction Date and Transaction Reference No. of the STR where the file will be attached.

Enter a brief description of the file to be attached.

Locate the file to be attached, then Click the Upload Button.

STR ATTACHMENT UPLOAD

Instructions:

Fill-up the form below and click browse to select the attachment to be uploaded and click the upload button to upload the selected file.
NOTE: It is assumed that you have already uploaded the Electronic STR and have confirmed that it was processed successfully.

STR Attachment Upload

Institution Code:		(11-digits or 18-digits)
Transaction Date:		(YYYYMMDD)
Reference Number:		
Description:		
File:	Choose File No file chosen	

Upload   Back to Menu

---

After the Upload button is clicked and upon every successful upload, the "STR Attachment Upload Confirmation Receipt" is displayed.

Republic of the Philippines
Anti-Money Laundering Council
The Philippines' Financial Intelligence Unit

STR ATTACHMENT UPLOAD Confirmation Receipt

Confirmation Receipt	2017-08-31-153634-BPIGRY-00005000000-20170605-FF000ICHJACOB001
Institution Code	00005000000
Transaction Date	20170605
Reference Number	FF000ICHJACOB001
Description	STR Attachment
File Name	ECTRSTRSQL.TXT
File Size	2173
Date and Time	Aug 31, 2017 3:36:34 PM
Uploaded By	GRACE DELOS REYES-YABUT

This confirms that the file has been received by the Anti-Money Laundering Council and will be queued for processing. Please check the results of processing in the STR Attachment Upload History.

Go to STR Attachment Upload History

Go to Main Page

Back to STR Attachment Upload Page

STR Attachment History

A registered CP User can search/view anytime the STR attachment/s uploaded for the registered CP he is representing. Status of each attachment is indicated in the search result.

From the User Main Page, click the **STR Attachment History.**
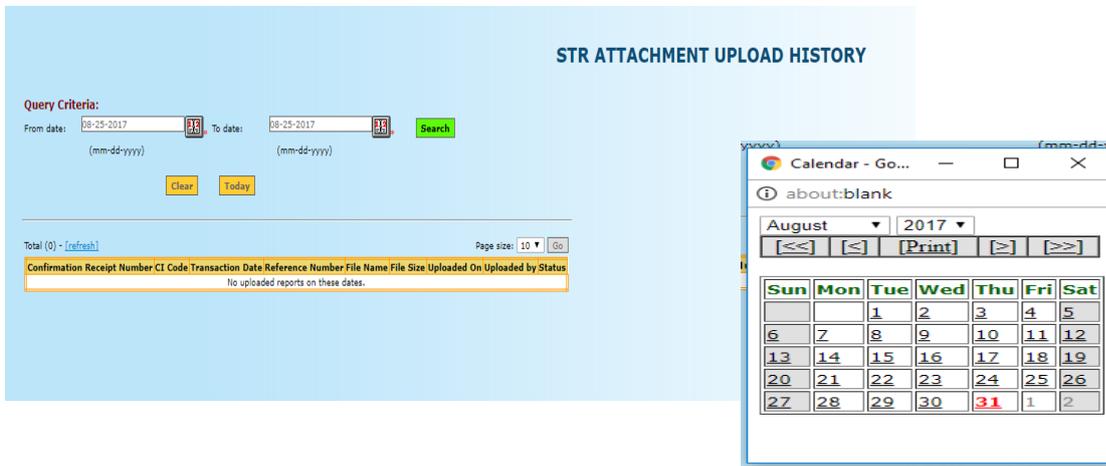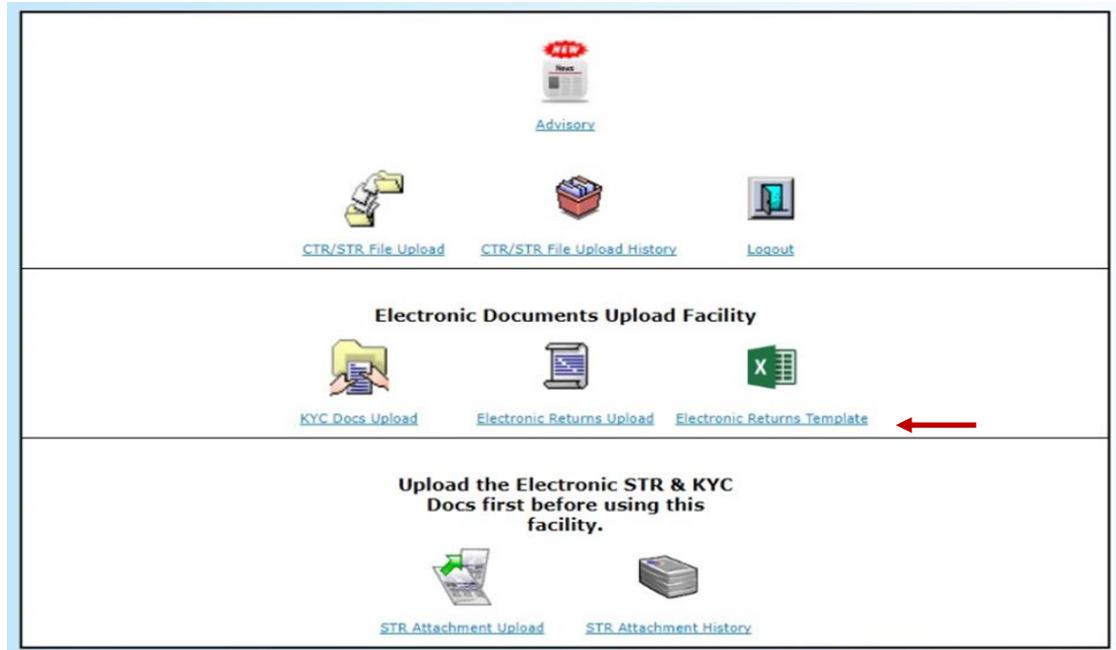
- To view specific past date or date range, click ![calendar icon] (calendar icon) to specify START DATE and END DATE.

- Click >**SEARCH** to start the search.

- When the search is completed, the query result is displayed.

STR ATTACHMENT UPLOAD HISTORY

Republic of the Philippines
Anti-Money Laundering Council
The Philippines' Financial Intelligence Unit

Query Criteria:

From date: 08-31-2017   To date: 08-31-2017   [Search]
(mm-dd-yyyy)   (mm-dd-yyyy)

[Clear]   [Today]

Total (1) - [refresh]   Page size: 10 ∨ [Go]

Confirmation Receipt Number	CI Code	Transaction Date	Reference Number	File Name	File Size	Uploaded On	Uploaded by	Status	
2017-08-31-153634-BPIGRY-00005000000-20170605-FF000ICHJACOB001	00005000000	2017-06-05 00:00:00.0	FF000ICHJACOB001	ECTRSTRSQL.TXT	2173	2017-08-31 15:36:34.0	BPIGRY	Not yet processed	Processed

Page 1 of 1
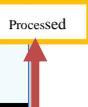
Check the result of the STR Attachment, Status should show "Processed" otherwise, re-upload the attachment.

5. Uploading of Electronic Returns (E-Return) for Freeze Order

Rule 10, E.4 paragraph 2 of the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9160, as amended states that:

"The covered person shall also submit to the AMLC, through the internet, an electronic detailed return in a format to be prescribed by the latter."

For uniformity of E-Returns Format, CP user should first download the Electronic Return Template. This template is an excel worksheet where CPs must encode their E-Returns.

To download the template:

Log-on to https://portal.amlc.gov.ph

Enter the 1st 6-digits of the Inst. Code for CPs with 11-digit Inst. Code or the 1st 9-digits of the Inst. Code for CPs with 18-digit Inst. Code

Enter the Username or Registered email address

Enter password

Click LOGIN

A successful log-in will show the Covered Persons' User Main Page. Click on Electronic Returns Template,

The excel file contains two sheets, 1st sheet is for the main account and the 2nd sheet is for the related account/s.

1st Sheet is for the Main Account which is the subject of the Freeze Order

Account Name	Account Number	Case/ Docket No.	Type/ Nature of Account	Branch	Status of Account (Active or Close)	Date& Time of Receipt of Freeze Order	Amount Frozen	Date & Time of Freeze	Other Relevant Information

2nd Sheet is for Related/Materially linked account which contains two (2) tables:

Table 1 is for materially linked accounts as defined under Rule 3-Definition of Terms, R.1-5 of the 2016 Revised Implementing Rules and Regulations of Republic Act No. 9160, as amended

Table 2 should include related accounts wherein Account Holder (Subject of Freeze Order) is either the Sender or Recipient of funds to/from another account holder

Once the E-Return Worksheet/s has been accomplished, CP user may again log-in to the AMLC Portal and click on Electronic Returns Upload.
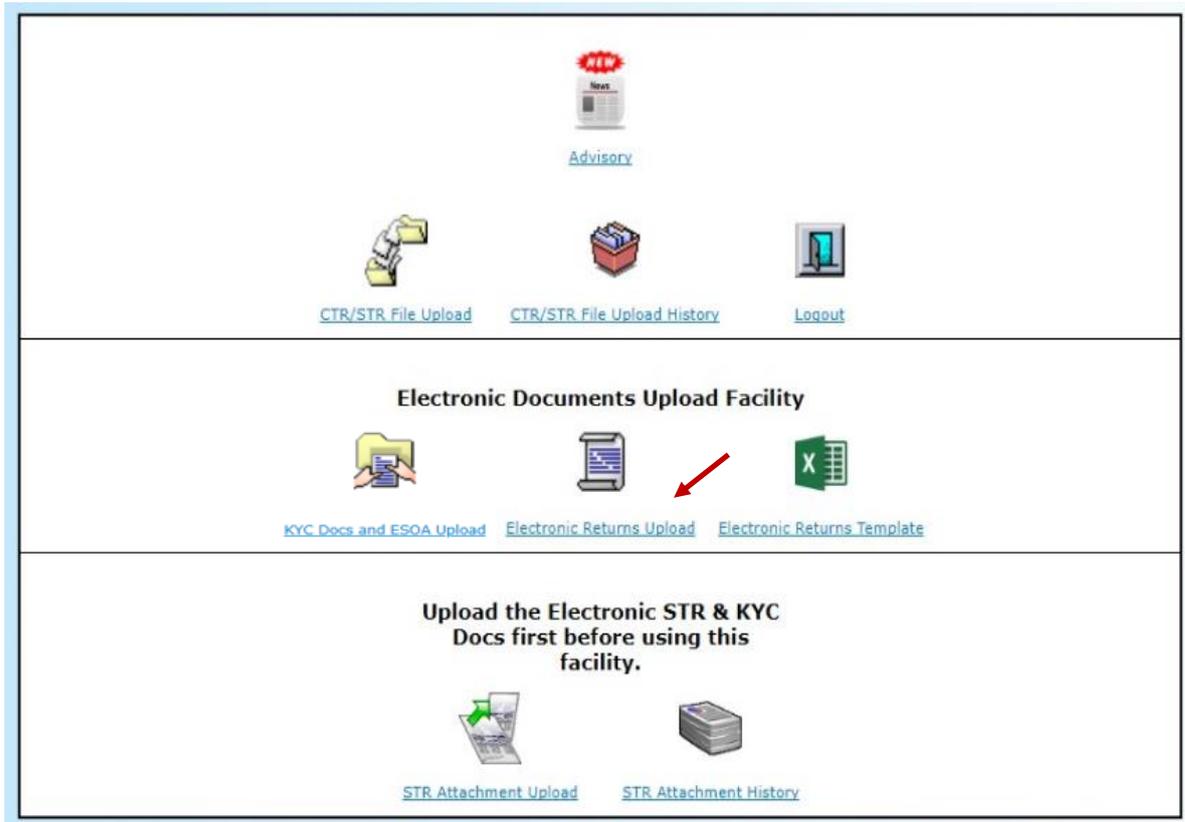
In the Electronic Returns Upload Facility, select between CA-GR AMLC Case and AMLC Resolution then click Proceed.
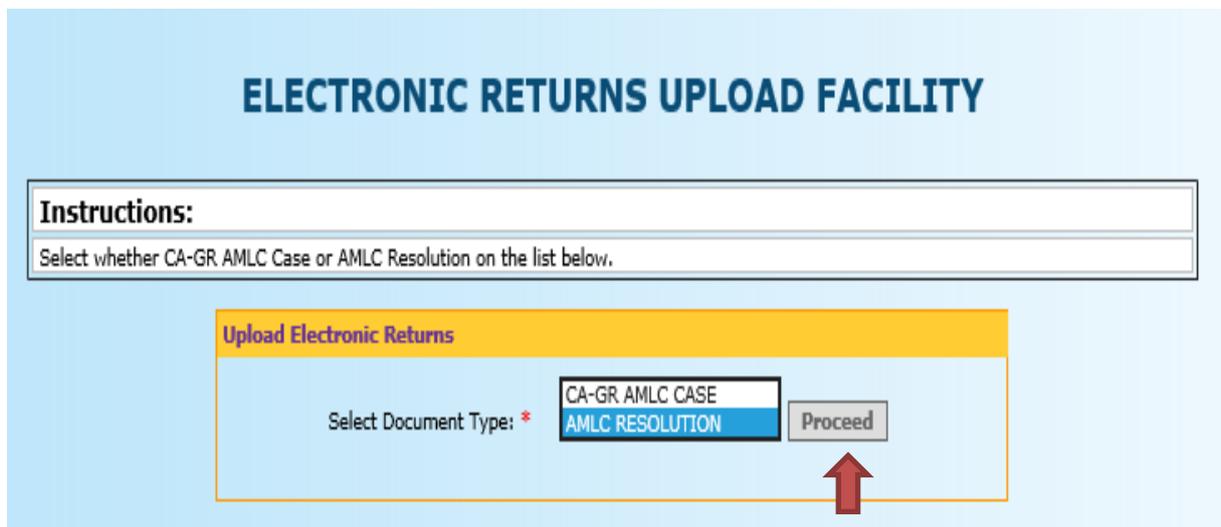
If AMLC Resolution is selected, enter the AMLC Resolution Number, its corresponding year then click Browse to attach the E-Return file.

ELECTRONIC RETURNS UPLOAD FACILITY

Instructions:
Click the BROWSE button to select the excel file containing the electronic returns and click the UPLOAD button to submit the selected file.

Upload Electronic Returns

Select Document Type: *   AMLC RESOLUTION ⌄

Reso Number: *   [ ]

Year: *   [ ] (YYYY)

Electronic Returns: *   [ ] Browse...

[Upload] [Back to Menu]

If CA-GR AMLC Case is selected, enter the Case Number then click Browse to attach the E-Return file.

ELECTRONIC RETURNS UPLOAD FACILITY

Instructions:
Click the BROWSE button to select the excel file containing the electronic returns and click the UPLOAD button to submit the selected file.

Upload Electronic Returns

Select Document Type: *   CA-GR AMLC CASE ⌄

Case Number: *   [ ]

Electronic Returns: *   [ ] Browse...

[Upload] [Back to Menu]

6. Suspicious Transaction Reporting on a per account basis

The Suspicious Transaction Reporting on a per account basis will only be applicable if the reason for suspicion falls under any one of the Predicate Crimes listed under the AMLA.

Mandatory Uploading of KYC Documents and Electronic Statement of Accounts (ESOA)

Uploading of KYC Documents and Electronic Statement of Accounts (ESOA) is mandatory if the Transaction Code used is "STRA"

Uploading of KYC Documents and ESOA should be performed prior to the upload of the STR, otherwise the STR will be rejected for processing.

The customer reference number (CRN) indicated in the ESOA upload window should be the same CRN entered in the corresponding STR. The CRN will be mandatory for the Account Holder Party or Subject of Suspicion Party, whichever is applicable.

Below are the Acceptable KYC Documents:

Account Opening Forms are the following:
- Signature Cards
- Customer Information File/Sheet

Scanned copy of the following for ID Documents presented:
- Government IDs
- Articles of Incorporation/General Information Sheet for Corporation/Articles of Partnership
- Authorized Signatory's ID for Corporate accounts
- DTI Certificate for Sole Proprietor

Digital Photo, if available

Procedures for uploading of KYC Documents and ESOA:

Log-on to https://portal.amlc.gov.ph

For CPs with 11-digit Inst. Code - Enter the 1st 6-digits of the Inst. Code

For CPs with 18-digit Inst. Code – Enter the 1st 9-digits of the Inst. Code

Enter the Username or Registered Email Address

Enter password

Click LOGIN
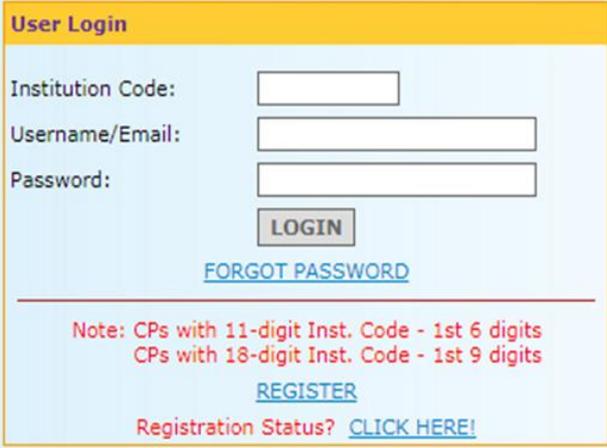
User Login

Institution Code:
Username/Email:
Password:

LOGIN

FORGOT PASSWORD

Note: CPs with 11-digit Inst. Code - 1st 6 digits
CPs with 18-digit Inst. Code - 1st 9 digits

REGISTER

Registration Status? CLICK HERE!

A successful log-in will show the Covered Persons' User Main Page. Click on **KYC Docs and ESOA Upload**, to go to the Upload window.
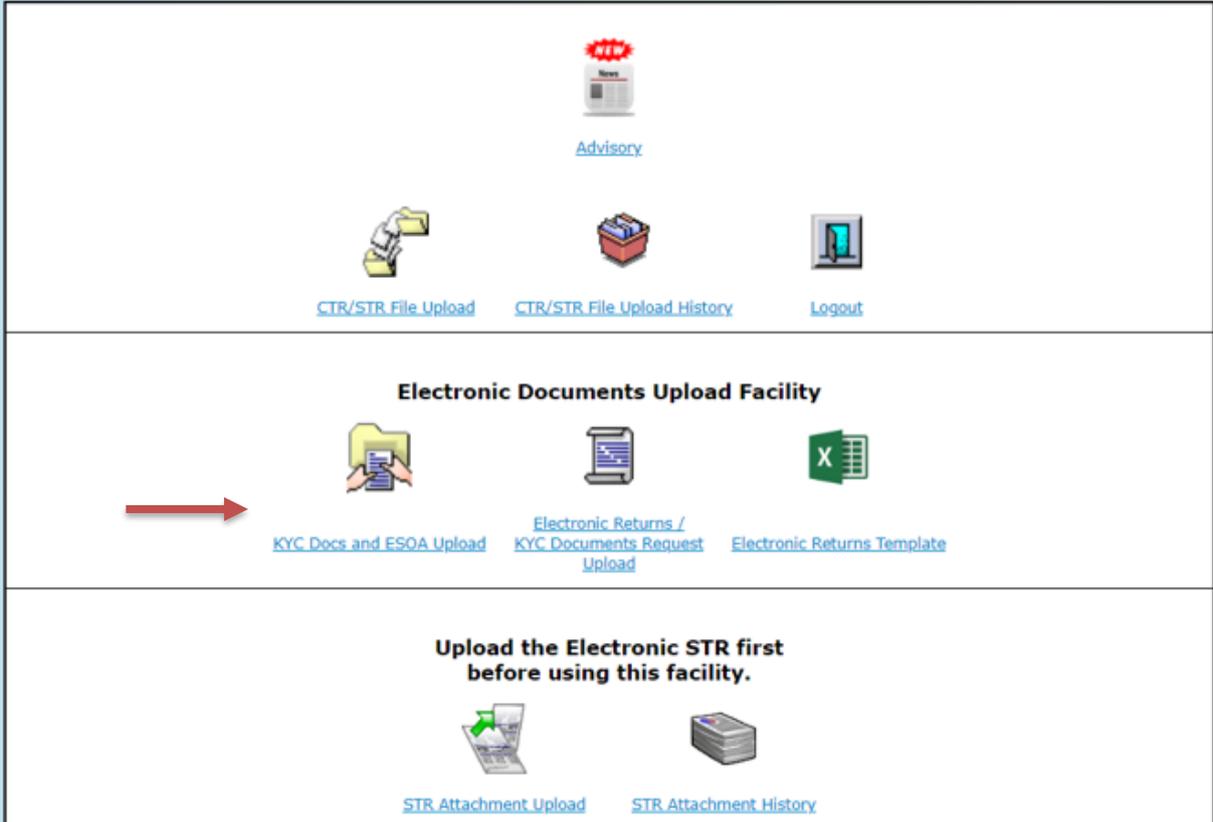
Advisory

CTR/STR File Upload   CTR/STR File Upload History   Logout

Electronic Documents Upload Facility

KYC Docs and ESOA Upload   Electronic Returns / KYC Documents Request Upload   Electronic Returns Template

Upload the Electronic STR first before using this facility.

STR Attachment Upload   STR Attachment History

In the initial KYC Docs and ESOA Upload window, three options will be available:

Add/New STR (No STRs filed), if the ESOA to be uploaded corresponds to an STR not previously uploaded; **Add/New STR (Existing STRs)**, if the ESOA to be uploaded is for previously uploaded STRs with no ESOA on file; and **Update**, for updating previously filed ESOA.
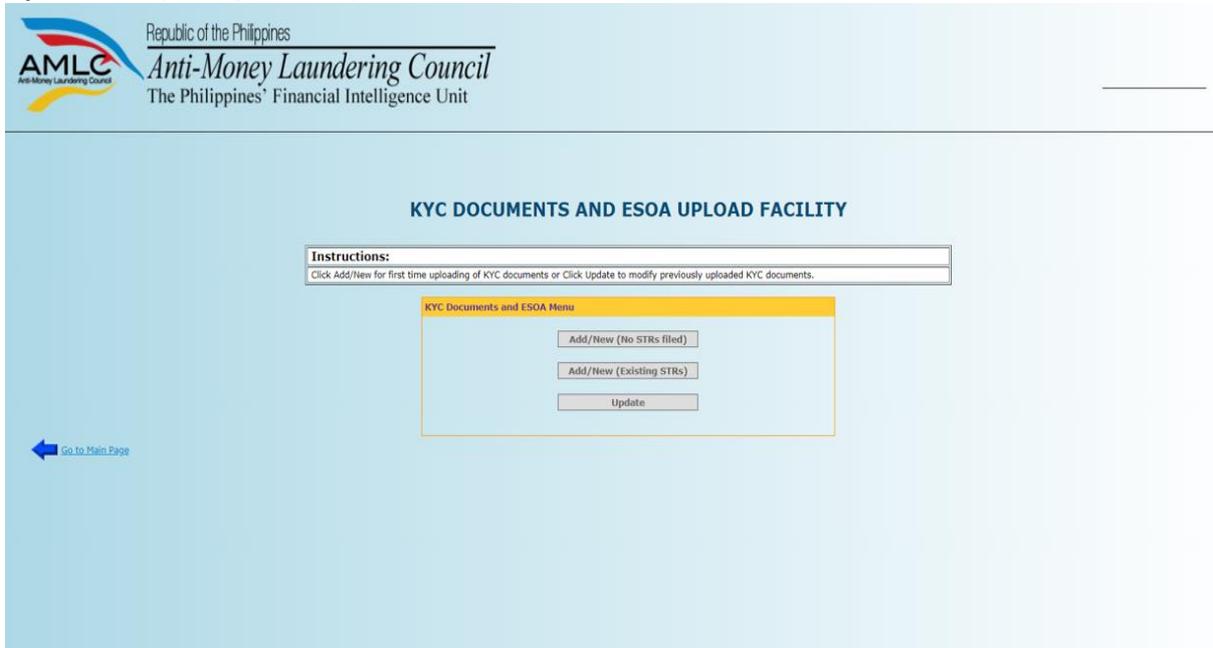
Click **Add/New (No STRs filed)** button to enable the KYC Docs and ESOA Upload Facility

Enter the Customer Reference Number and attach the corresponding KYC Documents and ESOA then Click the Save Button.

* All fields with asterisk are mandatory

*Customer Reference Number (CRN) is a unique number assigned to a customer of a CP; please make sure that the CRN indicated in the KYC Docs upload window will be the same CRN inputted in the STR where the KYC Docs will be attached.

*After the **Save** button is clicked and upon every successful upload, the "KYC Document and ESOA Upload Confirmation Receipt" is displayed.

Click **Add/New (Existing STRs)** to enable Upload KYC Documents and ESOA (Existing STRs).

KYC DOCUMENTS AND ESOA UPLOAD FACILITY

Instructions:

Click Add/New for first time uploading of KYC documents or Click Update to modify previously uploaded KYC documents.

KYC Documents and ESOA Menu

- Add/New (No STRs filed)
- → Add/New (Existing STRs)
- Update

Fill up the mandatory fields and attach the corresponding KYC Documents and ESOA, then Click the **Upload** Button.

KYC DOCUMENTS AND ESOA UPLOAD FACILITY

Instructions:

Fill-up the form below and click the BROWSE button to select the documents to be uploaded and click the UPLOAD button to submit the selected files.
NOTE: It is assumed that you have already uploaded the Electronic STR and have confirmed that it was processed successfully.

Upload KYC Documents and ESOA (Existing STRs)

Field		
Institution Code: *		(11-digits or 18-digits)
Transaction Date: *		(YYYYMMDD)
Transaction Reference Number: *		
Customer Reference Number:		
Description:		
Account Opening Forms: *	Choose File	No file chosen
ID's Presented: *	Choose File	No file chosen
Digital Picture/Photo:	Choose File	No file chosen
Electronic Statement of Account:	Choose File	No file chosen

Upload (OLD) Back to Menu

Enter the Institution Code, Transaction Date and Transaction Reference number of the STR where the KYC Docs will be attached

Customer Reference Number, if available

Attach scanned copies of the Account Opening Forms

Attach scanned copies of IDs presented by the Account Holder

Attach a digital photo of the Account Holder, if available

Attach scanned copy of the Statement of Account the Account Holder

*After the Save button is clicked and upon every successful upload, the "KYC Document and ESOA Upload Confirmation Receipt" is displayed.

Click **Update** to update a previously uploaded KYC Documents and ESOA


To update type in the CRN with a previously filed KYC Documents and ESOA, then click the **Find** button.

KYC Docs and ESOA Update window will appear

KYC DOCUMENTS AND ESOA UPLOAD FACILITY

Instructions:
Click the Upload New button to upload new documents under the same Customer Reference Number otherwise enter the reason on the remarks field and Click the Update button to save the reason.

KYC Document and ESOA Update

Customer Reference Number:	1234567890
Last Update:	04-28-2021
Remarks	

Update   Upload New   Back to Menu

If there is no KYC Docs and ESOA to upload, please type the REASON in the Remarks portion, then Click Update

If there are KYC Docs and ESOA to upload, Click Upload New. This will direct you to the KYC Docs and ESOA Upload Window

After the **Update/Upload** button is clicked and upon every successful update, the "KYC Document and ESOA Upload Confirmation Receipt" is displayed.

KYC DOCUMENTS AND ESOA UPLOAD Confirmation Receipt

Confirmation Receipt Number	2021-04-27-162500-39272
Customer Reference Number	1234567890
Account Opening Forms	AccountOpeningForms.pdf
ID's Presented	IDsPresented.pdf
Digital Picture/Photo	DigitalPicture.JPG
Electronic Statement of Account	StatementOfAccount.pdf
Date and Time	Apr 27, 2021 4:25:00 PM
Uploaded By	GUEST USER

GENERAL GUIDELINES

I. REPORTING FORMAT

A. The electronic CTR/STR file is a comma separated variable file or **CSV** (see Attachment A) where each column/field/variable is separated by a comma. Text/Data fields must **not contain commas, single and double quotes**. A comma is used to separate the different fields of the record. The CSV file may be created by extracting all the required data (those above PHP 500,000.00) from the CP's database and building records following the format provided by AMLC or inputting the information in Excel and saving it using CSV as its file type. **Header column names or columnar headings should not be included in the file**. This file is structured to have several header records for CPs with branches and several detail records for the various transactions under each header record. At the end of the file is a trailer record containing the total number of transactions and the total Php amount of all the detail records. (See Attachment A)

B. A single report format (Format 1.0) applicable to all covered persons shall be adopted for both CTRs/STRs in which the following **MANDATORY** fields shall be strictly filled up.

1. All fields in the HEADER RECORD.

2. In the DETAIL RECORD– TRANSACTION DATA

   a. TRANSACTION DATE, TRANSACTION CODE, REFERENCE NO. and FLAGS.
   b. POLICY NO./CERTIFICATE NO./OR NO. (D-5) for IC transactions.
   c. ACCOUNT NUMBER (D-5) for BSP/SEC when customers reported are Account Holders of the CPs.
   d. PESO AMOUNT (D-7) for BSP/SEC and PESO AMOUNT OF ANNUAL PREMIUM (D-7) for IC except the transaction codes NFFWV, NLOIP, NPFWV and NPLN where AMOUNT OF CLAIM/POLICY LOAN (D-13) becomes mandatory.
   e. FX CODE if the FX AMOUNT has a value.
   f. For rollover of investments, the OLD ACCOUNT NO. /PN NO. /CLIENT STOCK REF. NO. (D-6) if a new account number is issued.

3. For DETAIL RECORD – SUBJECT DATA

   a. For Name Fields – for foreign nationals with one (1) name only, the following should be observed: 1. there should be five (5) dots (**.....**) either in first name or last name and 2. Nationality will be mandatory.
   b. For ID Type 27 – Others – the ID no. should be preceded by the ID Type. (Please make sure that the ID type indicated does not fall in any one of the ID types before using ID 27.)

4. For STRs
   a. The PLACE OF BIRTH, NATIONALITY, ID TYPE, ID NO., and NATURE OF BUSINESS for the Account Holder Party (BSP/SEC) and Policy Owner Party (IC) except for ZSTR transaction code wherein only the Subject of Suspicion Name is mandatory, all other parties are optional, only if the Account Holder or Policy Owner is not known.
   b. The REASON and NARRATIVE fields.
   c. If the value in the reason field is "SI6", the description of the suspicious activity should always be specified separated by a semicolon.
   d. SUBJECT OF SUSPICION. (Flag and Subject of Suspicion only) other fields are optional.

5. For BSP/SEC

   a. For the Account Holder, the NAME, ADDRESS and BIRTHDATE, except for the following transaction codes: for **RIRDA and RIRIA**only the account name and address are mandatory), for **RIRDP, RIRIP, CBPYC, CBPYM and KPAYM** (only the account name is mandatory)

   b. For Outward Remittances, the NAME and Account Number or a unique reference number of the Beneficiary, except for **RORDE** where only the Beneficiary Account number is Mandatory; however, the Name flag Y for the Beneficiary name should be present.

   c. For Inward Remittances, the name and address of the counterparty, except for **RIRDP** and **RIRIP**, where only the name of the counterparty is Mandatory and for **RIRDA** and **RIRIA**, where only the Beneficiary and Counterparty names are Mandatory and for **RIRDE**, Counterparty Account number is Mandatory; however, the Name flag Y for the Counterparty name should be present.

   d. For other transactions requiring information on the Beneficiary, Counterparty, Other Participant, and Issuer, only the NAME may be filled up.

   e. For transactions where settlement is for credit/debit to/from account of the PARTY, the corresponding Party ACCOUNT NO. is mandatory.

6. For IC

   a. For life insurance, the NAME, ADDRESS and BIRTHDATE of the Policy Owner, Insured and Beneficiary, except for **NREC** where only the Policy Owner is mandatory (applies to Life and Non-Life Insurance).

   b. For non-life insurance, the NAME, ADDRESS and BIRTHDATE of the Policy Owner. For the Beneficiary, only the NAME may be filled up; Insured Party is optional.

The list of MANDATORY fields per transaction is further discussed in Annex C. For optional fields, wherein data is available, data should also be included in the CTRs/STRs.

C. The CTR/STR report file has three (3) parts identified by the Record Indicator located at the first field of every record with values H, D, or T:

1. The Header Record identifies the Covered Person (CP), up to branch level, **where the transaction occurred**. A file may have several header records, if the reporting CP has several transactions from different branches to report;

2. There is one Detail Record for every transaction to report. Since the file may contain transactions from several branches, each group of Detail Records from one (1) branch is preceded by a Header Record; and

3. Trailer Record (T) is the last record of the file and contains the total peso amount of the transactions and the total number of transactions in the file.

D. The CTR/STR may be submitted in four (4) types.

1. The CTR/STR with submission type value "A" refers to a new CTR/STR to be submitted to AMLC.

2. The CTR/STR with submission type "E" edits or amends the previously submitted, uploaded, and successfully processed CTR/STR with ERRONEOUS VALUE.
Note: The Institution code, Transaction date and reference number of the corrected transaction must be the same as the original transaction.

3. The CTR/STR with submission type "D" is a request to delete the previously submitted, uploaded, and successfully processed CTR/STR. **This shall be followed by an email request stating the reason for deletion.** Email to be sent to ajpineda@amlc.gov.ph and atolosa@amlc.gov.ph.

Note: The deleted transaction must be exactly the same as the original transaction, previously submitted to AMLC.

4. The submission type "T" is used by CPs under test mode. Once they are comfortable with the reporting of covered and suspicious transactions, they should shift to submission type "A". **Please note that CTRs/STRs submitted via Test Mode will not be uploaded to the AMLC database, if CTRs/STRs submitted under the Test Mode are actual/live transactions these should be re-uploaded under Submission Type A.**

E. The list of valid entries for the TRANSACTION TYPE, FX CURRENCY CODE and COUNTRY CODE fields are provided in pages B-1 to B-43.

F. Definition of Field Names (**BSP/SEC/DNFBP**)

HEADER RECORD

H-1. Header Record Indicator - This is the first field of the electronic record and will contain "H" to indicate that it is the beginning of the electronic file being sent by the CP to AMLC.

H-2. Supervising Agency – This field represents the supervising agency (whether BSP, SEC or DNFBP) of the reporting covered person.

H-3. Institution Code – This refers to the 11-digit code or 18-digit code of the reporting CP which came from the BSP codes for BSP-supervised CPs or the 11-digit code for SEC-supervised CPs as assigned by the AMLC.

H-4. Report Date – Date of report in year, month, day format (YYYYMMDD). It should not be greater than the current date and not less than 20011017.

H-5. Report Type – Identifies whether report is CTR or STR.

H-6. Format Code/STR Trigger – This identifies the format of the record and identify the STR trigger.

H-7. Submission Type – Indicates whether the report being submitted is new, correction of previously submitted report and for deletion.

DETAIL RECORD

D-1. Detail Record Indicator – Contains "D" indicating start of detail record for each and every transaction belonging to the same date and transaction group defined in the header record.

D-2. Transaction Date – Date when transaction occurred in year, month, and day format (YYYYMMDD). Date should not be greater than the current date but not less than 20011017.

D-3. Transaction Code – Refers to the type of transaction based on AMLC's table of codes.

D-4. Transaction Reference No. – Refers to the unique reference number assigned by the reporting covered person to its individual transaction per transaction date.

D-5. Account No. /PN No. /Client Stock Ref. No. – Refers to the assigned Account Number of the client or Promissory Note No. for loans, etc. or Client Stock Ref. No.for securities or the Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011.

D-6. Old Account No. /PN No. /Client Stock Ref. No. – Refers to the previously assigned Account Number of the client or Promissory Note No. for loans, time

deposit etc. or Client Stock Ref. No. for securities or the previously assigned Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011.

D-7. Transaction Amount (Php) – Philippine Peso amount involved in the transaction or its equivalent if transaction is in foreign currency. Amount should be greater than 0.

D-8. Transaction Amount (FX) – If applicable, amount in original foreign currency involved in the transaction.

D-9. FX Currency Code – Indicates the currency of the FX transaction following AMLC's currency codes (Use only if applicable Part B.2.). Mandatory if FX Amount is not null.

D-10. Nature/Purpose of Transaction/Virtual Currency Name/Code – Explains the nature or purpose of transaction or the risk being insured, or the complete virtual currency name used in the transaction.

D-11. Inception/Effectivity Date – Date when stock/bond was issued or start of obligation. It should not be less than 20011017.

D-12. Maturity Date/Expiry Date – Date when the financial obligation becomes due. It should not be less than the inception date.

D-13. Amount of Claim/Dividend/CSV – Amount being claimed or amount of the dividend or the cash surrender value.

D-14. No. of shares/units –Refers to the number of shares purchased/sold.

D-15. Net Asset Value/Amount of Loan Availment/Amount of ROPA - Refers to the price per share or an exchange-traded fund's (ETF) price per share/Approved Loan of client/Amount of ROPA.

D-16. Correspondent Bank – Where applicable, indicates the correspondent bank or remittance partner, i.e., remitter's bank in case of inward remittance transaction or the beneficiary's bank for outward remittance.

D-17. Address of Correspondent Bank – Gives the detailed address of the correspondent bank or remittance partner specifying the Room No./Office Name, building/house no., street, District, Town, City, Country, and ZIP code.

D-18. Country Code of Correspondent Bank – Indicates the country of the correspondent bank following BSP country codes (Part B.3).

D-A-1. Party Type Flag - Indicates that the person/corporation is an accountholder (A)

D-A-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-A-3. Name Flag –"N" if accountholder is an individual, "Y" if accountholder is a corporation.

D-A-4. Name of Account Holder/Customer– Refers to the accountholder/client specifying the last name, first name, middle name of the individual person or the registered name of the corporation or partnership.

D-A-5.   Address of Account Holder/Customer – Gives the detailed address of the account holder specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-A-6.   Birthdate of Account Holder/Customer – Date of birth of the account holder or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-A-7.   Place of Birth/Registration – Birthplace of the accountholder/client (City, Municipality, Country).

D-A-8.   Nationality – Nationality of the account holder/client.

D-A-9.   ID Type – Type of ID presented by the accountholder/client (SSS, GSIS, Company, etc.).

D-A-10. Identification No. – Identification No. of the accountholder/client.

D-A-11. Telephone No. – Contact number of the accountholder/client.

D-A-12. Nature of Business - Specifies the occupation of the accountholder/client or nature of the business of the corporation or partnership.

D-B-1.   Party Type Flag - Indicates that the person/corporation is the Beneficiary (B).

D-B-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-B-3.   Name of Beneficiary/Recipient Flag - "N" if beneficiary is an individual, "Y" if beneficiary is a corporation.

D-B-4.   Name of Beneficiary/Recipient – Where applicable, indicates the name of the beneficiary of the transaction, i.e., recipient of money remittance (outward remittance), payee if transaction involves check, etc.

D-B-5.   Address of Beneficiary/Recipient – Gives the detailed address of the beneficiary specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-B-6.   Account No. of Beneficiary - Refers to the account no. of beneficiary being credited.

D-B-7.   Birthdate of Beneficiary/Recipient – Date of birth of the beneficiary/recipient or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-B-8.   Place of Birth/Registration of Beneficiary – Birthplace of the beneficiary/recipient (City, Municipality, Country).

D-B-9.   Nationality of Beneficiary – Nationality of the beneficiary/recipient.

D-B-10. ID Type of Beneficiary – Type of ID presented by the beneficiary/recipient (SSS, GSIS, Company, etc.).

D-B-11. Identification No. of Beneficiary – Identification No. of the beneficiary/recipient.

D-B-12. Telephone No. of Beneficiary – Contact number of the beneficiary/recipient.

D-B-13. Nature of Business of Beneficiary - Specifies the occupation of the beneficiary/recipient or nature of the business of the corporation or partnership.

D-C-1. Party Type Flag - Indicates that the person/corporation is the Counterparty.

D-C-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-C-3. Name of Remitter/Counterparty Flag - "N" if remitter/counterparty is an individual, "Y" if remitter/counterparty is a corporation.

D-C-4. Name of Remitter/Counterparty – Where applicable, indicates the name of the counterparty to the transaction, i.e., name of the remitter (inward remittance transactions), issuer of check if transaction involves check.

D-C-5. Address of Remitter/Counterparty – Gives the detailed address of the remitter/counterparty of the transaction specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-C-6. Account No. of Remitter/Counterparty - Refers to the account no. of remitter being debited.

D-O-1. Party Type Flag - Indicates that the person/corporation is the Other Participant (O)

D-O-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-O-3. Name of Other Participant Flag - "N" if other participant is an individual, "Y" if other participant is a corporation.

D-O-4. Name of Other Participant - Identifies the other party/person/entity involved in the transaction other than the beneficiary, counterparty, etc., specifying the last name, first name, middle name of the individual person or the registered name of the corporation or partnership.

D-O-5. Address of Other Participant – Gives the detailed address of the other party/person/entity involved in the transaction other than the beneficiary, counterparty, etc., specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-O-6. Account No. of Other Participant - Refers to the account no. of the other participant being credited/debited.

D-I-1. Party Type Flag - Indicates that the person/corporation is the Issuer (I)

D-I-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-I-3.   Name of Issuer Flag - "N" if issuer is an individual, "Y" if issuer is a corporation.

D-I-4.   Name of Issuer – Identifies the issuer of stocks/bonds specifying the last name, first name, middle name or the registered name of the corporation or partnership.

D-I-5.   Address of Issuer - Gives the detailed address of the issuer specifying the Room No./Office Name, building/house no., street, and Barangay, District, Town, City, Province, Country, and ZIP code.

D-I-6.   Account No. of Issuer- Refers to the account no. of the issuer being credited/debited.

D-T-1.   Party Type Flag -Indicates that the person/corporation is the Transactor (T)

D-T-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-T-3.   Name of Transactor Flag - "N"

D-T-4.   Name of Transactor - Identifies the person who made the transaction on behalf of the account holder, specifying the last name, first name and middle name.

D-T-5.   Address of Transactor – Gives the detailed address of the transactor involved in the transaction, specifying Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-T-6.   Account No. of Transactor - Refers to the account no. of the transactor (if transactor is also a client of the reporting institution).

D-S-1.   Party Type Flag - Indicates that the person/corporation is the Subject of Suspicion (S).

D-S-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-S-3.   Name of Subject of Suspicion Flag - "N" if subject is an individual, "Y" if subject is a corporation.

D-S-4.   Name of Subject of Suspicion - Identifies the subject of suspicion, specifying the last name, first name, middle name of the individual person or the registered name of the corporation or partnership.

D-S-5.   Address of Subject of Suspicion – Gives the detailed address of the subject of suspicion, specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-S-6.   Account No. of Subject of Suspicion - Refers to the account no. of the subject.

D-S-7.   Birthdate of Subject of Suspicion – Date of birth of the subject or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150

and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-S-8. Place of Birth/Registration of Subject of Suspicion – Birthplace of the subject (City, Municipality, Country).

D-S-9. Nationalityof Subject of Suspicion – Nationality of the subject.

D-S-10. ID Type of Subject of Suspicion – Type of ID presented by the subject (SSS, GSIS, Company, etc.).

D-S-11. Identification No. ofSubject of Suspicion – Identification No. of the subject.

D-S-12. Telephone No. of Subject of Suspicion – Contact number of the subject.

D-S-13. Nature of Business of Subject of Suspicion - Specifies the occupation of the subject or nature of the business of the corporation or partnership.

D-D-1. Reason – For STRs, reason field refers to the coded reason for suspicion categorized by suspicious indicator (SI) or predicate crime (PC).

D-D-2. Narrative - Narrates the events leading to the suspicion including other information which might be of help or importance to the report, i.e., where the possible violation took place, related litigations, relation to other transactions, description of supporting documents, etc.

TRAILER RECORD

T-1. Trailer Record Indicator - Contains "T" indicating start of trailer record of every file.

T-2. Total CTR Amount – refers to the total/sum of all peso transaction amounts in the file.

T-3. Records Total – refers to the number of transactions included in the file.

G. Definition of Field Names (IC)

HEADER RECORD

H-1. Header Record Indicator - This is the first field of the electronic record and will contain "H" to indicate that it is the beginning of the electronic file being sent by the CP to AMLC.

H-2. Supervising Agency – This field represents the supervising agency (IC Supervised) of the reporting covered person.

H-3. Institution Code – This refers to the 11-digit code of the reporting CP which came from the BSP codes for BSP-supervised CPs or AMLC codes for IC-supervised CPs.

H-4. Report Date – Date of report in year, month, day format (YYYYMMDD). It should not be greater than the current date and not less than 20011017.

H-5. Report Type – Identifies whether report is CTR or STR.

H-6. Format Code/STR Trigger – This identifies the format of the record and identify the STR trigger.

H-7. Submission Type – Indicates whether the report being submitted is new, correction of previously submitted report and for deletion.

DETAIL RECORD

D-1.   Detail Record Indicator – Contains "D" indicating start of detail record for each and every transaction belonging to the same date and transaction group defined in the header record.

D-2.   Transaction Date – Date when transaction occurred in year, month, and day format (YYYYMMDD). Date should not be greater than the current date but not less than 20011017.

D-3.   Transaction Code – Refers to the type of transaction based on AMLC's table of codes.

D-4.   Transaction Reference No. – Refers to the unique reference number assigned by the reporting covered person to its individual transaction per transaction date.

D-5.   Policy No. /Certificate No./OR/Provisional Receipt No. – Refers to the assigned Insurance Policy No. or Issued OR.

D-6.   Account No/Credit Card Account No...– Refers to the account no. of the policy holder to be credited/debited or the Credit Card No. used for the settlement of the policy.

D-7.   Php Amount of Annual Premium/Excess/Advance Premium/ Advance Payment/ Top-ups/Amount of Capital Infusion/Amount of Collateral – refers to the Philippine Peso amount of annual premium, excess, advance premiums or payments, top-ups, collateral, and amount of infused capital received by the insurance company or its equivalent if transaction is in foreign currency. Amount should be greater than 0.

D-8.   FX Amount of Annual Premium/Excess/Advance Premium/Top-ups/Capital Infusion amount– If applicable, amount in original foreign currency of the premium to be paid annually.

D-9.   FX Currency Code – Indicates the currency of the FX transaction following AMLC's Currency codes (Use only if applicable). Mandatory if FX Amount is not null.

D-10. Nature/purpose of Transaction – Explains the nature or purpose of transaction or the risk being insured.

D-11. Policy Effectivity Date – The date when the policy contract becomes effective, or the date specified on the certificate of insurance as the beginning of coverage. It should not be less than 1900.

D-12. Maturity Date/Expiry Date – Date when the financial obligation/services/benefits become due or when the policy matures, or the contract expires. It should be between the transaction date and the policy date +100 years.

D-13. Php Amount of Claim/Dividend/CSV/Policy Loan – Amount being claimed against the insurance policy or amount of the dividend or the cash surrender value.

D-14. Policy Amount/Face Value/Contract Value/Sum Insured (Php) – Amount in Philippine peso for which the policy is purchased from the insurance company or its agents.

D-15.   Policy/Insurance/Product Type – Refers to the policy/insurance/product type.

D-16.   Policy Amount/Face Value/Contract Value/Sum Insured (FX) – If applicable, refers to the amount in the original foreign currency for which the policy is purchased from the insurance company or its agents.

D-17.   Term of insurance Policy (in years) – refers to the coverage (in years) of the insurance policy.

D-O-1.   Party Type Flag - Indicates that the person/corporation is a policy owner (O)

D-O-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-O-3.   Name of Policy Owner Flag - "N" if policy owner is an individual, "Y" if policy owner is a corporation.

D-O-4.   Name of Policy Owner/Customer – Refers to the name of the person/corporation who owns the insurance policy specifying the last name, first name, middle name of the individual person or the registered name of the corporation/partnership.

D-O-5.   Address of Policy Owner/Customer – Gives the detailed address of the policy owner specifying the Room No. /Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-O-6.   Birthdate/Registration Date – Date of birth of the policy owner if individual or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-O-7.   Place of Birth/Registration – Birthplace of the policy owner (City, Municipality, Country).

D-O-8.   Nationality – Nationality of the policy owner.

D-O-9.   ID Type – Type of ID presented by the policy owner (SSS, GSIS, Company, etc.).

D-O-10. Identification No. – Identification No. of the policy owner.

D-O-11. Telephone No. – Contact number of the policy owner.

D-O-12. Nature of Business - Specifies the occupation of the policy owner or nature of the business of the corporation or partnership.

D-I-1.   Party Type Flag - Indicates that the person/corporation is the Insured (I).

D-I-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-I-3.   Name of Insured Flag - "N" if Insured is an individual, "Y" if Insured is a corporation.

D-I-4.   Name of Insured – refers to the persons or parties who are protected by an insurance policy giving the last name, first name, middle name of the individual

person or the registered name of the corporation or partnership. Indicates who directly/indirectly benefited from the transaction.

D-I-5. Address of Insured – Gives the detailed address of the insured if insured name is given specifying the bldg./house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-I-6. Account No. of Insured - Refers to the account no. of the insured to be credited/debited.

D-I-7. Birthdate/Registration Date – Date of birth of the insured if individual or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-I-8. Place of Birth/Registration – Birthplace of the insured (City, Municipality, Country).

D-I-9. Nationality – Nationality of the insured.

D-I-10. ID Type – Type of ID presented by the insured (SSS, GSIS, Company, etc.).

D-I-11. Identification No. – Identification No. of the insured.

D-I-12. Telephone No. – Contact number of the insured.

D-I-13. Nature of Business - Specifies the occupation of the insured or nature of the business of the corporation or partnership.

D-B-1. Party Type Flag - Indicates that the person/corporation is the Beneficiary (B).

D-B-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-B-3. Name of Beneficiary Flag - "N" if Beneficiary is an individual, "Y" if Beneficiary is a corporation.

D-B-4. Name of Beneficiary/Recipient – refers to the person who would receive the proceeds of the life insurance policy specifying the last name, first name, middle name of the individual person or the registered name of the corporation/partnership.

D-B-5. Address of Beneficiary/Recipient – Gives the detailed address of the beneficiary specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-B-6. Account No. of Beneficiary- Refers to the account no. of the beneficiary to be credited.

D-B-7. Birthdate of Beneficiary/Recipient – Date of birth of the beneficiary/recipient or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-B-8. Place of Birth/Registration of Beneficiary – Birthplace of the beneficiary/recipient (City, Municipality, Country).

D-B-9. Nationality of Beneficiary – Nationality of the beneficiary/recipient.

D-B-10. Relationship of Beneficiary to Insured – refers to the relationship of the beneficiary to the insured individual/corporation.

D-B-11. Designation of Beneficiary Code – "Y" if revocable, "N" if irrevocable.

D-U-1. Party Type Flag - Indicates that the person/corporation is the Trustee (U).

D-U-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-U-3. Name of Trustee Flag - "N" if Trustee is an individual, "Y" if Trustee is a corporation.

D-U-4. Name of Trustee - Identifies the name of the trustee/guardian of a minor beneficiary specifying the last name, first name, middle name of the individual person.

D-U-5. Address of Trustee – Gives the detailed address of the trustee specifying the Room No. /Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-U-6. Account No. of Trustee- Refers to the account no. of the trustee.

D-R-1. Party Type Flag - Indicates that the person/corporation is the Payer/Trustor(R).

D-R-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-R-3. Name of Policy Owner Flag - "N" if Payor/Trust or is an individual, "Y" if Payer/Trust or is a corporation.

D-R-4. Name of Payor/Trustor – Identifies the name of the payor/trustor specifying the last name, first name, middle name or the registered name of the corporation or partnership.

D-R-5. Address of Payor/Trustor - Gives the detailed address of the payor/trustor specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-R-6. Account No. of Payor/Trustor- Refers to the account no. of the payor/trustor.

D-T-1. Party Type Flag - Indicates that the person/corporation is the Transactor (T).

D-T-2. Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-T-3. Name of Transactor Flag - "N" if Transactor is an individual, "Y" if Transactor is a corporation.

D-T-4. Name of Transactor - Identifies the person who made the transaction other than the insured, beneficiary, trustee, etc., specifying the last name, first name,

middle name of the individual person or the registered name of the corporation or partnership.

D-T-5.   Address of Transactor – Gives the detailed address of the transaction involved in the transaction other than the insured, beneficiary, trustee, etc., specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code. The address of the other participant is divided into 3 fields of 30 characters each (address1, address2, address3).

D-T-6.   Account No. of Transactor - Refers to the account no. of the transactor.

D-S-1. Party Type Flag - Indicates that the person/corporation is the Subject of Suspicion (S).

D-S-2.   Customer Reference Number - Refers to the CP's reference number of their client. This will serve as reference for the static data to be submitted by the reporting institution.

D-S-3.   Name of Subject of Suspicion Flag - "N" if Subject of Suspicion is an individual, "Y" if a corporation.

D-S-4.   Name of subject of suspicion - Identifies the subject of suspicion, specifying the last name, first name, middle name of the individual person or the registered name of the corporation or partnership.

D-S-5.   Address of Subject of suspicion – Gives the detailed address of the subject of suspicion, specifying the Room No./Office Name, building/house no., street, Barangay, District, Town, City, Province, Country, and ZIP code.

D-S-6.   AccountNo.ofSubject of suspicion - Refers to the account no. of the subject being credited/debited.

D-S-7.   Birthdate of Subject of suspicion – Date of birth of the subject or the registration date in case of corporation or partnership. For individual accounts, the difference between the current date and the birthdate must be less than 150 and should also be less than the current date. For corporate accounts, registration year must be greater than 1521 but less than the current date.

D-S-8.   Place of Birth/Registration of Subject of suspicion – Birthplace of the subject (City, Municipality, Country).

D-S-9.   Nationalityof Subject of suspicion – Nationality of the subject.

D-S-10. ID Type of Subject of suspicion – Type of ID presented by the subject (SSS, GSIS, Company, etc.).

D-S-11. Identification No. of Subject of suspicion – Identification No. of the subject.

D-S-12. Telephone No. of Subject of suspicion – Contact number of the subject.

D-S-13. Nature of Business of Subject of suspicion - Specifies the occupation of the subject or nature of the business of the corporation or partnership.

D-D-1.   Reason – For STRs, reason field refers to the coded reason for suspicion categorized   by suspicious indicator (SI) or predicate crime (PC).

D-D-2.   Narrative - Narrates the events leading to the suspicion including other information which might be of help or importance to the report, i.e., where the

possible violation took place, related litigations, relation to other transactions, description of supporting documents, etc.

TRAILER RECORD

T-1.   Trailer Record Indicator - Contains "T" indicating start of trailer record of every file.

T-2.   Total CTR Amount – refers to the total/sum of all Philippine peso transaction amounts in the file.

T-3.   Records Total – refers to the number of transactions included in the file.

H.   Name and Party flags precede each name, respectively.

Name Flag
- A name flag "Y" indicates that the subject is an entity and should use a single name field.
- The name flag "N" indicates that the subject is an individual and should use the 3-field name - last name, first name, and middle name.

For BSP/SEC

Party Flag
- The party flag value "A" is for the account holder/client of the reporting institution.
- The party flag "B" is for the beneficiary/recipient of the transaction.
- The party flag "C" is for the counterparty/remitter/source of the transaction.
- For transactions involving parties other than the accountholder, beneficiary and counterparty, the party flag "P" for other party shall be used. This may be applicable for securities transactions with 3rd party brokers.
- The party flag "I" refers to the issuer of securities/product/investment instruments.
- The party flag "T" is for the transactor. This is the person executing the transaction.
- The party flag "S" is for the subject of suspicion.

For IC
Party Flag
- The party flag value "O" refers to the policy owner.
- The party flag "B" refers to the beneficiary/recipient.
- The party flag "I" refers to the insured.
- The party flag "U" refers to the trustee.
- The party flag "R" refers to the payor/trustor.
- The party flag "T" is for the transactor. This is the person executing the transaction.
- The party flag "S" is for the subject of suspicion.

I.   The parties do not follow a particular order in the CSV file.

J.   The parties in the detail record are not mandatory for all transactions. Attached as Annex C is the summary of the required parties per transaction. Failure to provide the

mandatory parties shall cause the rejection of the file. For fields that are optional, if data for said field is available, such should also be provided.

K. For multiple valued name field, such as &/or account holders' names, multiple beneficiaries etc., each name shall be preceded by their corresponding party flags.

Example:

For Joint Accounts:
If Name Flag = N
A,1234,N,DELA CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES 2000,19700101,MANILA   PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL   ESTATE, **A**,5678,N,DELA CRUZ,MARIA,ALCANTARA,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES 2000,19720203,MANILA PHILS.,FILIPINO,ID1,XX7654321,7210202,REAL ESTATE,

L. The address is divided into address 1 (Room No. /Office Name, building/house no., street, barangay), address 2 (District, Town, City) and address 3 (Province, Country Code, Zip Code).

M. For STRs.

1. Uploading of KYC Documents for STRs is mandatory, if an STR filed has no corresponding upload of KYC Documents, such STR will be rejected. (Complete guidelines are discussed in Chapter 2.3.

2. In cases wherein the perpetrator is not identified, CPs shall use the **Name Flag Y** and use the term **"Unknown"** in the Subject of Suspicion Name.

3. The reporting institution shall choose the applicable Reason for Suspicion as enumerated in Chapter 2 – Data Elements. For reasons other than the specified, the institution shall use the "SI6" followed by a semi-colon and the reason for suspicion.

   Note: Please make sure that the reason for suspicion indicated in SI6 does not fall in any one of the Suspicious Indicators or Predicate Crimes before using SI6.

   Example:
   xxx,SI6;suspected boiler room operations, the client was named in one foreign news article xxx

4. The transaction code "ZSTR" shall be used if the subject is not an accountholder of the reporting institution or is an accountholder but has no monetary transaction with the covered person at the time the suspicious activity is determined.

5. The Transaction code "ZSTRA" shall be used for attempted transaction that is deemed as suspicious.

6. Suspicious Transaction on a per account basis (STRA) follows the same header format of a regular STR, with the following guidelines in the detail record:

   - Upload Date = Transaction Date
   - Peso Amount is blank

- Account Holder = Subject of Suspicion
- Customer Reference Number is Mandatory for the Account Holder
- Reason for Suspicion and Narrative are mandatory

7. In filing an STR, the following questions should be answered:[1]

- WHO – are the individuals/entities involved
  - People – real, false IC
  - Business or companies, shell companies, legitimate businesses
  - Non – profit organization/ charities

- WHAT – is the activity of concern
  - Financing of terrorism
  - Drug Trafficking
  - People smuggling

- WHEN – is the activity taking place
  - One-off transaction
  - Daily
  - Weekly
  - Monthly
  - Patterns within these time frames – how many times, number of entities involved

- WHERE – is the activity taking place
  - Consider all levels
  - Countries
  - Cities
  - Towns
  - Are these patterns in location or use of same address?

- WHY – is the activity taking place
  - Providing finance for terrorist activity
  - Moving proceeds of drug activity or other illegal activity
  - Purchase of Drugs or other illegal commodity etc.

- HOW – is the activity taking place
  - Movement of funds, wire transfers, traditional banks, underground banks, cash couriers
  - Quantity
  - Currency used
  - Other commodities – diamonds, precious gems, stored value cards, traveler's checks.

8. The narrative should contain all the details and events leading to the suspicion including other information which might be of help or importance to the report, i.e.,

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[1]Presentation materials on Intelligence Analysis & Intelligence Reports: A Workshop for FIUs held on 11 July 2008.

where the possible violation took place, related litigations, relation to other transactions, description of supporting documents, etc.

   a. Additional documents may be attached to the STR through the AMLC Portal. An STR attachment may be any of the recognized file types (.xls,.doc, .docx, .pdf, .bmp, .jpeg, .jpg, .tiff, .tif).

      i. A facility in the AMLC portal allows the submission of this attachment. To upload an attachment, please make sure that the STR has been uploaded in the AMLC portal before uploading attachments. Please make sure you enter the complete eleven (11) or eighteen (18) digit institution code for the uploaded STRs; if the institution code used is that of the branch, please ensure that you input this in the institution code field, then enter the transaction date and transaction reference number of the STR where the file will be attached.

9. Bulk Reporting of STRs allows the reporting of multiple STRs, of at least five (5) STRs. Bulk Reporting of STRs can only be used for Type A – STR Trigger (please refer to Header Record Field No. 6). Bulk reporting involves two (2) types:

   a. B1 –transactions included should involve the same suspicious transaction indicator and refer to the same accountholder and account number. See Chapter 1 of the Reporting Procedures Manual, item 1.5 for the format of reporting.

   b. B2 -involves fraud related transactions, such as use of skimmed, stolen, or lost credit/ATM cards, mail-order/ telephone orders, unauthorized withdrawals, point of sale-Debit and spurious checks. For B2, victims are different account holders, and the **perpetrator is unknown**. See Chapter 1 of the Reporting Procedures Manual, item 1.6 for the format of reporting.

   Note: CPs have the option to file STR on each suspicious transaction or in bulk, pursuant to the guidelines of B1 and B2.

N. Key fields – the key fields consist of the **institution code, transaction date and transaction reference number**. Together, they should be **unique** at all times. This means that the transaction reference number should be distinct per transaction date per institution.

O. All amount values must **not** contain commas or special characters except the decimal point to indicate centavos, i.e., P550,120.50 should be encoded as 550120.50.

P. Validity of each field values in terms of length and data type must be observed.

Q. The number of commas must be less than one from the required total number of field values

field1**,**field2**,**field3**,**field4
Total Fields   = 4
Total Commas   = 3

Note: field3 should always be followed by a comma whether or not field4 has data

N,Lastname,Firstname,Middlename or N,Lastname,Firstname,

R. CTR/STR reports should reflect **where the transaction occurred**, i.e., Head Office or branch. This is identified by the institution code in the Header record which must be 11 or 18 digits (up to branch level). There may be several detail records less than one (1) header record to report several transactions of one branch, and there may be several header records in one (1) file to report transactions of several branches.

S. For Covered Persons with Different Branches, the CTR/STR Format Structure should be as follows:

H	-	Header Record of Head Office
D	-	1st Detail Record of Head Office
D	-	2nd Detail Record of Head Office
.		
.		
D	-	Last Detail Record of Head Office
H	-	Header Record of Branch1
D	-	1st Detail Record of Branch1
.		
.		
D	-	Last Detail Record of Branch1
H	-	Header Record of Branch2
D	-	1st Detail Record of Branch2
D	-	2nd Detail Record of Branch2
.		
.		
D	-	Last Detail Record of Branch2
.		
.		
H	-	Header Record of Branch n
D	-	1st Detail Record of Branch n
D	-	2nd Detail Record of Branch n
.		
.		
D	-	Last Detail Record of Branch n
T	-	Trailer Record

T. For Remittance transactions:

1. For Inward Remittance transactions, wherein CPs have no control over the name and format of the address, the following guidelines should be followed:

   a. When CPs cannot identify if the Beneficiary or Counterparty name is an individual or corporation, the **Name Flag Y** should be used, following the format for a corporate name. This shall be limited to the following transaction codes:

      i. Counterparty – all inward remittance transaction codes
      ii. Beneficiary – RIRIA and RIRDA transaction codes

   b. When CPs have identified the Beneficiary or Counterparty as an individual, the **Name Flag N** should be used, however, only the **Last Name field** shall be mandatory. This shall be limited to the following transaction codes:

      i. Counterparty – all inward remittance transaction codes
      ii. Beneficiary – RIRIA and RIRDA transaction codes

c. When the Beneficiary or Counterparty Address is in free format, the complete address shall be encoded in the 1st field containing one hundred (100) characters, if the address exceeds one hundred (100) characters; the rest of the address can be inputted in the 2nd field; only **Address Field 1** is mandatory. This shall be limited to the following transaction codes:
   i. Counterparty – all inward remittance transaction codes
   ii. Account Holder/Beneficiary – RIRIA and RIRDA transaction codes

2. CTRs for Inward/Outward Remittance transactions, including pass-thru inward remittance, should be reported using **Format 1** with the following highlights: (All other mandatory fields must have entries including optional fields, if available).

Field Name		Value

Reporting Institution = Bank

Outward Remittance (ORM) transaction

Field Name		Value
Account Number (D-5)	-	Account Number of Client
Account Holder/Client (D-A-4)	-	Name of CP's client
Account Holder Address (D-A-5)	-	Address of the CPs client
Beneficiary Name (D-B-4)	-	Receiver of Remittance
Beneficiary Address (D-B-5)	-	Address of the Receiver of Remittance
Beneficiary Account Number (D-B-6)	-	Account No. of receiver (Mandatory for RORDC and RORIC transaction codes; optional for other outward remittance transaction codes.
FX Amount (D-8)/FX Currency Code (D-9)	-	FX amount remitted (for International Remittances)
Correspondent Bank (D-16)	-	Name of Beneficiary's Bank
Country Code (D-18)	-	Country code of D-16

Inward Remittance (IRM) transaction

Field Name		Value
Account Number (D-5)	-	Account Number of Client
Account Holder/Client (D-A-4)	-	Name of CP's client (receiver/beneficiary of the remittance)
Account Holder Address (D-A-5)	-	Address of the CPs client
Counterparty Name (D-C-4)	-	Name of Remitter
Counterparty Address (D-C-5)	-	Address of Remitter
FX Amount (D-8)/FX Currency Code (D-9)	-	FX amount remitted (for International Remittances)
Correspondent Bank (D-16)	-	Name of Remitter's Bank
Country Code (D-18)	-	Country code of D-16

Pass-thru transaction (Inward Remittance)

Field Name		Value
Account Number (D-5)	-	Account Number of Beneficiary's Bank (if client of the reporting CP)
Account Holder/Client (D-A-4)	-	Name of Beneficiary's Bank (may or may not be a client of the reporting CP
Account Holder Address (D-A-5)	-	Address of the Beneficiary's Bank
Beneficiary Name(D-B-4)	-	Name of final beneficiary - client of another bank
Beneficiary Address (D-B-5)	-	Address of final beneficiary - client of another bank (Optional)
Beneficiary Account Number (D-B-6)	-	Account no. of final beneficiary (Optional)
Counterparty Name (D-C-4)	-	Name of Remitter
Counterparty Address (D-C-5)	-	Address of Remitter (Optional)

FX Amount (D-8)/FX Currency Code (D-9)	-	FX amount remitted (for International Remittances)
Correspondent Bank (D-16)	-	Name of Remitter's Bank
Country Code (D-18)	-	Country code of D-16

Reporting Institution - Non-Bank

Outward Remittance (ORM) transaction

Account Number (D-5)	-	Account Number/Tracking Number assigned to client
Account Holder/Client (D-A-4)	-	Name of Remitter (client of reporting CP)
Account Holder Address (D-A-5)	-	Address of the Remitter/client
Beneficiary Name (D-B-4)	-	Receiver of the Remittance
Beneficiary Address (D-B-5)	-	Address of Receiver
FX Amount (D-8)/FX Currency Code (D-9)	-	FX amount remitted (for International Remittances)
Correspondent Bank (D-16)	-	Remittance Tie-up or bank
Country Code (D-18)	-	Country code of D-16

Inward Remittance (IRM) transaction

Account Number (D-5)	-	Account Number/Tracking Number assigned to client
Account Holder/Client (D-A-4)	-	Receiver of Remittance
Account Holder Address (D-A-5)	-	Address of Receiver
Counterparty Name (D-C-4)	-	Name of Remitter
FX Amount (D-8)/FX Currency Code (D-9)	-	FX amount remitted (for International Remittances)
Correspondent Bank (D-16)	-	Remittance tie up or bank
Country Code (D-18)	-	Country code of D-16

For uniformity, CPs should observe the use of the following transfer related transaction codes:

Inter-Account Transfer (CTRIA)	Transfer of funds from one account to another client's account within the same bank
Inward Remittance (Domestic)- Credit to Beneficiary's Account (RIRDC)	Remittance where the instruction is for the beneficiary's account to be credited (involves 2 banks: bank of the remitter & beneficiary)
Inward Remittance (International)- Credit to Beneficiary's Account (RIRIC)	
Outward Remittance/TT (Domestic) - Credit to Beneficiary's Account (RORDC)	
Outward Remittance/TT (International) - Credit to Beneficiary's Account (RORIC)	
Inward Remittance (Domestic)- For Further Credit to Another Account (RIRDA)	Remittance through credit to accountholder's account maintained with another bank (involves 3 banks: remitter's bank, correspondent (intermediary) bank and the beneficiary's bank)
Inward Remittance (International)- For Further Credit to another account (RIRIA)	
Outward Remittance/TT (Domestic) - For Further Credit to another account (RORDA)	
Outward Remittance/TT (International) - For Further Credit to another account (RORIA)	

U. For Loan Availment Transactions, amount to be indicated in the Transaction Amount (D-7) should be the amount released to the borrower; approved loan amount should be

indicated in D-15 Field. All loan releases in excess of Php500,000.00 should be reported as CTR.

V. For Sale of ROPA, amount to be indicated in the Transaction Amount (D-7) should be the amount received from the buyer; amount of ROPA should be indicated in D-15 Field. All installment payment in excess of Php500,000.00 should be reported as CTR.

W. File Name convention for CPs with 11-digit institution code- **999999yyyymmddss.csv** where **999999** = first 6 digits of institution code, **yyyymmdd** = reporting date (year, month, day the report is sent to AMLC), **ss** = sequence number from 01-99 representing number of files transmitted for the day (batch number or number of transmission). Default sequence no. is **01**.

File Name convention for CPs with 18-digit institution code- **999999999yyyymmddss.csv** where **999999999** = first 9 digits of institution code, **yyyymmdd** = reporting date (year, month, day the report is sent to AMLC), ss = sequence number from 01-99 representing number of files transmitted for the day (batch number or number of transmission). Default sequence no. is 01.

X. For Virtual Asset Transactions

D-5. Account No. /PN No. /Client Stock Ref. No. - Refers to the assigned Account Number of the client and the Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011.

D-6. Old Account No. /PN No. /Client Stock Ref. No. - Refers to the previously assigned Account Number of the client and the Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011.

D-10. Nature/purpose of Transaction/Virtual Currency Name - Contains the Complete Virtual Currency Name being transacted.

for transaction code VVAC, details should contain the complete original Virtual Currency Name and complete New Virtual Currency Name separated by dash (-). Example: Bitcoin-Etheruim.

II. Additional Guideline in CT/ST Reporting

B. The amount indicated in the CTRs or STRs shall include all taxes, or other fees incidental to the execution of the transaction, except in the following transactions:

- Inward remittance, which shall be reported at the amount actually received by the client, net of taxes or other charges (or net proceeds).

- Net proceeds of sale of securities and/or similar instruments by the client.

- Time Deposit Pay-out, where in the amount to be reported is the amount actually credited/ received by the client.

- Purchase of MC – Amount of MC indicated in the face of the check.

B. Transactions lodged under Contingent accounts pending settlement or maturity thereof shall be reported only at the time such transactions are actually settled, or have matured, or availed of.

C. In cases of Securities Custodianship, the identity of the investor/beneficial owner of the securities shall be indicated in the CTRs and STRs when reporting the receipt of securities from issuing bank.

D. For CTRs/STRs involving numbered accounts, the covered person is required to use the real names of the account holders in the submission of CTRs/STRs.

E. Time Deposit Placements/Investments

- Roll-over of time deposits/investments are considered low risk transactions, however, reporting as a CTR is required in the following scenarios:

  o If a new Account Number was issued upon rollover, this should be reported as a new placement, indicating the new and the old account number in the transaction data fields.

  o If upon roll-over, the client made an additional placement of more than Php 500,000.00, a CTR should be filed indicating the new amount of placement.

  o If upon rollover, the client withdraws an amount of more than Php 500,000.00, two (2) CTRs should be reported, 1st the payout and 2nd the rollover of CTR less the pay-out amount (only if the amount of the new placement is more than Php 500,000.00.

  o If a time deposit placement/investment, which upon initial placement is below the reporting threshold, thus not reported as a CTR; however, upon rollover reaches the reporting threshold, this should now be reported as a CTR.

F. The AMLC supports the use of "multi-legged transactions" (series of transactions initiated by one (1) action within a covered person). Only the main transaction is required to be reported as CTR and the transactions inherent to the main transaction need not be reported.

E.g., Purchase of Manager's Check wherein amount will be paid by debiting the account of the client, instead of reporting two (2) CTRs for this, which is the debiting of the account and the actual purchase of MC; transaction code to be reported under Format 1.0 will be Purchase of MC via debit to account wherein the accountholder's account details (client who purchased the MC) will be reported.

G. The Customer Reference Number (CRN) is an optional field for CTRs and STRs, this will be used for future static data submission. However, CRN is mandatory for the Account Holder Party or Subject of Suspicion Party, whichever is applicable for Suspicious Transaction Reports, wherein reason of Suspicion will fall in any of the following predicate crimes: Kidnapping for Ransom; Drug Trafficking; Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets; Terrorism and conspiracy to commit terrorism; and Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015. CRN will also be used in the uploading of KYC documents. Also CRN shall be mandatory for STRs submitted using the transaction code STRA (STR per Account)

H. A "spurious check" refers to a document having the appearance of a check or similar document but is actually a fake or counterfeit document. It may also refer to a genuine check or similar document that is materially altered or falsified.

AMLC *exempts the presenting bank* from filing an STR relative to its receipt of a spurious *check from a depository bank that has no clearing facilities.* This amends Resolution No. 10, Series of 2007 which states that:

"A bank through which a fraudulent or spurious check passes, either as depository, presenting, or drawee bank, shall file the corresponding STR, pursuant to Section 9 (c) of the AMLA."

In as much as the presenting bank is not privy to the transaction between the depository bank and its client, it is not required to file an STR relative to the fraudulent issuance of the spurious check. It is upon the depository bank and the drawee bank to report the transaction of their respective clients, *i.e., the depository and the drawer, respectively.*

Highlights of STR reporting by banks for spurious checks are as follows: (All other mandatory fields must have entries including optional fields, if available).

Depository Bank

Account holder/Client	-	Name of Depositor/Client
Account Number	-	Account Number of Client/Depositor
Peso Amount	-	Amount in Check
Beneficiary	-	Name of Payee in Check
Counterparty	-	Name of Issuer of Check; if available
Correspondent Bank	-	Name of Drawee Bank

Drawee Bank

Account holder/Client	-	Name of Client/Issuer of Check
Account Number	-	Account Number in Check
Peso Amount	-	Amount in Check
Beneficiary	-	Name of Payee in Check

| Counterparty | - | Not applicable |
| Correspondent Bank | - | Name of Presenting Bank |

I. For the Insurance Industry:

- When the total amount of the regular annualized premiums for the entire year, regardless of the mode of payment (monthly, quarterly, semi-annually, or annually), exceeds Php500,000.00, such amount shall be reported as a covered transaction, even if the amounts of the amortizations are less than the threshold amount, using the transaction codes for Purchase of Policy.

  All succeeding payments in excess of Php500,000.00 should be reported using the transaction codes for Premium/Plan Payment.

  Premiums for the renewal of the insurance policies under the same terms and conditions need not be reported provided that CTRs are submitted on the initial premium payment.

- For initial payment wherein the Policy Owner have not been issued an Insurance Policy, any receipt of Payment in excess of Php500,000.00 should be reported using the transaction code **NREC** (Receipt of Initial Payment for Insurance Policy).

  Once the policy owner has been issued an insurance policy, a CTR should again be filed using the transaction code pertaining to Purchase of Insurance, wherein transaction date is the date of issuance of the Insurance Policy.

- In reporting payments, transaction dates for reporting of CTRs, should be as follows:

  - Date of actual payment if payment was made directly to the insurance companies; and
  - Date of receipt of collection from intermediaries, such as banks, payment centers, brokers, and agents, which in no case shall exceed ten (10) calendar days from the date of actual payment by the client.

- Any disbursement in excess of Php500,000.00 shall be filed as covered transaction. In the case of multiple beneficiaries, CTR shall be filed upon claim of each individual beneficiary exceeding the threshold amount.

J. For the Securities Industry:

- Reporting of CT/ST shall be on a per order basis (**order** refers to the **executed** instructions given for buying or selling of each issue); settlement transactions need not be reported.

  Ex.   Client instructed broker to buy **Php1,000,000** worth of Meralco shares.
  Broker bought P300,000 worth of Meralco shares in the morning and P400,000 worth of Meralco shares in the afternoon.
  Broker will report the purchase of P700,000 worth of Meralco shares.

- For bundled transactions, reporting shall still be on a per done order basis.

- For issues with multiple values within the day, the data for the "**NET ASSET VALUE**" field shall be **averaged**.

- For block sale, the executing brokers shall be indicated in the counterparty field.

K. Deferred reporting shall be applicable to covered transactions only. The responsibility of CPs to report suspicious transactions, where applicable, remains. Should there be further adjustments/modifications in the application thereof; the foregoing policy shall be prospective.

L. Digital certificate shall be implemented to ensure integrity, efficiency, and security of the report files. The Gnu Privacy Guard (GPG) shall be provided to all the CPs to be used for encrypting and digital signing.

M. To ensure that only authorized officials will be allowed to send reports to AMLC electronically, there shall be a registration and continuous data updating of business units, and their authorized compliance officers.

N. Functional trainings for authorized persons are usually conducted on the last Wednesday of the month or upon announcement by the AMLCS.

O. Rejected transaction due to invalid codes (transaction, currency, and country) should be sent again using submission type A. Please take note that the reference number of the original transaction should be used for the resent transaction.

P. The Upload Confirmation Receipt does not guarantee that all CTRs/STRs in the CSV file/s have been uploaded. To check if all files/CTR have been accepted by the system (without errors), files should be viewed in the File Upload History Page.

Q. The AMLC Web Services is a facility for CPs to transmit CT/STRs automatically. To avail of the service, CPs should send an email to the Secretariat requesting enrolment to the facility. Thereafter, an email shall be sent by the Secretariat with the attached Registration Form and Web Services specifications.

R. For COs handling multiple CPs under the same company umbrella, a single User Account may be arranged to be able to log-on and submit CTRs/STRs of the different subsidiaries/affiliates. To apply for this arrangement, an email request specifying the list of subsidiaries/affiliates to be grouped should be sent.

S. The advisory icon in the AMLC portal which contains advisories, resolutions and guidelines shall be the main process of communication with the CPs. The **"New Advisory"** icon will flash whenever a new advisory is published and will continue to do so until such time the user opens or reads the advisory.

T. Electronic returns for Freeze orders shall be uploaded in the AMLC portal, guidelines please refer to Chapter 2.6.

U. Updates onthe UNSC Designated list (includeboth the Taliban 1988 Sanctions List and the Al-Qaida Sanctions List) shall be posted in both the AMLC website and AMLC portal for reference and guidance.

Effectivity

The *2021 AMLC Registration and Reporting Guidelines* shall take effect thirty (30) days after its complete publication in a newspaper of general circulation, except for the following, which shall take effect six (6) months after its complete publication in a newspaper of general circulation:

- Lifting of Loan Payment as a deferred for reporting as a CTR;
- Part 4 – the inclusion of the STR Trigger in the Header Record for Suspicious Transaction Reports; Guidelines for Format 1 (Letter U - Loan Availment Transactions, wherein amount to be indicated in the Transaction Amount (D-7) is the amount released to the borrower and approved loan amount at D-15 Field and Letter V - Sale of ROPA, wherein amount to be indicated in the Transaction Amount (D-7) is the amount received from the buyer and amount of ROPA at D-15 Field; and
- Updating of Country and Currency Codes.

FOR THE AMLC:

ORIGINAL SIGNED
MEL GEORGIE B. RACELA
Executive Director

23 June 2021

SAMPLE CSV File (Format 1.0)

Sample Plotting of a CSV file (Format 1.0), using Microsoft Excel

Header Record

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
H-1	Header Record Indicator	Text	1	H	**H** - for Header
H-2	Supervising Agency	Number	1	9	**1** – BSP, **2**-SEC
H-3	Institution Code	Number	11/18	9(11) / (18)	BSP Library (for BSP supervised) AMLC Library (for SEC-supervised)
H-4	Report Date	Number	8	9(8)	**yyyymmdd**; not greater than current date; not less than 20011017
H-5	Report Type	Text	3	X(3)	**CTR,STR**
H-6	Format Code	Number	2	99	**1**
H-7	Submission Type	Text	1	X(1)	**A**- add, **E**- edit/correction, **D**-delete, **T**-test
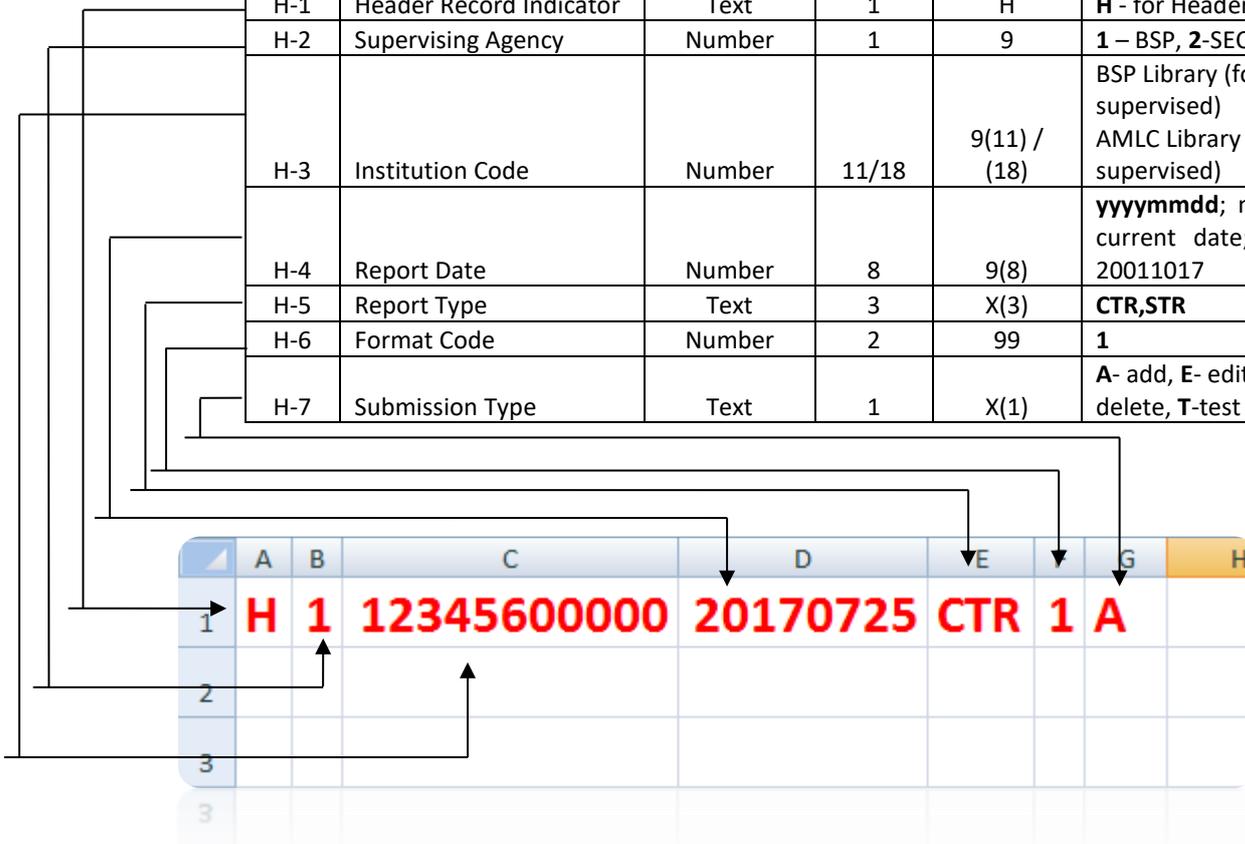
Note: Header Record consists of seven (7) fields; these 7 fields will be inputted from Columns A-G

DETAIL RECORD
TRANSACTION DATA (ROW 2, COLUMNS A-T)

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
D-1	Detail Record Indicator	Text	1	D	**D** - for Detail
D-2	Transaction Date	Number	8	9(8)	**yyyymmdd**; not greater than current date; not less than 20011017
D-3	Transaction Code	Text	5	X(5)	AMLC Transaction Codes
D-4	Transaction Reference No.	Text	20	X(20)	must be unique per transaction date
D-5	Account No./PN No./Client Stock Ref. No./Certificate No.	Text	40	X(40)	
D-6	Old Account No./PN No./Client Stock ref. No.	Text	40	X(40)	
D-7	Transaction Amount (Php)	Number	20	9(18).99	Greater than 0 w/ or w/o decimal value
D-8 to D-17........					
D-18	Country Code of Correspondent Bank	Number	3	9(3)	Country Code (Refer to Systems Code, Chapter 8.3)

Column T, Row 2
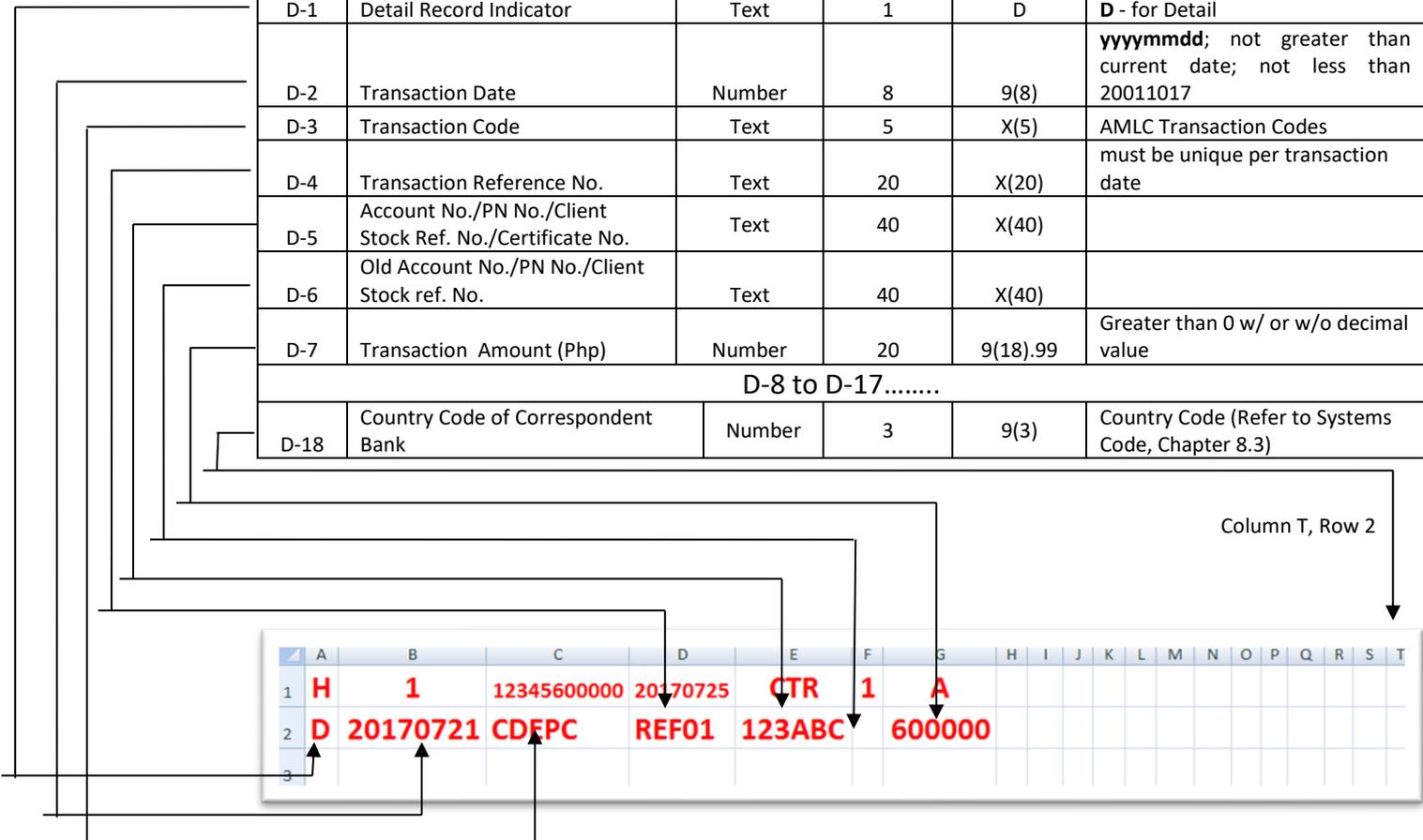
	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	H	1	12345600000	20170725	CTR	1	A													
2	D	20170721	CDEPC	REF01	123ABC		600000													
3																				

Note: Detail Record Transaction Data will occupy Columns A-T

SUBJECT DATA (Account Holder)

Detail Record–Party details (Multiple)						
D-A-1	Party Type Flag	Text	1	X	**A - Accountholder**	
D-A-2	Customer Reference Number	Text	30	X(30)		
D-A-3	Name Flag	Text	1	X	**Y** – if acct. holder is a corporation **N** – if acct. holder is an individual	
D-A-4	Name	Text				
	Last Name		100	X(100)	Last name of account holder	
	First Name		100	X(100)	First name of account holder	
	Middle Name		50	X(50)	Middle name of account holder	
D-A-5	Address	Text				
	Address1		100	X(100)	Room No./Office Name, Bldg./House No., Street, Subd./Brgy.	
	Address2		100	X(100)	District, Town, City	
	Address3		100	X(100)	Province, Country , ZIP	
D-A-6	Birthdate/Registration Date	Number	8	9(8)		
D-A-7	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country	
D-A-8	Nationality	Text	40	X(40)		
D-A-9	ID Type	Text	4	X(4)	**ID1** – Passport……	
D-A-10	Identification No.	Text	30	X(30)		
D-A-11	Telephone No.	Text	15	X(15)		
D-A-12	Nature of Business	Text	35	X(35)		

	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ
1																	
2		A		N	REYES	JOSE	SANTOS	ADD1	ADD2	ADD3	19800912	MANILA					SALES
3																	

Note: Subject Data will immediately follow the details of the transaction data, D-A-1 (Account Holder Party Flag) should be inputted at Column U, same row as that of the transaction data.

TRAILER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
T-1	Trailer Record Indicator	Text	1	T	**T** - for Trailer
T-2	Php Amount Total	Number	20	9(18).99	Total Transaction Amount
T-3	Records Total of batch to be sent	Number	10	9(10)	Total number of CTR/STRs

	A	B	C	D	E	F	G
1	H	1	12345600000	20170725	CTR	1	A
2	D	20170721	CDEPC	REF01	123ABC		600000
3	T	600000	1				

Note: Trailer Record will occupy the last row of the file to be uploaded, there are only three (3) fields, which will only be inputted from Columns A-C.

Below is a complete CSV file (Format 1), which consists of a Header Record, Detail Record (Transaction Data and Subject Data) and a Trailer Record.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE
H	1	12345600000	20170725	CTR	1	A																								
D	20170721	CDEPC	REF01	123ABC	600000														A	N	REYES	JOSE	SANTOS	ADD1	ADD2	ADD3	19800912	MANILA	
T	600000	1																												

Sample using Notepad:

BSP

INTER-ACCOUNT TRANSFER TRANSACTION (CTR)

H,1,99999901001,20170330,CTR,1,A ⟶ **HEADER RECORD**

D,20170329,CTRIA,REF1,ACCT123,,1000000,,,DEPOSIT,,,,,,,,,(A)1234,N,DELA
CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,19700101,MANILA PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL
ESTATE,(B)5678,N,DELA CRUZ,MARIA,ALCANTARA,123 ABC STREET,MAKATI CITY,MAKATI
PHILIPPINES 2000,ACCT456,19720203,MANILA
PHILS.,FILIPINO,ID1,XX7654321,7210202,REAL ESTATE

T,1000000,1 ⟶ **TRAILER RECORD**   **PARTY FLAG**

DEPOSIT TRANSACTION (STR)

H,1,99999901001,20170330,STR,1,(A) ⟶ **SUBMISSION TYPE**

D,20170329,RORIC,REF1,ACCT123,,1000000,,,DEPOSIT,,,,,,,,,,,**B**,5678,N,DELA
CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,ACCT456,19450203,MANILA PHILS.,**FILIPINO,ID1,XX123456**,4251754,REAL
ESTATE,**S**,5678,N,DELA CRUZ,MARIA,ALCANTARA,123 SAMPLE STREET,MALATE,MANILA
PHILIPPINES 2000,ACCT123,19720203,MANILA PHILS.,FILIPINO,ID1,XX7654321,7280202,,
(PC1)CLIENT WAS ALLEGEDLY INVOLVED IN A KIDNAPPING FOR RANSOM ACTIVITY ON 1
APRIL 2013 XXX.

T,1000000,1   ⟶ **REASON FOR SUSPICION**

NATIONALITY, ID TYPE, ID NO.

SEC

BUY SECURITIES (CTR)

H,1,99999901001,20170330,CTR,1,A
D,20170329,SBYS,REF1,ACCT123,,1000000,,,INVESTMENT,,,,5555,180,,,,,,**A**,1234,N,DELA
CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,19700101,MANILA PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL
ESTATE,**I**,,Y,MERALCO,,,
T,1000000,1

SELL SECURITIES (STR)

H,1,99999901001,20170330,STR,1,A
D,20170329,SSLS,REF1,ACCT123,,1000000,,,INVESTMENT,,,,5555,180,,,,,,**A**,1234,N,DELA
CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,19700101,MANILA PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL ESTATE,**I**,,Y,SAN
MIGUEL,,,**S**,5678,N,DELA CRUZ,MARIA,ALCANTARA,123 SAMPLE STREET,MALATE,MANILA
PHILIPPINES 2000, ,19720203,MANILA PHILS.,FILIPINO,ID1,XX7654321,7280202,,
PC33,CLIENT WAS ALLEGEDLY INVOLVED IN MARKET MANUPULATION XXX.
T,1000000,1

IC

POLICY LOAN AVAILMENT

H,3,99999901001,20170330,CTR,1,A
D,20170329,NPLN,REF1,POLICY123,,2500,,,LOAN,20130321,20140321,600000,,,,,,,**O**,1234,N
,DELA CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,19700101,MANILA PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL
ESTATE,**I,**1234,N,DELA CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI
PHILIPPINES 2000,POLICY123,19700101,MANILA
PHILS.,FILIPINO,ID1,XX1234567,7210202,REAL ESTATE,**B,**1234,N,DELA
CRUZ,JUANA,SANTOS,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
2000,POLICY123,19990101,MANILA PHILS.,FILIPINO,CHILD,Y,MBA
T,1000000,1

BULK 1 (B1)

B1,A,20170330,1234561,882165,TORRES,ALVIN,A.,8 TIMES ST.,QC,MM,19800402,MANDALUYONG CITY,FILIPINO,ID 1,908933,CAR DEALER,SI1,EVENTS LEADING TO THE SUSPICION
12345600000,20170327,CDEPC,REF1,50000
12345600000,20170327,CPMD,REF2,501000,,,,,,,,B,MERIN,JOSHUA,CATAIN,
12345600000,20170328,CWDLO,REF3,100000
12345601001,20170328,CTRIA,REF4,400000,,,,,,,,A,SANTIAGO,ARLENE,JOSE,
12345601002,20170329,CDEPC,REF5,60000

First column of each STR is the party type of the name indicated in Row 1

BULK 2 (B2)

B2,A,20170330,SI1,NARRATIVE
12345600000,20170327,CECCW,REF1,787945,10000,,,TORRES,ALVIN,AGNO,23 ERMITA ST,MALATE, MANILA,19800318
12345600000,20170327,KCCPA,REF2,3125123458687589,8000,,,SANTIAGO,ARLENE,JOSE,20 JIMENEZ ST.,LUBANG,OCCIDENTAL MINDORO 5109,19791213
12345600000,20170328,CWDLA,REF3,45686,10000,,,BENSON,CONRAD,DANTE,POBLACION MONTEVISTA,COMPOSTELA,DAVAO 8803,19790201
12345601001,20170328,KCCPA,REF4,5468564812357896,15000,,,CO,ALEXANDER,CRUZ,PO BLACION OCAMPO,NABUNTURAN,DAVAO 8800,19780914
12345601002,20170329,KCCPA,REF5,7589325475683214,25600,,,VASQUEZ,RONALDO, CANLAS,10 AGONCILLO ST.,LUBANG,OCCIDENTAL MINDORO 5109,19750512

First column of each STR is the institution code where the transaction occurred

CSV FILE LAYOUT (Format 1)
(Sample CTR for Covered Persons with Branches)

Header Record for Branch1/Head Office

Detail Records for Branch1/Head Office

```
Untitled - Notepad
File  Edit  Format  View  Help

H,1,99999900000,20130401,CTR,1,A
D,20130321,CTRIA,REF1,ACCT123,,1000000,,,DEPOSIT,,,,,,,,,A,1234,N,DELA CRUZ,JUAN,REYES,123 ABC STREET,MAKATI CITY,MAKATI PHILIPPINES
H,1,99999901001,20130401,CTR,1,A
D,20130321,CTRIA,REF2,ACCT950,,2000000,,,DEPOSIT,,,,,,,,,A,9623,N,SANTOS,ANNA,TORRES,854 SAMPLE STREET,FAIRVIEW QUEZON CITY,PHILIP
T,3000000,2
```

Header Record for Branch2

Detail Records for Branch2

Trailer Record

SYSTEM CODES

AMLC Transaction Codes

GROUP	TRANSACTION CODE	TRANSACTION TITLE	TRANSACTION DEFINITION
C	CBPDK	Bills Purchase/Discounting - OC	Checks/drafts and other negotiable instruments which have been discounted with or purchased by the bank under bills purchase/bills discounting arrangement through the issuance of Other Banks Check
C	CBPDM	Bills Purchase/Discounting - MC/CC	Checks/drafts and other negotiable instruments which have been discounted with or purchased by the bank under bills purchase/bills discounting arrangement through the issuance of Manager's/Cashier Check
C	CBPRC	Bills Purchase/Discounting - Cash	Checks/drafts and other negotiable instruments which have been discounted with or purchased by the bank under bills purchase/bills discounting arrangement which are encashed over the counter
C	CBPRK	Bills Purchase/Discounting - Credit Memo	Checks/drafts and other negotiable instruments which have been discounted with or purchased by the bank under bills purchase/bills discounting arrangement which are credited to the customer's account
C	CBPYC	Bills Payment - Cash	Payment of bills by cash over the counter
C	CBPYD	Bills Payment - Debit Memo	Payment of bills through debit of customer's account
C	CBPYM	Bills Payment - MC/CC/OC	Payment of bills through issuance of Manager's check/Cashier's check/Other Checks
C	CCBCE	Clean Bills for Collection (Export)	This represents collection by the domestic bank from foreign correspondent bank of financial documents (bill of exchange/draft) unaccompanied by any commercial document such as bill of lading, invoices, etc. which shall be used as basis for paying the exporters
C	CCBI	Credit Bills - Import	This refers to the written request of a first party (buyer/importer) addressed to a second party (bank) to pay the bearer (exporter/seller) of the written request from the funds/deposits of the first party maintained with the second party or from the credit advanced by the second party to the first party
C	CCKCL	Check Clearing	Debiting of the drawer's account after clearing
C	CCMC	Cancelled/Stale MC/CC/DD/TC	Crediting back to the account of the client the amount used to purchase the MC/CC/DD/TC
C	CCOL	Collection	Collection of payments/receivables by the merchants from the acquiring bank/credit card company
C	CDEPC	Deposit - Cash	Deposit to savings/current accounts in the form of cash
C	CDEPK	Deposit - Check	Deposit to savings/current account in the form of checks (MC/CC/OC)

C	CDEBP	Payroll/Pension Account - Debit	Debiting of the mother account with payroll/pension service arrangement
C	CDEPS	Salaries/Pension- Credit	Benefits credited to deposit accounts of the employees/pensioners
C	CECCL	Electronic Cash Card /Gift Cards- Purchase/Loading	Purchase or Loading of funds into the electronic cash cards/gift cards
C	CECCP	Electronic Cash Card/Gift Cards/Debit Cards - Purchase	Purchase of goods or services by the cardholder using the Electronic cash card/gift cards/debit cards
C	CECCW	Electronic Cash Card/Gift Card/Debit Cards - Withdrawal	Withdrawal or encashment of funds from the electronic cash card/gift cards/debit cards
C	CENC	Encashment	Check encashment over the counter
C	CCUTD	Check Cutting Services – Debit from Account	Payment to suppliers of accountholders with check cutting facility arrangements
C	COCKD	On-Us Check Deposit	Check deposited is issued by the same bank where the deposit was made.
C	CPCC	Prepaid Card reversal (Telecoms)	Reversal of prepaid card transactions
C	CPDOB	Deposit – through other local bank	Deposit to client's account wherein the actual cash/check /electronic transfer was processed in in another local bank.
C	CPCL	Prepaid Card –Loading (Telecoms)	Placement/Loading of funds into the prepaid card
C	CPCP	Prepaid Card- Purchase (Telecoms)	Purchase of Prepaid cards
C	CPMC	Purchase of MC/CC/DD/TC – Cash	Purchase of manager's/cashier's check/demand draft/traveler's check in cash
C	CPMD	Purchase of MC/CC/DD/TC - Debit Memo	Purchase of manager's check/cashier's check/demand draft/traveler's through debit to accountholder's account
C	CPMP	Purchase of MC/CC/DD/TC – Mixed Payments	Purchase of manager's check/cashier's check/demand draft/traveler's using two or more pay types (cash, checks, debit from account, wire)
C	CRETU	Returned Check	This refers to a check returned to/by the client or dishonored/found to be defective for certain reasons such as insufficiency of funds and alterations in the document.
C	CTRIA	Inter-Account Transfers (same bank)	Movement of funds from one account to another client's account within the same bank
C	CWDLA	Withdrawals - ATM	Client's withdrawal from its deposit account through the ATM.
C	CWDLK	Withdrawal - through issuance of check	Withdrawal from client's account wherein proceeds will be released using other bank's check.
C	CWDLO	Withdrawals - OTC	Client's withdrawal from its deposit account through over the counter
C	CWDOB	Withdrawal - through other local bank	Withdrawal from client's account wherein the actual release of cash is done in another local bank.
D	DTDPC	Time Deposit Placement - Cash	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/current) in cash

D	DTDPD	Time Deposit Placement - Debit Memo	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/ current) through debit of accountholder's account
D	DTDPK	Time Deposit Placement - On-Us/OC	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/current) through on-us and other banks checks
D	DTDPM	Time Deposit Placement - MC/CC	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/current) through MC/CC
D	DTDPP	Time Deposit Placement – Mixed Payment	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/current) in two or more pay types (cash, checks, debit from account, wire)
D	DTDPW	Time Deposit Placement - Wire	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/current) through wire
D	DTDRC	Time Deposit Pretermination - Cash	Pretermination of time deposit/special time deposit/premium time deposit and the like where settlement is made in cash
D	DTDRK	Time Deposit Pretermination - Credit Memo	Pretermination of time deposit/special time deposit/premium time deposit and the like where proceeds are credited to accountholder's account
D	DTDRM	Time Deposit Pretermination - MC/CC	Pretermination of time deposit/special time deposit/premium time deposit and the like where proceeds are released through manager's check/cashier's check
D	DTDRO	Roll Over of Time Deposit	Roll over of time deposit, only if there will be a change in the account number
D	DTDRP	Time Deposit Pretermination – Mixed Payment	Pretermination of time deposit/special time deposit/premium time deposit and the like where proceeds are paid in two or more pay types (cash, checks, credit to account, wire)
D	DTDRW	Time Deposit Pretermination - Wire	Pretermination of time deposit/special time deposit/premium time deposit and the like where proceeds are released through wire
D	DTDYC	Time Deposit Payment - Cash	Termination of time deposit/special time deposit/premium time deposit and the like where proceeds are paid in cash (other than savings/current)
D	DTDYK	Time Deposit Payment - Credit Memo	Termination of time deposit/special time deposit/premium time deposit and the like where proceeds are credited to account
D	DTDYM	Time Deposit Payment - MC/CC/OC	Termination of time deposit/special time deposit/premium time deposit and the like where proceeds are paid in MC/CC/OC
D	DTDYW	Time Deposit Payment - Wire	Termination of time deposit/special time deposit/premium time deposit and the like where proceeds are released through wire
D	DTDYP	Time Deposit Payment – Mixed Payment	Termination of time deposit/special time deposit/premium time deposit and the like where proceeds are paid in two or more pay types (cash, checks, credit to account, wire)

E	ERESP	SALE of Real Estate	Sale of Real Estate Property either in cash or by installment and includes down payments, reservation fees and amortization.
E	ERESR	Refund of payment on Sale of Real Estate	Refund of for payment on sale of Real Estate Property either in cash or by installment and includes down payments, reservation fees and amortization.
E	EREPP	Purchase of Real Estate	Purchase of Real Estate Property either in cash or by installment and includes down payments, reservation fees and amortization.
E	EREPR	Refund of Payment on Purchase of Real Estate	Refund of for payment on purchase of Real Estate Property either in cash or by installment and includes down payments, reservation fees and amortization.
E	ERELP	Lease Payment on Real Estate Property	Payment of lease on Real Estate Property either in cash or by installment including advance rentals and deposits
E	ERELR	Refund of Lease Payment on Real Estate Property	Refund of payment of lease on Real Estate Property either in cash or by installment including advance rentals and deposits
F	FFEBC	Buy Foreign Exchange - Cash	Cash purchase of foreign currency against Philippine currency
F	FFEBD	Buy Foreign Exchange - Debit Memo	Purchase of foreign currency against Philippine currency settled by debiting the buyer's account
F	FFEBM	Buy Foreign Exchange - MC/CC/OC	Purchase of foreign currency against Philippine currency settled through MC/CC/Other Checks
F	FFEBP	Buy Foreign Exchange – Mixed Payment	Purchase of foreign currency against Philippine currency settled in two or more pay types (cash, checks, debit to account, wire)
F	FFEBW	Buy Foreign Exchange - Wire	Purchase of foreign currency against Philippine currency via wire
F	FFESC	Sell FX - Cash	Cash Sale of foreign currency against Philippine currency
F	FFESD	Sell FX through Debit Memo - Credit to Account	Sale of foreign currency through debiting the account where the instruction is to credit the proceeds to a third-party account.
F	FFESK	Sell FX - Credit Memo	Sale of foreign currency against Philippine currency settled by crediting accountholder's account
F	FFESM	Sell FX - MC/CC/OC	Sale of foreign currency against Philippine currency settled through issuance of manager's check/cashier's check
F	FFESP	Sell FX – Mixed Payment	Sale of foreign currency against Philippine currency settled in two or more pay types (cash, checks, debit to account, wire)
F	FFESW	Sell FX - Wire	Sale of foreign currency against Philippine currency settled via wire
F	FFUBC	Buy Foreign Exchange using other currencies - Cash	Cash purchase of foreign currency using other currencies (USD and third currencies)
F	FFUBD	Buy Foreign Exchange using other currencies - Debit Memo	Purchase of foreign currency using other currencies (USD and third currencies) settled by debiting the buyer's account

F	FFUBM	Buy Foreign Exchange using other currencies - check	Purchase of foreign currency using other currencies (USD and third currencies) settled through checks
F	FFUBW	Buy Foreign Exchange using other currencies - Wire	Purchase of foreign currency using other currencies (USD and third currencies) via wire
F	FFUSC	Sell FX settled using other currencies - Cash	Cash Sale of foreign currency using other currencies (USD and third currencies)
F	FFUSK	Sell FX settled using other currencies - Credit Memo	Sale of foreign currency using other currencies (USD and third currencies) settled by crediting accountholder's account
F	FFUSM	Sell FX settled using other currencies - check	Sale of foreign currency using other currencies (USD and third currencies) settled through issuance of checks
F	FFUSW	Sell FX settled using other currencies - Wire	Sale of foreign currency using other currencies (USD and third currencies) settled via wire
I	ICOBD	Cancelled Outward Bills - Debit	Return of payment via debit from the account of the client (exporter) due to cancelled outward bills
I	ICDCC	Cancelled Documentary Collection - Credit	Return of funds via crediting the account of the client (importer) due to cancelled documentary collection
I	IDLDC	Documentary Collection with LC (Buyer) Domestic-Cash	Collection of funds by a bank due from a buyer against the delivery of documents with LC related to importation of goods and services in cash (domestic)
I	IDLDD	Documentary Collection with LC (Buyer) Domestic-Debit Memo	Collection of funds by a bank due from a buyer against the delivery of documents with LC related to importation of goods and services through debiting of an account (domestic)
I	IDLDM	Documentary Collection with LC (Buyer) Domestic-MC/CC/OC	Collection of funds by a bank due from a buyer against the delivery of documents with LC related to importation of goods and services through MC/CC/OC (domestic)
I	IDLIC	Documentary Collection with LC (Import) Cash - Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses under import letters of credit through cash
I	IDLID	Documentary Collection with LC (Import) Debit Memo - Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses under import letters of credit through debiting client's account
I	IDLIM	Documentary Collection with LC (Import) MC/CC/OC - Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses under import letters of credit through MC/CC/OC
I	IDLSD	Documentary Collection with LC (Seller) Domestic	Collection of funds by a bank due from a seller against the delivery of documents with LC
I	IDNIC	Documentary Collection Non-LC (Import) Cash-Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses not covered by import letters of credit through cash

I	IDNID	Documentary Collection Non-LC (Import) Debit Memo - Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses not covered by import letters of credit through debiting client's account
I	IDNIM	Documentary Collection Non-LC (Import) MC/CC/OC- Foreign	Collection of foreign currency funds by the bank from its client (importer) covering the value of imports and related expenses not covered by import letters of credit through MC/CC/OC
I	ILCC	Letter of Credit Cancellation	Cancellation of opened LC
I	IOBLC	Outward Bills for Collection with LC (Export) Cash- Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services under import letters of credit and paid to bank's client (exporter) through cash
I	IOBLK	Outward Bills for Collection with LC (Export) Credit Memo - Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services under import letters of credit and paid to bank's client (exporter) through credit to account
I	IOBLM	Outward Bills for Collection with LC (Export) MC/CC/OC- Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services under import letters of credit and paid to bank's client (exporter) through MC/CC/OC
I	IOBNC	Outward Bills for Collection Non-LC (Export) Cash- Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services not covered by import letters of credit and paid to bank's client (exporter) through cash
I	IOBNK	Outward Bills for Collection Non-LC (Export) Credit Memo - Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services not covered by import letters of credit and paid to bank's client (exporter) through credit to account
I	IOBNM	Outward Bills for Collection Non-LC (Export) MC/CC/OC- Foreign	Amount of foreign bills, drafts of checks collected from foreign correspondent bank arising from the exportation of goods and services not covered by import letters of credit and paid to bank's client (exporter) through MC/CC/OC
I	ITRA	Trust Receipt Availment	Trust Receipt Availed
I	ITRC	Trust Receipt Payment- Cash	Payment of trust receipt agreement through cash
I	ITRD	Trust Receipt Payment- Debit Memo	Payment of trust receipt agreement through debit of accountholder's account
I	ITRM	Trust Receipt Payment- MC/CC/OC	Payment of trust receipt agreement through MC/CC/OC
I	ITRW	Trust Receipt Payment- Wire	Payment of trust receipt agreement via wire
I	ITRP	Trust Receipt Pre-termination	Pre-termination of trust receipt agreement

K	KCCA	Credit Card Cash Advance	Cash advances and other loans granted by credit card companies to its cardholders
K	KCCD	Credit Card Adjustment	Adjustment in credit card account
K	KCCPA	Credit Card Purchases/Availments	Purchases of cardholders
K	KCCPB	Credit Card Purchase (Purchase of Credit Card Receivable)	Purchase of credit card balances/receivables by another credit card company
K	KCCPC	Credit Card Payment - Cash	Over the counter payment of credit card bills
K	KCCPE	Credit Card Payment - EP (Electronic Payment)	Payment of credit card bills electronically through ATM or E-banking
K	KCCPK	Credit Card Payment - Check	Payment of credit card bills by check
K	KPAYK	Payment to credit card merchants – Credit to Account	Payment of merchants by the acquiring bank through credit to account
K	KPAYM	Payment to credit card merchants – Check	Payment of merchants by the acquiring bank through check
L	LADRD	Disposition of bank assets and ROPA through donation	Transfer of bank assets and ROPA through donation
L	LARCC	Cancellation of Contract to Sell of ROPA	Cancellation of Contract to Sell of ROPA
L	LAREC	Execution of the CTS of ROPA	Execution of the Contract to Sell of ROPA or its equivalent involving the total contract price
L	LARF	Foreclosed/Acquired Asset/ROPA	This refers to real and other properties, other than those used for banking purposes or held for investment, acquired by the bank in settlement of loans through foreclosure of mortgage in payment and/or any other mode of acquisition
L	LARLP	Lease Payment on Asset and ROPA	Payment of lease on Assets and Real & Other Properties Acquired (ROPA) either in cash or by installment including advance rentals and deposits
L	LARRL	Refund of Lease Payment on Asset and ROPA	Refund of payment of lease on Assets and Real & Other Properties Acquired (ROPA) either in cash or by installment including advance rentals and deposits
L	LARRS	Refund of Sale Payment on Asset and ROPA	Refund of payment of sale on Assets and Real & Other Properties Acquired (ROPA) either in cash or by installment including down payments, reservation fees and amortizations
L	LARSP	Sale Payment of Asset & ROPA	Disposition of bank assets and ROPA either in cash or by installment and includes down payments, reservation fees and amortization.
L	LIBB	Interbank Borrowing (Regular/Foreign Currency Denominated Unit)	Loans / Placements granted by banks and non-bank financial institutions with quasi-banking authority to another financial institution
L	LIBL	Interbank Lending (Regular/Foreign	Loans / Placements granted to other banks and non-bank financial institutions with quasi-banking

		Currency Denominated Unit)	authority including bank's acceptance of other bank's drafts, export bills purchased without recourse
L	LLCAC	Lease Contract Agreement Cancellation	Cancellation of Lease Contract
L	LLCAG	Lease Contract Agreement	This refers to a contract by which a CP (lessor) of a specific asset grants a customer (the lessee) the right to its exclusive possession and use for a specific period and under specified conditions, in return for specified periodic rental or lease payments.
L	LLCAN	Loan Cancellation	Cancellation of an approved loan availed, call for cash for credit cards and similar transactions.
L	LLNAC	Loan Availment (Regular/Foreign Currency Denominated Unit) - Cash	Loan availed and released through cash
L	LLNAK	Loan Availment (Regular/Foreign Currency Denominated Unit) - Credit Memo	Loan availed and released through direct credit to borrower's account
L	LLNAM	Loan Availment (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	Loan availed and released through manager's check/cashier's check.
L	LLNAP	Loan Availment (Regular/Foreign Currency Denominated Unit) - Mixed Payment	Loan availed and released using two or more pay types (cash, checks, credit to account, wire)
L	LLNAW	Loan Availment (Regular/Foreign Currency Denominated Unit) - Wire	Loan availed and released through wire
L	LLPRC	Loan Payment (Regular/Foreign Currency Denominated Unit) - Cash	Payment of loan where settlement is made in cash
L	LLPRD	Loan Payment (Regular/Foreign Currency Denominated Unit) - Debit Memo	Payment of loan where settlement is made through debit of borrower's account
L	LLPRM	Loan Payment (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	Payment of loan where settlement is made by MC/CC or any other check
L	LLPRP	Loan Payment (Regular/Foreign Currency Denominated Unit) - Mixed Payment	Payment of loan where settlement is made using two or more pay types (cash, checks, debit from account, wire)
L	LLPRW	Loan Payment (Regular/Foreign Currency Denominated Unit) - Wire	Payment of loan where settlement is made through wire

L	LLRRE	Loan Restructuring (Regular/Foreign Currency Denominated Unit)	Takes place when a past due loan is renewed or its due date is extended after maturity date or its interest rates/outstanding obligation is repriced.
L	LLRRW	Loan Renewal/Repricing	Loan Renewal/Repricing - Takes place when a current loan is renewed, or its due date is extended before maturity date or its interest rates/outstanding obligation/periodic amortization is repriced whether a new promissory note is issued
L	LLTRC	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Cash	Pretermination of loan where payment is made in cash
L	LLTRD	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Debit Memo	Pretermination of loan where settlement is made through debit of borrower's account
L	LLTRM	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	Pretermination of loan where settlement is made through manager's check/cashier's check
L	LLTRP	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Mixed Payment	Pretermination of loan where payment is made using two or more pay types (cash, checks, debit from account, wire)
L	LLTRW	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Wire	Pretermination of loan where settlement is made through wire
L	LPLRC	Pledge Loan Release - Cash	Loan released to borrower through cash. The loan is guaranteed by a valid pledge (i.e. pawned items, assets)
L	LPLRK	Pledge Loan Release - Credit Memo	Loan released to borrower through direct credit to borrower's account. The loan is guaranteed by a valid pledge (i.e. pawned items, assets)
L	LPLRM	Pledge Loan Release - MC/CC/OC	Loan released to borrower through manager's check, cashier's check, or other check. The loan is guaranteed by a valid pledge (i.e. pawned items, assets)
L	LPLRW	Pledge Loan Release - Wire	Loan released to borrower via wire. The loan is guaranteed by a valid pledge (i.e. pawned items, assets)
L	LRBT	Loan Rebates	Partial refund as a result of advance or excess payment of loan
L	LRED	Redemption	Payment of obligation to redeem pawned items and/or redemption of foreclosed collaterals
L	LSLR	Sale of Loan Receivable	Sale of loan receivables by one covered institution to another covered institution
N	NADV	Advance Premium Payment	Payment of amortization in advance for insurance policies
N	NCAPC	Capital Infusion - Cash	Infusion of funds by a shareholder of the reporting Covered Person via cash

N	NCAPD	Capital Infusion - Debit	Infusion of funds by a shareholder of the reporting covered person via debit to account
N	NCAPM	Capital Infusion - MC/CC/OC	Infusion of funds by a shareholder of the reporting covered person via check
N	NCAPW	Capital Infusion - Wire	Infusion of funds by a shareholder of the reporting covered person via wire
N	NCLTR	Cancel Reinsurance Transaction	Cancellation of reinsurance transaction.
N	NCOL	Collateral received from clients	Collateral received from clients for the purchase of insurance policies and assets, e.g. bonds
N	NFFWV	Full Fund withdrawal	Fund withdrawal on a variable unit link or investment linked policy
N	NLOIP	Other Loans - insurance/pre-need	Other loans granted by insurance or pre-need companies and released with the issuance of a corporate check.
N	NPFWV	Partial fund withdrawal	Partial fund withdrawal on a variable unit link or investment-linked policy
N	NPLCA	Cancellation of Insurance Application	Refund of premium for both traditional life or life with investment policy.
N	NPLCR	Cancellation of policy or plan by company thru rescission	Premium may be refunded depending on the nature of the case involving fraud or concealment on the part of the policyholder
N	NPLCV	Voluntary Cancellation	Voluntary cancellation of insurance application, traditional policy, variable/unit link life insurance policy or pre-need plan and refund of corresponding premium or excess premium by the policy holder.
N	NPLIC	Purchase of Life with Investment Insurance Policy- CASH	Purchase of life with investment insurance policy in cash
N	NPLID	Purchase of Life with Investment Insurance Policy - Debit Memo	Purchase of life with investment insurance policy by debiting plan holder's bank account/redemption of investment/policy
N	NPLIM	Purchase of Life with Investment Insurance Policy - MC/CC/OC	Purchase of life with investment insurance policy through manager's check/cashier's check/other checks
N	NPLIP	Purchase of Life with Investment Insurance Policy - Mixed Payments	Purchase of life with investment insurance policy using two or more pay types (cash, checks, credit card, debit from account, wire)
N	NPLIR	Purchase of Life with Investment Insurance Policy - Credit Card payment	Purchase of life with investment insurance policy using credit card
N	NPLIS	Purchase of Life with Investment Insurance Policy -Other source	Purchase of life with investment insurance policy and pay corresponding premiums from other sources (dividends from other policy, benefits, etc.)
N	NPLIT	Purchase of Life with Investment Insurance Policy - Payment Channels	Purchase of life with investment insurance policy done through Payment Channels
N	NPLIW	Purchase of Life with Investment Insurance	Purchase of life with investment insurance policy via wire or fund transfers

N		Policy - Wire/Fund Transfers	
N	NPLN	Policy/Plan Loans	Loan against an insurance policy or pre-need plan subject to the accrued cash surrender value and dividend.
N	NPLPC	Premium/Plan Payment - Cash	Premium paid by the policyholder/plan holder, including top-ups or excess premium using cash
N	NPLPD	Premium/Plan Payment - Debit memo	Premium paid by the policyholder/plan holder, including top-ups or excess premium by debiting plan holder's account
N	NPLPM	Premium/Plan Payment - MC/CC/OC	Premium paid by the policyholder/plan holder, including top-ups or excess premium through manager's check/cashier's check/other checks
N	NPLPR	Premium/Plan Payment - Credit Card	Premium paid by the policyholder/plan holder, including to-ups or excess premium using credit card
N	NPLPS	Premium/Plan Payment - Other source	Premium paid by the policyholder/plan holder, including top-ups or excess premium from other sources (dividends from other policy, benefits, etc.)
N	NPLPT	Premium/Plan Payment – Payment Channels	Premium paid by the policyholder/plan holder, including top-ups or excess premium done through Payment Channels
N	NPLPW	Premium/Plan Payment - Wire/Fund transfers	Premium paid by the policyholder/plan holder, including top-ups or excess premium via wire/fund transfer
N	NPLPY	Premium/Plan Payment - Mixed payments	Premium paid by the policyholder/plan holder, including top-ups or excess premium using two or more pay types (cash, checks, credit card, debit from account, wire).
N	NPLY	Policy Loan Payment	Payment of policy or plan loans by the policyholders/plan holders
N	NPNLC	Purchase of Non-Life Insurance Policy - CASH	Purchase of non-life insurance policy in cash
N	NPNLD	Purchase of Non-Life Insurance Policy - Debit Memo	Purchase of non-life insurance policy by debiting to accountholder's bank account
N	NPNLM	Purchase of Non-Life Insurance Policy - MC/CC/OC	Purchase of non-life insurance policy through manager's check/cashier's check/other checks
N	NPNLP	Purchase of Non-Life Insurance Policy - Mixed Payments	Purchase of non-life insurance policy using two or more pay types (cash, checks, credit card, debit from account, wire)
N	NPNLR	Purchase of Non-Life Insurance Policy - Credit Card	Purchase of non-life insurance policy using credit card
N	NPNLS	Purchase of Non-Life Insurance Policy - Other source	Purchase of non-life insurance policy using two or more pay types (cash, checks, credit card, debit from account, wire)
N	NPNLT	Purchase of Non-Life Insurance Policy – Payment Channels	Purchase of non-life insurance policy through Payment Channels

N	NPNLW	Purchase of Non-Life Insurance Policy - Wire	Purchase of non-life insurance policy via wire
N	NPPNC	Purchase of Pre-Need Plan- CASH	Purchase of pre-need plan in cash
N	NPPND	Purchase of Pre-Need Plan - Debit Memo	Purchase of pre-need plan by debiting plan holder's bank account/redemption of investment/policy
N	NPPNM	Purchase of Pre-Need Plan - MC/CC/OC	Purchase of pre-need plan through manager's check/cashier's check/other checks
N	NPPNP	Purchase of Pre-Need Plan - Mixed Payments	Purchase of pre-need plan using two or more pay types (cash, checks, credit card, debit from account, wire)
N	NPPNR	Purchase of Pre-Need Plan - Credit Card	Purchase of pre-need plan using credit card
N	NPPNS	Purchase of Pre-Need Plan - Other source	Purchase of pre-need plan using two or more pay types and pay corresponding premiums from other sources (dividends from other policy, benefits, etc.)
N	NPPNT	Purchase of Pre-Need Plan – Payment Channels	Purchase of pre-need plan through Payment Channels
N	NPPNW	Purchase of Pre-Need Plan - Wire	Purchase of pre-need plan via wire
N	NPSA	Purchase/Sale of Asset	Asset purchased by members; e.g. Real estate offered to members
N	NPTAS	Transaction adjustments	Any adjustment/s made on an insurance policy initiated by clients. These may include but not limited to the following: payment term/adjustment, premium adjustment, benefit adjustment, changes in investment as a result of top-ups, change of beneficiary and other changes that may occur in a policy.
N	NPTLC	Purchase of Traditional Life Insurance Policy - CASH	Purchase of traditional life insurance policy in cash
N	NPTLD	Purchase of Traditional Life Insurance Policy- Debit Memo	Purchase of traditional life insurance policy by debiting plan holder's bank account/redemption of investment/policy
N	NPTLM	Purchase of Traditional Life Insurance Policy - MC/CC/OC	Purchase of traditional life insurance policy through manager's check/cashier's check/other checks
N	NPTLP	Purchase of Traditional Life Insurance Policy - Mixed Payments	Purchase of traditional life insurance policy using two or more pay types (cash, checks, credit card, debit from account, wire)
N	NPTLR	Purchase of Traditional Life Insurance Policy - Credit Card payment	Purchase of traditional life insurance policy using credit card
N	NPTLS	Purchase of Traditional Life Insurance Policy - Other source	Purchase of traditional life insurance policy using other sources (dividends from other policy, benefits, etc.)
N	NPTLT	Purchase of Traditional Life Insurance Policy – Payment Channels	Purchase of traditional life insurance policy through Payment Channels

N	NPTLW	Purchase of Traditional Life Insurance Policy - Wire/Fund Transfers	Purchase of traditional life insurance policy via wire or fund transfers
N	NPYBC	Pay Benefits/Claims	Payment of benefits or claims as provided under the insurance policy or pre-need plan.
N	NPYCV	Pay Cash Surrender Value (CSV)/Equity Value	Pay cash surrender value - the amount due the assured/plan holder, net of outstanding policy loans and interest thereon, upon the surrender of the policy before its maturity date
N	NPYDV	Pay Dividends	Withdrawal of dividend earned on the insurance policy or pre-need plan
N	NREC	Receipt of Provisional Insurance Payment	Receipt of provisional payment of sourced insurance policy, wherein the actual policy has not been issued since underwriting is still ongoing.
N	NREIT	Reinsurance Transaction	Reinsurance transaction is an agreement between a ceding company and one or more reinsurers whereby the ceding company agree to cede, and the reinsurer agree to accept the reinsurance of all the risks written by the ceding company which falls within the terms subject to the limits specified therein.
N	NRPPY	Refund of Premium Payment	Refund of excess premium payment shall cover over payment of premiums for traditional policies and refund of top-ups or excess premiums for variable or unit-link policies.
O	OBPSM	Buy – Precious Stones/Metals	Purchase of Precious Stones/Metals
O	OSPSM	Sell – Precious Stones/Metals	Sale of Precious Stones/Metals
O	OPSR	Payment – Services Rendered	Payment for professional services rendered
R	RIIR	Returned Inward Remittance (International)	This refers to an inward remittance (international) returned to/by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.
R	RIRD	Returned Inward Remittance (Domestic)	This refers to an inward remittance (domestic) returned to/by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.
R	RIRDA	Inward Remittance (Domestic) - For Further Credit to Another Account	Inward remittance(domestic) through credit to accountholder's account maintained with another bank (beneficiary maintains an account with another bank)
R	RIRDC	Inward Remittance (Domestic)- Credit to Beneficiary's Account	Inward remittance(domestic) where the beneficiary's account is credited (beneficiary is a client of the reporting institution)
R	RIRDE	Inward Remittance (Domestic) Credit to Beneficiary Account via Electronic Banking	Inward remittance coming from one local bank to another via Internet, Mobile Banking and via ATM

R	RIRDP	Inward Remittance (Domestic)- Advise and Pay Beneficiary	Inward remittance(domestic) where the instruction is for the domestic bank to advise and pay the beneficiary in cash over the counter
R	RIRIA	Inward Remittance (International)- For Further Credit to Another Account	Inward remittance(international) through credit to accountholder's account maintained with another bank (beneficiary maintains an account with another bank)
R	RIRIC	Inward Remittance (International)- Credit to Beneficiary's Account	Inward remittance(international) where the beneficiary's account is credited (beneficiary is a client of the reporting institution)
R	RIRIP	Inward Remittance (International)- Advise and Pay Beneficiary	Inward remittance(international) where the instruction is for the domestic bank to advise and pay the beneficiary in cash over the counter
R	ROIR	Returned Outward Remittance (International)	This refers to an outward remittance (international) returned to/by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.
R	RORD	Returned Outward Remittance/TT (Domestic)	This refers to an outward remittance (domestic) returned to/by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.
R	RORDA	Outward Remittance/TT (Domestic) - For Further Credit to another acct.	Outward remittance (domestic) where the instruction is to credit the beneficiary's account kept in another bank (the beneficiary bank is different from the accountholder's bank), this usually involves a third bank which act as a pass thru bank..
R	RORDC	Outward Remittance/TT (Domestic) - Credit to Beneficiary's Account	Outward remittance (domestic) where the instruction is to credit the beneficiary's account kept in another bank (the beneficiary bank is different from the accountholder's bank).
R	RORDE	Outward Remittance (Domestic) Credit to Beneficiary account via Electronic banking	Outward remittance from one local bank to another local bank via Internet, Mobile Banking and via ATM
R	RORDP	Outward Remittance/TT (Domestic) - Advise and Pay Beneficiary	Outward remittance(domestic) where the instruction is for the beneficiary to be advised and paid in cash
R	RORIA	Outward Remittance/TT (International) - For Further Credit to another acct.	Outward remittance(international) where the instruction is to credit the accountholder's account kept in another bank (the beneficiary does not maintain an account with the correspondent bank)
R	RORIC	Outward Remittance/TT (International) - Credit to Beneficiary's Account	Outward remittance(international) where the instruction is for the beneficiary's account to be credited (the beneficiary holds an account with the correspondent bank/foreign branch)
R	RORIP	Outward Remittance/TT (International) - Advise and Pay Beneficiary	Outward remittance(international) where the instruction is for the beneficiary to be advised and paid in cash
S	SBCO	Buy Call Option	Purchase of security with call option. A call option is an agreement that gives the investor the right to buy

			a stock, bond commodity or other instrument at a specified price within a specified time/period
S	SBYS	Buy Securities	Purchase of debt/ equity securities, derivatives
S	SCON	Contribution/Subscription	Subscription of capital stock of a covered institution in the form of common, preferred or any other shares or a contribution in a non-stock, non-profit covered institution
S	SETRI	External Transfer of Investment Holding/s - IN	Transaction where the investment holding/s of a client, a joint account or a third-party account coming from another covered institution is transferred to the client's account.
S	SETRO	External Transfer of Investment Holding/s - OUT	Transaction where the investment holding/s of a client is transferred to an account with another covered institution which may be in the same client's name, a joint account, or a third-party account.
S	SITRI	Internal Transfer of Investment Holding/s - IN	Transaction where the investment holding/s of another client is transferred to the client's account, within the same covered institution.
S	SITRO	Internal Transfer of Investment Holding/s - OUT	Transaction where the investment holding/s of the client is transferred to another client's account which may be a joint account or a third-party account, within the same covered institution.
S	SPTS	Securities Pretermination	Pretermination of debt/equity securities, derivatives
S	SSCAD	Securities/Investment Cash Account - Deposit	Deposit to client's securities/investments account with the broker/administrator/fund manager
S	SSCAW	Securities/Investment Cash account - Withdrawal	Withdrawal from client's securities/investments account with the broker/administrator/fund manager
S	SSCO	Sell Call Option	Sale of security with call option. A call option is an agreement that gives the investor the right to buy a stock, bond commodity or other instrument at a specified price within a specified time/period
S	SSLS	Sell Securities	Sale of debt/ equity securities, derivatives
S	SUWDT	Underwrite Debt Issues	Underwriting of debt securities issued by other entities
S	SUWEQ	Underwrite Equity Issues	Underwriting of equity securities issued by other entities
T	TBBC	Buy Bonds - CASH	Purchase of debt securities in cash
T	TBBD	Buy Bonds - Debit Memo	Purchase of debt securities by debiting the customer's account
T	TBBM	Buy Bonds - MC/CC/OC	Purchase of debt securities through Manager's/Cashier's check/Other check
T	TBBW	Buy Bonds - Wire	Purchase of debt securities via wire
T	TBPC	Bond Pretermination - Cash	Pretermination of bonds where settlement is made in cash
T	TBPK	Bond Pretermination - Credit Memo	Pretermination of bonds where proceeds are credited to accountholder's account
T	TBPM	Bond Pretermination - MC/CC/OC	Pretermination of bonds where proceeds are released through manager's check/cashier's check

T	TBPW	Bond Pretermination - wire	Pretermination of bonds where proceeds are released through wire
T	TBPYC	Bond Payment - Cash	Termination of bonds where proceeds are paid in cash (other than savings/current)
T	TBPYK	Bond Payment - Credit Memo	Termination of bonds where proceeds are credited to account
T	TBPYM	Bond Payment - MC/CC/OC	Termination of bonds where proceeds are paid in MC/CC/OC
T	TBPYW	Bond Payment - wire	Termination of bonds where proceeds are paid via wire
T	TBSC	Sell Bonds - CASH	Sale of debt securities paid in cash
T	TBSK	Sell Bonds - Credit Memo	Sale of debt securities by crediting accountholder's account
T	TBSM	Sell Bonds - MC/CC/OC	Sale of debt securities through issuance of manager's check/cashier's check
T	TBSW	Sell Bonds - Wire	Sale of debt securities paid via wire
T	TCAPC	Capital Infusion - Cash	Infusion of funds by a shareholder of the reporting Covered Person via cash
T	TCAPD	Capital Infusion - Debit	Infusion of funds by a shareholder of the reporting covered person via debit to account
T	TCAPM	Capital Infusion - MC/CC/OC/On-Us Check	Infusion of funds by a shareholder of the reporting covered person via check
T	TCAPW	Capital Infusion - Wire	Infusion of funds by a shareholder of the reporting covered person via wire
T	TCBBC	Buy Corporate Bonds - CASH	Purchase of debt securities issued by private corporations in cash
T	TCBBD	Buy Corporate Bonds - Debit Memo	Purchase of debt securities issued by private corporations by debiting the customer's account
T	TCBBM	Buy Corporate Bonds - MC/CC/OC	Purchase of debt securities issued by private corporations through Manager's/Cashier's check/Other check
T	TCBBW	Buy Corporate Bonds - Wire	Purchase of debt securities issued by private corporations via wire
T	TCBPC	Corporate Bond Pretermination - Cash	Pretermination of bonds issued by private corporations where settlement is made in cash
T	TCBPK	Corporate Bond Pretermination - Credit Memo	Pretermination of bonds issued by private corporations where proceeds are credited to accountholder's account
T	TCBPM	Corporate Bond Pretermination - MC/CC/OC	Pretermination of bonds issued by private corporations where proceeds are released through manager's check/cashier's check
T	TCBPW	Corporate Bond Pretermination - wire	Pretermination of bonds issued by private corporations where proceeds are released via wire
T	TCBSC	Sell Corporate Bonds - CASH	Sale of debt securities issued by private corporations paid in cash
T	TCBSK	Sell Corporate Bonds - Credit Memo	Sale of debt securities issued by private corporations by crediting accountholder's account
T	TCBSM	Sell Corporate Bonds - MC/CC/OC	Sale of debt securities issued by private corporations through issuance of manager's check/cashier's check
T	TCBSW	Sell Corporate Bonds - Wire	Sale of debt securities issued by private corporations paid via wire

T	TCBYC	Corporate Bond Payment - Cash	Termination of bonds issued by private corporations where proceeds are paid in cash (other than savings/current)
T	TCBYK	Corporate Bond Payment - Credit Memo	Termination of bonds issued by private corporations where proceeds are credited to account
T	TCBYM	Corporate Bond Payment - MC/CC/OC	Termination of bonds issued by private corporations where proceeds are paid in MC/CC/OC
T	TCBYW	Corporate Bond Payment - wire	Termination of bonds issued by private corporations where proceeds are paid via wire
T	TCCS	Cross Currency Swap	An agreement between two parties to exchange interest payments and principal on loans denominated in two different currencies. In a cross-currency swap, a loan's interest payments and principal in one currency would be exchanged for an equal valued loan and interest payments in a different currency.
T	TCDS	Credit Default Swap	a financial contract whereby a buyer of corporate or sovereign debt in the form of bonds attempts to eliminate possible loss arising from default by the issuer of the bonds
T	TCFBC	Buy Currency Futures - CASH	Purchase of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date in cash
T	TCFBD	Buy Currency Futures - Debit Memo	Purchase of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date by debiting the customer's account
T	TCFBM	Buy Currency Futures - MC/CC/OC	Purchase of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date through Manager's/Cashier's check/ Other check
T	TCFBW	Buy Currency Futures - Wire	Purchase of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date via wire
T	TCFPC	Currency Futures Pretermination - Cash	Pretermination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date in cash
T	TCFPK	Currency Futures Pretermination - Credit Memo	Pretermination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date by crediting accountholder's account
T	TCFPM	Currency Futures Pretermination - MC/CC/OC	Pretermination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date through Manager's/Cashier's check/ Other check
T	TCFPW	Currency Futures Pretermination - Wire	Pretermination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date via wire
T	TCFSC	Sell Currency Futures - CASH	Sale of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date in cash.

T	TCFSK	Sell Currency Futures - Credit Memo	Sale of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date by crediting accountholder's account
T	TCFSM	Sell Currency Futures - MC/CC/OC	Sale of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date through issuance of manager's check/cashier's check.
T	TCFSW	Sell Currency Futures - Wire	Sale of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date via wire
T	TCFYC	Currency Futures Payment - Cash	Termination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date in cash
T	TCFYK	Currency Futures Payment - Credit Memo	Termination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date by crediting accountholder's account
T	TCFYM	Currency Futures Payment - MC/CC/OC	Termination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date through issuance of manager's/cashier's/other check
T	TCFYW	Currency Futures Payment - Wire	Termination of transferable futures contract that specifies the price at which a specified currency can be bought or sold at a future date via wire
T	TCOBC	Buy Currency Option - CASH	Purchase of currency option in cash
T	TCOBD	Buy Currency Option - Debit Memo	Purchase of currency option by debiting the customer's account
T	TCOBM	Buy Currency Option - MC/CC/OC	Purchase of currency option through Manager's/Cashier's check/ Other check
T	TCOBW	Buy Currency Option - Wire	Purchase of currency option via wire
T	TCOSC	Sell Currency Option - CASH	Sale of currency option in cash
T	TCOSD	Sell Currency Option - Credit Memo	Sale of currency option by debiting the customer's account
T	TCOSM	Sell Currency Option - MC/CC/OC	Sale of currency option through Manager's/Cashier's check/ Other check
T	TCOSW	Sell Currency Option - Wire	Sale of currency option via wire
T	TCRBC	Buy Contracts Receivable with Recourse - CASH	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a with recourse basis in cash
T	TCRBD	Buy Contracts Receivable with Recourse - Debit Memo	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a with recourse basis by debiting the customer's account
T	TCRBM	Buy Contracts Receivable with Recourse - MC/CC/OC	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a with recourse basis through Manager's/Cashier's check/Other check

T	TCRBW	Buy Contracts Receivable with Recourse - Wire	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a with recourse basis via wire
T	TCRC	Cancel Contracts	Cancellation of contracts or agreements to buy or sell products included in this list
T	TCRPC	Contracts Receivables with recourse Pretermination - Cash	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis in form of cash
T	TCRPK	Contracts Receivables with recourse Pretermination - Credit Memo	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis through credit memo
T	TCRPM	Contracts Receivables with recourse Pretermination - MC/CC/OC	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis through issuance of manager's check/cashier's check
T	TCRPW	Contracts Receivables with recourse Pretermination - Wire	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis where proceeds are released via wire
T	TCRSC	Sell Contracts Receivable with recourse - Cash	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidences of indebtedness, with recourse basis in the form of cash
T	TCRSK	Sell Contracts Receivable with recourse - Credit Memo	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidences of indebtedness, with recourse basis by crediting accountholder's account
T	TCRSM	Sell Contracts Receivable with recourse - MC/CC/OC	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidences of indebtedness, with recourse basis through the issuance of manager's/cashier's check
T	TCRSW	Sell Contracts Receivable with recourse - Wire	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidences of indebtedness, with recourse basis in the form of wire
T	TCRYC	Contracts Receivables with recourse Payment - Cash	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis in form of cash
T	TCRYK	Contracts Receivables with recourse Payment - Credit Memo	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis through credit memo
T	TCRYM	Contracts Receivables with recourse Payment - MC/CC/OC	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse basis through issuance of manager's check/cashier's check
T	TCRYW	Contracts Receivables with recourse Payment - Wire	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness with recourse where proceeds are released via wire

T	TCSBC	Buy Common Stocks - CASH	Purchase of common shares of other entities in cash
T	TCSBD	Buy Common Stocks - Debit Memo	Purchase of common shares of other entities by debiting the customer's account
T	TCSBM	Buy Common Stocks - MC/CC/OC	Purchase of common shares of other entities through the issuance of Manager's/Cashier's check/Other check
T	TCSBW	Buy Common Stocks - Wire	Purchase of common shares of other entities via wire
T	TCSPC	Common Stocks Pretermination - Cash	Pretermination of common shares of other entities in cash
T	TCSPK	Common Stocks Pretermination - Credit Memo	Pretermination of common shares of other entities by crediting accountholder's account
T	TCSPM	Common Stocks Pretermination - MC/CC/OC	Pretermination of common shares of other entities through issuance of manager's check/cashier's check
T	TCSPW	Common Stocks Pretermination - Wire	Pretermination of common shares of other entities where proceeds are released via wire
T	TCSSC	Sell Common Stocks - CASH	Sale of common shares of other entities in cash
T	TCSSK	Sell Common Stocks - Credit Memo	Sale of common shares of other entities by crediting accountholder's account
T	TCSSM	Sell Common Stocks - MC/CC/OC	Sale of common shares of other entities through issuance of manager's check/cashier's check
T	TCSSW	Sell Common Stocks - Wire	Sale of common shares of other entities via wire
T	TCSYC	Common Stocks Payment - Cash	Termination of common shares of other entities in cash
T	TCSYK	Common Stocks Payment - Credit Memo	Termination of common shares of other entities through credit to accountholder's account
T	TCSYM	Common Stocks Payment - MC/CC/OC	Termination of common shares of other entities through issuance of MC/CC/OC
T	TCSYW	Common Stocks Payment - Wire	Termination of common shares of other entities where proceeds are released via wire
T	TCWBC	Buy Contracts Receivable without Recourse - CASH	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a without recourse basis in cash
T	TCWBD	Buy Contracts Receivable without Recourse - Debit Memo	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a without recourse basis by debiting the customer's account
T	TCWBM	Buy Contracts Receivable without Recourse - MC/CC/OC	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a without recourse basis through Manager's/Cashier's check/Other check
T	TCWBW	Buy Contracts Receivable without Recourse - Wire	Purchase of receivable contracts, commercial papers, or other evidences of indebtedness on a without recourse basis via wire
T	TCWPC	Contracts Receivables (w/o recourse) Pretermination - Cash	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other

			Evidences of Indebtedness w/o recourse basis in form of cash
T	TCWPK	Contracts Receivables (w/o recourse) Pretermination - Credit Memo	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through credit memo
T	TCWPM	Contracts Receivables (w/o recourse) Pretermination - MC/CC/OC	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through issuance of manager's check/cashier's check
T	TCWPW	Contracts Receivables (w/o recourse) Pretermination - Wire	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis where proceeds are released via wire
T	TCWSC	Sell Contracts Receivables (w/o recourse) - Cash	Sale of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis in form of cash
T	TCWSK	Sell Contracts Receivables (w/o recourse) - Credit Memo	Sale of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through credit memo
T	TCWSM	Sell Contracts Receivables (w/o recourse) - MC/CC/OC	Sale of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through issuance of manager's/ cashier's check
T	TCWSW	Sell Contracts Receivables (w/o recourse) - Wire	Sale of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis in form of wire
T	TCWYC	Contracts Receivables (w/o recourse) Payment - Cash	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis in form of cash
T	TCWYK	Contracts Receivables (w/o recourse) Payment - Credit Memo	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through credit memo
T	TCWYM	Contracts Receivables (w/o recourse) Payment - MC/CC/OC	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis through issuance of manager's check/cashier's check
T	TCWYW	Contracts Receivables (w/o recourse) Payment - Wire	Termination of receivable contracts such as loans, contracts to sell, commercial papers and Other Evidences of Indebtedness w/o recourse basis where proceeds are released via wire
T	TDFCR	Deliverable/Currency Forward Credit – Outward Remittance	Deliverable/Currency Forward Settlement wherein proceeds will be paid to client via outward remittance
T	TDFCC	Deliverable/Currency Forward Credit – Credit to Account/MC/CC/OC	Deliverable/Currency Forward Settlement wherein proceeds will be paid to client via credit to account or thru issuance of checks

T	TDFDR	Deliverable/Currency Forward Debit – Inward Remittance	Deliverable/Currency Forward Settlement wherein client will pay via inward remittance
T	TDFDD	Deliverable/Currency Forward Debit – Debit to Account/MC/CC/OC	Deliverable/Currency Forward Settlement wherein client will pay via debit to account or thru checks
T	TDSBC	Buy Derivative Securities - CASH	Purchase of derivative securities in cash. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSBD	Buy Derivative Securities - Debit Memo	Purchase of derivative securities by debiting the customer's account. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSBM	Buy Derivative Securities - MC/CC/OC	Purchase of derivative securities through Manager's/ Cashier's check/Other check. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSBW	Buy Derivative Securities - Wire	Purchase of derivative securities via wire. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSPC	Derivative Securities Pretermination - Cash	Pretermination of derivative securities where settlement is made in cash
T	TDSPK	Derivative Securities Pretermination - Credit Memo	Pretermination of derivative securities where proceeds are credited to accountholder's account
T	TDSPM	Derivative Securities Pretermination - MC/CC/OC	Pretermination of derivative securities where proceeds are released through manager's check/cashier's check
T	TDSPW	Derivative Securities Pretermination - Wire	Pretermination of derivative securities where proceeds are released via wire
T	TDSSC	Sell Derivative Securities - Cash	Sale of derivative securities in cash. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSSK	Sell Derivative Securities - Credit Memo	Sale of derivative securities by crediting accountholder's account. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSSM	Sell Derivative Securities - MC/CC/OC	Sale of derivative securities through issuance of manager's check/cashier's check. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.
T	TDSSW	Sell Derivative Securities - Wire	Sale of derivative securities via wire. A derivative security usually takes the form of an agreement to buy or sell an asset of item at a fixed price on or before certain date.

T	TDSYC	Derivative Securities Payment - Cash	Termination of derivative securities where proceeds are paid in cash
T	TDSYK	Derivative Securities Payment - Credit Memo	Termination of derivative securities where proceeds are credited to account
T	TDSYM	Derivative Securities Payment - MC/CC/OC	Termination of derivative securities where proceeds are paid in MC/CC/OC
T	TDSYW	Derivative Securities Payment - wire	Termination of derivative securities where proceeds are paid via wire
T	TFFBC	Buy Currency Forward - CASH	Purchase of currency forward contract in cash
T	TFFBD	Buy Currency Forward - Debit Memo	Purchase of currency forward contract by debiting the customer's account
T	TFFBM	Buy Currency Forward - MC/CC/OC	Purchase of currency forward contract through Manager's/Cashier's check/ Other check
T	TFFBW	Buy Currency Forward - Wire	Purchase of currency forward contract via wire
T	TFFSC	Sell Currency Forward - CASH	Sale of currency forward contract in cash
T	TFFSK	Sell Currency Forward - Credit Memo	Sale of currency forward contract by crediting the customer's account
T	TFFSM	Sell Currency Forward - MC/CC/OC	Sale of currency forward contract through Manager's/Cashier's check/ Other check
T	TFFSW	Sell Currency Forward - Wire	Sale of currency forward contract via wire
T	TIRS	Interest Rate Swap	This refers to an agreement in which the parties agree to exchange interest cash flows on a principal amount at certain times in the future according to an agreed upon formula.
T	TMFBC	Buy Mutual Fund Investments/Shares - CASH	Purchase of/Investment in mutual fund shares in cash
T	TMFBD	Buy Mutual Fund Investments/Shares - Debit Memo	Purchase of/Investment in mutual fund shares by debiting the customer's account
T	TMFBM	Buy Mutual Fund Investments/Shares - MC/CC/OC	Purchase of/Investment in mutual fund shares through Manager's/Cashier's check/Other check
T	TMFBW	Buy Mutual Fund Investments/Shares - Wire	Purchase of/Investment in mutual fund shares via wire
T	TMFPC	Mutual Fund Investments/Shares Pretermination - Cash	Pretermination of mutual fund shares where settlement is made in cash
T	TMFPK	Mutual Fund Investments/Shares Pretermination - Credit Memo	Pretermination of mutual fund shares where proceeds are credited to accountholder's account
T	TMFPM	Mutual Fund Investments/Shares Pretermination - MC/CC/OC	Pretermination of mutual fund shares where proceeds are released through manager's check/cashier's check

T	TMFPW	Mutual Fund Investments/Shares Pretermination - Wire	Pretermination of mutual fund shares where proceeds are released via wire
T	TMFSC	Sell Mutual Fund Investments/Shares - CASH	Sale of mutual fund shares in cash
T	TMFSK	Sell Mutual Fund Investments/Shares - Credit Memo	Sale of mutual fund shares by crediting accountholder's account/policy
T	TMFSM	Sell Mutual Fund Investments/Shares - MC/CC/OC	Sale of mutual fund shares through manager's check/cashier's check/other checks
T	TMFSW	Sell Mutual Fund Investments/Shares - Wire	Sale of mutual fund shares via wire
T	TMFYC	Mutual Fund Investments/Shares Payment - Cash	Termination of mutual fund shares where proceeds are paid in cash
T	TMFYK	Mutual Fund Investments/Shares Payment - Credit Memo	Termination of mutual fund shares where proceeds are credited to account
T	TMFYM	Mutual Fund Investments/Shares Payment - MC/CC/OC	Termination of mutual fund shares where proceeds are paid in MC/CC/OC
T	TMFYW	Mutual Fund Investments/Shares Payment - Wire	Termination of mutual fund shares where proceeds are paid via wire
T	TMMPC	Money Market Instrument Placement - CASH	Placements in money market instruments and other modes of investment in cash
T	TMMPD	Money Market Instrument Placement - Debit Memo	Placements in money market instruments and other modes of investment by debiting accountholder's account
T	TMMPK	Money Market Instrument Pretermination - Credit Memo	Pretermination of money market instruments and other modes of investment are credited to accountholder's account
T	TMMPM	Money Market Instrument Placement - MC/CC/OC	Placements in money market instruments and other modes of investment through manager's check/ cashier's check/other checks
T	TMMPW	Money Market Instrument Placement - Wire	Placements in money market instruments and other modes of investment via wire
T	TMMRC	Money Market Instrument Pretermination - Cash	Pretermination of money market instruments and other modes of investment where settlement is made in cash
T	TMMRM	Money Market Instrument Pretermination - MC/CC/OC	Pretermination of money market instruments and other modes of investment where proceeds are released through manager's check/cashier's check

T	TMMRW	Money Market Instrument Pretermination - Wire	Pretermination of money market instruments and other modes of investment where proceeds are released via wire
T	TMMYC	Money Market Instrument Payment - Cash	Termination of money market instruments and other modes of investment paid in cash
T	TMMYK	Money Market Instrument Payment - Credit Memo	Termination of money market instruments and other modes of investment through credit to accountholder's account
T	TMMYM	Money Market Instrument Payment - MC/CC/OC	Termination of money market instruments and other modes of investment through manager's check/ cashier's check
T	TMMYW	Money Market Instrument Payment - Wire	Termination of money market instruments and other modes of investment paid via wire
T	TNDFCR	NDF Credit – Outward Remittance	Non-Deliverable Forward Settlement wherein proceeds will be paid to client via outward remittance
T	TNDFCC	NDF Credit – Credit to Account/MC/CC/OC	Non-Deliverable Forward Settlement wherein proceeds will be paid to client via credit to account or thru issuance of checks
T	TNDFDR	NDF Debit – Inward Remittance	Non-Deliverable Forward Settlement wherein client will pay via inward remittance
T	TNDFDD	NDF Debit – Debit to Account/MC/CC/OC	Non-Deliverable Forward Settlement wherein client will pay via debit to account or thru checks
T	TPASD	Purchase of Precious Metals - Debit	Payment for the purchase of precious metals (gold, silver, etc.) from the BSP through debit from client's account with the bank
T	TPSBC	Buy Preferred Stocks - CASH	Purchase of preferred shares of other entities in cash
T	TPSBD	Buy Preferred Stocks - Debit Memo	Purchase of preferred shares of other entities by debiting the customer's account
T	TPSBM	Buy Preferred Stocks - MC/CC/OC	Purchase of preferred shares of other entities through Manager's/Cashier's check/Other check
T	TPSBW	Buy Preferred Stocks - Wire	Purchase of preferred shares of other entities via wire
T	TPSPC	Preferred Stocks Pretermination - Cash	Pretermination of preferred shares where settlement is made in cash
T	TPSPK	Preferred Stocks Pretermination - Credit Memo	Pretermination of preferred shares where proceeds are credited to accountholder's account
T	TPSPM	Preferred Stocks Pretermination - MC/CC/OC	Pretermination of preferred shares where proceeds are released through manager's check/cashier's check
T	TPSPW	Preferred Stocks Pretermination - Wire	Pretermination of preferred shares where proceeds are released via wire
T	TPSSC	Sell Preferred Stocks - CASH	Sale of preferred shares in cash
T	TPSSK	Sell Preferred Stocks - Credit Memo	Sale of preferred shares settled through credit to accountholder's account
T	TPSSM	Sell Preferred Stocks - MC/CC/OC	Sale of preferred shares settled through manager's check/cashier's check

T	TPSSW	Sell Preferred Stocks - Wire	Sale of preferred shares via wire
T	TPSYC	Preferred Stocks Payment - Cash	Termination of preferred shares where proceeds are paid in cash
T	TPSYK	Preferred Stocks Payment - Credit Memo	Termination of preferred shares where proceeds are credited to account
T	TPSYM	Preferred Stocks Payment - MC/CC/OC	Termination of preferred shares where proceeds are paid in MC/CC/OC
T	TPSYW	Preferred Stocks Payment - Wire	Termination of preferred shares where proceeds are paid via wire
T	TRPBC	Buy Securities - REPO - Cash	Buy securities under Repurchase Agreement settled in cash
T	TRPBD	Buy Securities - REPO - Debit Memo	Buy securities under Repurchase Agreement settled by debiting investor's or client's account.
T	TRPBM	Buy Securities - REPO - MC/CC/OC	Buy securities under Repurchase Agreement settled through manager's check, cashier's check, other checks.
T	TRPBW	Buy Securities - REPO - Wire	Buy securities under Repurchase Agreement settled via wire transfer made by the investor/client.
T	TRPSC	Sell Securities - REPO - Cash	Sell securities under Repurchase Agreement settled in cash
T	TRPSK	Sell Securities - REPO - Credit Memo	Sell securities under Repurchase Agreement settled by crediting investor's or client's account.
T	TRPSM	Sell Securities - REPO - MC/CC/OC	Sell securities under Repurchase Agreement settled through manager's check, cashier's check, other checks.
T	TRPSW	Sell Securities - REPO - Wire	Sell securities under Repurchase Agreement settled via wire transfer made by the investor/client.
T	TSABC	Buy Securitized Assets - CASH	Purchase of securitized assets in cash
T	TSABD	Buy Securitized Assets - Debit Memo	Purchase of securitized assets by debiting the customer's account
T	TSABM	Buy Securitized Assets - MC/CC/OC	Purchase of securitized assets through Manager's/ Cashier's check/Other check
T	TSABW	Buy Securitized Assets - Wire	Purchase of securitized assets via wire
T	TSAPC	Securitized Assets Pretermination - Cash	Pretermination of Securitized Assets where settlement is made in cash
T	TSAPK	Securitized Assets Pretermination - Credit Memo	Pretermination of securitized assets where proceeds are credited to accountholder's account
T	TSAPM	Securitized Assets Pretermination - MC/CC/OC	Pretermination of securitized assets where proceeds are released through manager's check/cashier's check
T	TSAPW	Securitized Assets Pretermination - Wire	Pretermination of Securitized Assets where proceeds are released via wire
T	TSASC	Sell Securitized Assets - CASH	Sale of securitized assets in cash
T	TSASK	Sell Securitized Assets - Credit Memo	Sale of securitized assets through credit to accountholder's account

T	TSASM	Sell Securitized Assets - MC/CC/OC	Sale of securitized assets through manager's check/ cashier's check
T	TSASW	Sell Securitized Assets - Wire	Sale of securitized assets via wire
T	TSAYC	Securitized Assets Payment - Cash	Termination of securitized assets where proceeds are paid in cash
T	TSAYK	Securitized Assets Payment - Credit Memo	Termination of securitized assets where proceeds are credited to account
T	TSAYM	Securitized Assets Payment - MC/CC/OC	Termination of securitized assets where proceeds are paid in MC/CC/OC
T	TSAYW	Securitized Assets Payment - Wire	Termination of securitized assets where proceeds are paid via wire
T	TSBBC	Buy Sovereign Bonds - CASH	Purchase of debt securities issued by national government in cash
T	TSBBD	Buy Sovereign Bonds - Debit Memo	Purchase of debt securities issued by national government by debiting the customer's account
T	TSBBM	Buy Sovereign Bonds - MC/CC/OC	Purchase of debt securities issued by national government through Manager's/Cashier's check/Other check
T	TSBBW	Buy Sovereign Bonds - Wire	Purchase of debt securities issued by national government via wire
T	TSBPC	Sovereign Bond Pretermination - Cash	Pretermination of bonds issued by national government where settlement is made in cash
T	TSBPK	Sovereign Bond Pretermination - Credit Memo	Pretermination of bonds issued by national government where proceeds are credited to accountholder's account
T	TSBPM	Sovereign Bond Pretermination - MC/CC/OC	Pretermination of bonds issued by national government where proceeds are released through manager's check/cashier's check
T	TSBPW	Sovereign Bond Pretermination - wire	Pretermination of bonds issued by national government where proceeds are released via wire
T	TSBSC	Sell Sovereign Bonds - CASH	Sale of debt securities issued by national government paid in cash
T	TSBSK	Sell Sovereign Bonds - Credit Memo	Sale of debt securities issued by national government by crediting accountholder's account
T	TSBSM	Sell Sovereign Bonds - MC/CC/OC	Sale of debt securities issued by national government through issuance of manager's check/cashier's check
T	TSBSW	Sell Sovereign Bonds - Wire	Sale of debt securities issued by national government paid via wire
T	TSBYC	Sovereign Bond Payment - Cash	Termination of bonds issued by national government where proceeds are paid in cash (other than savings/current)
T	TSBYK	Sovereign Bond Payment - Credit Memo	Termination of bonds issued by national government where proceeds are credited to account
T	TSBYM	Sovereign Bond Payment - MC/CC/OC	Termination of bonds issued by national government where proceeds are paid in MC/CC/OC
T	TSBYW	Sovereign Bond Payment - wire	Termination of bonds issued by national government where proceeds are paid via wire
T	TSEBC	Buy Securities - CASH	Purchase of other debt/ equity securities not otherwise specifically mentioned above in cash

T	TSEBD	Buy Securities - Debit Memo	Purchase of other debt/ equity securities not otherwise specifically mentioned above by debiting the customer's account
T	TSEBM	Buy Securities - MC/CC/OC	Purchase of other debt/ equity securities not otherwise specifically mentioned above through Manager's/ Cashier's check/Other check
T	TSEBW	Buy Securities - Wire	Purchase of other debt/ equity securities not otherwise specifically mentioned above via wire
T	TSEPC	Securities Pretermination - Cash	Pretermination of debt/equity securities where settlement is made in cash
T	TSEPK	Securities Pretermination - Credit Memo	Pretermination of debt/equity securities where proceeds are credited to accountholder's account
T	TSEPM	Securities Pretermination - MC/CC/OC	Pretermination of debt/equity securities where proceeds are released through manager's check/cashier's check
T	TSEPW	Securities Pretermination - wire	Pretermination of debt/equity securities where proceeds are released via wire
T	TSESC	Sell Securities - Cash	Sale of debt/equity securities in cash
T	TSESK	Sell Securities - Credit Memo	Sale of debt/equity securities settled through credit to accountholder's account
T	TSESM	Sell Securities - MC/CC/OC	Sale of debt/equity securities settled through manager's check/ cashier's check
T	TSESW	Sell Securities - Wire	Sale of debt/equity securities via wire
T	TSEYC	Securities Payment - Cash	Termination of debt/equity securities where proceeds are paid in cash
T	TSEYK	Securities Payment - Credit Memo	Termination of debt/equity securities where proceeds are credited to account
T	TSEYM	Securities Payment - MC/CC/OC	Termination of debt/equity securities where proceeds are paid in MC/CC/OC
T	TSEYW	Securities Payment - Wire	Termination of debt/equity securities where proceeds are paid via wire
T	TTFI	Trust Fund Income	Fiduciary and related services income of the trust department
T	TTFX	Trust Fund Expense	Fiduciary and related services expense of the trust department
T	TWRBC	Buy Warrants - CASH	Purchase of warrants in cash. A warrant gives the holder the right but not the obligation to buy an underlying security at a certain price, quantity, and future time.
T	TWRBD	Buy Warrants - Debit Memo	Purchase of warrants by debiting the customer's account. A warrant gives the holder the right but not the obligation to buy an underlying security at a certain price, quantity, and future time.
T	TWRBM	Buy Warrants - MC/CC/OC	Purchase of warrants through Manager's/Cashier's check/ Other check. A warrant gives the holder the right but not the obligation to buy an underlying security at a certain price, quantity, and future time.
T	TWRBW	Buy Warrants - Wire	Purchase of warrants via wire. A warrant gives the holder the right but not the obligation to buy an underlying security at a certain price, quantity, and future time.

T	TWRPC	Warrants Pretermination - Cash	Pretermination of warrants where settlement is made in cash
T	TWRPK	Warrants Pretermination - Credit Memo	Pretermination of warrants where proceeds are credited to accountholder's account
T	TWRPM	Warrants Pretermination - MC/CC/OC	Pretermination of warrants where proceeds are released through manager's check/cashier's check
T	TWRPW	Warrants Pretermination - Wire	Pretermination of warrants where proceeds are released via wire
T	TWRSC	Sell Warrants - CASH	Sale of warrants in cash
T	TWRSK	Sell Warrants - Credit Memo	Sale of warrants through credit to accountholder's account
T	TWRSM	Sell Warrants - MC/CC/OC	Sale of warrants through manager's check/ cashier's check
T	TWRSW	Sell Warrants - Wire	Sale of warrants via wire
T	TWRYC	Warrants Payment - Cash	Termination of warrants where proceeds are paid in cash
T	TWRYK	Warrants Payment - Credit Memo	Termination of warrants where proceeds are credited to account
T	TWRYM	Warrants Payment - MC/CC/OC	Termination of warrants where proceeds are paid in MC/CC/OC
T	TWRYW	Warrants Payment - Wire	Termination of warrants where proceeds are paid via wire
U	UAIDI	Agency Investment in Debt Instruments	Investment of IMA accounts in debt instruments
U	UAIEQ	Agency Investment in Equities	Investment of IMA accounts in equities
U	UAILR	Agency Investment in Loans & Receivables	Investment of IMA accounts in loans and receivables
U	UAIOA	Agency Investment in Other Assets/Products	Investment of IMA accounts in other assets/products
U	UAPC	Agency placement - cash	Placement of a client for Agency account - cash
U	UAPD	Agency placement - debit memo	Placement of a client for Agency account - debit memo
U	UAPLR	Agency Payment of Loans & Receivables	Payment/Prepayment of Loans & Receivables funded by IMA accounts
U	UAPM	Agency placement - MC/CC/OC/DD	Placement of a client for Agency account - MC/CC/OC/DD
U	UAPW	Agency placement - wire	Placement of a client for Agency account via wire
U	UASDI	Agency Sale of Debt Instruments	Divestment of IMA accounts in debt instruments
U	UASEQ	Agency Sale of Equities	Divestment of IMA accounts in equities
U	UASOA	Agency Sale of Other Assets/Products	Divestment of IMA accounts in other assets/products
U	UAWC	Agency withdrawal - Cash	Withdrawal of a client from Agency Account by cash
U	UAWK	Agency withdrawal - credit memo	Withdrawal of a client from Agency Account by crediting account of client
U	UAWM	Agency withdrawal - MC/CC/OC/DD	Withdrawal of a client from Agency Account in the form of MC/CC/OC/DD
U	UAWW	Agency withdrawal - Wire	Withdrawal of a client from Agency Account via wire

U	UFAPC	Fiduciary-Administratorship placement - cash	Placement in fiduciary administratorship by cash
U	UFAPD	Fiduciary-Administratorship placement - debit memo	Placement in fiduciary administratorship by debiting account of client
U	UFAPM	Fiduciary-Administratorship placement - MC/CC/OC/DD	Placement in fiduciary administratorship in the form of MC/CC/OC/DD
U	UFAPW	Fiduciary-Administratorship placement - wire	Placement in fiduciary administratorship via wire
U	UFAWC	Fiduciary-Administratorship withdrawal - cash	Withdrawal of placement in fiduciary administratorship by cash
U	UFAWK	Fiduciary-Administratorship withdrawal - credit memo	Withdrawal of placement in fiduciary administratorship by crediting account of client
U	UFAWM	Fiduciary-Administratorship withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary administratorship by issuance of Manager's/Cashier's Check
U	UFAWW	Fiduciary-Administratorship withdrawal - Wire	Withdrawal of placement in fiduciary administratorship where proceeds are released via wire
U	UFCPC	Fiduciary-Custodianship placement - cash	Placement in fiduciary custodianship by cash
U	UFCPD	Fiduciary-Custodianship placement - debit memo	Placement in fiduciary custodianship by debiting account of client
U	UFCPM	Fiduciary-Custodianship placement - MC/CC/OC	Placement in fiduciary custodianship by Manager's/Cashier's Check or other check
U	UFCPW	Fiduciary-Custodianship placement - wire	Placement in fiduciary custodianship via wire
U	UFCWC	Fiduciary-Custodianship withdrawal - cash	Withdrawal of placement in fiduciary custodianship by cash
U	UFCWK	Fiduciary-Custodianship withdrawal - credit memo	Withdrawal of placement in fiduciary custodianship by crediting account of client
U	UFCWM	Fiduciary-Custodianship withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary custodianship by issuance of Manager's/Cashier's Check
U	UFCWW	Fiduciary-Custodianship withdrawal - Wire	Withdrawal of placement in fiduciary custodianship where proceeds are released via wire
U	UFEPC	Fiduciary-Escrow placement - cash	Placement in fiduciary escrow by cash
U	UFEPD	Fiduciary-Escrow placement - debit memo	Placement in fiduciary escrow by debiting account of client
U	UFEPM	Fiduciary-Escrow placement - MC/CC/OC	Placement in fiduciary escrow by Manager's/Cashier's Check or other check
U	UFEPW	Fiduciary-Escrow placement - wire	Placement in fiduciary escrow via wire
U	UFEWC	Fiduciary-Escrow withdrawal - cash	Withdrawal of placement in fiduciary escrow by cash

U	UFEWK	Fiduciary-Escrow withdrawal - credit memo	Withdrawal of placement in fiduciary escrow by crediting account of client
U	UFEWM	Fiduciary-Escrow withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary escrow by issuance of Manager's/Cashier's Check
U	UFEWW	Fiduciary-Escrow withdrawal - Wire	Withdrawal of placement in fiduciary escrow where proceeds are released via wire
U	UFGPC	Fiduciary-Guardianship placement - cash	Placement in fiduciary guardianship by cash
U	UFGPD	Fiduciary-Guardianship placement - debit memo	Placement in fiduciary guardianship by debiting account of client
U	UFGPM	Fiduciary-Guardianship placement - MC/CC/OC	Placement in fiduciary guardianship by Manager's/Cashier's Check or other check
U	UFGPW	Fiduciary-Guardianship placement - wire	Placement in fiduciary guardianship via wire
U	UFGWC	Fiduciary-Guardianship withdrawal - cash	Withdrawal of placement in fiduciary guardianship by cash
U	UFGWK	Fiduciary-Guardianship withdrawal - credit memo	Withdrawal of placement in fiduciary guardianship by crediting account of client
U	UFGWM	Fiduciary-Guardianship withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary guardianship by issuance of Manager's/Cashier's Check
U	UFGWW	Fiduciary-Guardianship withdrawal - wire	Withdrawal of placement in fiduciary guardianship via wire
U	UFLPC	Fiduciary-Life Insurance Trust placement - cash	Placement in fiduciary life insurance trust by cash
U	UFLPD	Fiduciary-Life Insurance Trust placement - debit memo	Placement in fiduciary life insurance trust by debiting account of client
U	UFLPM	Fiduciary-Life Insurance Trust placement - MC/CC/OC	Placement in fiduciary life insurance trust by Manager's/Cashier's Check or other check
U	UFLPW	Fiduciary-Life Insurance Trust placement - wire	Placement in fiduciary life insurance trust via wire
U	UFLWC	Fiduciary-Life Insurance Trust withdrawal - cash	Withdrawal of placement in fiduciary life insurance trust paid in cash
U	UFLWK	Fiduciary-Life Insurance Trust withdrawal - credit memo	Withdrawal of placement in fiduciary life insurance trust by crediting account of client
U	UFLWM	Fiduciary-Life Insurance Trust withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary life insurance trust by issuance of Manager's/Cashier's Check
U	UFLWW	Fiduciary-Life Insurance Trust withdrawal - wire	Withdrawal of placement in fiduciary life insurance trust via wire
U	UFSP	Fiduciary-Safekeeping placement	Placement in fiduciary safekeeping
U	UFSPC	Fiduciary-Safekeeping placement - Cash	Placement in fiduciary safekeeping in cash
U	UFSPD	Fiduciary-Safekeeping placement - Debit Memo	Placement in fiduciary safekeeping by debiting account of client
U	UFSPM	Fiduciary-Safekeeping placement - MC/CC/OC	Placement in fiduciary safekeeping through issuance of Manager's/Cashier's Check or other check

U	UFSPW	Fiduciary-Safekeeping placement - wire	Placement in fiduciary safekeeping via wire
U	UFSW	Fiduciary-Safekeeping withdrawal	Withdrawal of placement in fiduciary safekeeping
U	UFSWC	Fiduciary-Safekeeping withdrawal -Cash	Withdrawal of placement in fiduciary safekeeping in cash
U	UFSWK	Fiduciary-Safekeeping withdrawal - Credit Memo	Withdrawal of placement in fiduciary safekeeping by crediting account of client
U	UFSWM	Fiduciary-Safekeeping withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary safekeeping through issuance of Manager's/Cashier's Check
U	UFSWW	Fiduciary-Safekeeping withdrawal - wire	Withdrawal of placement in fiduciary safekeeping via wire
U	UFXPC	Fiduciary-Executorship placement - cash	Placement in fiduciary executorship by cash
U	UFXPD	Fiduciary-Executorship placement - debit memo	Placement in fiduciary executorship by debiting account of client
U	UFXPM	Fiduciary-Executorship placement - MC/CC/OC	Placement in fiduciary executorship by Manager's/Cashier's Check or other check
U	UFXPW	Fiduciary-Executorship placement - wire	Placement in fiduciary executorship via wire
U	UFXWC	Fiduciary-Executorship withdrawal - cash	Withdrawal of placement in fiduciary executorship by cash
U	UFXWK	Fiduciary-Executorship withdrawal - credit memo	Withdrawal of placement in fiduciary executorship by crediting account of client
U	UFXWM	Fiduciary-Executorship withdrawal - MC/CC/OC	Withdrawal of placement in fiduciary executorship by issuance of Manager's/Cashier's Check
U	UFXWW	Fiduciary-Executorship withdrawal - wire	Withdrawal of placement in fiduciary executorship via wire
U	UOFPC	Other Fiduciary Placement - Cash	Placement in all other Fiduciary Trust accounts such as Trust Indenture, Loan Agency, Transfer Agency, etc. in cash
U	UOFPD	Other Fiduciary Placement - Debit Memo	Placement in all other Fiduciary Trust accounts such as Trust Indenture, Loan Agency, Transfer Agency, etc. by debiting account of client
U	UOFPM	Other Fiduciary Placement - MC/CC/OC	Placement in all other Fiduciary Trust accounts such as Trust Indenture, Loan Agency, Transfer Agency, etc. through manager's check/cashier's check/other checks
U	UOFPW	Other Fiduciary Placement - wire	Placement in all other Fiduciary Trust accounts such as Trust Indenture, Loan Agency, Transfer Agency, etc. by via wire
U	UOFWC	Other Fiduciary withdrawal - Cash	Withdrawal of a client from all other fiduciary trust accounts in cash
U	UOFWK	Other Fiduciary withdrawal - credit memo	Withdrawal of a client from all other fiduciary trust accounts by crediting account of client
U	UOFWM	Other Fiduciary withdrawal - MC/CC/OC	Withdrawal of a client from all other fiduciary trust accounts through manager's check/cashier's check/other checks
U	UOFWW	Other Fiduciary withdrawal - wire	Withdrawal of a client from all other fiduciary trust accounts via wire

U	UPNPC	Pre-Need Account placement - cash	Placement of a client for pre-need account by cash
U	UPNPD	Pre-Need Account placement - debit memo	Placement of a client for pre-need account by debiting account of client
U	UPNPM	Pre-Need Account placement - MC/CC/OC	Placement of a client for pre-need account by Manager's/Cashier's Check or other check
U	UPNPW	Pre-Need Account placement - wire	Placement of a client for pre-need account via wire
U	UPNWC	Pre-Need Account withdrawal - cash	Withdrawal of Placement of a client for pre-need account paid in cash
U	UPNWK	Pre-Need Account withdrawal- credit memo	Withdrawal of Placement of a client for pre-need account by crediting account of client
U	UPNWM	Pre-Need Account withdrawal - MC/CC/OC	Withdrawal of Placement of a client for pre-need account by issuance of Manager's/Cashier's Check
U	UPNWW	Pre-Need Account withdrawal - wire	Withdrawal of Placement of a client for pre-need account via wire
U	USDFP	Securities Delivered Free of Payment	Securities released by the third-party custodian/trust administrator that was sold without any payment received by the accountholder
U	USDVP	Securities Delivered vs. Payment	Securities released by a third-party custodian/trust administrator which was sold with corresponding payment to the account holder
U	USPC	Special Purpose Trust Placement	Placement in SPT Acct. by cash
U	USPCC	Special Purpose Trust Placement-Cash	Placement in SPT Acct. paid in cash
U	USPCD	Special Purpose Trust Placement-Debit Memo	Placement in SPT Acct. through debit from accountholder's account
U	USPCM	Special Purpose Trust Placement - MC/CC/OC	Placement in SPT Acct. through manager's check/cashier's check or any other check
U	USPCW	Special Purpose Trust Placement - wire	Placement in SPT Acct. by wire
U	USRFP	Securities Received Free of Payment	Securities received for third party custodianship/trust administratorship without any monetary consideration involved
U	USRVP	Securities Received vs. Payment	Securities received for third party custodianship/trust administratorship that was purchased and paid for by the account holder from counterparty.
U	USWC	Special Purpose Trust Withdrawal - Cash	Withdrawal of placement in SPT Acct by cash
U	USWK	Special Purpose Trust Withdrawal - Credit Memo	Withdrawal of placement in SPT Acct by crediting account of client
U	USWM	Special Purpose Trust Withdrawal - MC/CC/OC	Withdrawal of placement in SPT Acct in the form of MC/CC/OC
U	USWW	Special Purpose Trust Withdrawal - wire	Withdrawal of placement in SPT Acct via wire
U	UTFCC	Trust Fund Contribution/Placement/ Investment - Cash	Contribution/Placement/Investment in Trust Fund in cash

U	UTFCD	Trust Fund Contribution/Placement/Investment - Debit Memo	Contribution/Placement/Investment in Trust Fund through debit to accountholder's account
U	UTFCM	Trust Fund Contribution/Placement/Investment - MC/CC/OC	Contribution/Placement/Investment in Trust Fund through manager's check/cashier's check or any other check
U	UTFCW	Trust Fund Contribution/Placement/Investment - wire	Contribution/Placement/Investment in Trust Fund via wire
U	UTFMC	Trust Fund Maturity/Withdrawal/Redemption/Cancellation - Cash	Maturity/Withdrawal/Redemption/Cancellation of Trust Fund in cash
U	UTFMK	Trust Fund Maturity/Withdrawal/Redemption/Cancellation - Credit Memo	Maturity/Withdrawal/Redemption/Cancellation of Trust Fund through credit to accountholder's account
U	UTFMM	Trust Fund Maturity/Withdrawal/Redemption/Cancellation - MC/CC/OC	Maturity/Withdrawal/Redemption/Cancellation of Trust Fund through issuance of manager's check/cashier's check or any other check
U	UTFMW	Trust Fund Maturity/Withdrawal/Redemption/Cancellation - Wire	Maturity/Withdrawal/Redemption/Cancellation of Trust Fund via wire
U	UUICC	Unit Investment Trust Fund Cont./Placement/Investment - Cash	Investment/Placement/Contribution in UITF by cash
U	UUICD	Unit Investment Trust Fund Cont./Placement/Investment - Debit Memo	Investment/Placement/Contribution in UITF through debit to accountholder's account
U	UUICM	Unit Investment Trust Fund Cont./Placement/Investment - MC/CC/OC	Investment/Placement/Contribution in UITF through manager's check/cashier's check
U	UUICW	Unit Investment Trust Fund Cont./Placement/Investment - wire	Investment/Placement/Contribution in UITF via wire
U	UUIMC	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation / Pretermination - Cash	Maturity/Withdrawal/Redemption/Cancellation/Pretermination of Unit Investment Trust Fund in cash
U	UUIMK	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation	Maturity/Withdrawal/Redemption/Cancellation/Pretermination of Unit Investment Trust Fund through credit to accountholder's account

		/ Pretermination - Credit Memo	
U	UUIMM	Unit Investment Trust Fund Maturity/Withdrawal/ Redemption/Cancellation / Pretermination - MC/CC/OC	Maturity/Withdrawal/Redemption/ Cancellation/ Pretermination of Unit Investment Trust Fund through issuance of manager's check/cashier's check/other checks
U	UUIMW	Unit Investment Trust Fund Maturity/Withdrawal/ Redemption/Cancellation / Pretermination - Wire	Maturity/Withdrawal/Redemption/ Cancellation/Pretermination of Unit Investment Trust Fund via wire
V	VVATP	VA Transfer Within Platform	Transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another
V	VVATIE	VA Incoming Transfer from an External Platform	Incoming transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another where the sender's account/Virtual Currency Wallet Address is from an Extrnal Platform
V	VVATOE	VA Outgoing Transfer to an External Platform	Outgoing transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another where the recipient account/Virtual Currency Wallet Address is to an External Platform
V	VVAC	VA-to-VA Conversion	Conversion of Virtual Asset to another Virtual Asset
V	VVAFP	VA-to-Fiat Conversion done Within-Platform	Conversion of Virtual Asset to Fiat Money done within a Platform
V	VVAFCK	VA-to-Fiat Conversion done via Check	Conversion of Virtual Asset to Fiat Money through Check
V	VVAFCC	VA-to-Fiat Conversion done via Credit Cards	Conversion of Virtual Asset to Fiat Money through Credit Cards
V	VVAFDC	VA-to-Fiat Conversion done via Debit/Prepaid Cards	Conversion of Virtual Asset to Fiat Money through Debit/Prepaid Cards
V	VVAFC	VA-to-Fiat Conversion done via OTC Withdrawal	Conversion of Virtual Asset to Fiat Money withdrawn OTC
V	VVAFO	VA-to-Fiat Conversion done via Online Bank Transfer	Conversion of Virtual Asset to Fiat Money done via Online Bank Transfer
V	VVAFA	VA-to-Fiat Conversion done via ATM	Conversion of Virtual Asset to Fiat Money done via ATM
V	VVAFR	VA-to-Fiat Conversion done via Remittance Center	Conversion of Virtual Asset to Fiat Money done via Remittance Center
V	VVAFD	VA-to-Fiat Conversion done via Department Store	Conversion of Virtual Asset to Fiat Money done via Department Store
V	VVAFK	VA-to-Fiat Conversion done via Kiosk Payment	Conversion of Virtual Asset to Fiat Money done via Kiosk Payment

V	VVAFE	VA-to-Fiat Conversion done via Electronic Money Issuer	Conversion of Virtual Asset to Fiat Money done via Electronic Money Issuer
V	VFVAP	Fiat-to-VA Conversion done Within-Platform	Conversion of Fiat Money to Virtual Asset done within a platform
V	VFVACK	Fiat-to-VA Conversion done via Check	Conversion of Virtual Asset to Fiat Money through Check
V	VFVACC	Fiat-to-VA Conversion done via Credit Cards	Conversion of Virtual Asset to Fiat Money through Credit Cards
V	VFVADC	Fiat-to-VA Conversion done via Debit/Prepaid Cards	Conversion of Virtual Asset to Fiat Money through Debit/Prepaid Cards
V	VFVAC	Fiat-to-VA Conversion done via OTC Bank Deposit	Conversion of Fiat Money to Virtual Asset via OTC in the Bank
V	VFVAO	Fiat-to-VA Conversion done via Online Bank Transfer	Conversion of Fiat Money to Virtual Asset done via Online Bank Transfer
V	VFVAA	Fiat-to-VA Conversion done via ATM/Cash Deposit Machine	Conversion of Fiat Money to Virtual Asset done via ATM/Cash Deposit Machine
V	VFVAR	Fiat-to-VA Conversion done via Remittance Center	Conversion of Fiat Money to Virtual Asset done via Remittance Center
V	VFVAD	Fiat-to-VA Conversion done via Department Store	Conversion of Fiat Money to Virtual Asset done via Department Store
V	VFVAK	Fiat-to-VA Conversion done via Kiosk Payment	Conversion of Fiat Money to Virtual Asset done via Kiosk Payment
V	VFVAE	Fiat-to-VA Conversion done via Electronic Money Issuer	Conversion of Fiat Money to Virtual Asset done via Electronic Money Issuer
Z	ZSTR	STR transactions	STR filed on the basis of suspicious trigger (ex. subject of news report, qualified theft, etc.) even if the subject has no monetary transaction with the covered person at the time the suspicious activity was determined.
Z	ZSTRA	STR Transactions	STR to be filed for attempted transactions
	STRA	STR – Per Account	To report an account deemed suspicious

GROUP LEGEND:
C -Current Acct./Savings Acct.; D - Time Deposit; F - Foreign Exchange; I - Trade; K - Credit Cards; L – Loans.
N - Insurance; R - Remittance; S - Securities; T - Treasury; U - Trust/Investment Mgmt. Acct./Custodianship;
For DNFBPs: E - Real Estate; O – CSPs/Dealers Precious Stones and Metals/etc.; V-Virtual Asset

Currency Codes

Description	Code
Afghani	AFN
Algerian Dinar	DZD
Argentine Peso	ARS
Armenian Dram	AMD
Aruban Florin	AWG
Australian Dollar	AUD
Azerbaijan Manat	AZN
Bahamian Dollar	BSD
Bahraini Dinar	BHD
Baht	THB
Balboa	PAB
Barbados Dollar	BBD
Belarusian Ruble	BYN
Belize Dollar	BZD
Bermudian Dollar	BMD
Bolívar Soberano	VES
Boliviano	BOB
Brazilian Real	BRL
Brunei Dollar	BND
Bulgarian Lev	BGN
Burundi Franc	BIF
Cabo Verde Escudo	CVE
Canadian Dollar	CAD
Cayman Islands Dollar	KYD
Chilean Peso	CLP
Colombian Peso	COP
Comorian Franc	KMF
Congolese Franc	CDF
Convertible Mark	BAM
Cordoba Oro	NIO
Costa Rican Colon	CRC
Cuban Peso	CUP
Czech Koruna	CZK
Dalasi	GMD
Danish Krone	DKK
Denar	MKD
Djibouti Franc	DJF
Dobra	STN
Dominican Peso	DOP
Dong	VND
East Caribbean Dollar	XCD

Egyptian Pound	EGP
El Salvador Colon	SVC
Ethiopian Birr	ETB
Euro	EUR
Falkland Islands Pound	FKP
Fiji Dollar	FJD
Forint	HUF
Ghana Cedi	GHS
Gibraltar Pound	GIP
Gourde	HTG
Guarani	PYG
Guinean Franc	GNF
Guyana Dollar	GYD
Hong Kong Dollar	HKD
Hryvnia	UAH
Iceland Krona	ISK
Indian Rupee	INR
Iranian Rial	IRR
Iraqi Dinar	IQD
Jamaican Dollar	JMD
Jordanian Dinar	JOD
Kenyan Shilling	KES
Kina	PGK
Kuna	HRK
Kuwaiti Dinar	KWD
Kwanza	AOA
Kyat	MMK
Lao Kip	LAK
Lari	GEL
Lebanese Pound	LBP
Lek	ALL
Lempira	HNL
Leone	SLL
Liberian Dollar	LRD
Libyan Dinar	LYD
Lilangeni	SZL
Loti	LSL
Malagasy Ariary	MGA
Malawi Kwacha	MWK
Malaysian Ringgit	MYR
Mauritius Rupee	MUR
Mexican Peso	MXN
Moldovan Leu	MDL
Moroccan Dirham	MAD
Mozambique Metical	MZN

Mvdol	BOV
Naira	NGN
Nakfa	ERN
Namibia Dollar	NAD
Nepalese Rupee	NPR
Netherlands Antillean Guilder	ANG
New Israeli Sheqel	ILS
New Taiwan Dollar	TWD
New Zealand Dollar	NZD
Ngultrum	BTN
North Korean Won	KPW
Norwegian Krone	NOK
Ouguiya	MRU
Pa'anga	TOP
Pakistan Rupee	PKR
Pataca	MOP
Peso Uruguayo	UYU
Philippine Peso	PHP
Pound Sterling	GBP
Pula	BWP
Qatari Rial	QAR
Quetzal	GTQ
Rand	ZAR
Rial Omani	OMR
Riel	KHR
Romanian Leu	RON
Rufiyaa	MVR
Rupiah	IDR
Russian Ruble	RUB
Rwanda Franc	RWF
Saint Helena Pound	SHP
Saudi Riyal	SAR
Serbian Dinar	RSD
Seychelles Rupee	SCR
Singapore Dollar	SGD
Sol	PEN
Solomon Islands Dollar	SBD
Som	KGS
Somali Shilling	SOS
Somoni	TJS
South Sudanese Pound	SSP
Sri Lanka Rupee	LKR
Sucre	XSU
Sudanese Pound	SDG
Surinam Dollar	SRD

Swedish Krona	SEK
Swiss Franc	CHF
Syrian Pound	SYP
Taka	BDT
Tala	WST
Tanzanian Shilling	TZS
Tenge	KZT
Trinidad and Tobago Dollar	TTD
Tugrik	MNT
Tunisian Dinar	TND
Turkish Lira	TRY
Turkmenistan New Manat	TMT
UAE Dirham	AED
Uganda Shilling	UGX
Unidad de Fomento	CLF
Unidad de Valor Real	COU
Uruguay Peso en Unidades Indexadas (UI)	UYI
US Dollar	USD
Uzbekistan Sum	UZS
Vatu	VUV
Won	KRW
Yemeni Rial	YER
Yen	JPY
Yuan Renminbi	CNY
Zambian Kwacha	ZMW
Zimbabwe Dollar	ZWL
Zloty	PLN

Country Codes

Description	Code
Afghanistan	004
Aland Islands	248
Albania	008
Algeria	012
American Samoa	016
Andorra	020
Angola	024
Anguilla	660
Antarctica	010
Antigua and Barbuda	028
Argentina	032
Armenia	051
Aruba	533
Australia	036
Austria	040
Azerbaijan	031
Bahamas	044
Bahrain	048
Bangladesh	050
Barbados	052
Belarus	112
Belgium	056
Belize	084
Benin	204
Bermuda	060
Bhutan	064
Bolivia	068
Bonaire, Sint Eustatius and Saba	535
Bosnia and Herzegovina	070
Botswana	072
Bouvet Island	074
Brazil	076
British Indian Ocean Territory	086
British Virgin Islands	092
Brunei Darussalam	096
Bulgaria	100
Burkina Faso	854
Burundi	108
Cabo Verde	132
Cambodia	116
Cameroon	120
Canada	124

Cayman Islands	136
Central African Republic	140
Chad	148
Chile	152
China	156
Christmas Island	162
Cocos (Keeling) Islands	166
Colombia	170
Comoros	174
Congo (Brazzaville)	178
Congo, (Kinshasa)	180
Cook Islands	184
Costa Rica	188
Côte d'Ivoire	384
Croatia	191
Cuba	192
Curaçao	531
Cyprus	196
Czech Republic	203
Denmark	208
Djibouti	262
Dominica	212
Dominican Republic	214
Ecuador	218
Egypt	818
El Salvador	222
Equatorial Guinea	226
Eritrea	232
Estonia	233
Eswatini	748
Ethiopia	231
Falkland Islands (Malvinas)	238
Faroe Islands	234
Fiji	242
Finland	246
France	250
French Guiana	254
French Polynesia	258
French Southern Territories	260
Gabon	266
Gambia	270
Georgia	268
Germany	276
Ghana	288
Gibraltar	292

Greece	300
Greenland	304
Grenada	308
Guadeloupe	312
Guam	316
Guatemala	320
Guernsey	831
Guinea	324
Guinea-Bissau	624
Guyana	328
Haiti	332
Heard and Mcdonald Islands	334
Holy See (Vatican City State)	336
Honduras	340
Hong Kong, SAR China	344
Hungary	348
Iceland	352
India	356
Indonesia	360
Iran, Islamic Republic of	364
Iraq	368
Ireland	372
Isle of Man	833
Israel	376
Italy	380
Jamaica	388
Japan	392
Jersey	832
Jordan	400
Kazakhstan	398
Kenya	404
Kiribati	296
Korea (North)	408
Korea (South)	410
Kuwait	414
Kyrgyzstan	417
Lao PDR	418
Latvia	428
Lebanon	422
Lesotho	426
Liberia	430
Libya	434
Liechtenstein	438
Lithuania	440
Luxembourg	442

Macao, SAR China	446
Macedonia, Republic of	807
Madagascar	450
Malawi	454
Malaysia	458
Maldives	462
Mali	466
Malta	470
Marshall Islands	584
Martinique	474
Mauritania	478
Mauritius	480
Mayotte	175
Mexico	484
Micronesia, Federated States of	583
Moldova	498
Monaco	492
Mongolia	496
Montenegro	499
Montserrat	500
Morocco	504
Mozambique	508
Myanmar	104
Namibia	516
Nauru	520
Nepal	524
Netherlands	528
New Caledonia	540
New Zealand	554
Nicaragua	558
Niger	562
Nigeria	566
Niue	570
Norfolk Island	574
Northern Mariana Islands	580
Norway	578
Oman	512
Pakistan	586
Palau	585
Palestinian Territory	275
Panama	591
Papua New Guinea	598
Paraguay	600
Peru	604
Philippines	608

Pitcairn	612
Poland	616
Portugal	620
Puerto Rico	630
Qatar	634
Réunion	638
Romania	642
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Rwanda	646
Saint Helena	654
Saint Kitts and Nevis	659
Saint Lucia	662
Saint Pierre and Miquelon	666
Saint Vincent and Grenadines	670
Saint-Barthélemy	652
Saint-Martin (French part)	663
Samoa	882
San Marino	674
Sao Tome and Principe	678
Saudi Arabia	682
Senegal	686
Serbia	688
Seychelles	690
Sierra Leone	694
Singapore	702
Sint Maarten (Dutch part)	534
Slovakia	703
Slovenia	705
Solomon Islands	090
Somalia	706
South Africa	710
South Georgia and the South Sandwich Islands	239
South Sudan	728
Spain	724
Sri Lanka	144
Sudan	729
Suriname	740
Svalbard and Jan Mayen Islands	744
Sweden	752
Switzerland	756
Syrian Arab Republic (Syria)	760
Taiwan, Republic of China	158
Tajikistan	762
Tanzania, United Republic of	834
Thailand	764

Timor-Leste	626
Togo	768
Tokelau	772
Tonga	776
Trinidad and Tobago	780
Tunisia	788
Turkey	792
Turkmenistan	795
Turks and Caicos Islands	796
Tuvalu	798
Uganda	800
Ukraine	804
United Arab Emirates	784
United Kingdom	826
United States of America	840
Uruguay	858
US Minor Outlying Islands	581
Uzbekistan	860
Vanuatu	548
Venezuela (Bolivarian Republic)	862
Viet Nam	704
Virgin Islands, US	850
Wallis and Futuna Islands	876
Western Sahara	732
Yemen	887
Zambia	894
Zimbabwe	716
OTHER COUNTRIES	999

MANDATORY FIELDS

BSP/SEC	TRANSACTION TITLE	(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE / AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
CA/SA																	
CBPDK	Bills Purchase/Discounting - OC	X		X											X	X	A
CBPDM	Bills Purchase/Discounting - MC/CC	X		X											X	X	A
CBPRC	Bills Purchase/Discounting - Cash	X		X											X	X	A
CBPRK	Bills Purchase/Discounting - Credit Memo	X		X											X	X	A
CBPYC	Bills Payment - Cash			X											X	X	A, B
CBPYD	Bills Payment - Debit Memo	X		X											X	X	A, B
CBPYM	Bills Payment - MC/CC/OC			X											X	X	A, B
CCBCE	Clean Bills for Collection (Export)	X		X											X	X	A
CCBI	Credit Bills - Import	X		X											X	X	A
CCKCL	Check Clearing	X		X											X	X	A
CCMC	Cancelled/Stale MC/CC/DD/TC	X		X											X	X	A, B
CCOL	Collection	X		X											X	X	A
CCUTD	Check Cutting Services – Debit from Account	X		X											X	X	A
CDEBP	Payroll Account - Debit	X		X											X	X	A
CDEPC	Deposit - Cash	X		X											X	X	A
CDEPK	Deposit - Check	X		X											X	X	A
CDEPS	Salaries/Pension- Credit	X		X											X	X	A
CECCL	Electronic Cash Card - Loading	X		X											X	X	A
CECCP	Electronic Cash Card - Purchase	X		X											X	X	A
CECCW	Electronic Cash Card - Withdrawal	X		X											X	X	A
CENC	Encashment	X		X											X	X	A
COCKD	On-Us Check Deposit	X		X											X	X	A, C
CPCC	Prepaid Card reversal	X		X											X	X	A
CPCL	Prepaid Card Loading	X		X											X	X	A
CPCP	Prepaid Card Purchase	X		X											X	X	A
CPDOB	Deposit – through another local bank	X		X									X	X		X	X	A
CPMC	Purchase of MC/CC/DD/TC - Cash	X		X											X	X	A, B
CPMD	Purchase of MC/CC/DD/TC - Debit Memo	X		X											X	X	A, B

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
CPMP	Purchase of MC/CC/DD/TC – Mixed Payment	X		X											X	X	A, B
CRETU	Returned Check	X		X											X	X	A
CTRIA	Inter-Account Transfers (same bank)	X		X											X	X	A, B
CWDLA	Withdrawals - ATM	X		X											X	X	A
CWDLK	Withdrawal - through issuance of check	X		X								X			X	X	A
CWDLO	Withdrawals - OTC	X		X											X	X	A
CWDOB	Withdrawal - through another local bank	X		X								X	X		X	X	A
TIME DEPOSIT																	
DTDPC	Time Deposit Placement - Cash	X		X											X	X	A
DTDPD	Time Deposit Placement - Debit Memo	X		X											X	X	A
DTDPP	Time Deposit Placement – Mixed Payment	X		X											X	X	A
DTDPK	Time Deposit Placement - On-Us/OC	X		X											X	X	A
DTDPM	Time Deposit Placement - MC/CC	X		X											X	X	A
DTDPW	Time Deposit Placement - Wire	X		X											X	X	A
DTDRC	Time Deposit Pretermination - Cash	X		X											X	X	A
DTDRK	Time Deposit Pretermination - Credit Memo	X		X											X	X	A
DTDRM	Time Deposit Pretermination - MC/CC	X		X											X	X	A
DTDRO	Roll Over of Time Deposit	X	X	X											X	X	A
DTDRP	Time Deposit Pretermination – Mixed Payment	X		X											X	X	A
DTDRW	Time Deposit Pretermination - Wire	X		X											X	X	A
DTDYC	Time Deposit Payment - Cash	X		X											X	X	A
DTDYK	Time Deposit Payment - Credit Memo	X		X											X	X	A
DTDYM	Time Deposit Payment - MC/CC/OC	X		X											X	X	A
DTDYP	Time Deposit Payment – Mixed Payment	X		X											X	X	A
DTDYW	Time Deposit Payment - Wire	X		X											X	X	A
REAL ESTATE																	
ERESP	SALE of Real Estate	X		X											X	X	A
ERESR	Refund of payment on Sale of Real Estate	X		X											X	X	A
EREPP	Purchase of Real Estate	X		X											X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12 MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
EREPR	Refund of Payment on Purchase of Real Estate	X		X											X	X	A
ERELP	Lease Payment on Real Estate Property	X		X											X	X	A
ERELR	Refund of Lease Payment on Real Estate Property	X		X											X	X	A
FOREIGN EXCHANGE																	
FFEBC	Buy Foreign Exchange - Cash	X		X	X	X									X	X	A
FFEBD	Buy Foreign Exchange - Debit Memo	X		X	X	X									X	X	A
FFEBM	Buy Foreign Exchange - MC/CC/OC	X		X	X	X									X	X	A
FFEBM	Buy Foreign Exchange - MC/CC/OC	X		X	X	X									X	X	A
FFEBP	Buy Foreign Exchange – Mixed Payment	X		X	X	X									X	X	A
FFEBW	Buy Foreign Exchange – Wire	X		X	X	X									X	X	A
FFESC	Sell FX - Cash	X		X	X	X									X	X	A
FFESD	Sell FX through Debit Memo - Credit to Account	X		X	X	X									X	X	A
FFESK	Sell FX - Credit Memo	X		X	X	X									X	X	A
FFESM	Sell FX - MC/CC/OC	X		X	X	X									X	X	A
FFESP	Sell FX – Mixed Payment	X		X	X	X									X	X	A
FFESW	Sell FX - Wire	X		X	X	X									X	X	A
FFUBC	Buy Foreign Exchange using other currencies - Cash	X		X	X	X									X	X	A
FFUBD	Buy Foreign Exchange using other currencies - Debit Memo	X		X	X	X									X	X	A
FFUBM	Buy Foreign Exchange using other currencies - check	X		X	X	X									X	X	A
FFUBW	Buy Foreign Exchange using other currencies - Wire	X		X	X	X									X	X	A
FFUSC	Sell FX settled using other currencies - Cash	X		X	X	X									X	X	A
FFUSK	Sell FX settled using other currencies - Credit Memo	X		X	X	X									X	X	A
FFUSM	Sell FX settled using other currencies - check	X		X	X	X									X	X	A
FFUSW	Sell FX settled using other currencies - Wire	X		X	X	X									X	X	A
TRADE																	
ICOBD	Cancelled Outward Bills - Debit	X		X	X	X									X	X	A, B

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
ICDCC	Cancelled Documentary Collection - Credit	X		X											X	X	A, B
IDLDC	Documentary Collection with LC (Buyer) Domestic- Cash	X		X											X	X	A, B
IDLDD	Documentary Collection with LC (Buyer) Domestic- Debit Memo	X		X											X	X	A, B
IDLDM	Documentary Collection with LC (Buyer) Domestic- MC/CC/OC	X		X											X	X	A, B
IDLIC	Documentary Collection with LC (Import) Cash - Foreign	X		X	X	X									X	X	A, B
IDLID	Documentary Collection with LC (Import) Debit Memo - Foreign	X		X	X	X									X	X	A, B
IDLIM	Documentary Collection with LC (Import) MC/CC/OC - Foreign	X		X	X	X									X	X	A, B
IDLSD	Documentary Collection with LC (Seller) Domestic	X		X											X	X	A, B
IDNIC	Documentary Collection Non-LC (Import) Cash- Foreign	X		X	X	X									X	X	A, B
IDNID	Documentary Collection Non-LC (Import) Debit Memo - Foreign	X		X	X	X									X	X	A, B
IDNIM	Documentary Collection Non-LC (Import) MC/CC/OC- Foreign	X		X	X	X									X	X	A, B
ILCC	Letter of Credit Cancellation	X		X											X	X	A, B
IOBLC	Outward Bills for Collection with LC (Export) Cash- Foreign	X		X	X	X									X	X	A, B
IOBLK	Outward Bills for Collection with LC (Export) Credit Memo - Foreign	X		X	X	X									X	X	A, B
IOBLM	Outward Bills for Collection with LC (Export) MC/CC/OC- Foreign	X		X	X	X									X	X	A, B
IOBNC	Outward Bills for Collection Non-LC (Export) Cash- Foreign	X		X	X	X									X	X	A, B
IOBNK	Outward Bills for Collection Non-LC (Export) Credit Memo - Foreign	X		X	X	X									X	X	A, B
IOBNM	Outward Bills for Collection Non-LC (Export) MC/CC/OC- Foreign	X		X	X	X									X	X	A, B
ITRA	Trust Receipt Availment	X		X											X	X	A, B
ITRC	Trust Receipt Payment- Cash	X		X											X	X	A, B
ITRD	Trust Receipt Payment- Debit Memo	X		X											X	X	A, B
ITRM	Trust Receipt Payment- MC/CC/OC	X		X											X	X	A, B
ITRP	Trust Receipt Pre-termination	X		X											X	X	A, B
ITRW	Trust Receipt Payment- Wire	X		X											X	X	A, B

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
CREDIT CARD																	
KCCA	Credit Card Cash Advance	X		X											X	X	A
KCCD	Credit Card Adjustment	X		X											X	X	A
KCCPA	Credit Card Purchases/Availments	X		X											X	X	A
KCCPB	Credit Card Purchase (Purchase of Credit Card Receivable)	X		X											X	X	A
KCCPC	Credit Card Payment - Cash	X		X											X	X	A
KCCPE	Credit Card Payment - EP (Electronic Payment)	X		X											X	X	A
KCCPK	Credit Card Payment - Check	X		X											X	X	A
KPAYK	Payment to credit card merchants – Credit to Account	X		X											X	X	A
KPAYM	Payment to credit card merchants – Check	X		X											X	X	A
LOANS																	
LADRD	Disposition of bank assets and ROPA through donation			X											X	X	A
LARCC	Cancellation of Contract to Sell of ROPA			X											X	X	A
LAREC	Execution of the CTS of ROPA			X											X	X	A
LARF	Foreclosed/Acquired Asset/ROPA	X		X											X	X	A
LARLP	Lease Payment on Asset and ROPA			X											X	X	A
LARRL	Refund of Lease Payment on Asset and ROPA			X											X	X	A
LARRS	Refund of Sale Payment on Asset and ROPA			X											X	X	A
LARSP	Sale Payment of Asset & ROPA			X							X				X	X	A
LIBB	Interbank Borrowing (Regular/Foreign Currency Denominated Unit)	X		X											X	X	A
LIBL	Interbank Lending (Regular/Foreign Currency Denominated Unit)	X		X											X	X	A
LLCAC	Lease Contract Agreement Cancellation	X		X											X	X	A
LLCAG	Lease Contract Agreement	X		X											X	X	A
LLCAN	Loan Cancellation	X		X											X	X	A
LLNAC	Loan Availment (Regular/Foreign Currency Denominated Unit) – Cash	X		X							X				X	X	A
LLNAK	Loan Availment (Regular/Foreign Currency Denominated Unit) - Credit Memo	X		X							X				X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
LLNAM	Loan Availment (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	X		X							X				X	X	A
LLNAP	Loan Availment (Regular/Foreign Currency Denominated Unit) - Mixed Payment	X		X							X				X	X	A
LLNAW	Loan Availment (Regular/Foreign Currency Denominated Unit) – Wire	X		X							X				X	X	A
LLPRC	Loan Payment (Regular/Foreign Currency Denominated Unit) – Cash	X		X											X	X	A
LLPRD	Loan Payment (Regular/Foreign Currency Denominated Unit) - Debit Memo	X		X											X	X	A
LLPRM	Loan Payment (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	X		X											X	X	A
LLPRP	Loan Payment (Regular/Foreign Currency Denominated Unit) - Mixed Payment	X		X											X	X	A
LLPRW	Loan Payment (Regular/Foreign Currency Denominated Unit) – Wire	X		X											X	X	A
LLRRE	Loan Restructuring (Regular/Foreign Currency Denominated Unit)	X		X											X	X	A
LLRRW	Loan Renewal/Repricing	X		X											X	X	A
LLTRC	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Cash	X		X											X	X	A
LLTRD	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Debit Memo	X		X											X	X	A
LLTRM	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	X		X											X	X	A
LLTRP	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Mixed Payment	X		X											X	X	A
LLTRW	Loan Pretermination (Regular/Foreign Currency Denominated Unit) - Wire	X		X											X	X	A
LPLRC	Pledge Loan Release - Cash	X		X											X	X	A
LPLRK	Pledge Loan Release - Credit Memo	X		X											X	X	A
LPLRM	Pledge Loan Release - MC/CC/OC	X		X											X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
LPLRW	Pledge Loan Release - Wire	X		X											X	X	A
LRBT	Loan Rebates	X		X											X	X	A
LSLR	Sale of Loan Receivable			X											X	X	A
LRED	Redemption	X		X											X	X	A
OTHERS																	
OBPSM	Buy – Precious Stones/Metals	X		X											X	X	A
OSPSM	Sell – Precious Stones/Metals	X		X											X	X	A
OPSR	Payment – Services Rendered	X		X											X	X	A
REMITTANCE																	
RIIR	Returned Inward Remittance (International)			X	X	X						X	X	X	X	X	A, C
RIRD	Returned Inward Remittance (Domestic)			X								X	X	X	X	X	A, C
RIRDA	Inward Remittance (Domestic) - For Further Credit to Another Account			X								X	X	X	X	X	A, B, C
RIRDC	Inward Remittance (Domestic)- Credit to Beneficiary's Account			X								X	X	X	X	X	A, C
RIRDE	Inward Remittance (Domestic) Credit to Beneficiary Account via Electronic Banking	X		X								X	X	X	X	X	A, C
RIRDP	Inward Remittance (Domestic)- Advise and Pay Beneficiary			X								X	X	X	X	X	A, C
RIRIA	Inward Remittance (International)- For Further Credit to Another Account			X	X	X						X	X	X	X	X	A, B, C
RIRIC	Inward Remittance (International)- Credit to Beneficiary's Account			X	X	X						X	X	X	X	X	A, C
RIRIP	Inward Remittance (International)- Advise and Pay Beneficiary			X	X	X						X	X	X	X	X	A, C
ROIR	Returned Outward Remittance (International)			X	X	X						X	X	X	X	X	A, B
RORD	Returned Outward Remittance/TT (Domestic)			X								X	X	X	X	X	A, B
RORDA	Outward Remittance/TT (Domestic) - For Further Credit to another acct.			X								X	X	X	X	X	A, B
RORDC	Outward Remittance/TT (Domestic) - Credit to Beneficiary's Account			X								X	X	X	X	X	A, B
RORDE	Outward Remittance (Domestic) Credit to Beneficiary Account via Electronic Banking	X		X								X	X	X	X	X	A, B

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
RORDP	Outward Remittance/TT (Domestic) - Advise and Pay Beneficiary			X								X	X	X	X	X	A, B
RORIA	Outward Remittance/TT (International) - For Further Credit to another acct.			X	X	X						X	X	X	X	X	A, B
RORIC	Outward Remittance/TT (International) - Credit to Beneficiary's Account			X	X	X						X	X	X	X	X	A, B
RORIP	Outward Remittance/TT (International) - Advise and Pay Beneficiary			X	X	X						X	X	X	X	X	A, B
SECURITIES																	
SBYS	Buy Securities	X		X						X	X				X	X	A, I
SSLS	Sell Securities	X		X						X	X				X	X	A, I
SPTS	Securities Pretermination	X		X						X	X				X	X	A, I
SBCO	Buy Call Option	X		X						X	X				X	X	A, I
SSCO	Sell Call Option	X		X						X	X				X	X	A, I
SSCAD	Securities Cash Account - Deposit	X		X											X	X	A
SSCAW	Securities Cash account Withdrawal	X		X											X	X	A
SCON	Contribution/Subscription	X		X						X	X				X	X	A, I
SETRI	External Transfer of Investment Holding/s - IN	X		X											X	X	A, I
SETRO	External Transfer of Investment Holding/s - OUT	X		X											X	X	A, I
SITRI	Internal Transfer of Investment Holding/s - IN	X		X											X	X	A, I
SITRO	Internal Transfer of Investment Holding/s - OUT	X		X											X	X	A, I
SUWDT	Underwrite Debt Issues	X		X						X	X				X	X	A, I
SUWEQ	Underwrite Equity Issues	X		X						X	X				X	X	A, I
TREASURY																	
TBBC	Buy Bonds - CASH	X		X				X							X	X	A, I
TBBD	Buy Bonds - Debit Memo	X		X				X							X	X	A, I
TBBM	Buy Bonds - MC/CC/OC	X		X				X							X	X	A, I
TBBW	Buy Bonds - Wire	X		X				X							X	X	A, I
TBPC	Bond Pretermination - Cash	X		X				X							X	X	A, I
TBPK	Bond Pretermination - Credit Memo	X		X				X							X	X	A, I
TBPM	Bond Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TBPW	Bond Pretermination - wire	X		X				X							X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TBPYC	Bond Payment - Cash	X		X				X							X	X	A, I
TBPYK	Bond Payment - Credit Memo	X		X				X							X	X	A, I
TBPYM	Bond Payment - MC/CC/OC	X		X				X							X	X	A, I
TBPYW	Bond Payment - wire	X		X				X							X	X	A, I
TBSC	Sell Bonds - CASH	X		X				X							X	X	A, I
TBSK	Sell Bonds - Credit Memo	X		X				X							X	X	A, I
TBSM	Sell Bonds - MC/CC/OC	X		X				X							X	X	A, I
TBSW	Sell Bonds - Wire	X		X				X							X	X	A, I
TCAPC	Capital Infusion - Cash			X											X	X	A
TCAPM	Capital Infusion - MC/CC/OC			X											X	X	A
TCAPW	Capital Infusion - Wire			X								X	X	X	X	X	A
TCAPD	Capital Infusion - Debit			X											X	X	A
TCBBC	Buy Corporate Bonds - CASH	X		X				X							X	X	A, I
TCBBD	Buy Corporate Bonds - Debit Memo	X		X				X							X	X	A, I
TCBBM	Buy Corporate Bonds - MC/CC/OC	X		X				X							X	X	A, I
TCBBW	Buy Corporate Bonds - Wire	X		X				X							X	X	A, I
TCBPC	Corporate Bond Pretermination - Cash	X		X				X							X	X	A, I
TCBPK	Corporate Bond Pretermination - Credit Memo	X		X				X							X	X	A, I
TCBPM	Corporate Bond Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TCBPW	Corporate Bond Pretermination - wire	X		X				X							X	X	A, I
TCBSC	Sell Corporate Bonds - CASH	X		X				X							X	X	A, I
TCBSK	Sell Corporate Bonds - Credit Memo	X		X				X							X	X	A, I
TCBSM	Sell Corporate Bonds - MC/CC/OC	X		X				X							X	X	A, I
TCBSW	Sell Corporate Bonds - Wire	X		X				X							X	X	A, I
TCBYC	Corporate Bond Payment - Cash	X		X				X							X	X	A, I
TCBYK	Corporate Bond Payment - Credit Memo	X		X				X							X	X	A, I
TCBYM	Corporate Bond Payment - MC/CC/OC	X		X				X							X	X	A, I
TCBYW	Corporate Bond Payment - wire	X		X				X							X	X	A, I
TCCS	Cross Currency Swap	X		X				X							X	X	A
TCFBC	Buy Currency Futures - CASH	X		X				X							X	X	A, I
TCDS	Credit Default Swap	x		x				x							x	x	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TCFBD	Buy Currency Futures - Debit Memo	X		X				X							X	X	A
TCFBM	Buy Currency Futures - MC/CC/OC	X		X				X							X	X	A
TCFBW	Buy Currency Futures - Wire	X		X				X							X	X	A
TCFPC	Currency Futures Pretermination - Cash	X		X				X							X	X	A
TCFPK	Currency Futures Pretermination - Credit Memo	X		X				X							X	X	A
TCFPM	Currency Futures Pretermination - MC/CC/OC	X		X				X							X	X	A
TCFPW	Currency Futures Pretermination - Wire	X		X				X							X	X	A
TCFSC	Sell Currency Futures - CASH	X		X				X							X	X	A
TCFSK	Sell Currency Futures - Credit Memo	X		X				X							X	X	A
TCFSM	Sell Currency Futures - MC/CC/OC	X		X				X							X	X	A
TCFSW	Sell Currency Futures - Wire	X		X				X							X	X	A
TCFYC	Currency Futures Payment - Cash	X		X				X							X	X	A
TCFYK	Currency Futures Payment - Credit Memo	X		X				X							X	X	A
TCFYM	Currency Futures Payment - MC/CC/OC	X		X				X							X	X	A
TCFYW	Currency Futures Payment - Wire	X		X				X							X	X	A
TCOBC	Buy Currency Option - CASH	X		X				X							X	X	A
TCOBD	Buy Currency Option - Debit Memo	X		X				X							X	X	A
TCOBM	Buy Currency Option - MC/CC/OC	X		X				X							X	X	A
TCOBW	Buy Currency Option - Wire	X		X				X							X	X	A
TCOSC	Sell Currency Option - CASH	X		X				X							X	X	A
TCOSD	Sell Currency Option - Credit Memo	X		X				X							X	X	A
TCOSM	Sell Currency Option - MC/CC/OC	X		X				X							X	X	A
TCOSW	Sell Currency Option - Wire	X		X				X							X	X	A
TCRBC	Buy Contracts Receivable with Recourse - CASH	X		X				X							X	X	A, I
TCRBD	Buy Contracts Receivable with Recourse - Debit Memo	X		X				X							X	X	A, I
TCRBM	Buy Contracts Receivable with Recourse - MC/CC/OC	X		X				X							X	X	A, I
TCRBW	Buy Contracts Receivable with Recourse - Wire	X		X				X							X	X	A, I
TCRC	Cancel Contracts	X		X				X							X	X	A, I

Code	BSP/SEC	(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TCRPC	Contracts Receivables with recourse Pretermination - Cash	X		X				X							X	X	A, I
TCRPK	Contracts Receivables with recourse Pretermination - Credit Memo	X		X				X							X	X	A, I
TCRPM	Contracts Receivables with recourse Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TCRPW	Contracts Receivables with recourse Pretermination - Wire	X		X				X							X	X	A, I
TCRSC	Sell Contracts Receivable with recourse - Cash	X		X				X							X	X	A, I
TCRSK	Sell Contracts Receivable with recourse - Credit Memo	X		X				X							X	X	A, I
TCRSM	Sell Contracts Receivable with recourse - MC/CC/OC	X		X				X							X	X	A, I
TCRSW	Sell Contracts Receivable with recourse - Wire	X		X				X							X	X	A, I
TCRYC	Contracts Receivables with recourse Payment - Cash	X		X				X							X	X	A, I
TCRYK	Contracts Receivables with recourse Payment - Credit Memo	X		X				X							X	X	A, I
TCRYM	Contracts Receivables with recourse Payment - MC/CC/OC	X		X				X							X	X	A, I
TCRYW	Contracts Receivables with recourse Payment - Wire	X		X				X							X	X	A, I
TCSBC	Buy Common Stocks - CASH	X		X						X	X				X	X	A, I
TCSBD	Buy Common Stocks - Debit Memo	X		X						X	X				X	X	A, I
TCSBM	Buy Common Stocks - MC/CC/OC	X		X						X	X				X	X	A, I
TCSBW	Buy Common Stocks - Wire	X		X						X	X				X	X	A, I
TCSPC	Common Stocks Pretermination - Cash	X		X						X	X				X	X	A, I
TCSPK	Common Stocks Pretermination - Credit Memo	X		X						X	X				X	X	A, I
TCSPM	Common Stocks Pretermination - MC/CC/OC	X		X						X	X				X	X	A, I
TCSPW	Common Stocks Pretermination - Wire	X		X						X	X				X	X	A, I
TCSSC	Sell Common Stocks - CASH	X		X						X	X				X	X	A, I
TCSSK	Sell Common Stocks - Credit Memo	X		X						X	X				X	X	A, I
TCSSM	Sell Common Stocks - MC/CC/OC	X		X						X	X				X	X	A, I
TCSSW	Sell Common Stocks - Wire	X		X						X	X				X	X	A, I
TCSYC	Common Stocks Payment - Cash	X		X						X	X				X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TCSYK	Common Stocks Payment - Credit Memo	X		X						X	X				X	X	A, I
TCSYM	Common Stocks Payment - MC/CC/OC	X		X						X	X				X	X	A, I
TCSYW	Common Stocks Payment - Wire	X		X						X	X				X	X	A, I
TCWBC	Buy Contracts Receivable without Recourse - CASH	X		X				X							X	X	A, I
TCWBD	Buy Contracts Receivable without Recourse - Debit Memo	X		X				X							X	X	A, I
TCWBM	Buy Contracts Receivable without Recourse - MC/CC/OC	X		X				X							X	X	A, I
TCWBW	Buy Contracts Receivable without Recourse - Wire	X		X				X							X	X	A, I
TCWPC	Contracts Receivables (w/o recourse) Pretermination - Cash	X		X				X							X	X	A, I
TCWPK	Contracts Receivables (w/o recourse) Pretermination - Credit Memo	X		X				X							X	X	A, I
TCWPM	Contracts Receivables (w/o recourse) Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TCWPW	Contracts Receivables (w/o recourse) Pretermination - Wire	X		X				X							X	X	A, I
TCWSC	Sell Contracts Receivables (w/o recourse) - Cash	X		X				X							X	X	A, I
TCWSK	Sell Contracts Receivables (w/o recourse) - Credit Memo	X		X				X							X	X	A, I
TCWSM	Sell Contracts Receivables (w/o recourse) - MC/CC/OC	X		X				X							X	X	A, I
TCWSW	Sell Contracts Receivables (w/o recourse) - Wire	X		X				X							X	X	A, I
TCWYC	Contracts Receivables (w/o recourse) Payment - Cash	X		X				X							X	X	A, I
TCWYK	Contracts Receivables (w/o recourse) Payment - Credit Memo	X		X				X							X	X	A, I
TCWYM	Contracts Receivables (w/o recourse) Payment - MC/CC/OC	X		X				X							X	X	A, I
TCWYW	Contracts Receivables (w/o recourse) Payment - Wire	X		X				X							X	X	A, I
TDFCR	Deliverable/Currency Forward Credit – Outward Remittance	X		X								X	X	X	X	X	A, B
TDFCC	Deliverable/Currency Forward Credit – Credit to Account/MC/CC/OC	X		X											X	X	A
TDFDR	Deliverable/Currency Forward Debit – Inward Remittance	X		X								X	X	X	X	X	A, C

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TDFDD	Deliverable/Currency Forward Debit – Debit to Account/MC/CC/OC	X		X											X	X	A
TDSBC	Buy Derivative Securities - CASH	X		X				X							X	X	A, I
TDSBD	Buy Derivative Securities - Debit Memo	X		X				X							X	X	A, I
TDSBM	Buy Derivative Securities - MC/CC/OC	X		X				X							X	X	A, I
TDSBW	Buy Derivative Securities - Wire	X		X				X							X	X	A, I
TDSPC	Derivative Securities Pretermination - Cash	X		X				X							X	X	A, I
TDSPK	Derivative Securities Pretermination - Credit Memo	X		X				X							X	X	A, I
TDSPM	Derivative Securities Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TDSPW	Derivative Securities Pretermination - Wire	X		X				X							X	X	A, I
TDSSC	Sell Derivative Securities - Cash	X		X				X							X	X	A, I
TDSSK	Sell Derivative Securities - Credit Memo	X		X				X							X	X	A, I
TDSSM	Sell Derivative Securities - MC/CC/OC	X		X				X							X	X	A, I
TDSSW	Sell Derivative Securities - Wire	X		X				X							X	X	A, I
TDSYC	Derivative Securities Payment - Cash	X		X				X							X	X	A, I
TDSYK	Derivative Securities Payment - Credit Memo	X		X				X							X	X	A, I
TDSYM	Derivative Securities Payment - MC/CC/OC	X		X				X							X	X	A, I
TDSYW	Derivative Securities Payment - wire	X		X				X							X	X	A, I
TFFBC	Buy Currency Forward - CASH	X		X				X							X	X	A
TFFBD	Buy Currency Forward - Debit Memo	X		X				X							X	X	A
TFFBM	Buy Currency Forward - MC/CC/OC	X		X				X							X	X	A
TFFBW	Buy Currency Forward - Wire	X		X				X							X	X	A
TFFSC	Sell Currency Forward - CASH	X		X				X							X	X	A
TFFSK	Sell Currency Forward - Credit Memo	X		X				X							X	X	A
TFFSM	Sell Currency Forward - MC/CC/OC	X		X				X							X	X	A
TFFSW	Sell Currency Forward - Wire	X		X				X							X	X	A
TIRS	Interest Rate Swap	X		X											X	X	A
TMFBC	Buy Mutual Fund Investments/Shares - CASH	X		X						X	X				X	X	A, I
TMFBD	Buy Mutual Fund Investments/Shares - Debit Memo	X		X						X	X				X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TMFBM	Buy Mutual Fund Investments/Shares - MC/CC/OC	X		X						X	X				X	X	A, I
TMFBW	Buy Mutual Fund Investments/Shares - Wire	X		X						X	X				X	X	A, I
TMFPC	Mutual Fund Investments/Shares Pretermination - Cash	X		X						X	X				X	X	A, I
TMFPK	Mutual Fund Investments/Shares Pretermination - Credit Memo	X		X						X	X				X	X	A, I
TMFPM	Mutual Fund Investments/Shares Pretermination - MC/CC/OC	X		X						X	X				X	X	A, I
TMFPW	Mutual Fund Investments/Shares Pretermination - Wire	X		X						X	X				X	X	A, I
TMFSC	Sell Mutual Fund Investments/Shares - CASH	X		X						X	X				X	X	A, I
TMFSK	Sell Mutual Fund Investments/Shares - Credit Memo	X		X						X	X				X	X	A, I
TMFSM	Sell Mutual Fund Investments/Shares - MC/CC/OC	X		X						X	X				X	X	A, I
TMFSW	Sell Mutual Fund Investments/Shares - Wire	X		X						X	X				X	X	A, I
TMFYC	Mutual Fund Investments/Shares Payment - Cash	X		X						X	X				X	X	A, I
TMFYK	Mutual Fund Investments/Shares Payment - Credit Memo	X		X						X	X				X	X	A, I
TMFYM	Mutual Fund Investments/Shares Payment - MC/CC/OC	X		X						X	X				X	X	A, I
TMFYW	Mutual Fund Investments/Shares Payment - Wire	X		X						X	X				X	X	A, I
TMMPC	Money Market Instrument Placement - CASH	X		X											X	X	A, I
TMMPD	Money Market Instrument Placement - Debit Memo	X		X											X	X	A, I
TMMPK	Money Market Instrument Pretermination - Credit Memo	X		X											X	X	A, I
TMMPM	Money Market Instrument Placement - MC/CC/OC	X		X											X	X	A, I
TMMPW	Money Market Instrument Placement - Wire	X		X											X	X	A, I
TMMRC	Money Market Instrument Pretermination - Cash	X		X											X	X	A, I
TMMRM	Money Market Instrument Pretermination - MC/CC/OC	X		X											X	X	A, I
TMMRW	Money Market Instrument Pretermination - Wire	X		X											X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TMMYC	Money Market Instrument Payment - Cash	X		X											X	X	A, I
TMMYK	Money Market Instrument Payment - Credit Memo	X		X											X	X	A, I
TMMYM	Money Market Instrument Payment - MC/CC/OC	X		X											X	X	A, I
TMMYW	Money Market Instrument Payment - Wire	X		X											X	X	A, I
TNDFCR	NDF Credit – Outward Remittance	X		X								X	X	X	X	X	A, B
TNDFCC	NDF Credit – Credit to Account/MC/CC/OC	X		X											X	X	A
TNDFDR	NDF Debit – Inward Remittance	X		X								X	X	X	X	X	A, C
TNDFDD	NDF Debit – Debit to Account/MC/CC/OC	X		X											X	X	A
TPASD	Purchase of Precious Metals - Debit	X		X											X	X	A
TPSBC	Buy Preferred Stocks - CASH	X		X						X	X				X	X	A, I
TPSBD	Buy Preferred Stocks - Debit Memo	X		X						X	X				X	X	A, I
TPSBM	Buy Preferred Stocks - MC/CC/OC	X		X						X	X				X	X	A, I
TPSBW	Buy Preferred Stocks - Wire	X		X						X	X				X	X	A, I
TPSPC	Preferred Stocks Pretermination - Cash	X		X						X	X				X	X	A, I
TPSPK	Preferred Stocks Pretermination - Credit Memo	X		X						X	X				X	X	A, I
TPSPM	Preferred Stocks Pretermination - MC/CC/OC	X		X						X	X				X	X	A, I
TPSPW	Preferred Stocks Pretermination - Wire	X		X						X	X				X	X	A, I
TPSSC	Sell Preferred Stocks - CASH	X		X						X	X				X	X	A, I
TPSSK	Sell Preferred Stocks - Credit Memo	X		X						X	X				X	X	A, I
TPSSM	Sell Preferred Stocks - MC/CC/OC	X		X						X	X				X	X	A, I
TPSSW	Sell Preferred Stocks - Wire	X		X						X	X				X	X	A, I
TPSYC	Preferred Stocks Payment - Cash	X		X						X	X				X	X	A, I
TPSYK	Preferred Stocks Payment - Credit Memo	X		X						X	X				X	X	A, I
TPSYM	Preferred Stocks Payment - MC/CC/OC	X		X						X	X				X	X	A, I
TPSYW	Preferred Stocks Payment - Wire	X		X						X	X				X	X	A, I
TRPBC	Buy Securities - REPO - Cash	X		X						X	X				X	X	A, I
TRPBD	Buy Securities - REPO - Debit Memo	X		X						X	X				X	X	A, I
TRPBM	Buy Securities - REPO - MC/CC/OC	X		X						X	X				X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TRPBW	Buy Securities - REPO - Wire	X		X						X	X				X	X	A, I
TRPSC	Sell Securities - REPO - Cash	X		X						X	X				X	X	A, I
TRPSK	Sell Securities - REPO - Credit Memo	X		X						X	X				X	X	A, I
TRPSM	Sell Securities - REPO - MC/CC/OC	X		X						X	X				X	X	A, I
TRPSW	Sell Securities - REPO - Wire	X		X						X	X				X	X	A, I
TSABC	Buy Securitized Assets - CASH	X		X											X	X	A, I
TSABD	Buy Securitized Assets - Debit Memo	X		X											X	X	A, I
TSABM	Buy Securitized Assets - MC/CC/OC	X		X											X	X	A, I
TSABW	Buy Securitized Assets - Wire	X		X											X	X	A, I
TSAPC	Securitized Assets Pretermination - Cash	X		X											X	X	A, I
TSAPK	Securitized Assets Pretermination - Credit Memo	X		X											X	X	A, I
TSAPM	Securitized Assets Pretermination- MC/CC/OC	X		X											X	X	A, I
TSAPW	Securitized Assets Pretermination - Wire	X		X											X	X	A, I
TSASC	Sell Securitized Assets - CASH	X		X											X	X	A, I
TSASK	Sell Securitized Assets - Credit Memo	X		X											X	X	A, I
TSASM	Sell Securitized Assets - MC/CC/OC	X		X											X	X	A, I
TSASW	Sell Securitized Assets - Wire	X		X											X	X	A, I
TSAYC	Securitized Assets Payment - Cash	X		X											X	X	A, I
TSAYK	Securitized Assets Payment - Credit Memo	X		X											X	X	A, I
TSAYM	Securitized Assets Payment - MC/CC/OC	X		X											X	X	A, I
TSAYW	Securitized Assets Payment - Wire	X		X											X	X	A, I
TSBBC	Buy Sovereign Bonds - CASH	X		X				X							X	X	A, I
TSBBD	Buy Sovereign Bonds - Debit Memo	X		X				X							X	X	A, I
TSBBM	Buy Sovereign Bonds - MC/CC/OC	X		X				X							X	X	A, I
TSBBW	Buy Sovereign Bonds - Wire	X		X				X							X	X	A, I
TSBPC	Sovereign Bond Pretermination - Cash	X		X				X							X	X	A, I
TSBPK	Sovereign Bond Pretermination - Credit Memo	X		X				X							X	X	A, I
TSBPM	Sovereign Bond Pretermination - MC/CC/OC	X		X				X							X	X	A, I
TSBPW	Sovereign Bond Pretermination - wire	X		X				X							X	X	A, I

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
TSBSC	Sell Sovereign Bonds - CASH	X		X				X							X	X	A, I
TSBSK	Sell Sovereign Bonds - Credit Memo	X		X				X							X	X	A, I
TSBSM	Sell Sovereign Bonds - MC/CC/OC	X		X				X							X	X	A, I
TSBSW	Sell Sovereign Bonds - Wire	X		X				X							X	X	A, I
TSBYC	Sovereign Bond Payment - Cash	X		X				X							X	X	A, I
TSBYK	Sovereign Bond Payment - Credit Memo	X		X				X							X	X	A, I
TSBYM	Sovereign Bond Payment - MC/CC/OC	X		X				X							X	X	A, I
TSBYW	Sovereign Bond Payment - wire	X		X				X							X	X	A, I
TSEBC	Buy Securities - CASH	X		X						X	X				X	X	A, I
TSEBD	Buy Securities - Debit Memo	X		X						X	X				X	X	A, I
TSEBM	Buy Securities - MC/CC/OC	X		X						X	X				X	X	A, I
TSEBW	Buy Securities - Wire	X		X						X	X				X	X	A, I
TSEPC	Securities Pretermination - Cash	X		X						X	X				X	X	A, I
TSEPK	Securities Pretermination - Credit Memo	X		X						X	X				X	X	A, I
TSEPM	Securities Pretermination - MC/CC/OC	X		X						X	X				X	X	A, I
TSEPW	Securities Pretermination - wire	X		X						X	X				X	X	A, I
TSESC	Sell Securities - Cash	X		X						X	X				X	X	A, I
TSESK	Sell Securities - Credit Memo	X		X						X	X				X	X	A, I
TSESM	Sell Securities - MC/CC/OC	X		X						X	X				X	X	A, I
TSESW	Sell Securities - Wire	X		X						X	X				X	X	A, I
TSEYC	Securities Payment - Cash	X		X						X	X				X	X	A, I
TSEYK	Securities Payment - Credit Memo	X		X						X	X				X	X	A, I
TSEYM	Securities Payment - MC/CC/OC	X		X						X	X				X	X	A, I
TSEYW	Securities Payment - Wire	X		X						X	X				X	X	A, I
TTFI	Trust Fund Income	X		X											X	X	A, I
TTFX	Trust Fund Expense	X		X											X	X	A, I
TWRBC	Buy Warrants - CASH	X		X						X	X				X	X	A, I
TWRBD	Buy Warrants - Debit Memo	X		X						X	X				X	X	A, I
TWRBM	Buy Warrants - MC/CC/OC	X		X						X	X				X	X	A, I
TWRBW	Buy Warrants - Wire	X		X						X	X				X	X	A, I
TWRPC	Warrants Pretermination - Cash	X		X						X	X				X	X	A, I
TWRPK	Warrants Pretermination - Credit Memo	X		X						X	X				X	X	A, I

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TWRPM	Warrants Pretermination - MC/CC/OC	X		X						X	X				X	X	A, I
TWRPW	Warrants Pretermination - Wire	X		X						X	X				X	X	A, I
TWRSC	Sell Warrants - CASH	X		X						X	X				X	X	A, I
TWRSK	Sell Warrants - Credit Memo	X		X						X	X				X	X	A, I
TWRSM	Sell Warrants - MC/CC/OC	X		X						X	X				X	X	A, I
TWRSW	Sell Warrants - Wire	X		X						X	X				X	X	A, I
TWRYC	Warrants Payment - Cash	X		X						X	X				X	X	A, I
TWRYK	Warrants Payment - Credit Memo	X		X						X	X				X	X	A, I
TWRYM	Warrants Payment - MC/CC/OC	X		X						X	X				X	X	A, I
TWRYW	Warrants Payment - Wire	X		X						X	X				X	X	A, I
TRUST																	
UAIDI	Agency Investment in Debt Instruments	X		X											X	X	A
UAIEQ	Agency Investment in Equities	X		X											X	X	A
UAILR	Agency Investment in Loans & Receivables	X		X											X	X	A
UAIOA	Agency Investment in Other Assets	X		X											X	X	A
UAPC	Agency placement - cash	X		X											X	X	A
UAPD	Agency placement - debit memo	X		X											X	X	A
UAPLR	Agency Payment of Loans & Receivables	X		X											X	X	A
UAPM	*Agency placement - MC/CC/OC/DD*	X		X											X	X	A
UAPW	Agency placement - wire	X		X											X	X	A
UASDI	Agency Sale of Debt Instruments	X		X											X	X	A
UASEQ	Agency Sale of Equities	X		X											X	X	A
UASOA	Agency Sale of Other Assets	X		X											X	X	A
UAWC	Agency withdrawal - Cash	X		X											X	X	A
UAWK	Agency withdrawal - credit memo	X		X											X	X	A
UAWM	*Agency withdrawal - MC/CC/OC/DD*	X		X											X	X	A
UAWW	Agency withdrawal - Wire	X		X											X	X	A
UFAPC	Fiduciary-Administratorship placement - cash	X		X											X	X	A
UFAPD	Fiduciary-Administratorship placement - debit memo	X		X											X	X	A
UFAPM	*Fiduciary-Administratorship placement - MC/CC/OC/DD*	X		X											X	X	A

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UFAPW	Fiduciary-Administratorship placement - wire	X		X											X	X	A
UFAWC	Fiduciary-Administratorship withdrawal - cash	X		X											X	X	A
UFAWK	Fiduciary-Administratorship withdrawal - credit memo	X		X											X	X	A
UFAWM	Fiduciary-Administratorship withdrawal - MC/CC/OC	X		X											X	X	A
UFAWW	Fiduciary-Administratorship withdrawal - Wire	X		X											X	X	A
UFCPC	Fiduciary-Custodianship placement - cash	X		X											X	X	A
UFCPD	Fiduciary-Custodianship placement - debit memo	X		X											X	X	A
UFCPM	Fiduciary-Custodianship placement - MC/CC/OC	X		X											X	X	A
UFCPW	Fiduciary-Custodianship placement - wire	X		X											X	X	A
UFCWC	Fiduciary-Custodianship withdrawal - cash	X		X											X	X	A
UFCWK	Fiduciary-Custodianship withdrawal - credit memo	X		X											X	X	A
UFCWM	Fiduciary-Custodianship withdrawal - MC/CC/OC	X		X											X	X	A
UFCWW	Fiduciary-Custodianship withdrawal - Wire	X		X											X	X	A
UFEPC	Fiduciary-Escrow placement - cash	X		X											X	X	A
UFEPD	Fiduciary-Escrow placement - debit memo	X		X											X	X	A
UFEPM	Fiduciary-Escrow placement - MC/CC/OC	X		X											X	X	A
UFEPW	Fiduciary-Escrow placement - wire	X		X											X	X	A
UFEWC	Fiduciary-Escrow withdrawal - cash	X		X											X	X	A
UFEWK	Fiduciary-Escrow withdrawal - credit memo	X		X											X	X	A
UFEWM	Fiduciary-Escrow withdrawal - MC/CC/OC	X		X											X	X	A
UFEWW	Fiduciary-Escrow withdrawal - Wire	X		X											X	X	A
UFGPC	Fiduciary-Guardianship placement - cash	X		X											X	X	A
UFGPD	Fiduciary-Guardianship placement - debit memo	X		X											X	X	A

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UFGPM	Fiduciary-Guardianship placement - MC/CC/OC	X		X											X	X	A
UFGPW	Fiduciary-Guardianship placement - wire	X		X											X	X	A
UFGWC	Fiduciary-Guardianship withdrawal - cash	X		X											X	X	A
UFGWK	Fiduciary-Guardianship withdrawal - credit memo	X		X											X	X	A
UFGWM	Fiduciary-Guardianship withdrawal - MC/CC/OC	X		X											X	X	A
UFGWW	Fiduciary-Guardianship withdrawal - wire	X		X											X	X	A
UFLPC	Fiduciary-Life Insurance Trust placement - cash	X		X											X	X	A
UFLPD	Fiduciary-Life Insurance Trust placement - debit memo	X		X											X	X	A
UFLPM	Fiduciary-Life Insurance Trust placement - MC/CC/OC	X		X											X	X	A
UFLPW	Fiduciary-Life Insurance Trust placement - wire	X		X											X	X	A
UFLWC	Fiduciary-Life Insurance Trust withdrawal - cash	X		X											X	X	A
UFLWK	Fiduciary-Life Insurance Trust withdrawal - credit memo	X		X											X	X	A
UFLWM	Fiduciary-Life Insurance Trust withdrawal - MC/CC/OC	X		X											X	X	A
UFLWW	Fiduciary-Life Insurance Trust withdrawal - wire	X		X											X	X	A
UFSP	Fiduciary-Safekeeping placement	X		X											X	X	A
UFSPC	Fiduciary-Safekeeping placement - Cash	X		X											X	X	A
UFSPD	Fiduciary-Safekeeping placement - Debit Memo	X		X											X	X	A
UFSPM	Fiduciary-Safekeeping placement - MC/CC/OC	X		X											X	X	A
UFSPW	Fiduciary-Safekeeping placement - wire	X		X											X	X	A
UFSW	Fiduciary-Safekeeping withdrawal	X		X											X	X	A
UFSWC	Fiduciary-Safekeeping withdrawal - Cash	X		X											X	X	A
UFSWK	Fiduciary-Safekeeping withdrawal - Credit Memo	X		X											X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
UFSWM	Fiduciary-Safekeeping withdrawal - MC/CC/OC	X		X											X	X	A
UFSWW	Fiduciary-Safekeeping withdrawal - wire	X		X											X	X	A
UFXPC	Fiduciary-Executorship placement - cash	X		X											X	X	A
UFXPD	Fiduciary-Executorship placement - debit memo	X		X											X	X	A
UFXPM	Fiduciary-Executorship placement - MC/CC/OC	X		X											X	X	A
UFXPW	Fiduciary-Executorship placement - wire	X		X											X	X	A
UFXWC	Fiduciary-Executorship withdrawal - cash	X		X											X	X	A
UFXWK	Fiduciary-Executorship withdrawal - credit memo	X		X											X	X	A
UFXWM	Fiduciary-Executorship withdrawal - MC/CC/OC	X		X											X	X	A
UFXWW	Fiduciary-Executorship withdrawal - wire	X		X											X	X	A
UOFPC	Other Fiduciary Placement - Cash	X		X											X	X	A
UOFPD	Other Fiduciary Placement - Debit Memo	X		X											X	X	A
UOFPM	Other Fiduciary Placement - MC/CC/OC	X		X											X	X	A
UOFPW	Other Fiduciary Placement - wire	X		X											X	X	A
UOFWC	Other Fiduciary withdrawal - Cash	X		X											X	X	A
UOFWK	Other Fiduciary withdrawal - credit memo	X		X											X	X	A
UOFWM	Other Fiduciary withdrawal - MC/CC/OC	X		X											X	X	A
UOFWW	Other Fiduciary withdrawal - wire	X		X											X	X	A
UPNPC	Pre-Need Account placement - cash	X		X											X	X	A
UPNPD	Pre-Need Account placement - debit memo	X		X											X	X	A
UPNPM	Pre-Need Account placement - MC/CC/OC	X		X											X	X	A
UPNPW	Pre-Need Account placement - wire	X		X											X	X	A
UPNWC	Pre-Need Account withdrawal - cash	X		X											X	X	A
UPNWK	Pre-Need Account withdrawal- credit memo	X		X											X	X	A

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UPNWM	Pre-Need Account withdrawal - MC/CC/OC	X		X											X	X	A
UPNWW	Pre-Need Account withdrawal - wire	X		X											X	X	A
USDFP	Securities Delivered Free of Payment	X		X											X	X	A
USDVP	Securities Delivered vs. Payment	X		X											X	X	A
USPC	Special Purpose Trust Placement	X		X											X	X	A
USPCC	Special Purpose Trust Placement-Cash	X		X											X	X	A
USPCD	Special Purpose Trust Placement-Debit Memo	X		X											X	X	A
USPCM	Special Purpose Trust Placement - MC/CC/OC	X		X											X	X	A
USPCW	Special Purpose Trust Placement - wire	X		X											X	X	A
USRFP	Securities Received Free of Payment	X		X											X	X	A
USRVP	Securities Received vs. Payment	X		X											X	X	A
USWC	Special Purpose Trust Withdrawal - Cash	X		X											X	X	A
USWK	Special Purpose Trust Withdrawal - Credit Memo	X		X											X	X	A
USWM	Special Purpose Trust Withdrawal - MC/CC/OC	X		X											X	X	A
USWW	Special Purpose Trust Withdrawal - wire	X		X											X	X	A
UTFCC	Trust Fund Contribution/Placement/ Investment - Cash	X		X											X	X	A
UTFCD	Trust Fund Contribution/Placement/ Investment - Debit Memo	X		X											X	X	A
UTFCM	Trust Fund Contribution/Placement/ Investment - MC/CC/OC	X		X											X	X	A
UTFCW	Trust Fund Contribution/Placement/ Investment - wire	X		X											X	X	A
UTFMC	Trust Fund Maturity/Withdrawal/ Redemption/ Cancellation - Cash	X		X											X	X	A
UTFMK	Trust Fund Maturity/Withdrawal/ Redemption/ Cancellation - Credit Memo	X		X											X	X	A
UTFMM	Trust Fund Maturity/Withdrawal/ Redemption/Cancellation - MC/CC/OC	X		X											X	X	A
UTFMW	Trust Fund Maturity/Withdrawal/ Redemption/Cancellation - Wire	X		X											X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
UUICC	Unit Investment Trust Fund Cont./Placement/Investment - Cash	X		X											X	X	A
UUICD	Unit Investment Trust Fund Cont./Placement/Investment - Debit Memo	X		X											X	X	A
UUICM	Unit Investment Trust Fund Cont./Placement/Investment - MC/CC/OC	X		X											X	X	A
UUICW	Unit Investment Trust Fund Cont./Placement/Investment - wire	X		X											X	X	A
UUIMC	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - Cash	X		X											X	X	A
UUIMK	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - Credit Memo	X		X											X	X	A
UUIMM	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - MC/CC/OC	X		X											X	X	A
UUIMW	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - Wire	X		X											X	X	A
VIRTUAL ASSET																	
VVATP	VC Transfer Within Platform	X		X			X								X	X	A, B
VVATIE	VC Transfer to External Platform-Incoming	X		X			X								X	X	C, A
VVATOE	VC Transfer to External Platform-Outgoing	X		X			X								X	X	A, B
VVAC	VC-to-VC Conversion	X		X			X								X	X	A, B
VVAFP	VC-to-Fiat Conversion done Within-Platform	X		X			X								X	X	A
VVAFCK	VA-to-Fiat Conversion done via Check	X		X			X								X	X	A
VVAFCC	VA-to-Fiat Conversion done via Credit Cards	X		X			X								X	X	A

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
VVAFDC	VA-to-Fiat Conversion done via Debit/Prepaid Cards	X		X			X								X	X	A
VVAFC	VC-to-Fiat Conversion done via OTC Withdrawal	X		X			X								X	X	A
VVAFO	VC-to-Fiat Conversion done via Online Bank Transfer	X		X			X								X	X	A
VVAFA	VC-to-Fiat Conversion done via ATM/Cash Deposit Machine	X		X			X								X	X	A
VVAFR	VC-to-Fiat Conversion done via Remittance Center	X		X			X								X	X	A
VVAFD	VC-to-Fiat Conversion done via Department Store	X		X			X								X	X	A
VVAFK	VC-to-Fiat Conversion done via Kiosk Payment	X		X			X								X	X	A
VVAFE	VC-to-Fiat Conversion done via Electronic Money Issuer	X		X			X								X	X	A
VFVAP	Fiat-to-VC Conversion done Within-Platform	X		X			X								X	X	A
VFVACK	Fiat-to-VA Conversion done via Check	X		X			X								X	X	A
VFVACC	Fiat-to-VA Conversion done via Credit Cards	X		X			X								X	X	A
VFVADC	Fiat-to-VA Conversion done via Debit/Prepaid Cards	X		X			X								X	X	A
VFVAC	Fiat-to-VC Conversion done via OTC Bank Deposit	X		X			X								X	X	A
VFVAO	Fiat-to-VC Conversion done via Online Bank Transfer	X		X			X								X	X	A
VFVAA	Fiat-to-VC Conversion done via ATM/Cash Deposit Machine	X		X			X								X	X	A
VFVAR	Fiat-to-VC Conversion done via Remittance Center	X		X			X								X	X	A
VFVAD	Fiat-to-VC Conversion done via Department Store	X		X			X								X	X	A
VFVAK	Fiat-to-VC Conversion done via Kiosk Payment	X		X			X								X	X	A
VFVAE	Fiat-to-VC Conversion done via Electronic Money Issuer	X		X			X								X	X	A
ZSTR	Suspicious Transaction Report														X	X	S
ZSTRA	STR – Attempted transactions														X	X	S

BSP/SEC		(D-5) ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO./CREDIT CARD ACCOUNT NUMBER	(D-6) OLD ACCOUNT NO./PN NO./CLIENT STOCK OR REF. NO.	(D-7) PESO AMOUNT	(D-8) FX AMOUNT	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION/VIRTUAL CURRENCY NAME/CODE	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE/ AMT. OF APPROVED LOAN/ROPA	(D-16) NAME OF CORRESPONDENT BANK	(D-17) ADDRESS OF CORRESPONDENT BANK	(D-18) COUNTRY CODE	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
STRA	STR – per Account	X													X	X	A, S

1. MANDATORY FIELDS are those marked with an "X"

2. All fields in the HEADER RECORD are mandatory

3. In the DETAIL RECORD, TRANSACTION DATE, TRANSACTION CODE, REFERENCE NO and FLAGS are ALWAYS MANDATORY.

4. FX CODE is MANDATORY if the FX AMOUNT has a value.

5. The Place of Birth, Nationality, ID Type, ID No., Nature of Business, Reason and Narrative fields are MANDATORY for STR (Account Holder Party)

6. Subject of Suspicion is MANDATORY for STR; particularly the Name flag and Subject of Suspicion Name; other fields as optional

7. For the Account Holder, the NAME, ADDRESS and BIRTHDATE are MANDATORY for all transactions. (Please refer to Chapter 3: Guidelines for Format 1.0 for exemptions)

8. For remittances, please refer to Part 4 – Reporting Guidelines for Format 1.0

9. For transactions where settlement is for credit/debit to/from account OF THE PARTY, the corresponding Party ACCOUNT NO is MANDATORY

PARTIES
A – Account Holder
B – Beneficiary/Recipient
C – Counter Party
I – Issuer of Product
S – Subject of Suspicion
P – Other Participant
T – Transactor

IC	TRANSACTION TITLE	(D-5) POLICY NO/CERTIFICATE NO/OR/PROVISIONAL RECEIPT NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM....COLLATERAL	(D-8) FX AMOUNT OF ANNUAL PREMIUM	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION	(D-11) POLICY EFFECTIVITY DATE	(D-12) MATURITY DATE/EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND/CSV/POLICY LOAN	(D-14) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (PHP)	(D-15) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (FX)	(D-16) POLICY/INSURANCE/ PRODUCT TYPE	(D-17) TERMS OF INSURANCE POLICY (IN YEARS)	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
NADV	Advance Premium Payment	X		X				X	X		X		X	X	X	X	O, B
NCAPC	Capital Infusion - Cash			X											X	X	O
NCAPM	Capital Infusion - MC/CC/OC			X											X	X	O
NCAPW	Capital Infusion - Wire			X											X	X	O
NCAPD	Capital Infusion - Debit			X											X	X	O
NCLTR	Cancel Reinsurance Transaction	X		X				X	X		X		X	X	X	X	O, B
NCOL	Collateral received from clients	X		X											X	X	O
NFFWV	Full Fund withdrawal	X						X	X	X	X		X	X	X	X	O, B
NLOIP	Other Loans - insurance/pre-need	X						X	X	X	X		X	X	X	X	O, B
NPFWV	Partial fund withdrawal	X						X	X	X	X		X	X	X	X	O, B
NPLCA	Cancellation of Insurance Application	X		X				X	X	X	X		X	X	X	X	O, B
NPLCR	Cancellation of policy or plan by company thru rescission	X		X				X	X	X	X		X	X	X	X	O, B
NPLCV	Voluntary Cancellation	X		X				X	X	X	X		X	X	X	X	O, B
NPLIC	Purchase of Life with Investment Insurance Policy-CASH	X		X				X	X		X		X	X	X	X	O, I, B
NPLID	Purchase of Life with Investment Insurance Policy - Debit Memo	X	X	X				X	X		X		X	X	X	X	O, I, B
NPLIM	Purchase of Life with Investment Insurance Policy - MC/CC/OC	X		X				X	X		X		X	X	X	X	O, I, B
NPLIP	Purchase of Life with Investment Insurance Policy - Mixed Payments	X		X				X	X		X		X	X	X	X	O, I, B
NPLIR	Purchase of Life with Investment Insurance Policy - Credit Card payment	X	X	X				X	X		X		X	X	X	X	O, I, B
NPLIS	Purchase of Life with Investment Insurance Policy - Other source	X		X				X	X		X		X	X	X	X	O, I, B

IC		(D-5) POLICY NO/CERTIFICATE NO/OR/PROVISIONAL RECEIPT NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM.... COLLATERAL	(D-8) FX AMOUNT OF ANNUAL PREMIUM	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION	(D-11) POLICY EFFECTIVITY DATE	(D-12) MATURITY DATE/EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND/CSV/POLICY LOAN	(D-14) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (PHP)	(D-15) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (FX)	(D-16) POLICY/INSURANCE/ PRODUCT TYPE	(D-17) TERMS OF INSURANCE POLICY (IN YEARS)	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
NPLIT	Purchase of Life with Investment Insurance Policy - Payment Channels	X		X				X	X		X		X	X	X	X	O, I, B
NPLIW	Purchase of Life with Investment Insurance Policy - Wire/Fund Transfers	X		X				X	X		X		X	X	X	X	O, I, B
NPLN	Policy/Plan Loans	X						X	X	X	X		X	X	X	X	O, I, B
NPLPC	Premium/Plan Payment - Cash	X		X				X	X		X		X	X	X	X	O, B
NPLPD	Premium/Plan Payment - Debit memo	X	X	X				X	X		X		X	X	X	X	O, B
NPLPM	Premium/Plan Payment - MC/CC/OC	X		X				X	X		X		X	X	X	X	O, B
NPLPR	Premium/Plan Payment - Credit Card	X	X	X				X	X		X		X	X	X	X	O, B
NPLPS	Premium/Plan Payment - Other source	X		X				X	X		X		X	X	X	X	O, B
NPLPT	Premium/Plan Payment – Payment Channels	X		X				X	X		X		X	X	X	X	O, B
NPLPW	Premium/Plan Payment - Wire/Fund transfers	X		X				X	X		X		X	X	X	X	O, B
NPLPY	Premium/Plan Payment - Mixed payments	X		X				X	X		X		X	X	X	X	O, B
NPLY	Policy Loan Payment	X						X	X	X	X		X	X	X	X	O, B
NPNLC	Purchase of Non-Life Insurance Policy - CASH	X		X				X	X		X		X	X	X	X	O, B
NPNLD	Purchase of Non-Life Insurance Policy - Debit Memo	X	X	X				X	X		X		X	X	X	X	O, B
NPNLM	Purchase of Non-Life Insurance Policy - MC/CC/OC	X		X				X	X		X		X	X	X	X	O, B
NPNLP	Purchase of Non-Life Insurance Policy - Mixed Payments	X		X				X	X		X		X	X	X	X	O, B
NPNLR	Purchase of Non-Life Insurance Policy - Credit Card	X	X	X				X	X		X		X	X	X	X	O, B
NPNLS	Purchase of Non-Life Insurance Policy - Other source	X		X				X	X		X		X	X	X	X	O, B
NPNLT	Purchase of Non-Life Insurance Policy – Payment Channels	X		X				X	X		X		X	X	X	X	O, B

IC		(D-5) POLICY NO/CERTIFICATE NO/OR/PROVISIONAL RECEIPT NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM.... COLLATERAL	(D-8) FX AMOUNT OF ANNUAL PREMIUM	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION	(D-11) POLICY EFFECTIVITY DATE	(D-12) MATURITY DATE/EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND/CSV/POLICY LOAN	(D-14) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (PHP)	(D-15) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (FX)	(D-16) POLICY/INSURANCE/ PRODUCT TYPE	(D-17) TERMS OF INSURANCE POLICY (IN YEARS)	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
NPNLW	Purchase of Non-Life Insurance Policy - Wire	X		X				X	X		X		X	X	X	X	O, B
NPPNC	Purchase of Pre-Need Plan- CASH	X		X				X	X		X		X	X	X	X	O, B
NPPND	Purchase of Pre-Need Plan - Debit Memo	X	X	X				X	X		X		X	X	X	X	O, B
NPPNM	Purchase of Pre-Need Plan - MC/CC/OC	X		X				X	X		X		X	X	X	X	O, B
NPPNP	Purchase of Pre-Need Plan - Mixed Payments	X		X				X	X		X		X	X	X	X	O, B
NPPNR	Purchase of Pre-Need Plan - Credit Card	X	X	X				X	X		X		X	X	X	X	O, B
NPPNS	Purchase of Pre-Need Plan - Other source	X		X				X	X		X		X	X	X	X	O, B
NPPNT	Purchase of Pre-Need Plan – Payment Channels	X		X				X	X		X		X	X	X	X	O, B
NPPNW	Purchase of Pre-Need Plan - Wire	X		X				X	X		X		X	X	X	X	O, B
NPSA	Purchase/Sale of Asset	X									X				X	X	O
NPTAS	Transaction adjustments	X		X				X	X		X		X	X	X	X	O, B
NPTLC	Purchase of Traditional Life Insurance Policy - CASH	X						X	X		X		X	X	X	X	O, I, B
NPTLD	Purchase of Traditional Life Insurance Policy- Debit Memo	X	X	X				X	X		X		X	X	X	X	O, I, B
NPTLM	Purchase of Traditional Life Insurance Policy - MC/CC/OC	X		X				X	X		X		X	X	X	X	O, I, B
NPTLP	Purchase of Traditional Life Insurance Policy - Mixed Payments	X		X				X	X		X		X	X	X	X	O, I, B
NPTLR	Purchase of Traditional Life Insurance Policy - Credit Card payment	X	X	X				X	X		X		X	X	X	X	O, I, B
NPTLS	Purchase of Traditional Life Insurance Policy - Other source	X		X				X	X		X		X	X	X	X	O, I, B
NPTLT	Purchase of Traditional Life Insurance Policy – Payment Channels	X		X				X	X		X		X	X	X	X	O, I, B

IC Code	Transaction	(D-5) POLICY NO/CERTIFICATE NO/OR/PROVISIONAL RECEIPT NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM.... COLLATERAL	(D-8) FX AMOUNT OF ANNUAL PREMIUM	(D-9) FX CODE	(D-10) NATURE/PURPOSE OF TRANSACTION	(D-11) POLICY EFFECTIVITY DATE	(D-12) MATURITY DATE/EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND/CSV/POLICY LOAN	(D-14) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (PHP)	(D-15) POLICY AMOUNT/FACE VALUE/CONTRACT VALUE/SUM INSURED (FX)	(D-16) POLICY/INSURANCE/ PRODUCT TYPE	(D-17) TERMS OF INSURANCE POLICY (IN YEARS)	(D-D-1) REASON	(D-D-2) NARRATIVE	MANDATORY PARTY
NPTLW	Purchase of Traditional Life Insurance Policy - Wire/Fund Transfers	X		X			X	X			X		X	X	X	X	O, B
NPYBC	Pay Benefits/Claims	X					X	X	X	X	X		X	X	X	X	O, B
NPYCV	Pay Cash Surrender Value (CSV)/Equity Value	X					X	X	X	X	X		X	X	X	X	O, B
NPYDV	Pay Dividends	X					X	X	X	X	X		X	X	X	X	O, B
NREC	Receipt of Provisional Insurance Payment	X		X											X	X	O
NREIT	Reinsurance Transaction	X		X			X	X			X		X	X	X	X	O, B
NRPPY	Refund of Premium Payment	X					X	X	X	X	X		X	X	X	X	O, B

1. MANDATORY FIELDS are those marked with an "X"

2. All fields in the HEADER RECORD are MANDATORY.

3. In the DETAIL RECORD, TRANSACTION DATE, TRANSACTION CODE, REFERENCE NO and FLAGS are ALWAYS MANDATORY.

4. FX CODE is MANDATORY if the FX AMOUNT has a value

5. The Place of Birth, Nationality, ID Type, ID No., Nature of Business, Reason and Narrative fields are MANDATORY for STR.

6. Subject of Suspicion is MANDATORY for STR; particularly the Name flag and Subject of Suspicion Name; other fields as optional.

7. For life insurance, the NAME, ADDRESS and BIRTHDATE of the Policy Owner, Insured and Beneficiary, are mandatory.

8. For non-life insurance, The NAME, ADDRESS and BIRTHDATE of the Policy Owner are mandatory while only the NAME is mandatory for the Insured and Beneficiary.

9. For transactions where settlement is for credit/debit to/from account OF THE POLICY OWNER or PAYOR, the corresponding Party ACCOUNT NO is MANDATORY

10. For transactions wherein settlement is thru credit card payment, the credit card number (D-6) shall be mandatory

PARTIES
O – Policy Owner/Holder
I – Insured
U – Trustee
B – Beneficiary
R – Payor/Trustor
S – Subject of Suspicion
T – Transactor

EXAMPLES OF ALERTS AND RED FLAGS:

I. Predicate Offense / Unlawful Activity

A. Corruption Related[2]

1. Client has significant holdings in bank time deposits and other high-yielding products such as shares and investments portfolios in another country.
2. Account shows high-volume account activity involving significant cash transactions.
3. Client conducts transactions through a professional facilitator for no apparent commercial or other reason.
4. Client is associated with, or undertakes transactions involving, large unexplained amounts of money.
5. Client is unable or reluctant to provide details or credible explanations for establishing a business relationship, opening an account or conducting transactions.
6. Client uses legal entity structures to undertake transactions for no apparent commercial or other reason.
7. Client uses multiple bank accounts for no apparent commercial or other reason.
8. Personal and business transactions are difficult to distinguish and are mingled either in personal or payroll accounts.

B. Cross Border investment fraud involving boiler room operations, recovery room, and advance fee fraud[3]

1. Accountholders or clients are individuals or entities, which have just been registered with SEC or DTI. There may be a common signatory for the accounts opened. Normally, the signatory is not an incorporator. In some instances, the individuals opening the account present themselves as owners of a domestic company, branch head or consultant of a foreign entity.

2. Transactions in the domestic account are mostly inward remittances which are immediately withdrawn in cash or by check issuances to different individuals. Said transactions may also be "wire transferred" to another account in the Philippines or overseas, leaving the account with minimal balance.

3. The remitters are located largely in the United States of America, United Kingdom, Canada, Germany, Singapore, Hong Kong and Indonesia.

   a. Remitters may be individuals, who are most likely victims of cross border investment fraud. This may be considered as the *placement stage* of money laundering.

   b. Beneficiary accounts may be companies/entities, which may be considered perpetrators or their cohorts. Funds remitted could have been received from victims of investment fraud in the foreign jurisdiction and subsequently remitted to the Philippines to *layer* the funds.

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[2] http://www.austrac.gov.au/sa-brief-peps-indicators
[3] http://www.amlc.gov.ph/images/NewsAnnouncements/crossborderinvestmentfraud.pdf

4. An individual or consultancy firm sets-up two or more companies, mainly engaged in trading, retail and call center business.

5. The accounts are usually active for a period of one (1) year. Entities operate within a limited period to avoid detection. Thereafter, a new company with a similar nature of business will emerge.

6. Multiple companies are linked by common addresses and signatories. These companies maintain accounts at different banks to conceal their business activities.

7. Recipients of remittances are individuals or companies having common counterparties or remitters.

C. Drug related transactions

1. Account Holders that send and receive funds to person/s or entities subject of F.O.

2. Forex, Remittance with substantial transactions but are not registered with AMLC.

3. Recipient of funds located in an area but received funds from different places in the Philippines where the nature of the business makes the business relationship unlikely; i.e. X Trading in Binondo engaged in electronics business received funds from towns in Mindanao, Visayas and the remitter has no declared business.

4. Persons using other names/alias/A.K.A.

5. Persons using different IDs with inconsistent information such as: names, birth date, address.

6. The recipient of large amount of funds are students/minors.

7. Transactions of arrested suspects/ accused while in prison or after their arrest.

8. Sudden closure of bank accounts after being a subject of an adverse media expose.

D. Cash Deposits/Ponzi Scheme/ Pyramiding

1. Cash deposits coming from various branches located not within or outside the geographical area of the depository branch where depositor lives or works.

2. Accumulating large cash deposits during a week or a month and withdrawing said aggregated deposits in a day leaving minimal balance, as if the savings account is merely used as a conduit and for long-term savings (siphoning).

E. Usage of transit accounts (mule accounts) with large, rapid movement of funds[4]

1. Funds were actively transferred in and out of the account on the same day or within a short period of time with no absolute reason.

2. Immediate withdrawals upon receiving large amount of funds.

F. Unverified banking accounts/ transactions[5]

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[4] APG Yearly Typologies Report 2016, page 19.
[5] APG Yearly Typologies Report 2016, page 19.

1. Return of customer "Thank You" letter.

2. Abnormal deposits and withdrawals which are deemed inconsistent with the profile of the customer.

3. Large number of transactions conducted near border towns, ports and high risk areas where smuggling activities are rampant.

4. Large amounts of funds transferred into unverified third parties accounts located overseas on a frequent basis.

G. Terrorist Financing[6]

 A. Entities

- Details match those on sanctions lists
- Small broker/intermediary; activity does not match business profile
- Commercial entity acts as money-remittance business

 B. Goods: Dual-use or proliferation-sensitive

 C. Cash: Used for industrial transactions

 D. Consignee: Freight-forwarding company or bank

 E. Documents: False or altered (shipping, license, end-user certificate); innocuous descriptions of goods or materials

 F. Suspicious Indicators/Circumstances for Terrorist Financing under Rule 3.a.15 of the IRRs of the TF Suppression Act.

- Remittance in structured amounts to high-risk location for terrorism.

II. Examples of Suspicious Indicators[7]

Common Indicators:
The following are examples of common indicators that may point to a suspicious transaction, whether completed or attempted. This list of examples is provided for guidance only and is neither mandatory nor exhaustive.

A. General Areas of Suspicion:

- Customer admits to or makes statements about involvement in criminal activities.
- You are aware that a customer is the subject of a criminal investigation.
- Customer does not want correspondence sent to residential address.
- Customer appears to have accounts with several financial institutions in one area for no apparent reason.
- Customer conducts transactions at different physical locations in an apparent attempt to avoid detection.
- Customer repeatedly uses an address but frequently changes the names involved.

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[6] Items A-E, taken from the Training Materials on Countering the Financing of Terrorism and Proliferation of Weapons of Mass Destruction through Effective Asset Freezing held on 18-19 October 2017 in Manila, Philippines.
[7] ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions.

- Customer is accompanied and watched.
- Significant and/or frequent transactions in contrast to known or expected business activity(ies).
- Significant and/or frequent transactions in contrast to known employment status.
- Ambiguous or inconsistent explanations as to the source and/or purpose of funds.
- Where relevant, money presented in unusual condition, for example, damp, odorous, or coated with substance.
- Where relevant, nervous or uncooperative behavior exhibited by employees and/or customers.
- Customer shows uncommon curiosity about internal systems, controls, and policies.
- Customer has only vague knowledge of the amount of a deposit.
- Customer presents confusing details about the transaction or knows few details about its purpose.
- Customer appears to informally record large-volume transactions, using unconventional bookkeeping methods or "off-the-record" books.
- Customer over-justifies or -explains the transaction.
- Customer is secretive and reluctant to meet in person.
- Customer is nervous, not in keeping with the transaction.
- Customer is involved in transactions that are suspicious but seems blind to being involved in money-laundering activities.
- Customer's home or business telephone number has been disconnected, or there is no such number when an attempt is made to contact the customer shortly after opening the account.
- Normal attempts to verify the background of a new or prospective customer are difficult.
- Customer appears to be acting on behalf of a third party but does not inform the credit institution staff.
- Customer is involved in activity(ies) out of keeping for that individual or business.
- Customer insists that a transaction be done quickly.
- Inconsistencies appear in the customer's presentation of the transaction.
- Transaction does not appear to make sense or is out of keeping with usual or expected activity for the customer.
- Customer appears to have recently established a series of new relationships with different financial entities.
- Customer attempts to develop close rapport with the staff.
- Customer uses aliases and a variety of similar but different addresses.
- Customer spells his or her name differently from one transaction to another.
- Customer uses a post office box or general delivery address, or other type of mail drop address, instead of a street address when this is not the norm for the area concerned.
- Customer provides false information or information that the staff of the bank or the financial institution believe is unreliable.
- Customer offers money, gratuities, or unusual favors to the credit institution staff for the provision of services that may appear unusual or suspicious.
- Customer pays for services or products via financial instruments, such as money orders or traveler's checks, without relevant entries on the instrument or with unusual symbols, stamps, or notes.
- The bank or the financial institution is aware that a customer is the subject of a money laundering or terrorist financing investigation.
- The bank or the financial institution is aware, or becomes aware, from a reliable source (that can include media or other open sources) that a customer is suspected of being involved in illegal activity(ies).

- A new or prospective customer is known as having a questionable legal reputation or criminal background.
- Transaction involves a suspected shell entity (i.e., a corporation that has no assets, operations, or other reasons to exist).

B. Knowledge of reporting or record-keeping requirements

- Customer attempts to convince employee not to complete any documentation required for the transaction.
- Customer makes inquiries that would indicate a desire to avoid reporting.
- Customer has unusual knowledge of the law in relation to suspicious transaction reporting.
- Customer seems very conversant with money laundering or terrorist activity financing issues.
- Customer is quick to volunteer that funds are "clean" or are "not being laundered."
- Customer appears to be structuring amounts to avoid record keeping, customer identification, or reporting thresholds.
- Customer appears to be collaborating with others to avoid record keeping, customer identification, or reporting thresholds.
- Customer performs two or more cash transactions of less than the thresholds specified seemingly to avoid the reporting requirement.

C. Identity Documents

- Customer provides doubtful or vague information.
- Customer produces seemingly false identification or identification that appears to be counterfeited, altered, or inaccurate.
- Customer refuses to produce personal identification documents.
- Customer only presents copies rather than originals.
- Customer uses foreign, unverifiable identity documents.
- Customer wants to establish identity using something other than his or her personal identification documents.
- Customer's supporting documentation lacks important details, such as a telephone number.
- Customer inordinately delays presenting corporate documents.
- All identification presented pertains to foreign countries or cannot be checked for some reason.
- All identification documents presented appear new or have recent issue dates.
- Customer presents different identification documents at different times.
- Customer alters the transaction after being asked for identity documents.
- Customer presents different identification documents each time a transaction is conducted.

D. Cash Transactions

- Customer starts conducting frequent cash transactions in large amounts when this has not been a normal activity for the customer in the past.
- Customer frequently exchanges small bills for large ones.
- Customer uses notes in denominations that are unusual for the customer, when the normal practice in that business is different.

- Customer presents notes that are packed or wrapped in a way that is uncommon for the customer.
- Customer deposits musty or extremely dirty bills.
- Customer consistently makes cash transactions that are significantly below the reporting threshold amount in an apparent attempt to avoid triggering the identification and reporting requirements.
- Customer presents uncounted funds for a transaction. Upon counting, the customer reduces the transaction to an amount just below that which could trigger reporting requirements.
- Customer conducts a transaction for an amount that is unusual compared with amounts of past transactions.
- Customer frequently purchases traveler's checks, foreign currency drafts, or other negotiable instruments with cash when this appears to be outside of normal activity for the customer.
- Customer asks a clerk at the credit institution to hold or transmit large sums of money or other assets when this type of activity is unusual for the customer.
- Shared address for individuals involved in cash transactions, particularly when the address is also for a business location, or does not seem to correspond to the stated occupation (i.e., student, unemployed, self-employed, etc.).
- Stated occupation of the customer is not in keeping with the level or type of activity(ies) (e.g., a student or an unemployed individual makes daily maximum cash withdrawals at multiple locations over a wide geographic area).
- Cash is transported by a cash courier.
- Large transactions using a variety of denominations.

E. Economic Purpose

- Transaction seems to be inconsistent with the customer's apparent financial standing or the usual pattern of activities.
- Transaction appears to be out of the normal course for industry practice or does not appear to be economically viable for the customer.
- Transaction is unnecessarily complex for its stated purpose.
- Activity is inconsistent with what would be expected from declared business.
- A business customer refuses to provide information to qualify for a business discount.
- No business explanation for size of transactions or cash volumes.
- Transactions or financial connections between businesses that are not usually connected (e.g., a food importer dealing with an automobile parts exporter).
- Transaction involves nonprofit or charitable organization(s) for which there appears to be no logical economic purpose or where there appears to be no link between the stated activity(ies) of the organization and the other parties in the transaction.

F. Transactions involving accounts

- Opening accounts when the customer's address is outside the local service area.
- Opening accounts in other people's names.
- Opening accounts with names very close to other established business entities.
- Attempting to open or operate accounts under a false name.
- Account with a large number of small cash deposits and a small number of large cash withdrawals.
- Funds are being deposited into several accounts, consolidated into one, and transferred outside the country.

- Customer frequently uses many deposit locations outside of the home branch location.
- Multiple transactions are carried out on the same day at the same branch but with an apparent attempt to use different tellers.
- Activity far exceeds activity projected at the time of opening of the account.
- Establishment of multiple accounts, some of which appear to remain dormant for extended periods.
- Account that was reactivated from inactive or dormant status suddenly sees significant activity.
- Reactivated dormant account containing a minimal amount suddenly receives a deposit or series of deposits followed by frequent cash withdrawals until the transferred sum has been removed.
- Unexplained transfers between the customer's products and accounts.
- Large transfers from one account to other accounts that appear to be pooling money from different sources.
- Multiple deposits are made to a customer's account by third parties.
- Deposits or withdrawals of multiple monetary instruments, particularly if the instruments are sequentially numbered.
- Frequent deposits of bearer instruments (e.g., checks, money orders, or bearer bonds) in amounts just below the threshold amount.
- Unusually large cash deposits by a customer with personal or business links to an area associated with drug trafficking.
- Regular return of checks for insufficient funds.
- Correspondent accounts being used as "pass-through" points from foreign jurisdictions with subsequent outgoing funds to another foreign jurisdiction.
- Multiple personal and business accounts are used to collect and then funnel funds to a small number of foreign beneficiaries, particularly when they are in locations of concern, such as countries known or suspected to facilitate money-laundering activities.

G. Transactions involving areas outside the country

- Customer and other parties to the transaction have no apparent ties to the country.
- Transaction crosses many international lines.
- Use of a credit card issued by a foreign bank that does not operate domestically by a customer who does not live and work in the country of issue.
- Cash volumes and international remittances in excess of average income for migrant worker customers.
- Transactions involving high volume international transfers to third-party accounts in countries that are not usual remittance corridors.
- Transaction involves a country known for highly secretive banking and corporate law(s).
- Foreign currency exchanges that are associated with subsequent wire transfers to locations of concern, such as countries known or suspected to facilitate money-laundering activities.
- Deposits followed within a short time by wire transfer of funds to or through locations of concern, such as countries known or suspected to facilitate money-laundering activities.
- Transaction involves a country where illicit drug production or exporting may be prevalent, or where there is no effective anti-money laundering system.
- Transaction involves a country known or suspected to facilitate money-laundering activities.

H. Transactions related to offshore business activity

Any bank or financial institution that conducts transactions internationally should consider the following indicators:

- Accumulation of large balances, inconsistent with the known turnover of the customer's business, and subsequent transfers to overseas account(s).
- Frequent requests for traveler's checks, foreign currency drafts, or other negotiable instruments.
- Loans secured by obligations from offshore banks.
- Loans to or from offshore companies.
- Offers of multimillion-dollar deposits from a confidential source to be sent from an offshore bank or somehow guaranteed by an offshore bank.
- Transactions involving an offshore "shell" bank whose name may be very similar to the name of a major legitimate institution.
- Unexplained electronic funds transfers by customer on an in-and-out basis.
- Use of letter of credit and other methods of trade financing to move money between countries when such trade is inconsistent with the customer's business.
- Use of a credit card issued by an offshore bank.

I. Personal Transactions

- Customer appears to have accounts with several financial institutions in one geographic area.
- Customer has no employment history but makes frequent, large transactions or maintains a large account balance.
- The flow of income through the account does not match what was expected based on the stated occupation of the account holder or the intended use of the account.
- Customer makes one or more cash deposits to the general account of a foreign correspondent bank (i.e., pass-through account).
- Customer makes frequent or large payments through online payment services.
- Customer runs large positive credit card balances.
- Customer uses cash advances from a credit card account to purchase money orders or drafts or to wire funds to foreign destinations.
- Customer takes cash advance to deposit into savings or checking account.
- Large cash payments for outstanding credit card balances.
- Customer makes credit card overpayment and then requests a cash advance. Customer visits the safety deposit box area immediately before making cash deposits.
- Customer wishes to have credit and debit cards sent to international or to domestic destinations other than his or her address.
- Customer has numerous accounts and deposits cash into each of them with the total credits being a large amount.
- Customer deposits large endorsed checks in the name of a third party.
- Customer frequently makes deposits to the account of another individual who is not an employee or family member.
- Customer frequently exchanges currencies.
- Customer frequently makes automatic banking machine deposits just below the reporting threshold.
- Customer's access of the safety deposit facilities increases substantially or is unusual in light of their past usage.
- Many unrelated individuals make payments to one account without any rational explanation.

- Third parties make cash payments or deposit checks to a customer's credit card.
- Customer gives power of attorney to a nonrelative to conduct large transactions.
- Customer has frequent deposits identified as proceeds of asset sales, but the assets cannot be substantiated.
- Customer acquires significant assets and liquidates them quickly with no explanation.
- Customer acquires significant assets and encumbers them with security interests that do not make economic sense.
- Customer requests movement of funds that are uneconomical.
- High volume of wire transfers are made or received through the account.

J. Corporate and business transactions

Some businesses may be susceptible to the mixing of illicit funds with legitimate income. This is a very common method of money laundering. These businesses include those that conduct a significant part of their business in cash, such as restaurants, bars, parking lots, convenience stores, and vending machine companies. On opening accounts with the various businesses in its area, a financial institution would likely be aware of those that are mainly cash based.

- Unusual or unexplained increases in cash deposits made by those entities may be indicative of suspicious activity(ies).
- Accounts are used to receive or disburse large sums but show virtually no normal business-related activities such as the payment of payrolls, invoices, etc.
- Accounts have a large volume of deposits in bank drafts, cashier's checks, money orders, or electronic funds transfers, which is inconsistent with the customer's business.
- Accounts have deposits in combinations of monetary instruments that are atypical of legitimate business activity(ies) (e.g., deposits that include a mix of business, payroll, and social security checks).
- Accounts have deposits in combinations of cash and monetary instruments not normally associated with business activity(ies).
- Business does not want to provide complete information regarding its activities.
- Financial statements of the business differ noticeably from those of similar businesses.
- Representatives of the business avoid contact with the branch as much as possible, even when it would be more convenient for them.
- Deposits to or withdrawals from a corporate account are primarily in cash rather than in the form of debit and credit normally associated with commercial operations.
- Customer maintains a number of trustee or customer accounts that are not consistent with that type of business or not in keeping with normal industry practices.
- Customer operates a retail business providing check-cashing services but does not make large withdrawals of cash against checks deposited.
- Customer pays in cash or deposits cash to cover bank drafts, money transfers, or other negotiable and marketable money instruments.
- Customer purchases cashier's checks and money orders with large amounts of cash.
- Customer deposits large amounts of currency wrapped in currency straps.
- Customer makes a large volume of seemingly unrelated deposits to several accounts and frequently transfers a major portion of the balances to a single account at the same bank or elsewhere.
- Customer makes a large volume of cash deposits from a business that is not normally cash-intensive.

- Customer makes large cash withdrawals from a business account not normally associated with cash transactions
- Customer consistently makes immediate large withdrawals from an account that has just received a large and unexpected credit from abroad.
- Customer makes a single and substantial cash deposit composed of many large bills.
- Small, single location business makes deposits on the same day at different branches across a broad geographic area that does not appear practical for the business.
- There is a substantial increase in deposits of cash or negotiable instruments by a company offering professional advisory services, especially if the deposits are promptly transferred.
- There is a sudden change in cash transactions or patterns.
- Customer wishes to have credit and debit cards sent to international or domestic destinations other than his or her place of business.
- There is a marked increase in transaction volume in an account with significant changes in an account balance that is inconsistent with or not in keeping with normal business practices of the customer's account.
- Asset acquisition is accompanied by security arrangements that are not consistent with normal practice.
- Unexplained transactions are repeated between personal and commercial accounts.
- Activity is inconsistent with stated business.
- Account has close connections with other business accounts without any apparent reason for the connection.
- Activity suggests that transactions may offend securities regulations or the business prospectus is not in tune with the requirements.
- A large number of incoming and outgoing wire transfers take place for which there appears to be no logical business or other economic purpose, particularly when this is through or from locations of concern, such as countries known or suspected to facilitate money laundering activities.

K. Transactions for nonprofit organizations (including registered charities)

- Inconsistencies between apparent modest sources of funds of the organization (e.g., communities with modest standard of living) and large amounts of funds raised.
- Inconsistencies between the pattern or size of financial transactions and the stated purpose and activity of the organization.
- Sudden increase in the frequency and amounts of financial transactions for the organization, or the inverse, that is, the organization seems to hold funds in its account for a very long period.
- Large and unexplained cash transactions by the organization.
- Absence of contributions from donors located in the country.
- Organization's directors are outside the country, particularly if large outgoing transactions are made to the country of origin of the directors and especially if that country is a high-risk jurisdiction.
- Large number of nonprofit organizations with unexplained links.
- Nonprofit organization appears to have little or no staff, no suitable offices, or no telephone number, which is incompatible with their stated purpose and financial flows.
- Nonprofit organization has operations in, or conducts transactions to or from, high-risk jurisdictions.

L. Wire and funds transfer activities

- Customer is reluctant to give an explanation for the remittance.
- Customer orders wire transfers in small amounts in an apparent effort to avoid triggering identification or reporting requirements.
- Customer receives large sums of money from an overseas location and the transfers include regulations for payment in cash.
- Customer makes frequent or large funds transfers for individuals or entities who have no account relationship with the institution.
- Customer receives frequent funds transfers from individuals or entities who have no account relationship with the institution.
- Customer receives funds transfers and immediately purchases monetary instruments prepared for payment to a third party, which is inconsistent with or is outside the normal course of business of the customer.
- Customer requests payment in cash immediately upon receipt of a large funds transfer.
- Customer instructs the bank or the financial institution to transfer funds abroad and to expect an equal incoming transfer.
- Immediately after transferred funds have cleared, the customer moves the funds to another account or to another individual or entity.
- Customer shows unusual interest in funds transfer systems and questions the limit of what amount can be transferred.
- Customer transfers funds to another country without changing the currency.
- Large incoming wire transfers from foreign jurisdictions are removed immediately by company principals.
- Customer sends frequent wire transfers to foreign countries but does not seem to have connection to such countries.
- Wire transfers are received from entities having no apparent business connection with the customer.
- Size of funds transfers is inconsistent with normal business transactions for that customer.
- Rising volume of remittances exceeds what was expected from the customer when the relationship was established.
- Several customers request transfers either on the same day or over a period of 2–3 days to the same recipient.
- Different customers request transfers that are all paid for by the same customer.
- Several customers requesting transfers share common identifiers, such as family name, address, or telephone number.
- Several different customers send transfers that are similar in amounts, sender names, test questions, free message text, and destination country.
- Customer sends or receives multiple transfers to or from the same individual.
- Stated occupation of the customer or the customer's financial standing is not in keeping with the level or type of activity(ies) (e.g., a student or an unemployed individual who receives or sends large numbers of wire transfers).
- Migrant remittances made outside the usual remittance corridors.
- Personal funds sent at a time not associated with salary payments.
- Country of destination for a wire transfer is not consistent with the nationality of the individual customer.
- Customer requests transfers to a large number of recipients outside the country who do not appear to be family members.

- Customer does not appear to know the recipient to whom he or she is sending the transfer.
- Customer does not appear to know the sender of the transfer from whom the transfer was received.
- Beneficiaries of wire transfers involve a large group of nationals of countries associated with terrorist activity.
- Customer makes funds transfers to other businesses abroad that are not in line with the customer's business.
- Customer conducts transactions involving countries known as narcotic source countries or as transshipment points for narcotics, or that are known for highly secretive banking and corporate law practices.

M. Suspicious indicators related to lending

- Customer suddenly repays a problem loan unexpectedly.
- Customer makes a large, unexpected loan payment with unknown source of funds, or a source of funds that does not match the credit institution's knowledge about the customer.
- Customer repays a long-term loan, such as a mortgage, within a relatively short time period.
- Source of down payment is inconsistent with borrower's background and income.
- Down payment appears to be from an unrelated third party.
- Down payment uses a series of money orders or bank drafts from different financial institutions.
- Customer shows income from "foreign sources" on loan application without providing further details.
- Customer's employment documentation lacks important details that would make it difficult for the credit institution to contact or locate the employer.
- Customer's documentation to ascertain identification, support income, or verify employment is provided by an intermediary who has no apparent reason to be involved.
- Customer has loans with offshore institutions or companies that are outside the ordinary course of business of the customer.
- Customer offers the credit institution large dollar deposits or some other form of incentive in return for favorable treatment of loan request.
- Customer asks to borrow against assets held by another financial institution or a third party, when the origin of the assets is not known.
- Loan transaction does not make economic sense (e.g., the customer has significant assets, and there does not appear to be a sound business reason for the transaction).
- Customer seems unconcerned with terms of credit or costs associated with completion of a loan transaction.
- Customer applies for loans on the strength of a financial statement reflecting major investments in or income from businesses incorporated in countries known for highly secretive banking and corporate law(s) and the application is outside the ordinary course of business of the customer.
- Down payment or other loan payments are made by a party who is not a relative of the customer.
- Reluctance to use favorable facilities, for example, avoiding high interest rate facilities for large balances.
- Substantial increases in deposits of cash or negotiable instruments by a professional firm or company, using customer accounts, in-house company, or trust accounts, especially if

the deposits are promptly transferred between other customer companies and trust accounts.

- Frequent and/or unscheduled cash deposits to loan accounts.
- Frequent deposits of winning gambling checks followed by immediate withdrawal or transfer of funds.
- Children's accounts being used for the benefit of parents and/or guardians.

N. Life insurance companies, brokers, and agents

- Client wants to use cash for a large transaction.
- Client proposes to purchase an insurance product using a check drawn on an account other than his or her personal account.
- Client requests an insurance product that has no discernible purpose and is reluctant to divulge the reason for the investment.
- Client who has other small policies or transactions based on a regular payment structure makes a sudden request to purchase a substantial policy with a lump-sum payment.
- Client conducts a transaction that results in a conspicuous increase in investment contributions.
- Scale of investment in insurance products is inconsistent with the client's economic profile.
- Unanticipated and inconsistent modification of client's contractual conditions, including significant or regular premium top-ups.
- Unforeseen deposit of funds or abrupt withdrawal of funds.
- Involvement of one or more third parties in paying the premiums or in any other matters involving the policy.
- Overpayment of a policy premium with a subsequent request to refund the surplus to a third party.
- Funds used to pay policy premiums or deposits originate from different sources.
- Use of life insurance product in a way that resembles the use of a bank account, such as making additional premium payments and frequent partial redemptions.
- Client cancels investment or insurance soon after purchase.
- Early redemption takes place in the absence of a reasonable explanation or in a significantly uneconomic manner.
- Client shows more interest in the cancellation or surrender of an insurance contract than in the long-term results of investments or the costs associated with termination of the contract.
- Client makes payments with small denomination notes, uncommonly wrapped, with postal money orders or with similar means of payment.
- Duration of the life insurance contract is less than 3 years.
- First (or single) premium is paid from a bank account outside the country.
- Client accepts very unfavorable conditions unrelated to his or her health or age.
- Transaction involves use and payment of a performance bond resulting in a cross-border payment.
- Repeated and unexplained changes in beneficiary.
- Relationship between the policy holder and the beneficiary is not clearly established.

O. Securities Firm

- Accounts that have been inactive suddenly receive large deposits that are inconsistent with the normal investment practice of the client or their financial ability.

- Any dealing with a third party when the identity of the beneficiary or counterparty is undisclosed.
- Client attempts to purchase investments with cash.
- Client wishes to purchase a number of investments with money orders, traveler's checks, cashier's checks, bank drafts, or other bank instruments, where the transaction is inconsistent with the normal investment practice of the client or their financial ability.
- Client uses securities or futures brokerage firm as a place to hold funds that are not being used in trading of securities or futures for an extended period of time, and such activity is inconsistent with the normal investment practice of the client or their financial ability.
- Client wishes monies received through the sale of shares to be deposited into a bank account rather than a trading or brokerage account, which is inconsistent with the normal practice of the client.
- Client frequently makes large investments in stocks, bonds, investment trusts, or other securities in cash or by check within a short time period, inconsistent with the normal practice of the client.
- Client makes large or unusual settlements of securities in cash.
- The entry of matching buying and selling of particular securities or futures contracts (called match trading), creating the illusion of trading.
- Transfers of funds or securities between accounts not known to be related to the client.
- Several clients open accounts within a short period of time to trade the same stock.
- Unrelated clients redirect funds toward the same account.
- Trades conducted by entities that you know have been named or sanctioned by regulators in the past for irregular or inappropriate trading activity(ies).
- Client is willing to deposit or invest at rates that are not advantageous or competitive.
- Client attempts to purchase investments with instruments in the name of a third party.
- Third-party purchases of shares in other names (i.e., nominee accounts).
- Transactions in which clients make settlements with checks drawn by third parties or remittances from third parties.
- Proposed transactions are to be funded by international wire payments, particularly if from countries where there is no effective anti-money laundering system.

P. Virtual Asset Service Providers[8]

   i. Size and frequency of transactions
   - Making multiple high-value transactions
     o in short succession, such as within a 24-hour period;
     o in a staggered and regular pattern, with no further transactions recorded during a long period afterwards, which is particularly common in ransomware-related cases; or
     o to a newly created or to a previously inactive account.

   - Transferring VAs immediately to multiple VASPs, especially to VASPs registered or operated in another jurisdiction where –
     o there is no relation to where the customer lives or conducts business; or there is non-existent or weak AML/CFT regulation.

   - Depositing VAs at an exchange and then often immediately –

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[8] FATF – Virtual Asset Red Flag Indicators (September 2020)

- withdrawing the VAs without additional exchange activity to other VAs, which is an unnecessary step and incurs transaction fees;
- converting the VAs to multiple types of VAs, again incurring additional transaction fees, but without logical business explanation (e.g. portfolio diversification); or
- withdrawing the VAs from a VASP immediately to a private wallet. This effectively turns the exchange/VASP into an ML mixer.
- Accepting funds suspected as stolen or fraudulent –
  - depositing funds from VA addresses that have been identified as holding stolen funds, or VA addresses linked to the holders of stolen funds.

ii. Transactions concerning new users
- Conducting a large initial deposit to open a new relationship with a VASP, while the amount funded is inconsistent with the customer profile.
- Conducting a large initial deposit to open a new relationship with a VASP and funding the entire deposit the first day it is opened, and that the customer starts to trade the total amount or a large portion of the amount on that same day or the day after, or if the customer withdraws the whole amount the day after. As most VAs have a transactional limit for deposits, laundering in large amounts could also be done through over-the-counter-trading.
- A new user attempts to trade the entire balance of VAs, or withdraws the VAs and attempts to send the entire balance off the platform.

iii. Transactions concerning all users
- Transactions involving the use of multiple VAs, or multiple accounts, with no logical business explanation.
- Making frequent transfers in a certain period of time (e.g. a day, a week, a month, etc.) to the same VA account –
  - by more than one person;
  - from the same IP address by one or more persons; or
  - concerning large amounts.
- Incoming transactions from many unrelated wallets in relatively small amounts (accumulation of funds) with subsequent transfer to another wallet or full exchange for fiat currency. Such transactions by a number of related accumulating accounts may initially use VAs instead of fiat currency.
- Conducting VA-fiat currency exchange at a potential loss (e.g. when the value of VA is fluctuating, or regardless of abnormally high commission fees as compared to industry standards, and especially when the transactions have no logical business explanation).
- Converting a large amount of fiat currency into VAs, or a large amount of one type of VA into other types of VAs, with no logical business explanation.

iv. Related to Anonymity
- Transactions by a customer involving more than one type of VA, despite additional transaction fees, and especially those VAs that provide higher anonymity, such as anonymity-enhanced cryptocurrency (AEC) or privacy coins.
- Moving a VA that operates on a public, transparent blockchain, such as Bitcoin, to a centralised exchange and then immediately trading it for an AEC or privacy coin.
- Customers that operate as an unregistered/unlicensed VASP on peer-to-peer (P2P) exchange websites, particularly when there are concerns that the customers handle huge amount of VA transfers on its customer's behalf, and charge higher fees to its

customer than transmission services offered by other exchanges. Use of bank accounts to facilitate these P2P transactions.

- Abnormal transactional activity (level and volume) of VAs cashed out at exchanges from P2P platform-associated wallets with no logical business explanation.
- VAs transferred to or from wallets that show previous patterns of activity associated with the use of VASPs that operate mixing or tumbling services or P2P platforms.
- Transactions making use of mixing and tumbling services, suggesting an intent to obscure the flow of illicit funds between known wallet addresses and darknet marketplaces.
- Funds deposited or withdrawn from a VA address or wallet with direct and indirect exposure links to known suspicious sources, including darknet marketplaces, mixing/tumbling services, questionable gambling sites, illegal activities (e.g. ransomware) and/or theft reports.
- The use of decentralised/unhosted, hardware or paper wallets to transport VAs across borders.
- Users entering the VASP platform having registered their Internet domain names through proxies or using domain name registrars (DNS) that suppress or redact the owners of the domain names.
- Users entering the VASP platform using an IP address associated with a darknet or other similar software that allows anonymous communication, including encrypted emails and VPNs. Transactions between partners using various anonymous encrypted communication means (e.g. forums, chats, mobile applications, online games, etc.) instead of a VASP.
- A large number of seemingly unrelated VA wallets controlled from the same IP-address (or MAC-address), which may involve the use of shell wallets registered to different users to conceal their relation to each other.
- Use of VAs whose design is not adequately documented, or that are linked to possible fraud or other tools aimed at implementing fraudulent schemes, such as Ponzi schemes.
- Receiving funds from or sending funds to VASPs whose CDD or know-your customer (KYC) processes are demonstrably weak or non-existent.
- Using VA ATMs/kiosks – o despite the higher transaction fees and including those commonly used by mules or scam victims; or o in high-risk locations where increased criminal activities occur. A single use of an ATM/kiosk is not enough in and of itself to constitute a red flag, but would if it was coupled with the machine being in a high-risk area, or was used for repeated small transactions (or other additional factors).

v. Irregularities observed during account creation
- Creating separate accounts under different names to circumvent restrictions on trading or withdrawal limits imposed by VASPs.
- Transactions initiated from non-trusted IP addresses, IP addresses from sanctioned jurisdictions, or IP addresses previously flagged as suspicious.
- Trying to open an account frequently within the same VASP from the same IP address.
- Regarding merchants/corporate users, their Internet domain registrations are in a different jurisdiction than their jurisdiction of establishment or in a jurisdiction with a weak process for domain registration.

vi. Irregularities observed during CDD process
- Incomplete or insufficient KYC information, or a customer declines requests for KYC documents or inquiries regarding source of funds.

- Sender / recipient lacking knowledge or providing inaccurate information about the transaction, the source of funds, or the relationship with the counterparty.
- Customer has provided forged documents or has edited photographs and/or identification documents as part of the on-boarding process.

vii. Profile
- A customer provides identification or account credentials (e.g. a non-standard IP address, or flash cookies) shared by another account.
- Discrepancies arise between IP addresses associated with the customer's profile and the IP addresses from which transactions are being initiated.
- A customer's VA address appears on public forums associated with illegal activity.
- A customer is known via publicly available information to law enforcement due to previous criminal association.

viii. Profile of potential money mule or scam victims
- Sender does not appear to be familiar with VA technology or online custodial wallet solutions. Such persons could be money mules recruited by professional money launderers, or scam victims turned mules who are deceived into transferring illicit proceeds without knowledge of their origins.
- A customer significantly older than the average age of platform users opens an account and engages in large numbers of transactions, suggesting their potential role as a VA money mule or a victim of elder financial exploitation.
- A customer being a financially vulnerable person, who is often used by drug dealers to assist them in their trafficking business.
- Customer purchases large amounts of VA not substantiated by available wealth or consistent with his or her historical financial profile, which may indicate money laundering, a money mule, or a scam victim.

ix. Other unusual behavior
- A customer frequently changes his or her identification information, including email addresses, IP addresses, or financial information, which may also indicate account takeover against a customer.
- A customer tries to enter into one or more VASPs from different IP addresses frequently over the course of a day.
- Use of language in VA message fields indicative of the transactions being conducted in support of illicit activity or in the purchase of illicit goods, such as drugs or stolen credit card information.
- A customer repeatedly conducts transactions with a subset of individuals at significant profit or loss. This could indicate potential account takeover and attempted extraction of victim balances via trade, or ML scheme to obfuscate funds flow with a VASP infrastructure.

x. Source of Funds or Wealth
- Transacting with VA addresses or bank cards that are connected to known fraud, extortion, or ransomware schemes, sanctioned addresses, darknet marketplaces, or other illicit websites.
- VA transactions originating from or destined to online gambling services.
- The use of one or multiple credit and/or debit cards that are linked to a VA wallet to withdraw large amounts of fiat currency (crypto-to-plastic), or funds for purchasing VAs are sourced from cash deposits into credit cards.

- Lack of transparency or insufficient information on the origin and owners of the funds, such as those involving the use of shell companies or those funds placed in an Initial Coin Offering (ICO) where personal data of investors may not be available or incoming transactions from online payments system through credit/pre-paid cards followed by instant withdrawal.
- A customer's funds which are sourced directly from third-party mixing services or wallet tumblers.
- Bulk of a customer's source of wealth is derived from investments in VAs, ICOs, or fraudulent ICOs, etc.
- A customer's source of wealth is disproportionately drawn from VAs originating from other VASPs that lack AML/CFT controls.

xi. Related to Geographical Risks
- Customer's funds originate from, or are sent to, an exchange that is not registered in the jurisdiction where either the customer or exchange is located.
- Customer utilises a VA exchange or foreign-located MVTS in a high-risk jurisdiction lacking, or known to have inadequate, AML/CFT regulations for VA entities, including inadequate CDD or KYC measures.
- Customer sends funds to VASPs operating in jurisdictions that have no VA regulation, or have not implemented AML/CFT controls.
- Customer sets up offices in or moves offices to jurisdictions that have no regulation or have not implemented regulations governing VAs, or sets up new offices in jurisdictions where there is no clear business rationale to do so.

Q. Real Estate Sector[9]

i. Natural and legal persons
- Transactions in which there are signs, or it is certain, that the parties are not acting on their own behalf and are trying to hide the identity of the real customer.
- Transactions which are begun in one individual's name and finally completed in another's without a logical explanation for the name change. (For example, the sale or change of ownership of the purchase or option to purchase a property which has not yet been handed over to the owner, reservation of properties under construction with a subsequent transfer of the rights to a third party, etc.).
- Transactions in which the parties: o
  o Do not show particular interest in the characteristics of the property (e.g. quality of construction, location, date on which it will be handed over, etc.) which is the object of the transaction.
  o Do not seem particularly interested in obtaining a better price for the transaction or in improving the payment terms.
  o Show a strong interest in completing the transaction quickly, without there being good cause.
  o Show considerable interest in transactions relating to buildings in particular areas, without caring about the price they have to pay.
- Transactions in which the parties are foreign or non-resident for tax purposes and:
  o Their only purpose is a capital investment (that is, they do not show any interest in living at the property they are buying, even temporarily, etc.).
  o They are interested in large-scale operations (for example, to buy large plots on which to build homes, buying complete buildings or setting up businesses relating to leisure activities, etc.).

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[9] FATF – Money Laundering & Terrorist Financing through the Real Estate Sector (June 2007)

- Transactions in which any of the payments are made by a third party, other than the parties involved. Cases where the payment is made by a credit institution registered in the country at the time of signing the property transfer, due to the granting of a mortgage loan, may be excluded.

ii. Intermediaries
- Transactions performed through intermediaries, when they act on behalf of groups of potentially associated individuals (for example, through family or business ties, shared nationality, persons living at the same address, etc.).
- Transactions carried out through intermediaries acting on behalf of groups of potentially affiliated legal persons (for example, through family ties between their owners or representatives, business links, the fact that the legal entity or its owners or representatives are of the same nationality, that the legal entities or their owners or representatives use the same address, that the entities have a common owner, representative or attorney, or in the case of entities with similar names, etc.).
- Transactions taking place through intermediaries who are foreign nationals or individuals who are non-resident for tax purposes.

iii. Means of payment
- Transactions involving payments in cash or in negotiable instruments which do not state the true payer (for example, bank drafts), where the accumulated amount is considered to be significant in relation to the total amount of the transaction.
- Transactions in which the party asks for the payment to be divided in to smaller parts with a short interval between them.
- Transactions where there are doubts as to the validity of the documents submitted with loan applications.
- Transactions in which a loan granted, or an attempt was made to obtain a loan, using cash collateral or where this collateral is deposited abroad.
- Transactions in which payment is made in cash, bank notes, bearer cheques or other anonymous instruments, or where payment is made by endorsing a third-party's cheque.
- Transactions with funds from countries considered to be tax havens or risk territories, according to anti-money laundering legislation, regardless of whether the customer is resident in the country or territory concerned or not.
- Transactions in which the buyer takes on debt which is considered significant in relation to the value of the property.

iv. Nature of the Transaction
- Transactions in the form of a private contract, where there is no intention to notarise the contract, or where this intention is expressed, it does not finally take place.
- Transactions which are not completed in seeming disregard of a contract clause penalising the buyer with loss of the deposit if the sale does not go ahead.
- Transactions relating to the same property or rights that follow in rapid succession (for example, purchase and immediate sale of property) and which entail a significant increase or decrease in the price compared with the purchase price.
- Transactions entered into at a value significantly different (much higher or much lower) from the real value of the property or differing markedly from market values.
- Transactions relating to property development in high-risk urban areas, in the judgement of the company (for example, because there is a high percentage of residents of foreign origin, a new urban development plan has been approved, the number of buildings under construction is high relative to the number of inhabitants, etc.).

- Recording of the sale of a building plot followed by the recording of the declaration of a completely finished new building at the location at an interval less than the minimum time needed to complete the construction, bearing in mind its characteristics.
- Recording of the declaration of a completed new building by a non-resident legal person having no permanent domicile indicating that the construction work was completed at its own expense without any subcontracting or supply of materials.
- Transactions relating to property development in high-risk urban areas based on other variables determined by the institution (for example, because there is a high percentage of residents of foreign origin, a new urban development plan has been approved, the number of buildings under construction is high relative to the number of inhabitants, etc.)

TYPOLOGIES

A. Cross-Border Investment Fraud

1. Individuals representing themselves as investment advisors contacted Mr. Cy Toil, an Australian citizen and owner of Eyes Arc Ltd., enticing him to open a trading account with Weasle and Weasle Co., an Australian entity posing as a legitimate investing firm that provides advice and brokerage services for US securities. Mr. Toil acceded and engaged in several non-existent purchase and sale of stocks. In a span of six months, he lost approximately USD1.8 million.

    Mr. Toil remitted his payments to King Bottom Ltd, an entity based in Hong Kong, which allegedly conducts securities clearing services for Weasle and Weasle Co. Portions of the remittances of Mr. Toil to King Bottom Ltd. were also traced to have been sent to a Philippine SEC-registered entity named Diamond Ring Realty. The funds remitted to Diamond Ring Realty were immediately withdrawn after receipt of the wired funds.

    Diamond Ring Realty also received funds from various overseas entities tagged in several online forums as involved in boiler room scam. These remittance senders are Galaxy Advisory Co. (Hong Kong); Counter Barter Paint (Macau); Agtra Group (USA); and Southern Money Brokerage (USA).

    Mr. Toil, through investigations done by his legal counsels, discovered that a significant number of Internet Protocol (IP) addresses used by individuals associated with Weasle and Weasle Co. to open tracked emails from him were traced in a major city in the Philippines.

2. The National Bureau of Investigation (NBI) reported that certain Filipino individuals are creating fictitious web domains and soliciting investments online using fraudulent US Internal Revenue Service (USIRS) and Philippine Government seals and documents. Victims have been advised to transfer purported advance fees and charges to bank account 1 and bank account 2. Bank account 1 is under the account name of ABCD Trading System with address in Cebu City. Transactions in this account are characterized by international remittances (from individuals in the United Kingdom, Australia, Norway and Sweden and an entity in Indonesia) which are immediately withdrawn. One remitter also remitted funds to CD and Associates, USR Trading, XYZ Trading Services which are all based in Cebu; another remitter transferred funds to NL Distribution and Logistics located in Pangasinan. AMLC database showed the same pattern of transactions in the accounts of CD and Associates, USR Trading, XYZ Trading Services and NL Distribution and Logistics as those found in the account of ABCD Trading. A bank has filed an STR on USR because of a complaint from a remitter in China. It was narrated that the complainant remitted money upon advice allegedly by the Department of Treasury Internal Revenue Service for payment of his tax to the account of USR Trading (in connection with the recovery of an earlier investment).

B. Use of the Internet and Dummy Corporations for Swindling/ Estafa

    The scheme involves the use of call centers operating in the Philippines for large-scale investment fraud with operations in Country X and the Philippines under various names, such

as Birthright Brokers, AA Financial Group Incorporated and LB Corporation (collectively referred to as "Birthright").

Sales calls were made to elderly victims residing in Country X to sell fraudulent certificates of deposits (CDs) and describe these CDs as investment vehicles insured by the government of Country X. Victims are convinced to invest in the CDs and make payments through the issuance of personal checks. Thereafter, the victims receive fraudulent monthly account statements concerning their investments by mail. None of the funds invested nor any of the promised interests have ever been returned or paid to the victims.

The operators of the call centers allegedly used false names and business addresses in brochures, business cards and marketing materials sent to the victims. The operators also disguised their true location and names when making telephone calls to the victims by using *"Enchanted Drive"* devices. These devices are plugged into a USB port of a personal computer enabling the user to place calls over the internet. The devices are assigned a specific area code and telephone number in Country X which will always be displayed as the calling number to the person receiving the phone call, no matter where the *"Enchanted Drive"* device and the caller are actually located. According to investigation, the *"Enchanted Drive"* devices used in this particular scam were assigned area codes corresponding to major cities in Country X but the logs of the "Internet Protocol" (IP) addresses used by the said devices showed that the calls were actually made from the Philippines.

After the victims had been convinced to invest in the fraudulent CDs, they were advised to write a personal check in the amount of the investment, and Birthright would arrange for a courier to retrieve the checks at the victims' residences. These checks were then sent to four (4) separate "virtual offices" and subsequently forwarded to an address in Muntinlupa City, Philippines.

It was noted that sometime in December 2011, Birthright opened a new front company known as "AA Financial Group Incorporated" with a new virtual office in Country X to receive the victims' checks. All mails for AA Financial Group Incorporated were forwarded to an address in Biñan, Laguna, Philippines.

Based on the examination of the victims' cancelled checks, prior to September 2011, the vast majority of the funds collected by Birthright under the front company name "Birthright Brokers" were deposited into an account in Universal Bank A in the Philippines.

It was also revealed that between approximately September 2011 and January 2012, cancelled checks issued by the victims to AA Financial Group Incorporated, totaling approximately US$615,000.00, were deposited into two (2) accounts in Universal Bank B in the Philippines.

Using the front company name "LB Corporation," Birthright allegedly collected more than US$1.2 million from several elderly victims from May to June 2012. These funds were deposited by Birthright to Bank Z in Country X, and subsequently wire transferred to two (2) accounts in Universal Bank C in the Philippines.

C. Insurance Policy

A case involving life insurance, tax fraud and suspected undeclared gifts. In year N–3, Ms Y took out a life insurance policy with an initial payment of €30,000 (~USD34,000). Additional payments of €60,000 (~USD68,000) were made in year N–2 and N–1, and €50,000 (~USD56,500) was paid in year N. The following year, Ms Y fully redeemed the policy. She

stated that she needed money for a real estate purchase. Additional enquiries and requests for documentation by the insurance firm revealed that the payments had not been made by Ms Y but rather by her parents. Actions such as these may be used to circumvent gift taxes. [10]

D. Proceeds of Drug Trafficking

Case of casino gambling debt payment used to conceal laundering of proceeds from drug trafficking. In 2013, operatives of the jurisdiction X's National Police arrested person AC and five other individuals in the Philippines and confiscated/seized 433.236 kilograms methamphetamine hydrochloride estimated to be worth USD43.3 million. In October 2013, the AMLC (Philippines FIU) received a letter requesting a financial investigation on the arrested persons together with a list of bank accounts that were allegedly used in the drug transactions of the group.

A STR was also filed by Universal Bank against one of the accounts of person AC. The narrative portion of the STR cited AC's arrest for drug trafficking as the cause for reporting, adding that AC is also known to be actively engaged in casino gambling. Verification with the Department of Trade & Industry (DTI) showed that person AC had two registered businesses, namely: A Trading and G Center. Certifications from the Business Permit and License Office showed that A Trading had gross receipts of only ~USD3,800 and that it had been closed since January 2011 while G Center was registered as a new business only in March 2013 with a capital of only ~USD1,085 and only one employee. Further verification showed that person AC did not appear as stockholder, incorporator or board member of any corporation registered in the Philippines.

In spite of the small capitalization and meagre declared income of person AC's businesses, the AMLC Secretariat's financial investigation revealed that AC's bank transactions involved more than USD8.6 million. One bank account was found to have made more than 200 fund transfers amounting to more than USD2.16 million to several individuals. The fund transfers were all made under the guise that they were AC's payment for gambling debts owed to the recipients of the transfer. However, no documents were presented to prove that person AC owed large sums of money by virtue of his gambling activities.

Financial investigations also showed that AC's bank accounts received funds from persons MST and CW who have also been charged with drug trafficking. Apart from his bank accounts, person AC also owned several prime real estate properties, a foreign currency trust account and money placement worth a significant amount. In August 2014, the Court of Appeals granted the Petition filed by the AMLC for the Issuance of a Freeze Order against the bank accounts, investments, real properties and motor vehicles of Mr. AC and his cohorts.[11]

E. Structuring

Bank A reported several accounts maintained by individuals who were connected by ways of employment in company B. Company B attracted people by offering attractive profits as a return on their investment and secondly also offered jobs. Around 525 individuals filed applications against the company for depriving them of their hard-earned money. It was suspected that the scam involved a fraud of PKR1.88 billion (~USD 18 million).

399 It was noted in company B's account that large amounts of funds came through online transfers and cash from different individuals. The accumulated funds flowed from the

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[10] APG Yearly Typologies Report 2016, page 52
[11] APG Yearly Typologies Report 2016, pages 65-66

company's account in a structured manner through online cash/ATM transfers to the personal accounts run by individuals who were either employees of the company or were involved in other businesses. The funds were then taken out from the personal accounts through online cash withdrawal. The matter was referred for investigation.[12]

F. Use of False Identification

A complaint was lodged against the suspect who was believed to be involved in fraud. The suspect 'JKL' opened an account at the branch of Bank X. At the time of account opening the information provided by the suspect stated that he was working as an Associate and dealing in property business. The account was opened for saving purpose. Two officials of the government department lodged a complaint against the individual and stated that their two cheques were stolen and issued with forged signature amounting to PKR3,000,000 (~USD28,600) and Rs.2,500,000 (~USD23,800). The proceeds of both the cheques were credited to JKL account through clearing. Some of the funds were immediately withdrawn in cash while the remaining funds were returned to the issuing bank after receipt of complaint.

423 The suspect admitted using a different signature. Both signatures were very different and therefore, a possibility of an unknown beneficial owner was suspected. From the trail of transactions it was observed that the account was primarily used to conduct transactions related to the stolen cheques and that no other significant transactions took place in the account. The case was forwarded to LEA for necessary action. [13]

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[12] APG Yearly Typologies Report 2016, page 80
[13] APG Yearly Typologies Report 2016, page 83