



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



Circular Letter (CL) No:	2018-06
Date:	15 January 2018
Amending:	None

CIRCULAR LETTER

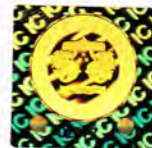
- TO :** All Insurance/Reinsurance Companies, Mutual Benefit Associations, Trusts for Charitable Uses, Insurance and Reinsurance Brokers, Pre-need Companies, and Health Maintenance Organizations
- SUBJECT :** Dissemination of the Anti-Money Laundering Council's Resolution No. 107, Series of 2017, dated 15 November 2017 and AMLC Registration and Reporting Guidelines

Attached herewith is a copy of the **Anti-Money Laundering Council's Resolution No. 107, Series of 2017, dated 15 November 2017** and **AMLC Registration and Reporting Guidelines (ARRG)**, which was issued as AMLC Regulatory Issuance (A) No. 4, Series of 2017. Annex D of the ARRG contains examples of alerts and red flags which covered persons supervised by this Commission may consider in defining alerts scenarios or parameters in their transaction monitoring system.

The ARRG took effect on 04 January 2018.

For your information and strict compliance.

DENNIS B. FUNA
Insurance Commissioner



Encl: A/S



Republic of the Philippines
ANTI-MONEY LAUNDERING COUNCIL

RESOLUTION NO. 107
Series of 2017

Acting on the Memorandum dated 10 November 2017 of the Anti-Money Laundering Council (AMLC) Secretariat, the Council resolved to approve:

1. The AMLC Registration and Reporting Guidelines (ARRG) and issue the same as an AMLC Regulatory Issuance;
2. Authority for the Secretariat to publish the ARRG in a newspaper of general circulation and to post the same in the AMLC website;
3. Authority for the Executive Director or, in his absence, the Officer-in-Charge, to approve revisions and/or amendments to the ARRG, except those that involve policies, in which case, the AMLC's approval shall be obtained; and
4. Dissemination of this Resolution to covered persons under the respective jurisdictions of the Bangko Sentral ng Pilipinas, the Securities and Exchange Commission and the Insurance Commission.

This Resolution supersedes the AMLC Reporting Procedures Manual dated March 2014, and AMLC Resolution No. 408, Series of 2004; AMLC Resolution No. 02, Series of 2005; AMLC Resolution No. 117, Series of 2009; AMLC Resolution Nos. 10, 10-a, 10-b and 10-c, Series of 2013; AMLC Resolution No. 43, Series of 2014; AMLC Resolution No. 05, Series of 2016; AMLC Resolution No. 61, Series of 2016; and AMLC Resolution No. 42, Series of 2017.

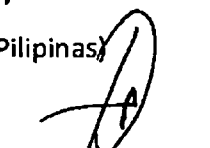
15 November 2017, Manila, Philippines.


NESTOR A. ESPENILLA, JR.
Chairman


(Governor, Bangko Sentral ng Pilipinas)

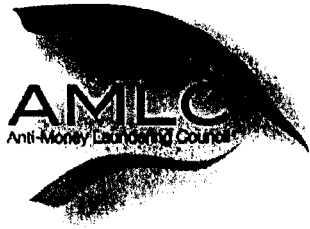

TERESITA J. HERBOSA
Member

(Chairperson, Securities and Exchange Commission) (Commissioner, Insurance Commission)


DENNIS B. FUNA
Member

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MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017



Anti-Money Laundering Council
Manila, Philippines

AMLC Registration and Reporting Guidelines

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

MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

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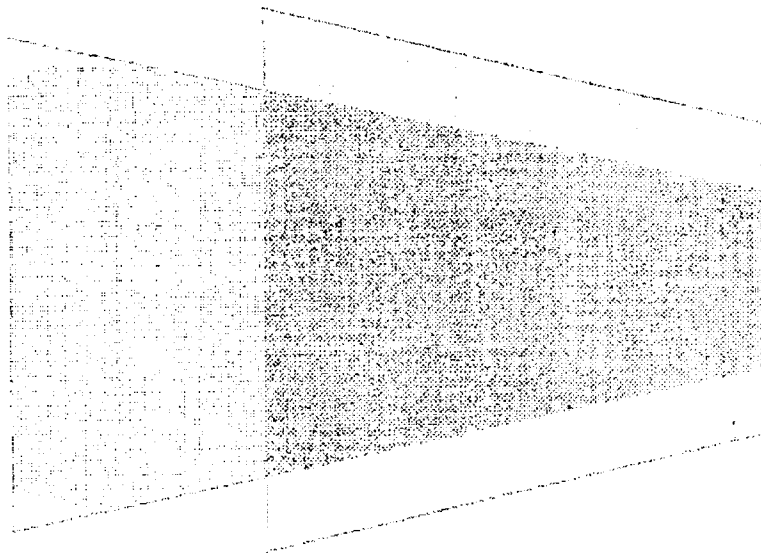
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Anti-Money Laundering Council
Manila, Philippines

General Provisions



Part 1

AMLC Registration and Reporting Guidelines

Certified True Copy of Records on File

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MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

I. Legal Framework

The goal of a large number of criminal acts is to generate a profit for the individual or group that carries out the act. Money laundering is the processing of these criminal proceeds to disguise their illegal origin. This process is of critical importance, as it enables the criminal to enjoy these profits without jeopardising their source.¹

Anti-Money Laundering Act (AMLA)

In order to establish an effective anti-money laundering regime in the country, the anti-money laundering legislation was enacted under R.A. No. 9160, as amended (AMLA) was signed into law on 29 September 2001 and took effect on 17 October 17 2001. On 07 March 2003, R.A. No. 9194 (An Act Amending R.A. No. 9160) was signed into law and took effect on 23 March 2003. In order to further strengthen the AMLA, R.A. Nos. 10167 and 10365 were enacted and took effect on 06 July 2012 and 07 March 2013, respectively.

The Implementing Rules and Regulations took effect on 02 April 2002. Subsequent revisions to the Implementing Rules took effect on 07 September 2003, 15 September 2012 and 09 August 2017, respectively.

Section 4 of the AMLA, states that: Money Laundering Offense – Money laundering is committed by any person who, knowing that any monetary instrument or property represents, involves, or relates to the proceeds of any unlawful activity:

- a) transacts said monetary instrument or property;
- b) converts, transfers, disposes of, moves, acquires, possesses or uses said monetary instrument or property;
- c) conceals or disguises the true nature, source, location, disposition, movement or ownership of or rights with respect to said monetary instrument or property;
- d) attempts or conspires to commit money laundering offenses referred to in paragraphs (a), (b) or (c);
- e) aids, abets, assists in or counsels the commission of money laundering offenses referred to in paragraphs (a), (b) or (c) above; and
- f) performs or fails to perform any act as a result of which he facilitates the offense of money laundering referred to in paragraphs (a), (b) or (c) above.

R.A. No. 10927 which took effect on 29 July 2017 effectively amends Section 1. Section 3(a) of the AMLA to include casinos as "Covered Persons". Single cash transactions of casinos in excess of five (5) million pesos or its equivalent in any other currency, must be reported to the Anti-Money Laundering Council (AMLC).

Terrorism Financing and Suppression Act

On 18 June 2012, R.A. No.10168, otherwise known as the Terrorism Financing Prevention and Suppression Act of 2012 was signed into law. This law took effect on 05 July 2012. Pursuant to Section 22 of R.A. No. 10168, the AMLC promulgated the Implementing Rules and Regulations (IRRs) of R.A. No. 10168, which was published on 11 August 2012.

¹<http://www.fatf-gafi.org>.

In relation to R.A. No.10168, the AMLC issued Resolution Nos. TF-01 and TF-02, Series of 2012, directing the freezing without delay of property or funds, including related accounts, of designated terrorist individuals and entities named in the Al-Qaida Sanctions List pursuant to United Nations Security Council (UNSC) Resolution Nos. 1267/1989 and Taliban 1988 Sanctions List pursuant to UNSC Resolution No. 1988.

II. Covered Persons

Covered Persons (CPs) which are mandated by the AMLA, to submit covered and suspicious transaction reports (CTRs/STRs) to the AMLC are as follows:

- Banks, non-banks, quasi-banks, trust entities, foreign exchange dealers, pawnshops, remittance and transfer companies and other similar entities and all other persons and their subsidiaries and affiliates, supervised and regulated by the Bangko Sentral ng Pilipinas (BSP).
- Insurance companies, pre-need companies and all other persons supervised or regulated by the Insurance Commission (IC).
- Securities dealers, brokers, salesmen, investment houses and other similar persons managing securities or rendering services as investment agent, advisor, or consultant, mutual funds, close-end investment companies, common trust funds, and other similar persons, and other entities administering or otherwise dealing in currency, commodities or financial derivatives based thereon, valuable objects, cash substitutes and other similar monetary instruments or property supervised or regulated by the Securities and Exchange Commission (SEC).
- The following Designated Non-Financial Businesses and Professions (DNFBPs):
 - Jewelry dealers, dealers in precious metals, and dealers in precious stones.
 - Company service providers which, as a business, provide any of the following services to third parties:
 - acting as a formation agent of juridical persons;
 - acting as (or arranging for another person to act as) a director or corporate secretary of a company, a partner of a partnership, or a similar position in relation to other juridical persons;
 - providing a registered office, business address or accommodation, correspondence or administrative address for a company, a partnership or any other legal person or arrangement; and
 - acting as (or arranging for another person to act as) a nominee shareholder for another person.
 - Persons, including lawyers and accountants, who provide any of the following services:
 - managing of client money, securities or other assets;
 - management of bank, savings or securities accounts;
 - organization of contributions for the creation, operation or management of companies; and
 - creation, operation or management of juridical persons or arrangements, and buying and selling business entities.
- Casinos, including internet and ship-based casinos, with respect to their casino cash transactions related to their gaming operations.

The term "Covered Persons" shall exclude lawyers and accountants acting as independent legal professionals in relation to information concerning their clients or where disclosure of information would compromise client confidences or the attorney-client relationship, provided, that they are authorized to practice in the Philippines and shall continue to be subject to the provisions of their respective codes of conduct and/or professional responsibility or any of its amendments.

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-submission of CTRs and may be subject to appropriate administrative sanction, 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 covered under the no/low risk transactions (Part 1 – General Provisions, Item VII).
- D. Covered Transaction is a transaction in cash or other equivalent monetary instrument involving a total amount in excess of five hundred thousand pesos (Php 500,000.00) within one (1) banking day.

For jewelry dealers in precious metals and jewelry dealers in precious stones as defined, covered transaction is a transaction in cash or other equivalent monetary instrument involving a total amount in excess of one million pesos (P1,000,000.00).

For casinos, a covered transaction is a transaction in cash or other equivalent monetary instrument involving an amount in excess of five million pesos (Php 5,000,000.00) or its equivalent in any other currency.

IV. Suspicious Transaction Reports (STRs)

- A. Under Sec. 3 (b-1) of the AMLA, a Suspicious Transaction is a transaction, regardless of amount, where any of the following circumstances exists:
 - 1. There is no underlying legal/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 an unlawful activity or any money laundering activity or offense under the AMLA, that is about to be, is being or has been committed; or
 - 7. Any transaction that is similar, analogous or identical to any of the foregoing.
- B. Customer Due Diligence (CDD) and Ongoing Monitoring.
CDD and ongoing monitoring provide the basis for recognizing unusual and suspicious transactions and events. An effective way of recognizing suspicious

activity is knowing enough about customers, their circumstances and their normal expected activities to recognize when a transaction or instruction, or a series of transactions or instructions, is unusual warranting the conduct of an internal inquiry, investigation and suspicious transaction reporting.

C. Alerts and Red flags.

Covered persons should have systems in place that would alert its responsible officers of any circumstance or situation that would give rise to a suspicion of a money laundering 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

D. Recognizing Suspicious or Unusual transactions.

The key is knowing enough about the customer's business to recognize that a transaction, or a series of transactions is unusual and, from an examination of the unusual, whether there is a suspicion of money laundering. Where a transaction is inconsistent in amount, origin, destination, or type with a customer's known, legitimate business or personal 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.

E. Internal Analysis, Investigations and Escalation.

Covered persons shall formulate a reporting chain under which a suspicious transaction or circumstance will be processed, analyzed and investigated. Said chain should include the designation of a Board Level or approval Committee or the Chief Compliance Officer as the ultimate decision maker on whether or not the covered person should file a report to the AMLC.

The reporting chain, with reasonable timeframes starting from flagging, analysis, investigation, escalation and until the final decision is made, shall be clearly written in the covered person's Money Laundering and Terrorist Financing Prevention Program (MLPP). Covered persons should ensure that proper controls are in place to guarantee confidentiality of the process and that no "tipping – off" of customers will happen at all times during the entire proceedings. For this reason, the Compliance Officer shall have access to all customer information files and transactions through the electronic or manual customer monitoring system.

F. Timing and Manner of Submission of STRs.

Covered persons shall file Suspicious Transaction Reports (STRs) that are complete, accurate and timely in accordance with the following guidelines:

1. Covered persons shall report to the AMLC all suspicious transactions within five (5) working days from the occurrence thereof.
2. "Occurrence" refers to the date of determination of the suspicious nature of the transaction, which determination shall be made not exceeding ten (10) calendar days from date of transaction.
3. Highly unusual or suspicious transactions, activities or circumstances conducted in the presence of, or immediately known or apparent to, the personnel handling the transaction shall be reported to the AMLC within five (5) working days from the date of the transaction. A "highly unusual" or suspicious transaction is one where, at the moment of transaction, the person handling the transaction has knowledge and reason to suspect that the funds being transacted are related to an unlawful activity.

Generally speaking, knowledge is likely to include:

- a. Actual knowledge;
 - b. Knowledge of circumstances which would indicate facts to a reasonable person; and
 - c. Knowledge of circumstances which would put a reasonable person on inquiry.
4. For transactions triggered under an existing suspicious transaction monitoring system (TMS) where the suspicious transaction indicators under Section 3(b-1) of the AMLA have been conclusively incorporated to the system, said transaction shall be reported within five (5) working days from the date of transaction.
 5. Where the circumstances for filing an STR has no corresponding transaction, or when the TMS-generated alert is only a ground for the covered person to conduct an internal analysis, investigation and escalation under paragraph E above, determination of the suspicious nature of the circumstances shall be made within a reasonable period of time. In such case, the covered person shall submit the corresponding STR using the "ZSTR" transaction code within five (5) working days after the said reasonable period, which in no case shall exceed sixty (60) calendar days from the time the circumstances were flagged. The report to be submitted in accordance with this item shall be comprehensive enough to establish the complete circumstances for the filing of the report.
 6. In cases where 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, the ten (10) calendar day determination period shall be reckoned from the date the covered person knew of, or should have known, the suspicious transaction indicator.

To determine whether the covered persons knew or should have known the suspicious transaction indicator, it shall be given a reasonable period of time, which in no case shall exceed sixty (60) calendar days, to gather facts in order to enable the submission of a meaningful STR.

7. The reasonable period shall be indicated in the covered person's MLPP. Said MLPP shall be duly approved by the covered person's Board of Directors, as well as the designation of the Board approved Committee or Board Level Committee or duly authorized Senior Officer as the Body or Officer who shall make the final determination of whether or not an STR should be filed.

G. Uploading of KYC Documents is mandatory, if the reason for suspicion will fall under any of the following Predicate Crimes:

- | | | |
|------|---|---|
| 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

However, if the AMLC Secretariat, requests for the KYC Documents for STR previously filed with the AMLC, wherein, subject of the STR has an existing money laundering case, CPs should be able to upload said KYC documents.

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.

- H. 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. Guidelines in reckoning CPs compliance with the prescribed reporting period

- A. The following non-working days are excluded from the counting of the prescribed reporting period:
 - weekend (Saturday and Sunday)
 - official regular national holiday
 - officially declared national holiday and workday suspensions
- B. A “non-reporting day” may be declared by the AMLC Secretariat when the File Transfer and Reporting facility (FTRF), used by the CPs in transmitting their electronic reports to AMLC is unavailable to all CPs for at least five (5) consecutive hours during the day.
 - AMLC-declared “non-reporting day” is excluded from the counting of the prescribed reporting period.
 - The Executive Director, or in his/her absence, the Officer-in-Charge of the AMLC Secretariat is authorized to declare such day as a “non-reporting day.”
- C. Officially declared non-working days in localities or regions affected by natural calamities such as flood, typhoon, earthquake, etc. may be excluded from the counting of the prescribed reporting period for CPs located in the affected localities or regions subject to submission of deviation request by the CP.
 - CPs request for deviation shall be subject to approval of the Executive Director, or in his/her absence, the Officer-in-Charge of the AMLC Secretariat.

VI. Transaction Reporting

Rule 9C (1) of the 2016 RIRRs of the AMLA states that Covered persons shall ensure the accuracy and completeness of covered transaction and suspicious transaction report, which shall be filed in the forms prescribed by the AMLC and shall be submitted in a secured manner to the AMLC in electronic form.

VII. No/Low Risk Transactions

Defer reporting of the following "no/low risk" covered transactions.

- A. For CPs under the supervisory authority of the Bangko Sentral ng Pilipinas (BSP):
1. Transactions between BSP-supervised covered institutions and the BSP;
 2. Transactions between banks operating in the Philippines;
 3. Transactions involving transfer of funds from one deposit account to another deposit account of the same person within the same bank, limited to Checking and Savings Account only;
 4. Roll-over of placements of time deposits and/or other client's investments, provided that there is no change in the Account number;
 5. Bank-initiated (transactions of the bank) or system generated transactions such as but not limited to:
 - a. Internal operating expenses and capital expenditures of CPs
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.
 - b. Payments of dividends or interests on investments, provided that the principal investment was previously reported;
 - c. Remittance by a bank, 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 bank, 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 institutions in government securities, or in companies listed in the local or international Stock Exchanges.
 6. Payment of loan and/or its corresponding interest regardless of the manner of payment (*cash, fund transfer, debit of account, check*), provided that the grant of loan was previously reported as covered transaction;
 7. Reclassification of loan security to Real and other Properties Acquired (ROPA);
 8. Installment or partial payment in the sale of ROPA, provided that the total selling price of the ROPA in excess of P500,000.00 was reported at the time of the execution of the contract to sell or sales contract receivable, or deed of sale;
 9. 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;
 10. Transactions of the Trust department of a bank:

- a. Investment/divestment of Unit Investment Trust Fund (UITF) and Trust and Other Fiduciary Activities (TOFA);
- b. Investment/divestment of Investment Management Account (IMA), such as Special Deposit Account, government securities, equities traded in the Philippine Stock Exchange, real estate properties, and deposits with own bank or other banks, and loans granted; and
- c. Rollover of Investment of UITF, TOFA, and IMA, provided that the initial contribution or placement was previously reported. Any redemption, termination, or cancellation of investment resulting to closure of the trust account of a client shall be reported.

11. Transaction of government agencies with banks, 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 banks, 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

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.

12. Agrarian Reform Receivables; and

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

B. For CPs under the supervisory authority of the Securities and Exchange Commission (SEC):

1. Transactions between banks and quasi-banks operating in the Philippines;
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;
4. Payment of loan and/or its corresponding interest regardless of the manner of payment (*cash, fund transfer, debit of account, check*), provided that the grant of loan was previously reported as covered transaction;
5. 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;
6. Investment or Divestment of Mutual Funds;
7. Internal operating expenses and capital expenditures of covered institutions;

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.

8. Adjusting entries or reclassification of accounts; and
 9. 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.
- C. For CPs under the supervisory authority of the Insurance Commission (IC):
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. Payment of loan and/or its corresponding interest regardless of the manner of payment, provided that the grant of loan was previously reported as covered transaction;
 8. Bulk settlement of claims on death and disability benefits of a policy where individual claim does not exceed P500,000.00;
 9. Transactions coursed through brokers, agents and other intermediaries, in which case, however, the insurance company (principal) shall report the said transactions;
 10. Internal operating expenses and capital expenditures of covered institutions; 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.
 11. Adjusting entries or reclassification of accounts.

VIII. Applicability of the Imposition of Administrative Sanctions

Violations of AMLC Registration and Reporting Requirements shall be subject to administrative sanctions, in accordance with the "Rules on the Imposition of Administrative Sanctions under Republic Act No. 9160, as Amended", which took effect on 09 August 2017.

For reference, please see www.amlc.gov.ph.

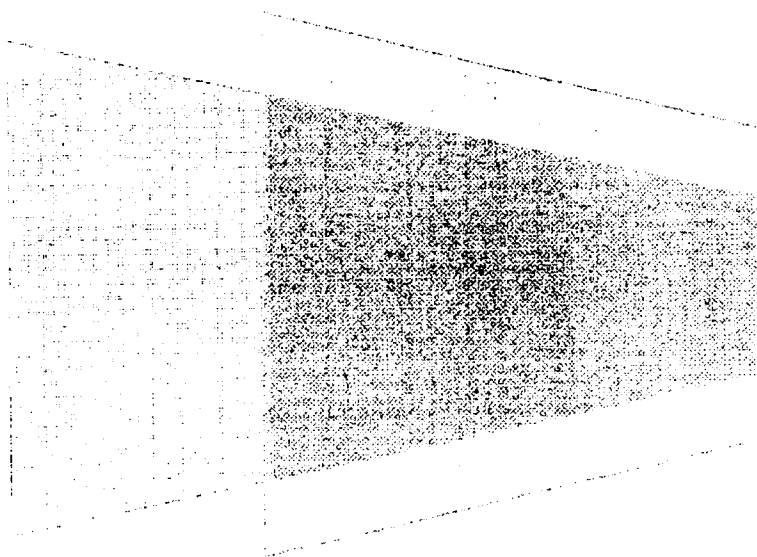
IX. Effectivity

The AMLC Registration and Reporting Guidelines shall take effect thirty (30) days after its publication, except for the Uploading of KYC Documents for Suspicious Transaction Reports, Part 4 – Chapter 2.3, and the Uploading of Electronic Return (E-Return) for Freeze Order, Part 4 – Chapter 2.6, which shall take effect on the first banking day of January 2018.



Anti-Money Laundering Council
Manila, Philippines


Online Registration System



Part 2

AMLC Registration and Reporting Guidelines

Certified True Copy of Records on File


MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

ONLINE REGISTRATION

INTRODUCTION

One of the many functions of the Anti-Money Laundering Council (AMLC) is "To require and receive covered or suspicious transaction reports (CTRS/STRs) from covered institutions" (section 7.1 of R.A.9160). Section 1 of RA 10365 amends Section 3 of R.A 9160 to expand the coverage of the law; it changes the definition from covered institutions to covered persons, whether natural or juridical.

In addition, Rule 9C (3) of the 2016 RIRRs of the AMLA states that "*All covered persons shall register with the AMLC's electronic reporting system within ninety (90) days from the effectivity of this RIRR*".

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 Resolution and/or General Information Sheet for COs of Banks, Insurance Companies, Securities Companies, Financing Companies, Lending Companies, Pre-Need Companies and all other Covered Persons registered with the SEC as a Corporation.
 - b. Certificate of Associated Persons for APs of Brokerage Companies.
 - c. DTI Certificate for Pawnshops/Money Service Businesses, registered as Single Proprietorship as well as a Document, notarized and signed by the owner of the MSB/Pawnshop designating him/her as the PDO, if the PDO is not the owner of the MSB/Pawnshop.
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.
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.
7. List of successfully registered MSBs and Pawnshops will be published in the AMLC website, to be updated monthly.

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

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

Welcome to the Anti-Money Laundering Council Portal! (Ver. 2.8.4)

The facility allows Covered Persons (CPs) to accomplish the following:

- Online Registration**
 - Allows Compliance Officers to register and attach supporting documents. Submission of hardcopy documents are no longer required.
- Upload CTR/STR Files**
 - Encrypted Covered Transaction Reports (CTRs) and Suspicious Transaction Reports (STRs) may be conveniently transmitted to the AMLC via this facility.
- View History of Uploaded CTR/STR Files**
 - Access history of uploaded CTR/STR files. Errors are logged, allowing users to identify and make the necessary corrections. Users also have the option to download the validation messages.
- View News Advisories**
 - View and archived AMLC advisories may be accessed from this facility.
- Upload Attachments to STRs**
 - Digital attachments to Suspicious Transaction Reports (STRs) may be submitted through this facility. The STR should have been uploaded first prior to uploading of attachments.
- View History of Uploaded Attachments to STRs**
 - Access history and status of uploaded STR attachments.

User Login

Institution Code:

Username/Email:

Password:

[CONTACT US HERE](#)

Notes: CPs with 11-digit Inst. Code - last 6 digits
CPs with 12-digit Inst. Code - last 9 digits

[REGISTER](#)

Registration Status: [CLICK HERE](#)

1. Click on Register

Welcome to the Anti-Money Laundering Council Portal! (Ver. 2.8.4)

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 - Access history and status of uploaded STR attachments.

User Login

Institution Code:

Username/Email:

Password:

LOGIN

ESRO/CP/MSR/CSR

Note: CPs with 16-digit Inst. Code - 113 digits
CPs with 16-digit Inst. Code - 113 digits

REGISTER

Registration Status? [CLICK HERE](#)

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


Instructions:

To the Compliance Officer:

- 1 All fields with an asterisk (*) are mandatory.
- 2 Please ensure the correctness of your email address, since this will be your username and the basis of your communications with AMLC.
- 3 Please be ready with your supporting documents for the registration (PDF files) as well as your exported asc file (.asc), since this will be needed to complete your registration.

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:	<input type="text"/>
Supervising Agency:	<input type="text" value="BSP"/>
Industry Type: *	<input type="text" value="RURAL BANK"/>
Institution Name: *	<input type="text" value="RURAL BANK OF QUEZON CITY"/>
Address (Head Office): *	<input type="text" value="ABC BUILDING"/>
	<input type="text" value="PASONG TAMO"/>
	<input type="text"/>
City/Municipality: *	<input type="text" value="QUEZON CITY"/>
Zip Code: *	<input type="text" value="1107"/>
CONTACT DETAILS	
Telephone Number: *	<input type="text" value="02"/> <input type="text" value="9310626"/>
	02 1234567
Fax Number:	<input type="text" value="02"/> <input type="text" value="9310625"/>
	02 1234567
Authorized Person: *	<input type="text" value="JUAN DELA CRUZ"/>
	First Name MI Last Name
Position: *	<input type="text" value="PRESIDENT"/>
 <input type="button" value="Next"/> <input type="button" value="Clear Form"/> <input type="button" value="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:

Full Name:
First Name MI Last Name

Position:

e-Mail Address: → **Make sure email address is unique; CO and alternate/s (if any) should have different email addresses**

Telephone Number:
02 1234567

Supporting Documents: → **Doc/s showing appointment of Compliance Officer**
e.g. Board Resolution, DTI Certificate and etc.

KEY DETAILS

Key ID:

Generation Date: → **Key details can be seen in Kleopatra**

Fingerprint:

Key (ASC) File: → **Exported asc file of the public key. created in Kleopatra**

↑

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: *

Full Name: *
First Name MI Last Name

Position: *

e-Mail Address: * →

Telephone Number: *
02 1234567

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

KEY DETAILS

↑

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: *

Full Name: *
First Name MI Last Name

Position: *

e-Mail Address: *

Telephone Number: *
02 1234567

KEY DETAILS

Key ID: *

Generation Date: *

Fingerprint: *

Key (ASC) File: *

→

For Alternate with Public key; check on Key details


↑

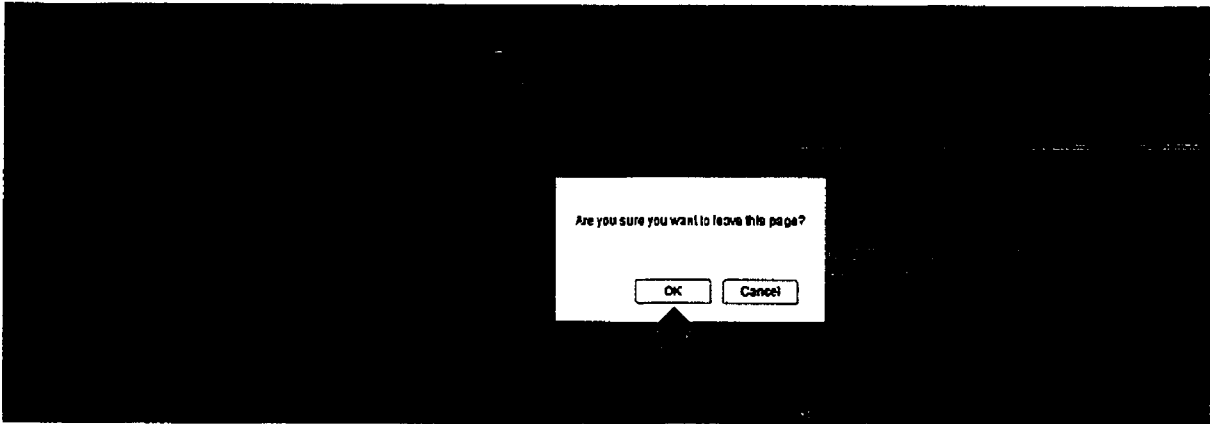
If there is only one alternate Click Done; otherwise Click Add Alternate

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 Resolutions:	CNEdat.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:	mnriviera@yahoo.com
Telephone Number:	(02) 9310620
User Name:	mnriviera@yahoo.com
KEY DETAILS	
Key ID:	8E8E973C
Generation Date:	03-07-2017
Fingerprint:	0F353006D7FA437A7E94DB80A5A64C0B8E8E973C
Key (ASC) File:	MNRiviera_RBQC.asc
<input type="button" value="Previous"/> <input type="button" value="Save"/> <input type="button" value="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!	
 <input type="button" value="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: rtynpineda@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-6S4cbfae819295e515fc80ef65927316>



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=JCREYES0120170210163112CO-6S4cbfae819295e515fc80ef65927316>



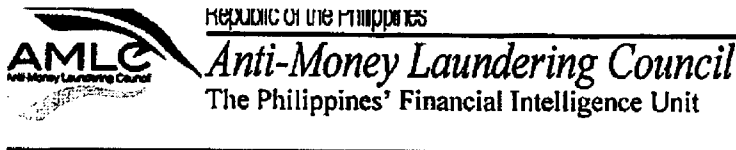
Note: If the link does not work by clicking on it, try to copy and paste the link to your browser. This is a system generated email, please do not reply!

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".



KEY DETAILS	
Key ID:	91D57B6F
Generation Date:	02-10-2017
Fingerprint:	1F138FF180988A1A2AA8089BEF02885E91D57B6F

TERMS AND CONDITIONS

I hereby agree and confirm that:

The created username account is the responsibility of the compliance officer and the alternate/s.

1. If in any case that the user believes his account has been compromised, the user can change his/her password any time;
2. The entered email address is the responsibility of the compliance officer and the alternate/s. Registered email addresses will receive communications from the AMLC and will be used for verification in the event that the user has forgotten the created username and password.
3. Once approved, the user account shall be valid for two (2) years from the date of account approval.

→

Then click on the "Exit" button.

<p>EMAIL ADDRESS VERIFICATION STATUS</p> <p>Your email address has been successfully verified. Please check your email for the next instructions. Thank you!</p> <p style="text-align: right;">→ <input type="button" value="Exit"/></p>

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

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 - Access history and status of uploaded STR attachments.

User Login

Institution Code:

Username/Email:

Password:

REGISTRATION STATUS

Notes: CPs with 11-digit Inst. Code - Inst 6 digits
CPs with 10-digit Inst. Code - Inst 9 digits

REGISTRATION STATUS

Registration Status?

Please enter the reference number of your Registration.

REGISTRATION STATUS INQUIRY

Reference Number:

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.

REGISTRATION STATUS	
On Queue: For Email Verification!	
COVERED PERSON INFORMATION	
Reference Number:	JCREYES01100170110151429-573675e1934ee3e05912e5f5096c120
Institution Code:	
Supervising Agency:	BSB
Industry Type:	RURAL BANK
Institution Name:	RURAL BANK OF QUEZON CITY
Address:	ASC BUILDING PASONG TAMO
City/Municipality:	QUEZON CITY
Zip Code:	1107
CONTACT DETAILS	
Telephone Number:	(02)9830719
Pass Number:	(02)98310823
Authorized Person:	JUAN DELA CRUZ
Position:	PRESIDENT
COMPLIANCE OFFICER INFORMATION	
Title:	MR.
Full Name:	JANE C. REYES
Position:	CHIEF COMPLIANCE OFFICER
e-Mail Address:	<input type="text" value="jcreyes@amlc.gov.ph"/> <input type="button" value="Resend"/> (unverified)
Telephone Number:	(02)98310823
User Name:	JCREYES01
KEY DETAILS	
Key ID:	CEP738DE
Generation Date:	02-16-2017
Registration:	CE007A77008E2D908A0738728F37129CEP738DE
ALTERNATE 1 INFORMATION	
Title:	MR.
Full Name:	MARK RL RIVERA
Position:	BOOKKEEPER
e-Mail Address:	<input type="text" value="markr@amlc.gov.ph"/> (verified)
Telephone Number:	(02)9830719
User Name:	JCREYES01
KEY DETAILS	
Key ID:	91D87E8F
Generation Date:	02-16-2017
Registration:	1F134FF18078EALAJAAED898E070883E91D37E8F

10. Once AMLC has processed your Registration, you will receive an email from AMLC whether Registration has been approved or disapproved. 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.

Institution Code: 12345600000

Username: JCREYES@YAHOO.COM

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.

1. 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.

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User Login

Institution Code:

Username/Email:

Password:

ERROR MESSAGE

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

[REGISTERS](#)

Registration Status? [CLICK HERE](#)

Change Password

Password:

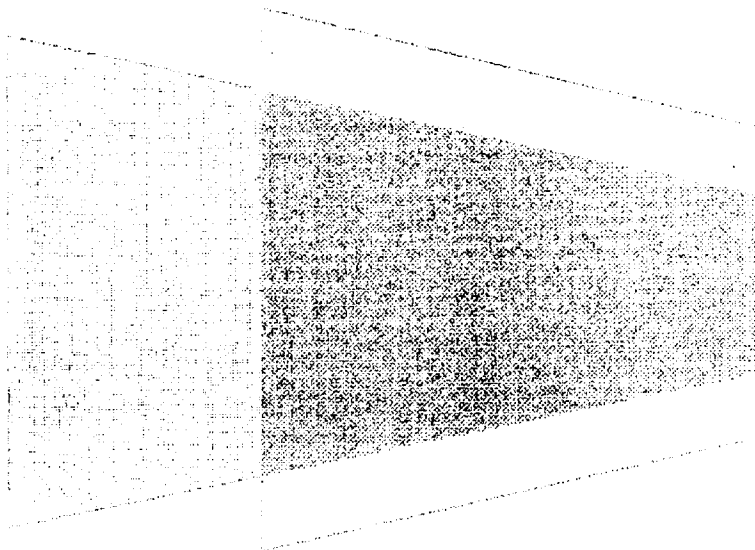
Confirm Password:

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




Anti-Money Laundering Council
Manila, Philippines

Transaction Security Protocol



Part 3 AMLC Registration and Reporting Guidelines

Certified True Copy of Records on File


MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

Transaction Security Protocol

GUIDELINES

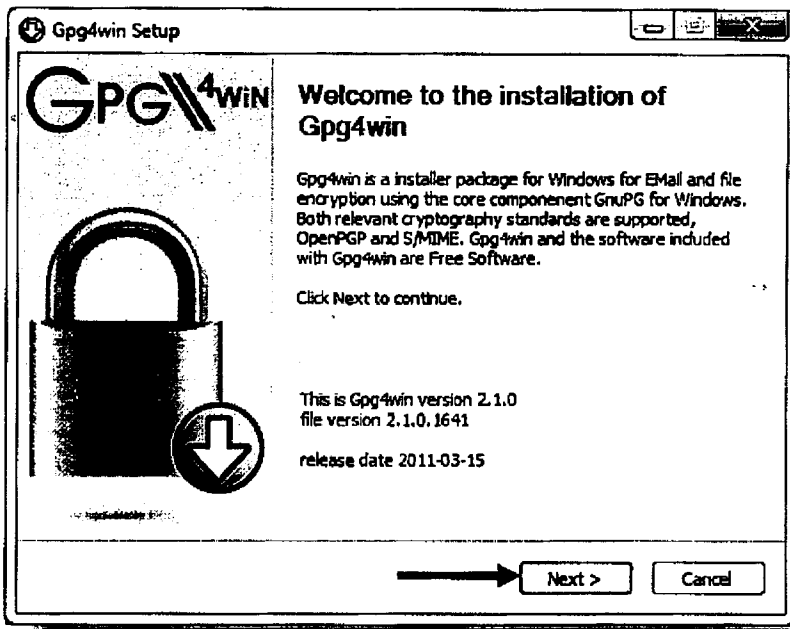
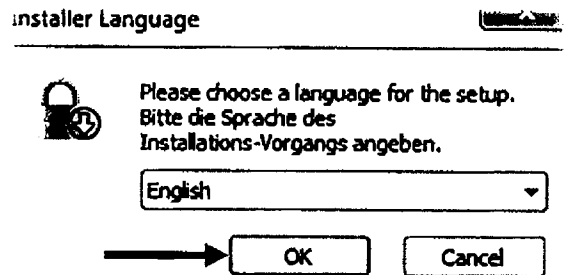
- A. The File Transfer and Reporting Facility using the Hypertext Transfer Protocol over Secure Socket Layer (FTRF v 2.0) shall be used by the CPs in transmitting their respective reports.
- B. Hypertext Transfer Protocol over Secure Socket Layer (HTTPS) is a private, secure and graphical method of accessing 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.

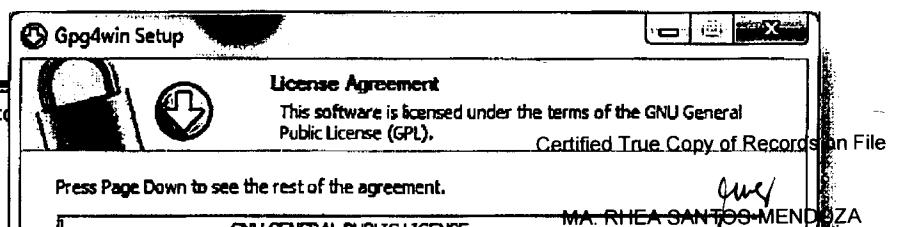
PROCEDURES:

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

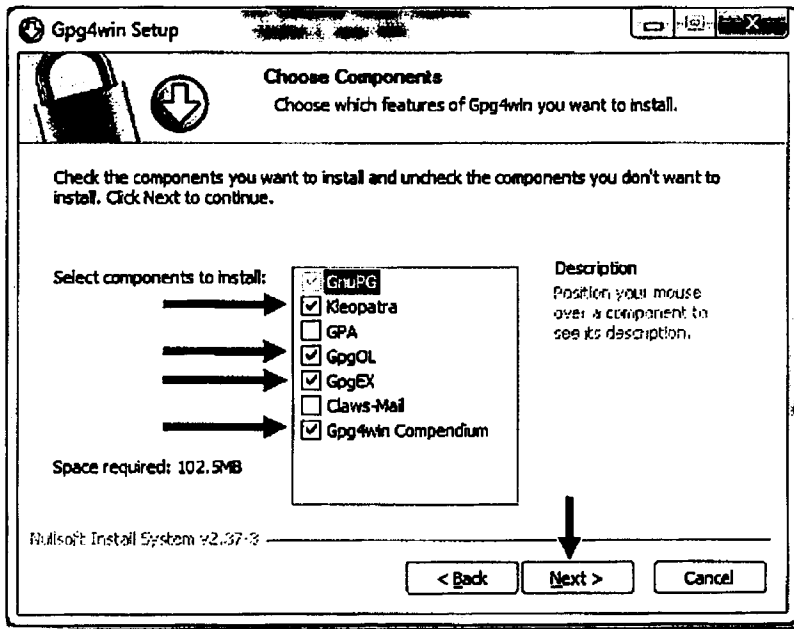
- Download the gpg4win 2.1.0 from www.amlc.gov.ph, under Reporting Tools, then save this to your local drive.
- Double click **gpg4win-2.1.0.exe**. You will be asked if you want to allow the program to make changes in your computer.
- Click **Yes**. The Installer Language window will be displayed on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



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



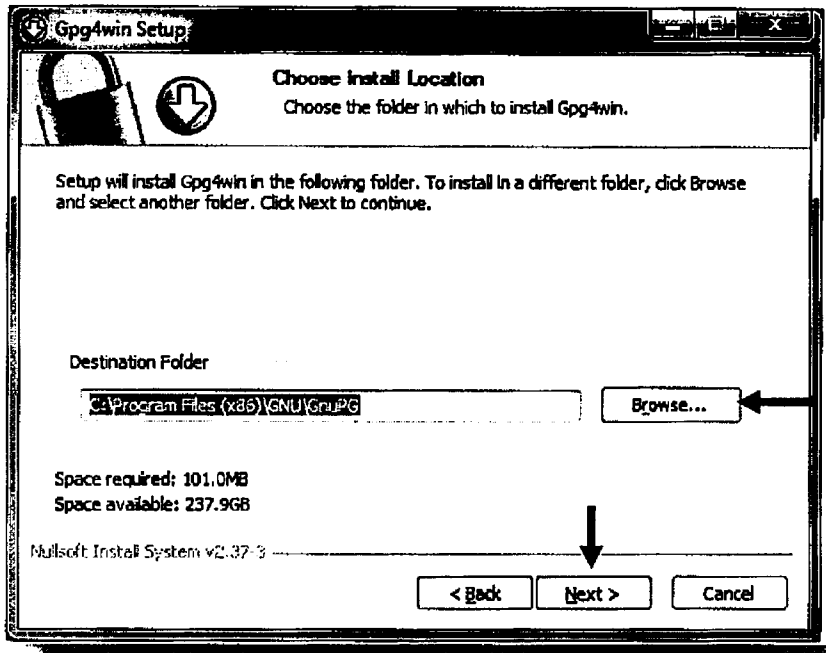
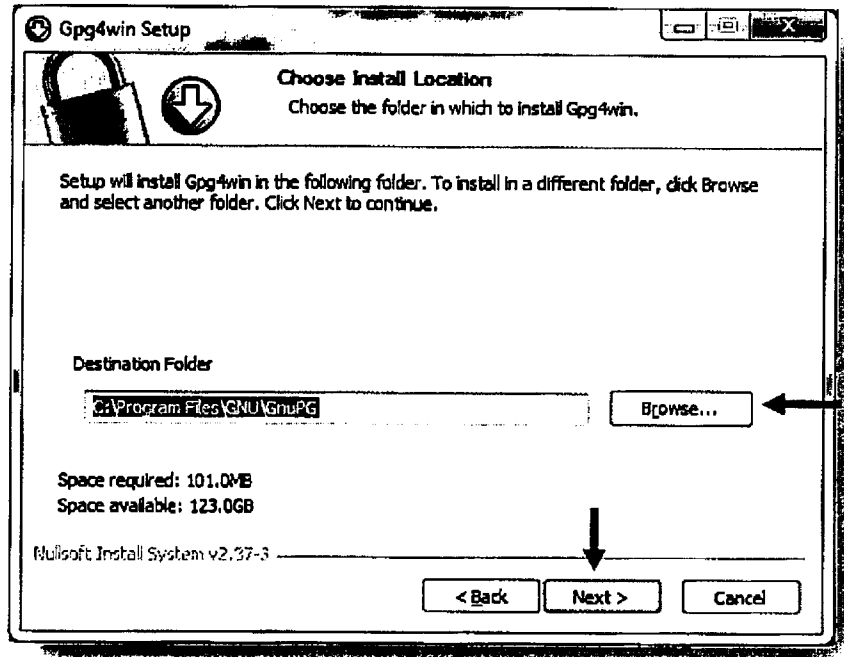
The License Agreement window will be displayed on the screen. Click Next.



Select components to install. Check **Kleopatra**, **GpgEX**, and **Gpg4win Compendium**, then uncheck other components. Click Next.

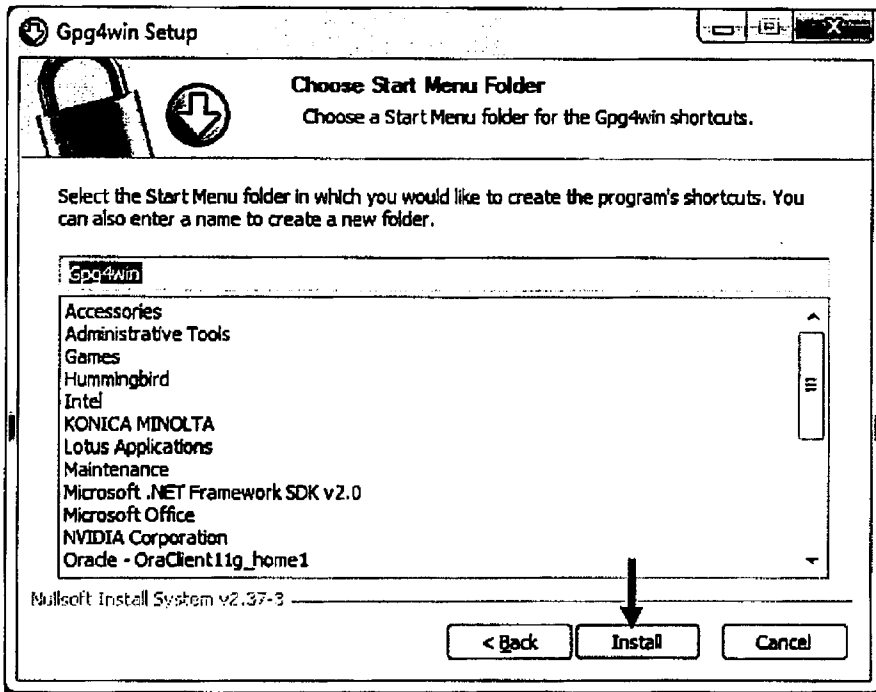
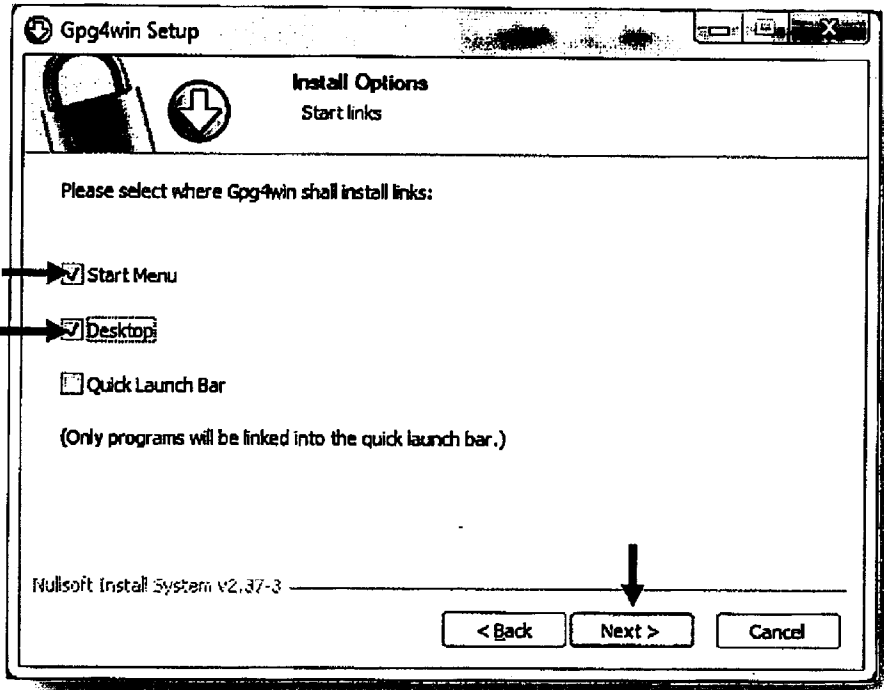
Specify destination folder, then, click Next.

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



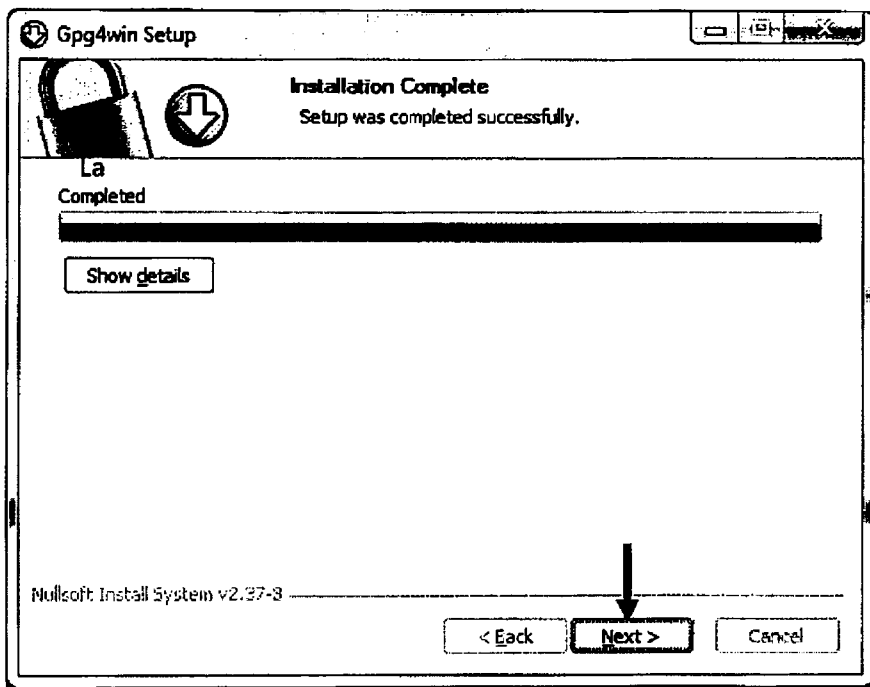
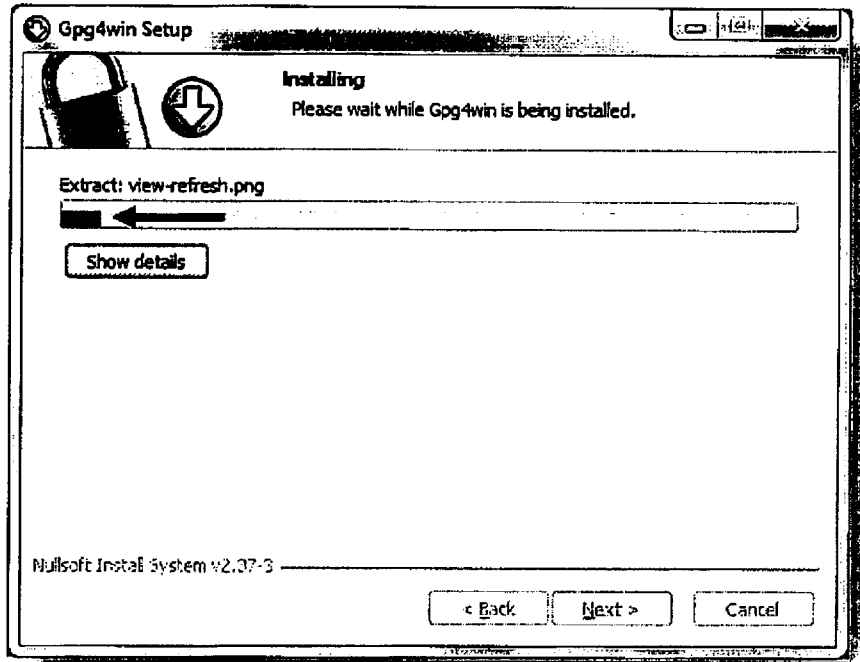
- For 64 bit machine the default directory is **C:\Program Files (x86)\GNU\GnuPG.**

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.

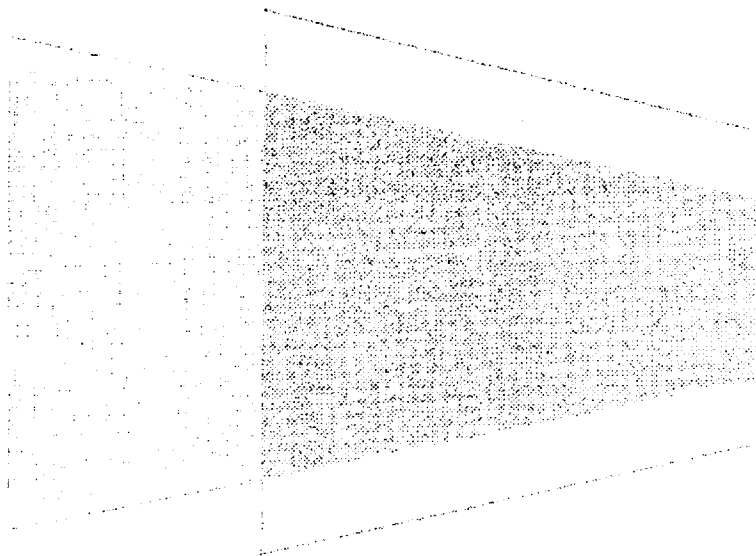


Once the setup is completed successfully, click Next.



Anti-Money Laundering Council
Manila, Philippines

Reporting Procedures



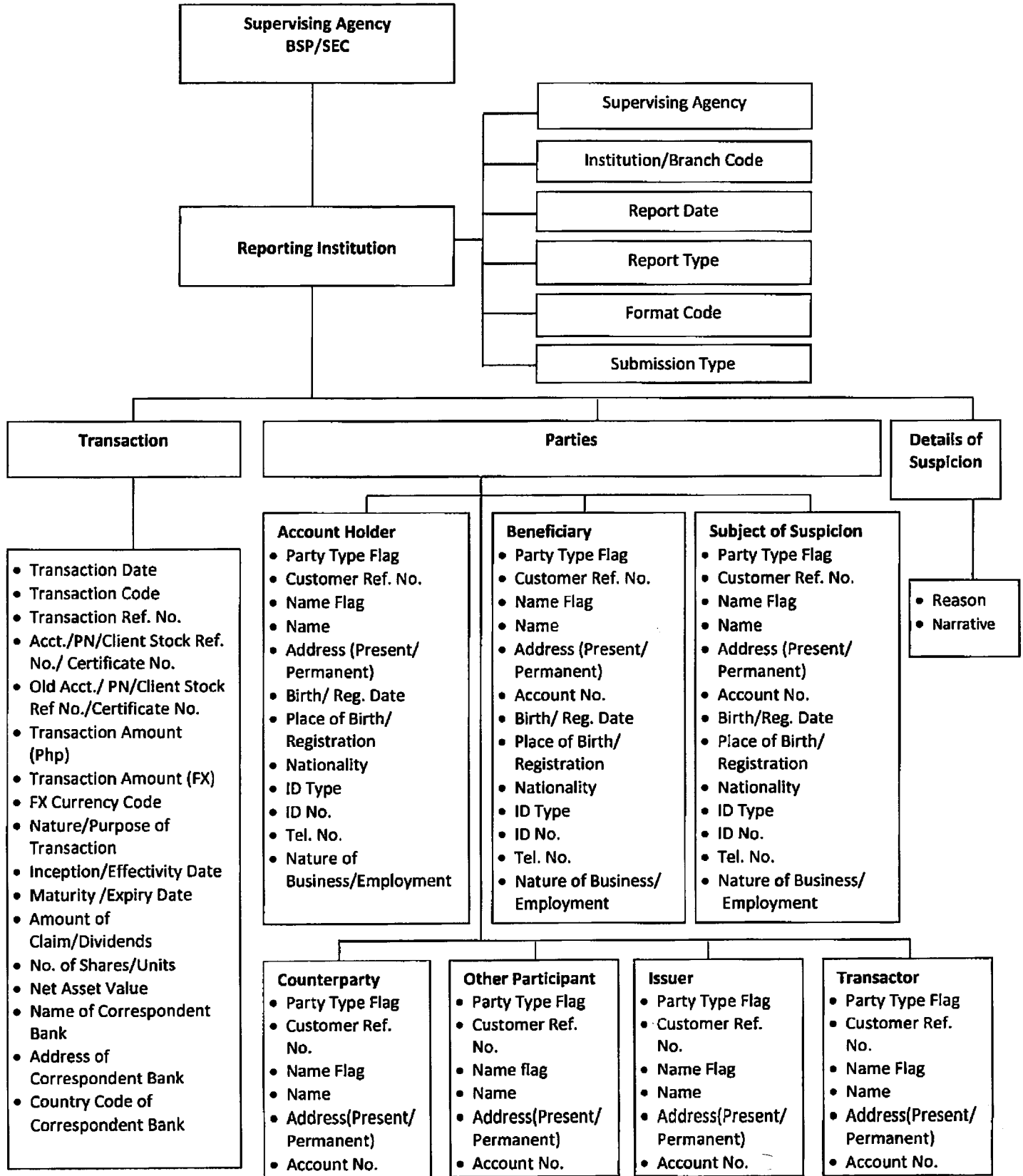
Part 4 **AMLC Registration and** **Reporting Guidelines**

Certified True Copy of Records on File

RHEA
MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

COVERED/SUSPICIOUS TRANSACTION REPORT

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



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

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

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	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	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	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	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)

Subject Data

Detail Record-Party details (Multiple)					
ACCOUNT HOLDER					
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)	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-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	30	X(30)	
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		100	X(100)	Last name of beneficiary
	First Name		100	X(100)	First name of beneficiary
	Middle Name		50	X(50)	Middle name of beneficiary
D-B-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-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	30	X(30)	
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		100	X(100)	Last name of counterparty
	First Name		100	X(100)	First name of counterparty
	Middle Name		50	X(50)	Middle name of counterparty
D-C-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-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	30	X(30)	
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		100	X(100)	Last name of other participant
	First Name		100	X(100)	First name of other participant
	Middle Name		50	X(50)	Middle name of other participant
D-O-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-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	30	X(30)	
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		100	X(100)	Last name of issuer
	First Name		100	X(100)	First name of issuer
	Middle Name		50	X(50)	Middle name of issuer
D-I-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-I-6	Account Number	Text	40	X(40)	
TRANSACTION					
D-T-1	Party Type Flag	Text	1	X	T – Transactor
D-T-2	Customer Reference Number	Text	30	X(30)	
D-T-3	Name Flag	Text	1	X	N – if transactor is an individual
D-T-4	Name	Text			
	Last Name		100	X(100)	Last name of transactor
	First Name		100	X(100)	First name of transactor
	Middle Name		50	X(50)	Middle name of transactor
D-T-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-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	30	X(30)	
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		100	X(100)	Last name of subject of suspicion
	First Name		100	X(100)	First name of subject of suspicion
	Middle Name		50	X(50)	Middle name of subject of suspicion
D-S-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-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 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)	

Details of Suspicion

					Reason for Suspicion S11- There is no underlying legal or trade obligation, purpose or economic justification. S12- The client is not properly identified. S13- The amount involved is not commensurate with the business or financial capacity of the client. S14- The transaction is structured to avoid being reported. S15- There is a deviation from the client’s profile/past transactions. S16- The transaction is similar, analogous or identical to any of the foregoing. <i>(Additional reason is required after a semicolon i.e. S16; The client is.....)</i> 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
D-D-1	Reason	Memo	800		

					<p>against non-combatant persons and similar targets</p> <p>PC13 – Terrorism and conspiracy to commit terrorism</p> <p>PC14 – Financing of Terrorism</p> <p>PC15 – Bribery</p> <p>PC16 – Frauds and Illegal Exactions and Transactions</p> <p>PC17 – Malversation of Public Funds and Property</p> <p>PC18 – Forgeries and Counterfeiting</p> <p>PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003</p> <p>PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended</p> <p>PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998</p> <p>PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995</p> <p>PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act</p> <p>PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act</p> <p>PC25 – Violation of the Anti-Carnapping Act of 2002</p> <p>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</p> <p>PC27 – Violation of Anti-Fencing Law</p> <p>PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995</p> <p>PC29- Violation of Intellectual Property Code</p> <p>PC30 – Violation of Section 4 of the Anti-Photo and Video Voyeurism Act of 2009</p> <p>PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009</p> <p>PC32 – Violations of R.A. No. 7610, Special Protection of Children</p>
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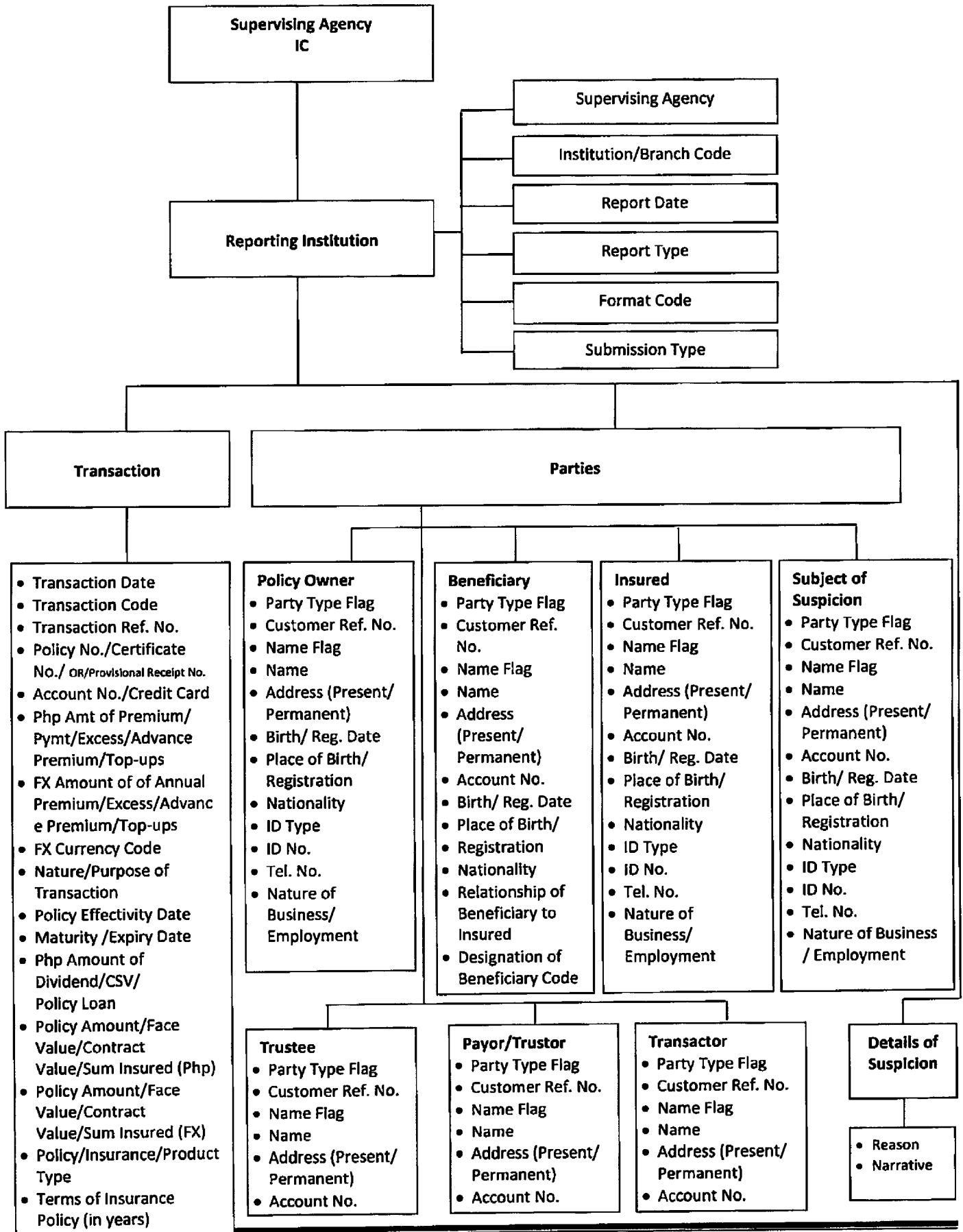
					<p>Against Abuse, Exploitation and Discrimination</p> <p>PC33- Fraudulent practices and other violations under the Securities Regulation Code of 2000</p> <p>PC34- Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.</p>
D-D-2	Narrative	Memo	4000		Narrative 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



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	Number	2	99	1
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	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	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	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	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)	

Subject Data

Detail Record--Party details (Multiple)					
POLICY OWNER					
D-O-1	Party Type Flag	Text	1	X	O – Policy Owner
D-O-2	Customer Reference Number	Text	30	X(30)	
D-O-3	Name Flag	Text	1	X	Y – if policy owner is a corporation N – if policy owner is an individual
D-O-4	Name	Text			
	Last Name		100	X(100)	Last name of policy owner
	First Name		100	X(100)	First name of policy owner
	Middle Name		50	X(50)	Middle name of policy owner
D-O-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-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	30	X(30)	
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		100	X(100)	Last name of insured
	First Name		100	X(100)	First name of insured
	Middle Name		50	X(50)	Middle name of insured
D-I-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-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	30	X(30)	
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		100	X(100)	Last name of beneficiary
	First Name		100	X(100)	First name of beneficiary
	Middle Name		50	X(50)	Middle name of beneficiary
D-B-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-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	30	X(30)	
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		100	X(100)	Last name of trustee
	First Name		100	X(100)	First name of trustee
	Middle Name		50	X(50)	Middle name of trustee
D-U-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-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	30	X(30)	
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		100	X(100)	Last name of payor/trustor
	First Name		100	X(100)	First name of payor/trustor
	Middle Name		50	X(50)	Middle name of payor/trustor
D-R-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-R-6	Account No.	Text	40	X(40)	
TRANSACTIONOR					
D-T-1	Party Type Flag	Text	1	X	T – Transactor
D-T-2	Customer Reference Number	Text	30	X(30)	
D-T-3	Name Flag	Text	1	X	N – if transactor is an individual
D-T-4	Name	Text			
	Last Name		100	X(100)	Last name of transactor
	First Name		100	X(100)	First name of transactor
	Middle Name		50	X(50)	Middle name of transactor
D-T-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-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	30	X(30)	
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		100	X(100)	Last name of subject
	First Name		100	X(100)	First name of subject
	Middle Name		50	X(50)	Middle name of subject
D-S-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-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. <i>(Additional</i>
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					<p><i>reason is required after a semicolon i.e. S16; The client is.....)</i></p> <p>PC1- Kidnapping for ransom</p> <p>PC2- Drug trafficking and related offenses</p> <p>PC3- Graft and corrupt practices</p> <p>PC4- Plunder</p> <p>PC5- Robbery and Extortion</p> <p>PC6- Jueteng and Masiao</p> <p>PC7- Piracy on the high seas</p> <p>PC8- Qualified Theft</p> <p>PC9- Swindling</p> <p>PC10- Smuggling</p> <p>PC11- Violations under the Electronic Commerce Act of 2000</p> <p>PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets</p> <p>PC13 – Terrorism and conspiracy to commit terrorism</p> <p>PC14 – Financing of Terrorism</p> <p>PC15 – Bribery</p> <p>PC16 – Frauds and Illegal Exactions and Transactions</p> <p>PC17 – Malversation of Public Funds and Property</p> <p>PC18 – Forgeries and Counterfeiting</p> <p>PC19 – Violations of Sections 4 to 6 of the Anti-trafficking in Persons Act of 2003</p> <p>PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended</p> <p>PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998</p> <p>PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995</p> <p>PC23 – Violations of Section 27 (c), (e), (f), (g) and (l) of the Wildlife Resources Conservation and Protection Act</p>
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					<p>PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act</p> <p>PC25 – Violation of the Anti-Carnapping Act of 2002</p> <p>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</p> <p>PC27 – Violation of Anti-Fencing Law</p> <p>PC28 – Violation of Section 6 of the Migrant Workers and Overseas Filipinos Act of 1995</p> <p>PC29- Violation of Intellectual Property Code</p> <p>PC30 – Violation of Section 4 of the Anti-Photo and Video Voyeurism Act of 2009</p> <p>PC31 – Violation of Section 4 of the Anti-Child Pornography Act of 2009</p> <p>PC32 – Violations of R.A. No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination</p> <p>PC33- Fraudulent practices and other violations under the Securities Regulation Code of 2000</p> <p>PC34- Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.</p>
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	Account Number	Text	40	X(40)	
E1	Customer Reference No.	Text	30	X(30)	Unique/Static No. assigned to the Account Holder (Party Type A)
	Name	Text			
F1	Last Name		100	X(100)	Last name of account holder
G1	First Name		100	X(100)	First name of account holder
H1	Middle Name		100	X(50)	Middle name of account holder
	Address				
I1	Address1		100	X(100)	Room No./Office Name, Bldg./ House No., Street, Subd./ Brgy.
J1	Address2		100	X(100)	District, Town, City
K1	Address3		100	X(100)	Province, Country code, ZIP
L1	Birthdate/Registration Date	Number	8	9(8)	YYYYMMDD
M1	Place of Birth/Registration	Text	90	X(90)	City, Municipality, Country
N1	Nationality	Text	40	X(40)	
O1	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
P1	Identification No.	Text	30	X(30)	
Q1	Nature of Business	Text	35	X(35)	

R1	Reason	Memo	800	<p>Reason for Suspicion</p> <p>SI1- There is no underlying legal or trade obligation, purpose or economic justification.</p> <p>SI2- The client is not properly identified.</p> <p>SI3- The amount involved is not commensurate with the business or financial capacity of the client.</p> <p>SI4- The transaction is structured to avoid being reported.</p> <p>SI5- There is a deviation from the client's profile/past transactions.</p> <p>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.....)</p> <p>PC1- Kidnapping for ransom</p> <p>PC2- Drug trafficking and related offenses</p> <p>PC3- Graft and corrupt practices</p> <p>PC4- Plunder</p> <p>PC5- Robbery and Extortion</p> <p>PC6- Jueteng and Masiao</p> <p>PC7- Piracy on the high seas</p> <p>PC8- Qualified Theft</p> <p>PC9- Swindling</p> <p>PC10- Smuggling</p> <p>PC11- Violations under the Electronic Commerce Act of 2000</p> <p>PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets</p> <p>PC13 – Terrorism and conspiracy to commit terrorism</p> <p>PC14 – Financing of Terrorism</p> <p>PC15 – Bribery</p> <p>PC16 – Frauds and Illegal Exactions and Transactions</p> <p>PC17 – Malversation of Public Funds and Property</p> <p>PC18 – Forgeries and Counterfeiting</p> <p>PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003</p> <p>PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended</p> <p>PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998</p> <p>PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995</p> <p>PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act</p> <p>PC24 – Violation of Section 7b of the National Caves and Cave Resources Management Protection Act</p> <p>PC25 – Violation of the Anti-Carnapping Act of 2002</p> <p>PC26 – Violations of Sections 1,3 and 5 of the Decree Codifying the Laws on Illegal/Unlawful Possession Manufacture</p>
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					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 - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
S1	Narrative	Memo	4000		Narrative of events leading to Suspicion

- All Fields in Row 1 are mandatory except the Customer Reference Number (D1); which is mandatory only if Reason for Suspicion is any of the following: PC1, PC2, PC12, PC13 & PC14
- The name provided in row 1 (F1-H1) 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	FORMA T	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	Number	8	9(8)	YYYYMMDD
*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 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	Reason	Memo	800		<p>Reason for Suspicion</p> <p>SI1- There is no underlying legal or trade obligation, purpose or economic justification.</p> <p>SI2- The client is not properly identified.</p> <p>SI3- The amount involved is not commensurate with the business or financial capacity of the client.</p> <p>SI4- The transaction is structured to avoid being reported.</p> <p>SI5- There is a deviation from the client's profile/past transactions.</p> <p>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.....)</p> <p>PC1- Kidnapping for ransom</p> <p>PC2- Drug trafficking and related offenses</p> <p>PC3- Graft and corrupt practices</p> <p>PC4- Plunder</p> <p>PC5- Robbery and Extortion</p> <p>PC6- Jueteng and Masiao</p> <p>PC7- Piracy on the high seas</p> <p>PC8- Qualified Theft</p> <p>PC9- Swindling</p> <p>PC10- Smuggling</p> <p>PC11- Violations under the Electronic Commerce Act of 2000</p> <p>PC12- Hijacking; destructive arson; and murder, including those perpetrated by terrorists against non-combatant persons and similar targets</p> <p>PC13 – Terrorism and conspiracy to commit terrorism</p> <p>PC14 – Financing of Terrorism</p> <p>PC15 – Bribery</p> <p>PC16 – Frauds and Illegal Exactions and Transactions</p> <p>PC17 – Malversation of Public Funds and Property</p> <p>PC18 – Forgeries and Counterfeiting</p> <p>PC19 – Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003</p> <p>PC20 – Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended</p> <p>PC21 – Violations of Sections 86 to 106 of the Fisheries Code of 1998</p> <p>PC22 – Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995</p> <p>PC23 – Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act</p>

					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 - Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
*E1	Narrative	Memo	4000		Narrative of events leading to Suspicion

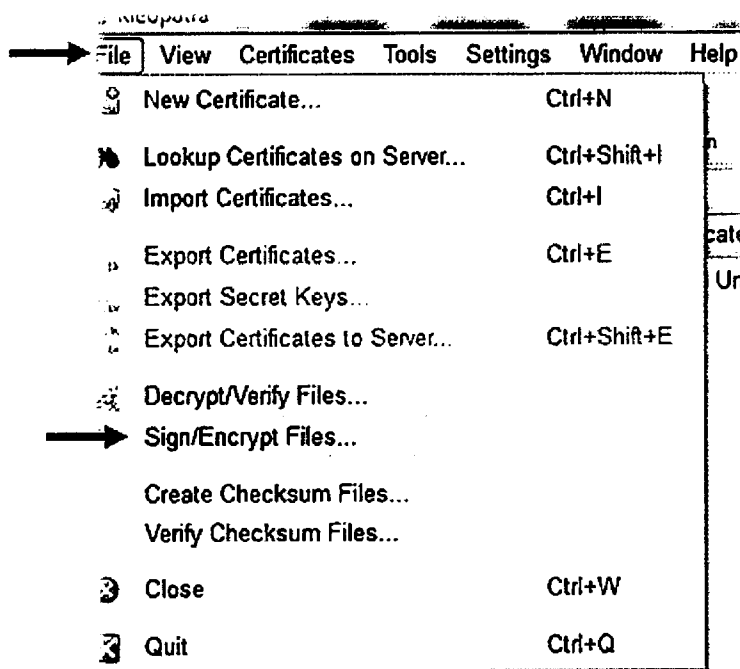
Details of the transactions (Starting at row 2)

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	Number	8	9(8)	YYYYMMDD
*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

- **B2** is used for bulk STRs wherein the perpetrator is **UNKNOWN** and the account holder reported is the victim

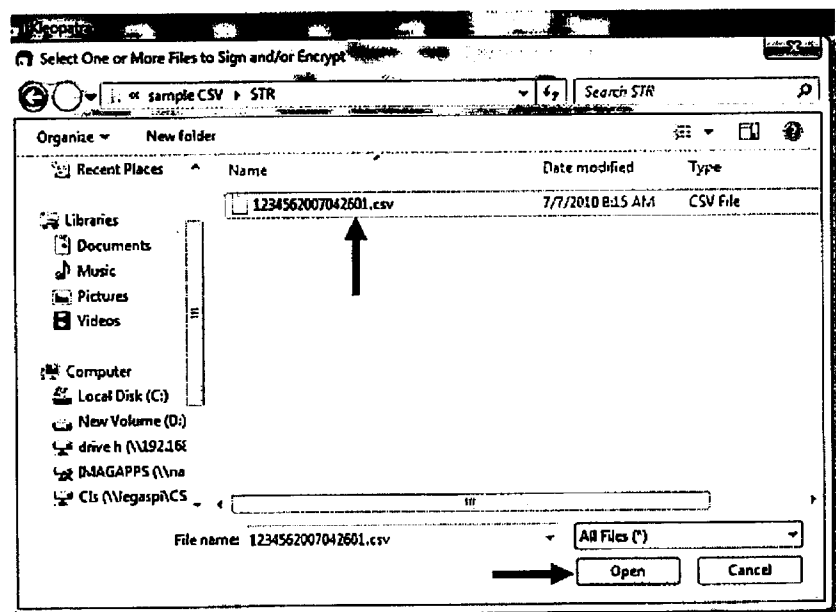
TRANSACTION SECURITY PROCESS AND TRANSFERRING OF FILES

2.1 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.



What do you want to do?

Please select here whether you want to sign or encrypt files.

Selected file:

- C:/Users/mdenriquez/Desktop/bum/Briefing Materials (01.18.2012)/sample CSV/STR/1234562007042601.csv

Archive files with: TAR (PGP-compatible)

Archive name (OpenPGP): bum/Briefing Materials (01.18.2012)/sample CSV/STR/1234562007042601.csv.tar

Archive name (S/MIME): bum/Briefing Materials (01.18.2012)/sample CSV/STR/1234562007042601.csv.tar.gz

Sign and Encrypt (OpenPGP only)

Encrypt

Sign

Text output (ASCII armor)

Remove unencrypted original file when done

Next Cancel

Select **Sign and Encrypt**, then click **Next**.

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

For whom do you want to encrypt?

Please select for whom you want the files to be encrypted. Do not forget to pick one of your own certificates.

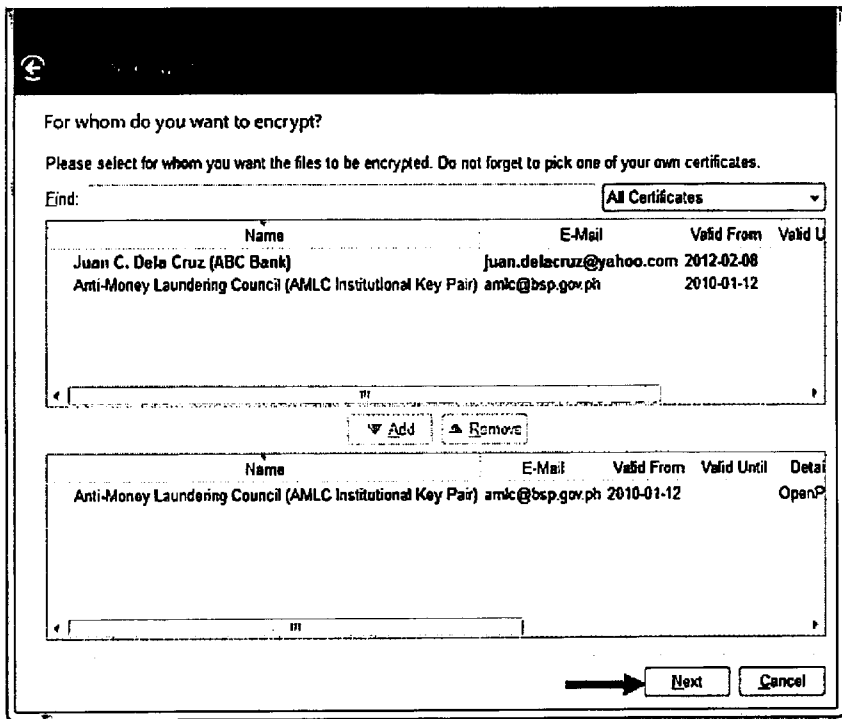
Find: All Certificates

Name	E-Mail	Valid From	Valid U
Juan C. Dela Cruz (ABC Bank)	juan.delacruz@yahoo.com	2012-02-08	
(Anti-Money Laundering Council (AMLC Institutional Key Pair)	amic@bsp.gov.ph	2010-01-12	

Add Remove

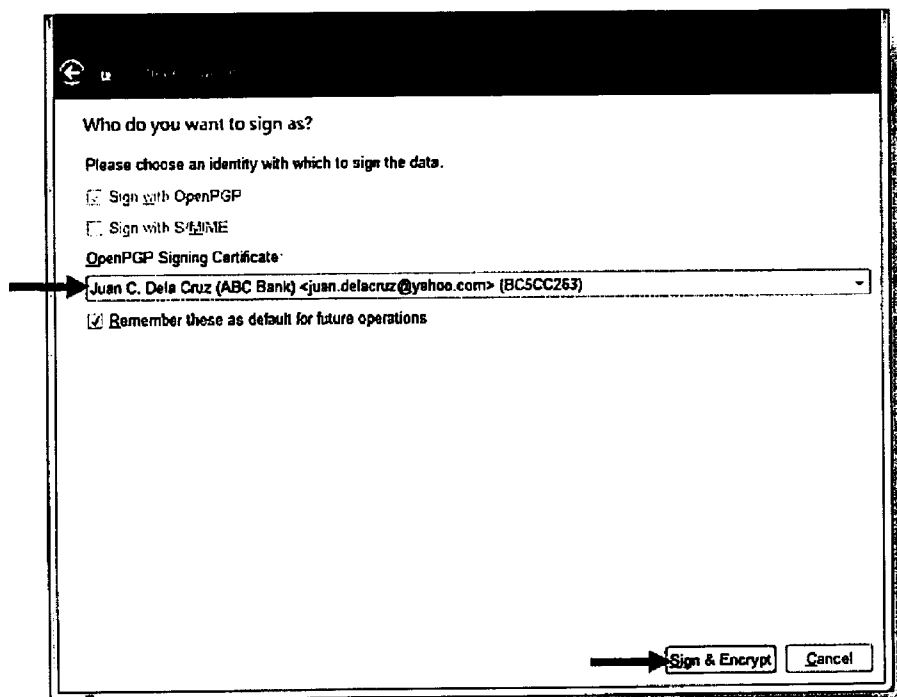
Name	E-Mail	Valid From	Valid Until	Details	Fingerprint	Key-ID
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Next Cancel



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

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





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.

Enter
passphrase of
the Compliance
Officer, then
click Ok.

Passphrase _____

→ [OK] [Cancel]

Click Finish.

Results

Status and progress of the crypto operations is shown here.

OpenPGP: All operations completed.

Keep open after operation completed

→ [Finish] [Cancel]

2.2 Transferring of Files (File Transfer Reporting Facility version 2.0)

2.2.1 Log-in Page

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



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

Welcome to the Anti-Money Laundering Council Portal! (Ver. 2.8.4)

The facility allows Covered Persons (CPs) to accomplish the following:

- *Online Registration**
 - Allows Compliance Officers to register and attach supporting documents. Submission of hardcopy documents are no longer required.
- *Upload CTR/STR Files**
 - Encrypted Covered Transaction Reports (CTRs) and Suspicious Transaction Reports (STRs) may be conveniently transmitted to the AMLC via this facility.
- *View History of Uploaded CTR/STR Files**
 - Access history of uploaded CTR/STR files. Errors are logged, allowing users to identify and make the necessary corrections. Users also have the option to download the violation messages.
- *View News Advisories**
 - New and archived AMLC advisories may be accessed from the facility.
- *Upload Attachments to STRs**
 - Digital attachments to Suspicious Transaction Reports (STRs) may be submitted through this facility. The STR should have been uploaded first prior to uploading of attachments.
- *View History of Uploaded Attachments to STRs**
 - Access history and status of uploaded STR attachments.

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!](#)

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

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

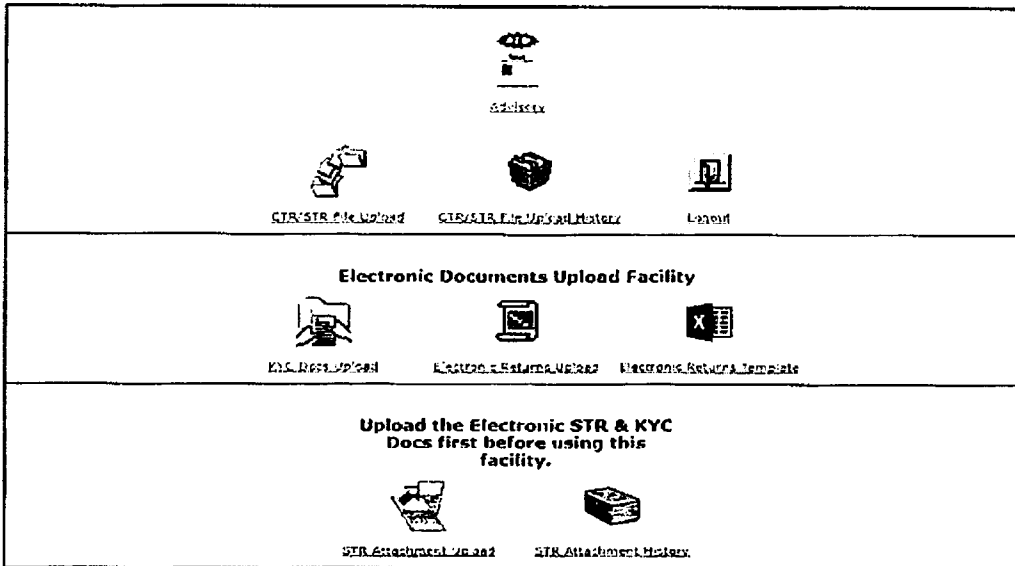
[REGISTER](#)

Registration Status? [CLICK HERE!](#)

MAIN PAGE







(Production Mode)




Welcome GUEST ACCOUNT (ABC BANK)!



A successful login will show the CP User Main Page.

There are six (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 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.

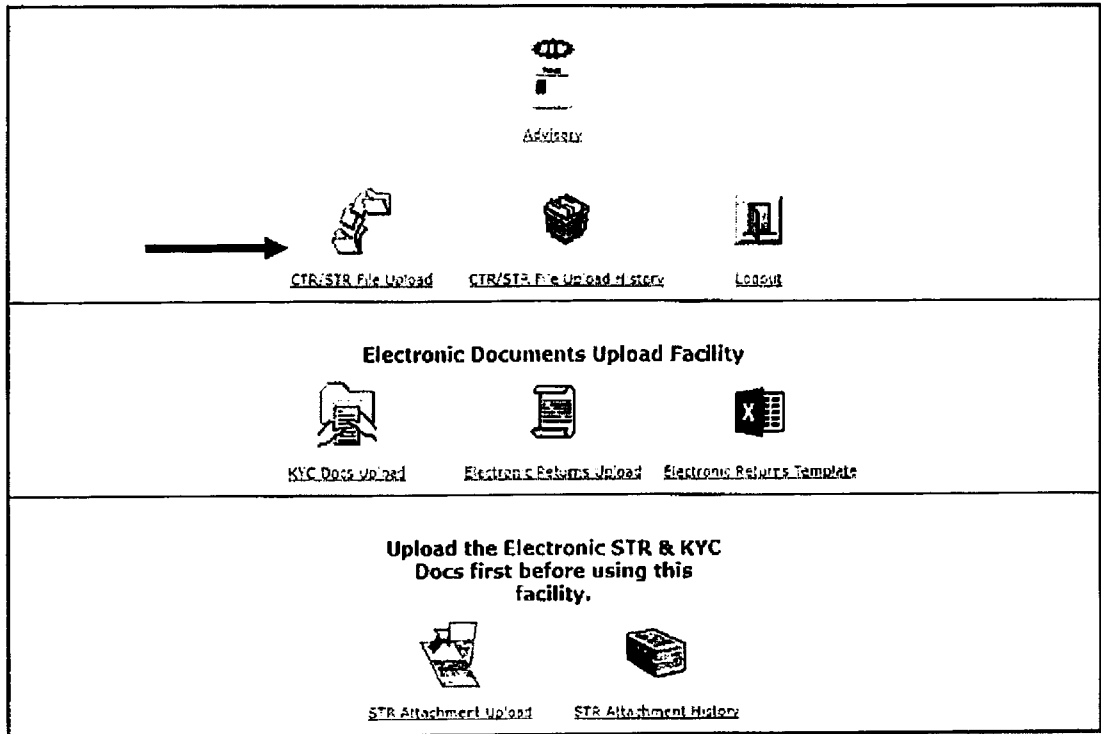
2.2.2 CTR/STR File Upload

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

Upon successful login, Click File Upload link or



The file upload window will be displayed on the screen.



CTR/STR FILE UPLOAD

Instructions:

Click browse to select the encrypted CTR/STR file to be uploaded and click the upload button to upload the selected file.

CTR/STR File Upload

CI Code:

Thru:

File:

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 123456yyyyymmddss of 123456789yyyyymmdd where:

123456/123456789
yyyyymmdd
ss

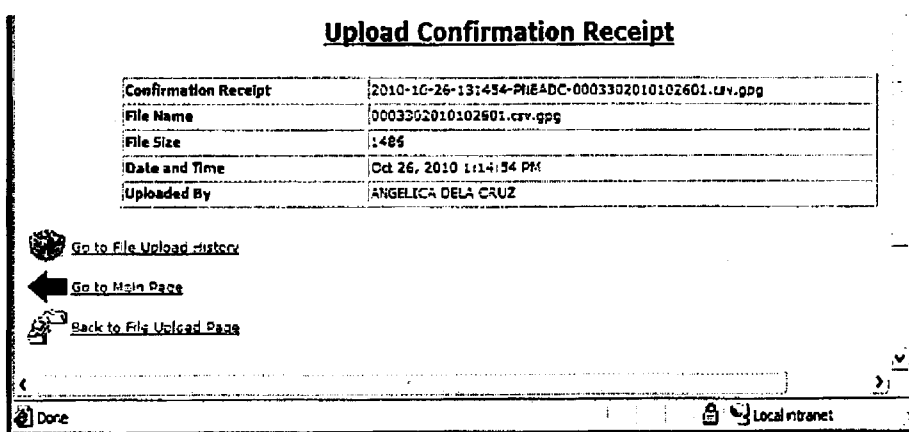
- 1st six digits/1st 9 digits of the institution code
- report date (date the report is sent to AMLC)
- Sequence number (from 01-99) representing no. of files transmitted for the day

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 [Back to File Upload Page](#)

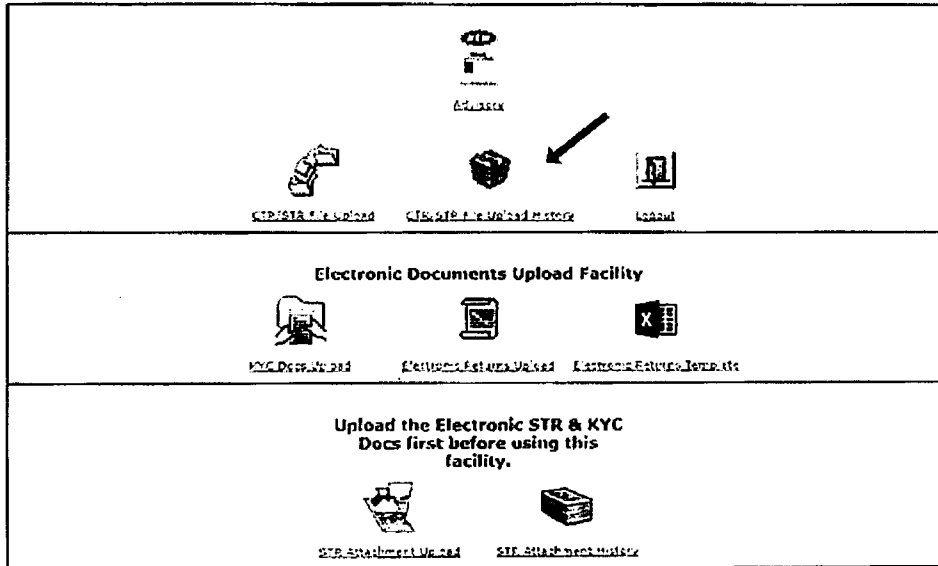
If there are no more file for uploading, click [Go to Main Page](#)

If a CP user wants to search view files that have been uploaded, click [Go to File Upload History](#)

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.

2.2.3 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 **>FILE UPLOAD HISTORY.**

CTR/STR FILE UPLOAD HISTORY

Query Criteria:

From date: 09-11-2017 To date: 09-11-2017 Search

(mm-dd-yyyy) (mm-dd-yyyy)

Clear Today

Calendar - Go... about:blank


August 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

Size Uploaded On Uploaded by Remarks Submission Type Tran. Count Good Trans. Bad Trans. Uploaded Via Validation M

No uploaded reports on these dates.

Save Report to File Print Request for Validation M

- 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.

CTR/STR FILE UPLOAD HISTORY

Query Criteria:
 From: To:

Page 1 of 1

Select	Confirmation Receipt	File Name	File Type	File Size	Uploaded On	Uploaded by	Remarks	Tran. Count	Good Trans.	Bad Trans.	Uploaded Via	Validation Message
<input type="checkbox"/>	<input type="checkbox"/>	2016-12-11 11:14:18 CTR.pdf	PDF	1121	11/11/17	CP	CP - 11/11/17	1	1	0	CP	<input type="button" value="Download Validation Message"/>

Page 1 of 1

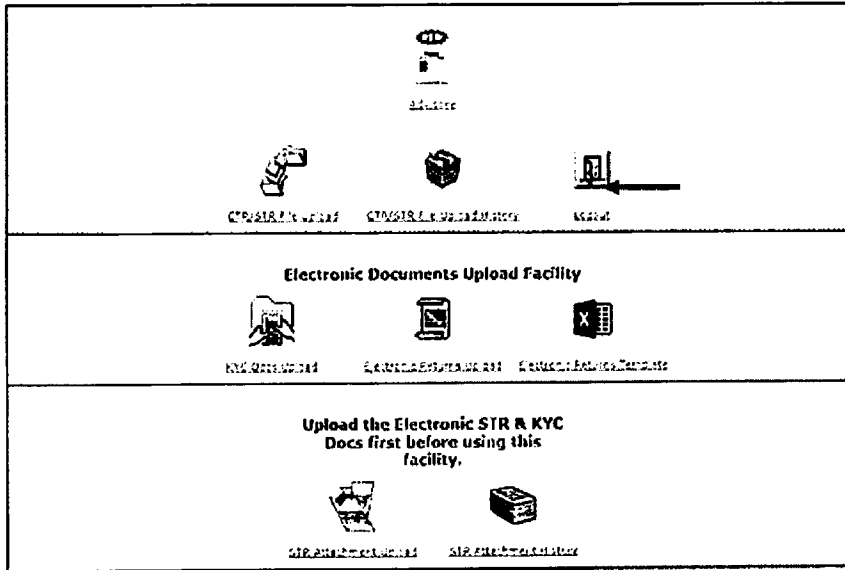
Remarks Legend:
 CP - CP Copy Request
 DS - DS Transaction stopped due to error in transfer date
 DC - DS Copy as made (Distribution, Modification, Currency, Country code and etc.)
 DS - DS Quality transaction
 CP - CP Double Padded
 CP - CP Duplicate Padded

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

- 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.
- 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> **CLEAR** button before entering the new search dates.

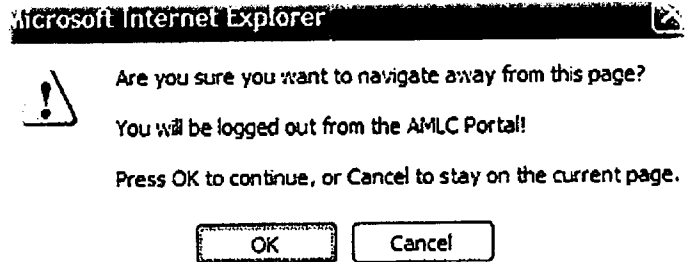
2.2.4 How to Log-out



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.



2.3 Uploading of KYC documents for Suspicious Transaction Reports

2.3.1 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

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

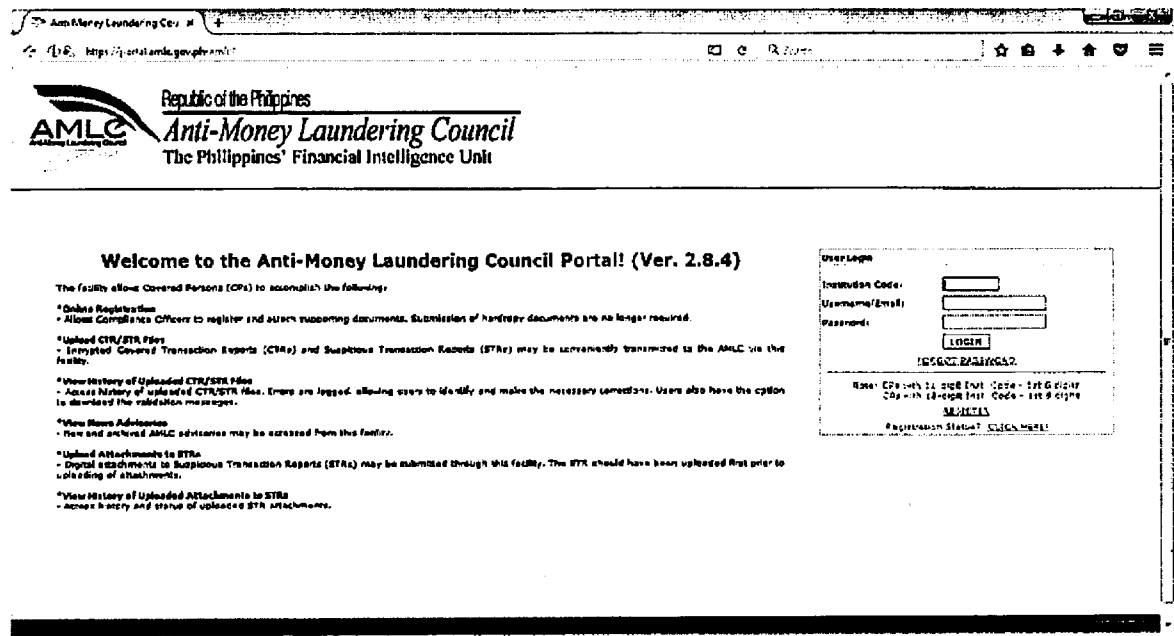
Scanned copy of the following for ID Documents presented:

- 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

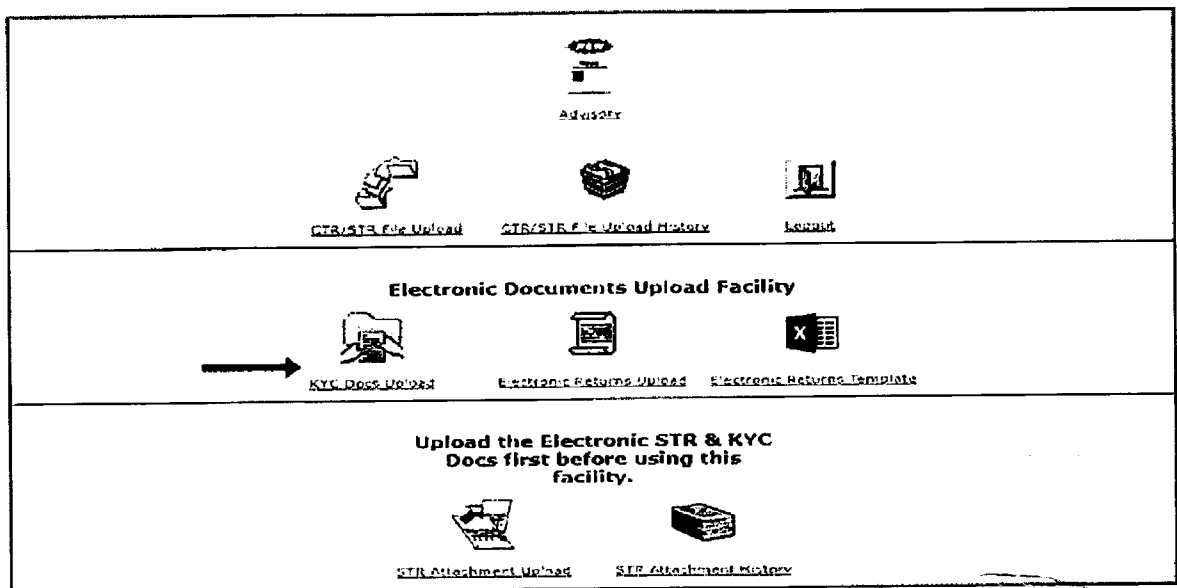
Digital Photo, if available

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 upload, to go to the Upload window.



In the initial KYC Docs Upload window, two options will be available: Choose New STR, if the KYC Docs to be uploaded corresponds to an STR not previously uploaded otherwise choose Existing STR, if the KYC Docs to be uploaded is for previously uploaded STRs.

KYC DOCS UPLOAD

Instructions:
 Click NEW to upload for new STR and click OLD to upload for old STR.

KYC Docs Upload for Old/New STR

New STR
Existing STR

Click on New STR button to enable the KYC Docs Upload window, enter the Customer Reference Number and attach the corresponding KYC Documents, then Click the Upload Button. The Find Button will only be used for the updating of KYC Documents.

KYC DOCS UPLOAD

Instructions:
 Click browse to select the documents to be uploaded and click the upload button to upload the selected file.

KYC Docs Upload

Customer Reference Number:	<input style="width: 90%;" type="text"/>	<input type="button" value="Find"/>	*Enter the Account Holder's Customer Reference Number (CRN)
Digital Picture/Photo:	<input type="button" value="Choose File"/> No file chosen		Attach a digital photo of the Account Holder, if available
Account Opening Forms:	<input type="button" value="Choose File"/> No file chosen		Attach scanned copies of the Account Opening Forms (mandatory)
ID's Presented:	<input type="button" value="Choose File"/> No file chosen		Attach scanned copies of IDs presented by the Account Holder (mandatory)
	<input type="button" value="Upload"/> <input type="button" value="Back to Menu"/>		

*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.

Click on Existing STR button to enable the KYC Docs for Existing STR window, click Upload, once fields are filled up and the KYC Docs have been attached.

KYC DOCS UPLOAD FOR EXISTING STR

Instructions:
 Fill-up the form below and click "Choose File" 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.

KYC Docs Upload for Existing STR

Institution Code:	<input type="text" value=""/>	(11-digits or 18-digits)	
Transaction Date:	<input type="text" value=""/>	(YYYYMMDD)	
Reference Number:	<input type="text" value=""/>		
Customer Reference Number:	<input type="text" value=""/>		Customer Reference Number, if available
Description:	<input type="text" value=""/>		
Digital Picture/Photo:	<input type="button" value="Choose File"/>	<input type="text" value="No file chosen"/>	Attach a digital photo of the Account Holder, if available
Account Opening Forms:	<input type="button" value="Choose File"/>	<input type="text" value="No file chosen"/>	Attach scanned copies of the Account Opening Forms (mandatory)
ID's Presented:	<input type="button" value="Choose File"/>	<input type="text" value="No file chosen"/>	Attach scanned copies of IDs presented by the Account Holder (mandatory)
	<input type="button" value="Upload"/>	<input type="button" value="Back to Menu"/>	

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

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

KYC 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 2:35:54 PM
Uploaded By	GUEST USER

ad history

If an STR with the above mention Reason for Suspicion will be filed on the same CRN, three (3) years after the initial uploading of KYC Docs, a mandatory update for the uploaded KYC Documents is required. To Update, go to the KYC Docs Upload Window, type the CRN and click the Find button.

KYC DOCS UPLOAD

Instructions:
Click browse to select the documents to be uploaded and click the upload button to upload the selected file.

KYC Docs Upload

Customer Reference Number:

Digital Picture/Photo: No file chosen

Account Opening Forms: No file chosen

ID's Presented: No file chosen

Enter the CRN to be updated, and Click Find

KYC Docs Update window will appear

KYC DOCS UPDATE

Instructions:
Click browse to select the documents to be uploaded and click the upload button to upload the selected file.

KYC Docs Update

Customer Reference Number:

Last Update:

Remarks:

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 Now. 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 UPDATE Confirmation Receipt

Confirmation Receipt	2017-10-07-14:11:33-39272
Last Update	2017-09-29
Remarks	Account Closed
Date and Time	Oct 7, 2017 2:41:18 PM
Uploaded By	GUEST USER

10/7

2.4 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

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!](#)



Advisory



STR, STR File Upload



KYC/STR File Upload History


Logout


Electronic Documents Upload Facility



KYC Docs Upload



Electronic Returns Upload


Electronic Returns Template

Upload the Electronic STR & KYC Docs first before using this facility.




STR Attachment Upload


STR Attachment History

From the User Main Page, click >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-Digit or 18-Digit)
 Transaction Date: (YYYYMMDD)
 Reference Number:
 Description:
 File:

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	2017-08-31-152634-BP1091-C0001000009-20170831-FP001CH1ACD001
Institution Code	00003020900
Transaction Date	20170831
Reference Number	FP001CH1ACD001
Description	STR Attachment
File Name	ECTRSTRBQLTYX
File Size	2173
Date and Time	Aug 31, 2017 3:16:34 PM
Uploaded By	DRACE DELOS REYES-YAMUT

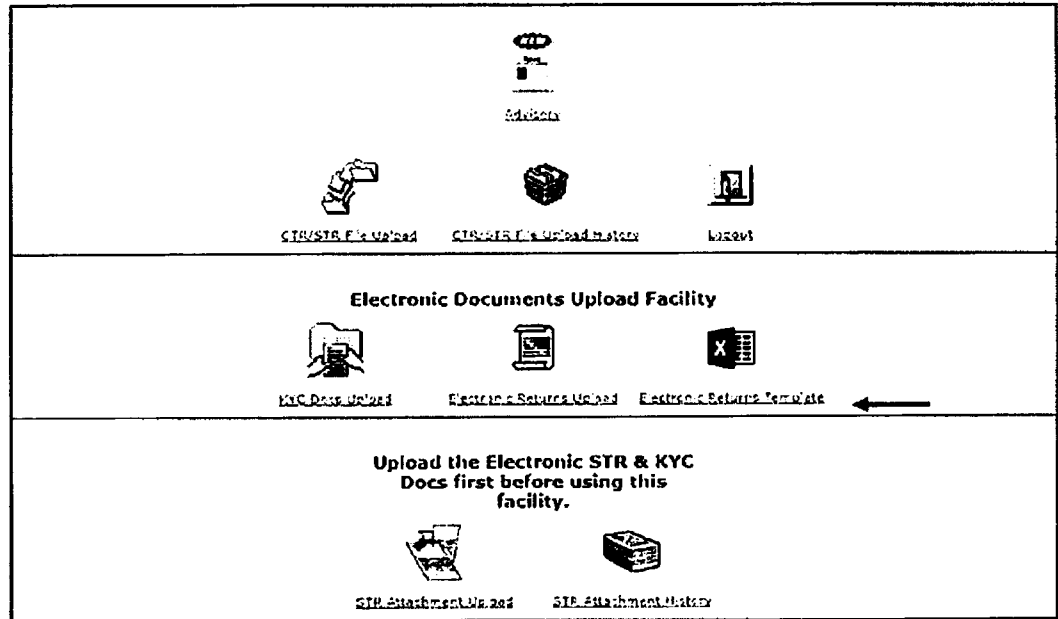
This confirms that the file has been received by the Anti-Money Laundering Council and will be queued for processing. Please check the results of processing in the STR Attachment Upload History.

[Home](#)
 [Go to My Cases](#)
 [Refresh STR Attachment Upload Cases](#)

2.5 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 >STR Attachment History.



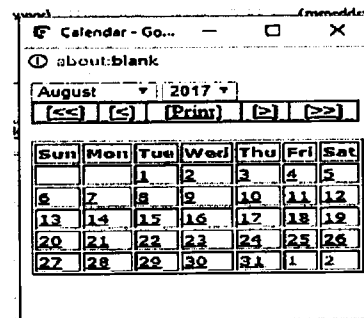
STR ATTACHMENT UPLOAD HISTORY


Query Criteria:

From Date: To Date: Search

Page 1 of 10

Confirmation Receipt Number / Client Transaction Data Reference Number / File Name / File Size / Uploaded On / Uploaded by Status



- 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.

STR ATTACHMENT UPLOAD HISTORY

Query Criteria:
 From date: To date:
(mm-dd-yyyy) (mm-dd-yyyy)

Total (1) - 1 (1/1)

Confirmation Receipt Number	CF Code	Transaction Date	Reference Number	File Name	File Size	Uploaded On	Uploaded by	Status
2017-08-31-132634-BPIGRY-0000500000-20171605-FF0001CHJAC00001	0300300000	2017-06-03 00:00:00.0	FF0001CHJAC0001	ECTASTHSQL.TXT	2173	2017-08-31 15:36:34.0	BPIGRY	Processed

Page 1 of 1

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

2.6 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>

Welcome to the Anti-Money Laundering Council Portal! (Ver. 2.8.4)

The facility allows Covered Persons (CPs) to accomplish the following:

- **Online Registration**
 - Allow Compliance Officers to register and attach supporting documents. Submission of hardcopy documents are no longer required.
- **Upload CTR/STR Files**
 - Encrypted Covered Transaction Reports (CTRs) and Suspicious Transaction Reports (STRs) may be conveniently (submitted to the AMLC via this facility.
- **View History of Uploaded CTR/STR Files**
 - Access History of uploaded CTR/STR Files. Errors are logged, allowing users to identify and make the necessary corrections. Users also have the option to download the validation messages.
- **View News Advisories**
 - View and archive AMLC advisories may be accessed from this facility.
- **Upload Attachments to STRs**
 - Digital attachments to Suspicious Transaction Reports (STRs) may be submitted through this facility. The STR should have been uploaded first prior to uploading of attachments.
- **View History of Uploaded Attachments to STRs**
 - Access History and status of uploaded STR attachments.

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!](#)

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

User Login

Institution Code:

Username/Email:

Password:

LOGIN

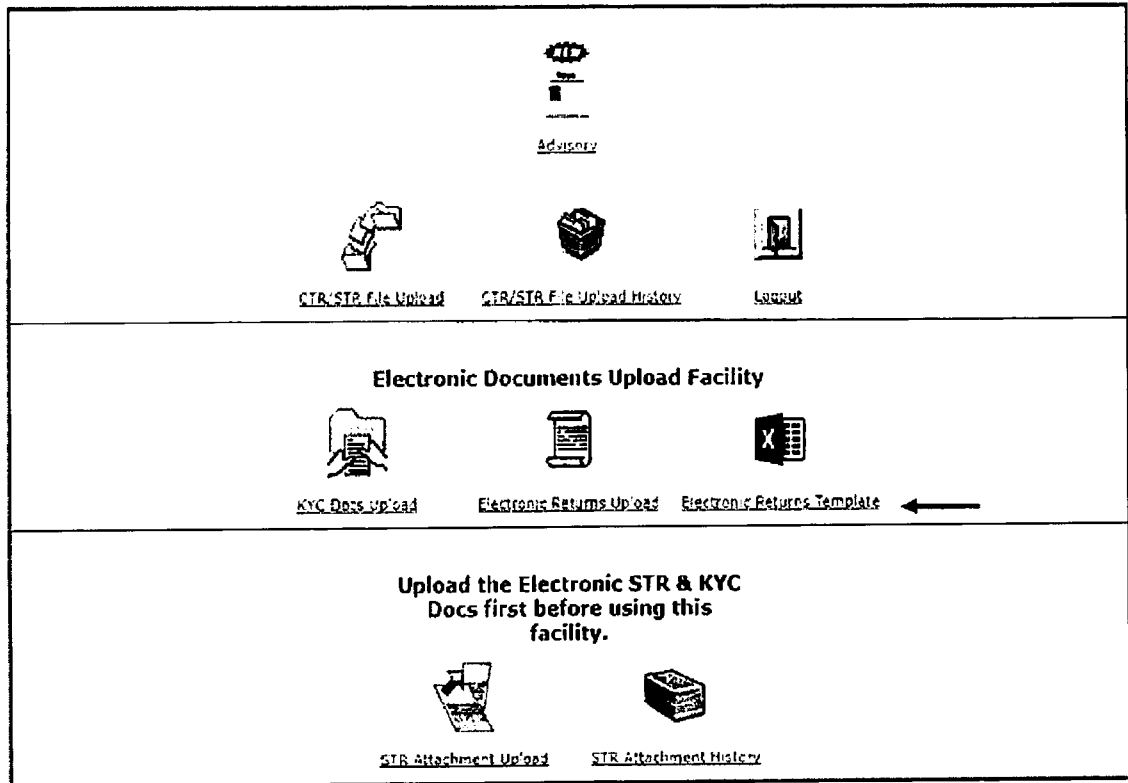
[FORGOT PASSWORD](#)

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 Electronic Returns Template,

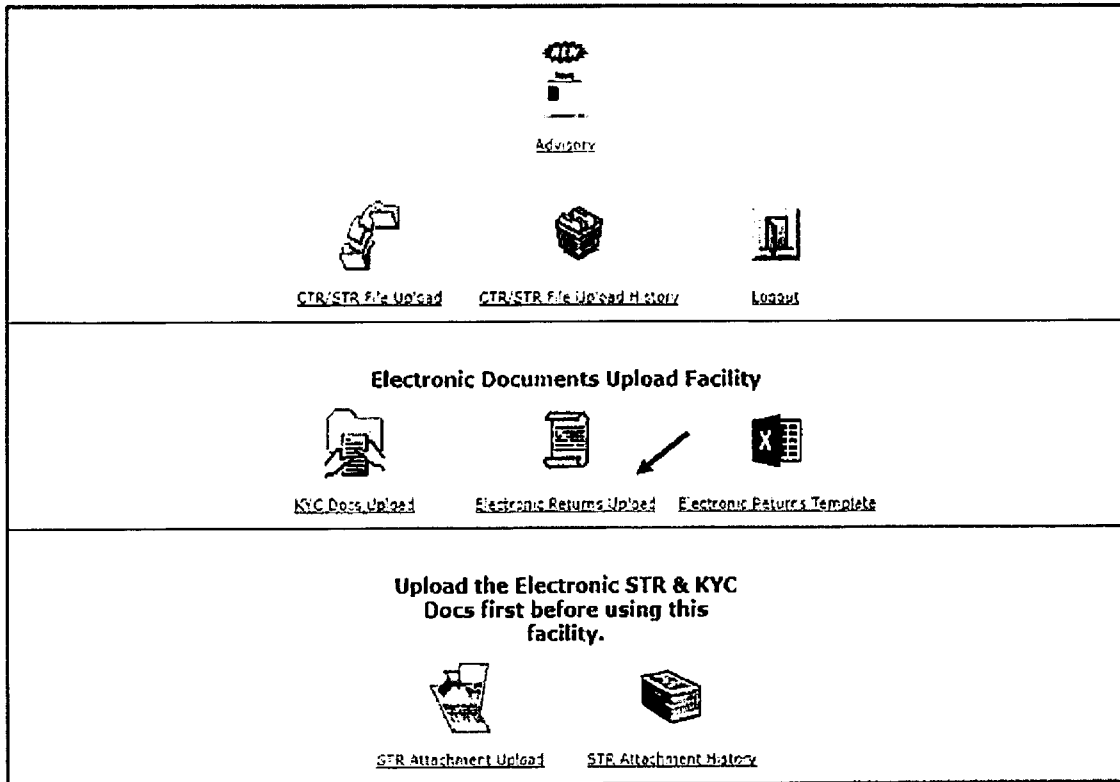


The excel file contains two sheets, 1st sheet is for the main account and the 2nd sheet is for the related account/s.

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

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, attach the accomplished excel file (as downloaded in the AMLC portal) containing the e-returns and Click Upload.

ELECTRONIC RETURNS UPLOAD

Instructions:
Click browse to select the excel file containing the electronic returns and click the upload button to upload the selected file.

Electronic Returns Upload

CA Case Number:

Electronic Returns: No file chosen

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 "S16", 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 ADDRESS 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 at imag@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".
- 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)

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 or SEC) 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 – This identifies the format of the record.
- 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.
- 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.

- 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** – Explains the nature or purpose of transaction or the risk being insured.
- 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** - Refers to the price per share or an exchange-traded fund's (ETF) price per share.
- 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** – 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** – 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** – 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 – Birth place 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 – Birth place 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 – Birth place of the subject (City, Municipality, Country).
- D-S-9. Nationality of 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 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 – This identifies the format of the record.
- 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 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 – refers to the Philippine Peso amount of annual premium, excess or advance premiums or payments and top-ups to be paid to 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– 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 – 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 – 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 – Birth place 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 – Birth place 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 – Birth place 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 Transctor 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 transactor 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. Account No. of Subject 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 – Birth place of the subject (City, Municipality, Country).
- D-S-9. Nationality of 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 account holder, 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.
- 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 where in 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. In filing an STR, the following questions should be answered:²
 - 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

² Presentation materials on Intelligence Analysis & Intelligence Reports: A Workshop for FIUs held on 11 July 2008.

- 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.
6. 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. 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.
6. Bulk Reporting of STRs allows the reporting of multiple STRs, of at least five (5) STRs. 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.

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

S. 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	
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

- 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)

- 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

T. 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. 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.

II. Additional Guideline in CT/ST Reporting

- A. 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.
- B. The sale of Real and Other Properties Acquired (ROPA) shall be reported at the time of the execution of the Contract to Sell, or any similar contract, at its total contract price. Any installment payments and the subsequent execution of a Deed of Absolute Sale and issuance of a new Transfer Certificate of Title (TCT) to the buyer need not be reported.
- C. 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.
- D. 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.
- E. 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.
- F. Time Deposit Placements/Investments
- Roll-over of time deposits/investments are considered no/low risk transactions, however, reporting as a CTR is required in the following scenarios:
 - 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.
 - 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.
 - 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).
 - 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.

- G. 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.

- H. The Customer Reference Number (CRN) is an optional field for CTRs and will be used for future static data submission. However, CRN is mandatory for the Account Holder Party of Suspicious Transaction Reports; this will also be used in the uploading of KYC documents.
- I. 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

J. 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 upon payment of the initial premium, even if the amounts of the amortizations are less than the threshold amount.

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.

- 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.

K. 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 **Php 1,000,000** 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.

L. 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.

M. 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.

N. 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.

O. Functional trainings for authorized persons are usually conducted on the last Wednesday of the month or upon announcement by the AMLCS.

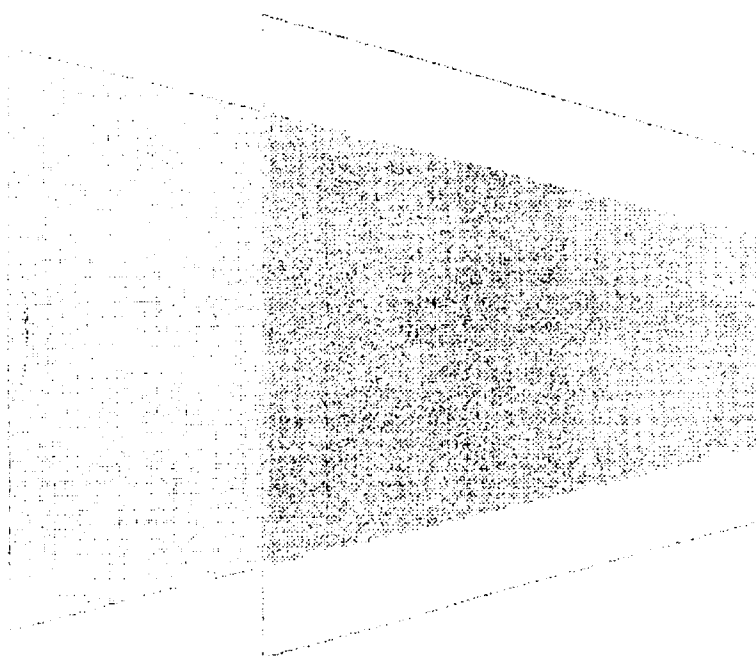
P. Rejected transaction due to invalid codes (transaction, currency and country) should be sent again using submission type A. Please take note that the reference number of the original transaction should be used for the resent transaction.

- 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 (imag@amlc.gov.ph) 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 on the UNSC Designated list (include both 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.




Anti-Money Laundering Council
Manila, Philippines

AMLC Registration and Reporting Guidelines



ANNEXES

Certified True Copy of Records on File


MA. RHEA SANTOS-MENDOZA
AMLC Secretary / 12 December 2017

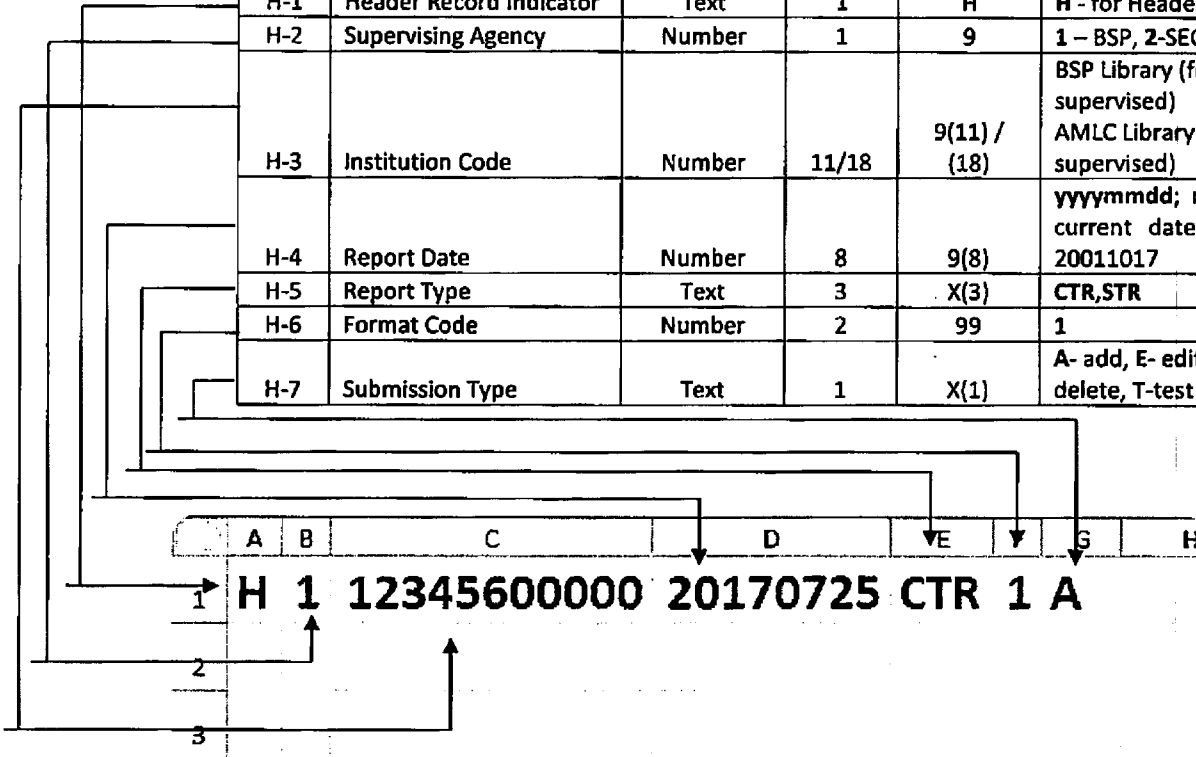


SAMPLE CSV File (Format 1.0)

Sample Plotting of a CSV file (Format 1.0), using Microsoft Excel

Header Record

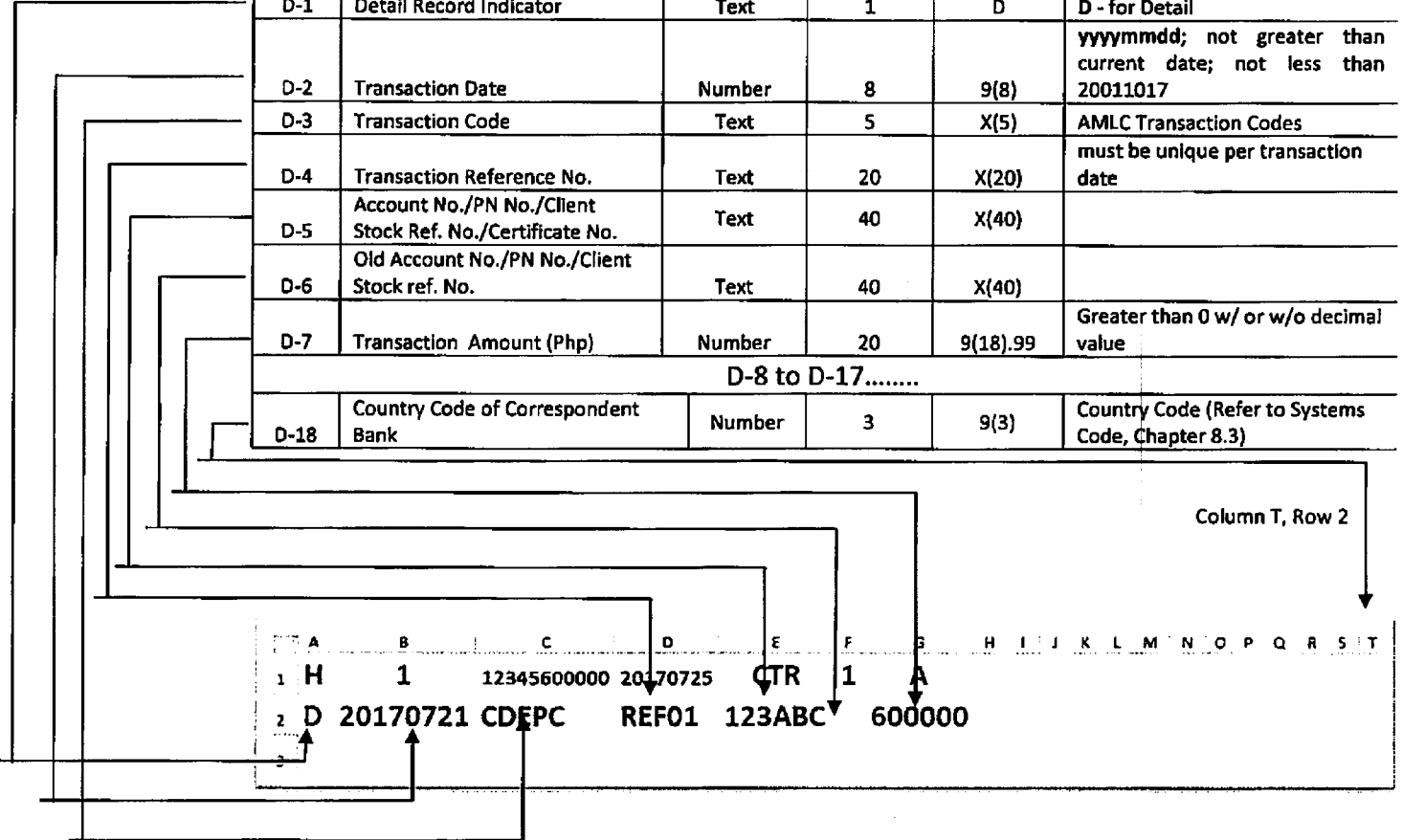
FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
H-1	Header Record Indicator	Text	1	H	H - for Header
H-2	Supervising Agency	Number	1	9	1 - BSP, 2-SEC
H-3	Institution Code	Number	11/18	9(11) / (18)	BSP Library (for BSP supervised) AMLC Library (for SEC-supervised)
H-4	Report Date	Number	8	9(8)	yyyymmdd; 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)

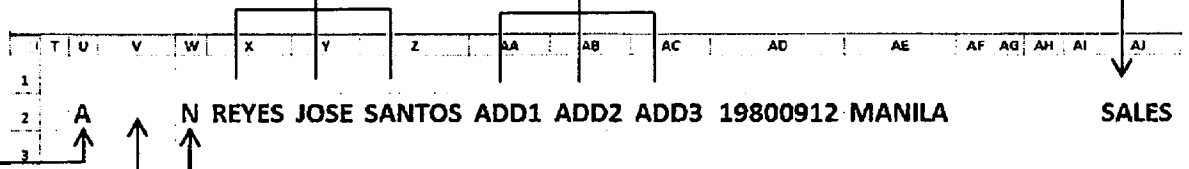


	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T
1	H	1	12345600000	20170725	CTR	1	A													
2	D	20170721	CDEPC	REF01	123ABC	600000														

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)	



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					
1	H		1	12345600000	20170725	CTR	1	A																												
2	D	20170721	CDEPC		REF01	123ABC	600000																				A	N	REYES	JOSE	SANTOS	ADD1	ADD2	ADD3	19800912	MANILA
3	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)

Customer Reference Number of the name indicated in row 1 (Account Holder/Subject of Suspicion

B1,A,20170330,882165,1234561,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

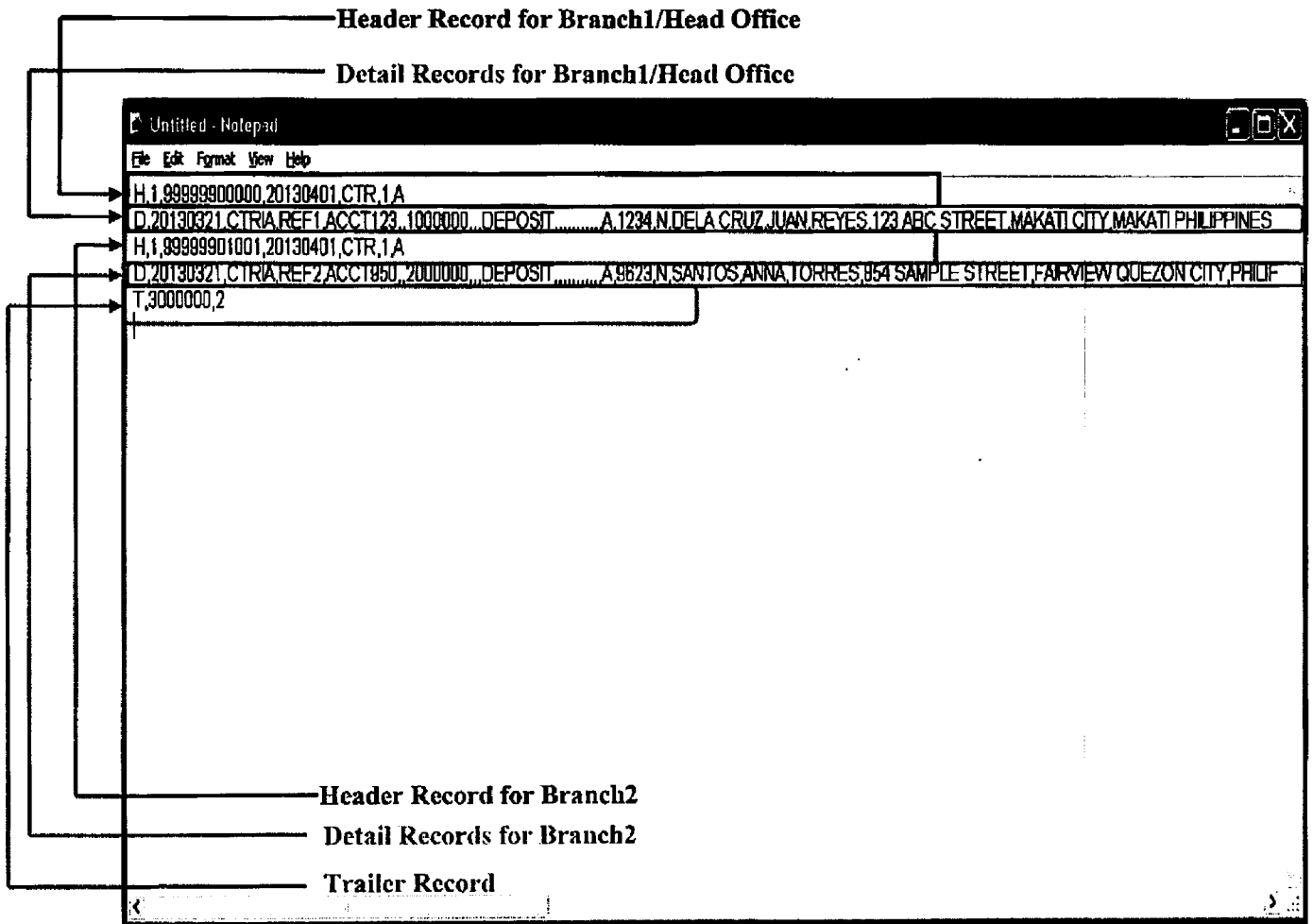
First column of each STR is the party type of the name indicated in Row 1

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)**



SYSTEM CODES

B

B.1 Revised AMLC Transaction Codes (as of October 2017)

GROUP	REVISED 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	CDEPOB	Deposit - through other local bank	Deposit to client's account wherein the actual cash/check is deposited in another local bank.

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 that is presented to a bank where the check writer has the funds on the deposit.
C	CPCC	Prepaid Card reversal (Telecoms)	Reversal of prepaid card transactions
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	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)
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	ICOB	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 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-3termination 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	LCAG	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	LCAC	Lease Contract Agreement Cancellation	Cancellation of Lease Contract
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 Currency Denominated Unit)	Loans / Placements granted to other banks and non-bank financial institutions with quasi-banking authority including bank's acceptance of other bank's drafts, export bills purchased without recourse
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 or not 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	NCLTR	Cancel Reinsurance Transaction	Cancellation of reinsurance transaction.
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	NPLIW	Purchase of Life with Investment Insurance Policy - Wire/Fund Transfers	Purchase of life with investment insurance policy via wire or 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 top-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	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	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	NPPNW	Purchase of Pre-Need Plan - Wire	Purchase of pre-need plan via wire
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	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 Initial Payment for Insurance Policy	Receipt of Initial 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 a 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 Cash Account - Deposit	Deposit to client's securities account with the broker
S	SSCAW	Securities Cash account Withdrawal	Withdrawal from client's securities account with the broker
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	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	TDDS	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	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	TMMP M	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	TMMP W	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	TMMR M	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	TMMR W	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	TMMY M	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	TMMY W	Money Market Instrument Payment - Wire	Termination of money market instruments and other modes of investment paid via wire
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 account holder'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 account holder'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	Investment of IMA accounts in other assets (I.e real estate)
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	Divestment of IMA accounts in other assets (I.e. real estate)
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	UFPCPC	Fiduciary-Custodianship placement - cash	Placement in fiduciary custodianship by cash
U	UFPCPD	Fiduciary-Custodianship placement - debit memo	Placement in fiduciary custodianship by debiting account of client
U	UFPCPM	Fiduciary-Custodianship placement - MC/CC/OC	Placement in fiduciary custodianship by Manager's/Cashier's Check or other check
U	UFPCPW	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	UFEPCC	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	UOFW W	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	USD FP	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/ Pretermination - Credit Memo	Maturity/Withdrawal/Redemption/ Cancellation/Pretermination of Unit Investment Trust Fund through credit to accountholder's account
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
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 institution at the time the suspicious activity was determined.

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;
O – Others (Dealers Precious Stones and Metals/DNFBs etc.)

B.2 Currency Codes

Description	Code
AFGHANISTAN AFGHANI	AFN
ALBANIAN LEK	ALL
ALGERIAN DINAR	DZD
ANDORRAN PESETA	ADP
ANGOLAN KWANZA	AOA
ARGENTINE PESO	ARS
ARMENIAN DRAM	AMD
ARUBAN GUILDER	AWG
AUSTRALIAN DOLLAR	AUD
AUSTRIAN SCHILLINGS	ATS
AZERBAIJANIAN MANAT	AZM
BAHAMIAN DOLLAR	BSD
BAHRAINI DINAR	BHD
BANGLADESHI TAKA	BDT
BARBADOS DOLLAR	BBD
BELARUSSIAN RUBLE	BYR
BELGIAN FRANC	BEF
BELIZE DOLLAR	BZD
BERMUDIAN DOLLAR	BMD
BHUTAN NGULTRUM	BTN
BOLIVIAN BOLIVIANO	BOB
BOTSWANAPULA	BWP
BRAZILIAN REAL	BRL
BRUNEI DOLLAR	BND
BULGARIAN LEV	BGL
BULGARIAN LEV	BGN
BURUNDI FRANC	BIF
CANADIAN DOLLAR	CAD
CAPE VERDE ESCUDO	CVE
CAYMAN ISLANDS DOLLAR	KYD
CFA FRANC BCEAO	XOF
CFA FRANC BEAC	XAF
CFP FRANC	XPF
CHILEAN PESO	CLP
CHINESE RENMINBI	RMB
COLOMBIAN PESO	COP
COMORO FRANC	KMF
CONVERTIBLE MARKS	BAM
COSTA RICAN COLON	CRC
CROATIAN KUNA	HRK
CUBAN PESO	CUP
CYPRUS POUND	CYP

CZECH KORUNA	CZK
DANISH KRONE	DKK
DEUTSCHE MARK	DEM
DJIBOUTI FRANC	DJF
DOBRA	STD
DOMINICAN PESO	DOP
EAST CARRIBEAN DOLLAR	XCD
EGYPTIAN POUND	EGP
EL SALVADORCOLON	SVC
ERITREA NAKFA	ERN
ESTONIAN KROON	EEK
ETHIOPIAN BIRR	ETB
EURO CURRENCY	EUR
EURO CURRENCY UNIT	ECU
FALKLAND ISLANDS POUND	FKP
FIJI DOLLAR	FJD
FINLAND MARKKA	FIM
FRANC CONGOLAIS	CDF
FRENCH FRANC	FRF
GAMBIAN DALASI	GMD
GEORGIAN LARI	GEL
GHANAIAI CEDI	GHC
GIBRALTAR POUND	GIP
GREECE DRACHMA	GRD
GUATEMALAN QUETZAL	GTQ
GUINEA FRANC	GNF
GUINEA-BISSAU PESO	GWP
GUYANA DOLLAR	GYD
HAITIAN GOURDE	HTG
HONDURAN LEMPIRA	HNL
HONGKONG DOLLAR	HKD
HUNGARIAN FORINT	HUF
ICELAND KRONA	ISK
INDIAN RUPEE	INR
INDONESIAN RUPIAH	IDR
IRANIAN RIAL	IRR
IRAQI DINAR	IQD
IRISH	ILE
IRISH POUND (PUNT)	IEP
ITALIAN LIRA	ITL
JAMAICAN DOLLAR	JMD
JAPANESE YEN	JPY
JORDANIAN DINAR	JOD
KAMPUCHEAN RIEL	KHR
KAZAKHSTAN TENGE	KZT
KENYAN SHILLING	KES

KUWAITI DINAR	KWD
KYRGYZSTANIAN SOM	KGS
LAO KIP	LAK
LATVIAN LATS	LVL
LEBANESE POUND	LBP
LEONE	SLL
LIBERIAN DOLLAR	LRD
LITHUANIAN LITAS	LTL
LUXEMBOURG FRANC	LUF
LYBIAN DINAR	LYD
MACAU PATACA	MOP
MACEDONIAN DENAR	MKD
MALAGASY FRANC	MGF
MALAWI KWACHA	MWK
MALAYSIAN RINGGIT	MYR
MALDIVE RUFYAA	MVR
MALTESE LIRA	MTL
MAURITANIAN OUGUIYA	MRO
MAURITIUS RUPEE	MUR
MEXICAN PESO	MXN
MEXICAN UNIDAD DE INVERSION (UDI)	MXV
MOLDOVAN LEU	MDL
MONGOLIAN TUGRIK (TUGRUG)	MNT
MOROCCAN DIRHAM	MAD
MOZAMBIQUE METICAL	MZM
MVDOL	BOV
MYANMAR KYAT	MMK
NAMIBIA DOLLAR	NAD
NAMIBIAN DOLLAR	NAM
NEPALESE RUPEE	NPR
NETHERLAND GUILDER	NLG
NETHERLANDS ANTILLAN GUILDER	ANG
NEW ISRAELI SHEQEL	ILS
NEW TAIWAN DOLLAR	TWD
NEW ZEALAND DOLLAR	NZD
NICARAGUAN CORDOBA ORO	NIO
NIGERIAN NAIRA	NGN
NORTH KOREAN WON	KPW
NORWEGIAN KRONE	NOK
PAKISTAN RUPEE	PKR
PANAMANIAN BALBOA	PAB
PAPUA NEW GUINEA KINA	PGK
PARAGUAY GUARANI	PYG
PERUVIAN NUEVO SOL	PEN
PESO URUGUAYO	UYU
PHILIPPINE PESO	PHP

POLISH SLOTY	PLN
PORTUGUESE ESCUDO	PTE
POUND STERLING	GBP
QATARI RIAL	QAR
RIAL OMANI	OMR
ROMANIAN LEU	ROL
RUSSIAN RUBLE	RUR
RUSSIAN RUBLE	RUB
RWANDA FRANC	RWF
SAINT HELENA POUND	SHP
SAMOAN TALA	WST
SAUDI RIAL	SAR
SERBIAN DINAR	CSD
SEYCHELLES RUPEE	SCR
SINGAPORE DOLLAR	SGD
SLOVAK KORUNA	SKK
SLOVENIAN TOLAR	SIT
SOLOMON ISLANDS DOLLAR	SBD
SOMALI SHILLING	SOS
SOUTH AFRICAN RAND	ZAR
SOUTH KOREAN WON	KRW
SPANISH PESETA	ESP
SRI LANKA RUPEE	LKR
SUDANESE DINAR	SDD
SUDANESE POUND	SDG
SURINAME GUILDER	SRG
SWAZILAND LILANGENI	SZL
SWEDISH KRONA	SEK
SWISS FRANC	CHF
SYRIAN POUND	SYP
TAJIKISTANI SOMONI	TJS
TANZANIAN SHILLING	TZS
THAILAND BAHT	THB
TONGAN PA'ANGA	TOP
TRINIDAD & TOBAGO DOLLAR	TTD
TUNISIAN DINAR	TND
TURKISH LIRA	TKL
TURKMENISTAN MANAT	TMM
U.S. DOLLAR	USD
UAE DIRHAM	AED
UGANDA SHILLING	UGX
UKRAINE HRYVNIA	UAH
UNIDADES DE FOMENTO	CLF
UZBEKISTAN SUM	UZS
VANUATU VATU	VUV
VENEZUELAN BOLIVAR	VEB

VIETNAMESE DONG	VND
YEMENI RIAL	YER
YENI TURK LIRAS (YTL)	TRY
YUAN RENMINBI	CNY
ZAMBIAN KWACHA	ZMK

B.3 Country Codes

Description	Code
ABU DHABI - U.A.E.	248
AFGHANISTAN	102
AFRICA N.E.S.	997
ALBANIA	081
ALGERIA	103
AMERICAN PACIFIC ISLAND	021
AMERICAN SAMOA	034
AMERICAN VIRGIN ISLANDS	027
ANDORRA	104
ANGOLA	105
ARGENTINA	106
ARMENIA	270
ARUBA	030
AUSTRALIA	107
AUSTRIA	051
AZERBAIJAN REPUBLIC	271
AZORES	036
BAHAMAS COMM OF	108
BAHRAIN	109
BANGLADESH	247
BARBADOS	110
BELARUS REPUBLIC OF	280
BELGIUM	052
BELIZE	118
BENIN	139
BERMUDA	113
BHUTAN	114
BOLIVIA	115
BOSNIA	277
BOTSWANA	112
BRAZIL	116
BRITISH ARAB STATES	121
BRITISH IND. OCEAN T.	119
BRITISH OCEANIA N.E.	120
BRITISH VIRGIN ISLAND	029
BRITISH WEST INDIES	122
BRUNEI	123
BULGARIA	082
BURKINA FASO	239
BURMA/MYANMAR	124
BURUNDI	125
CAMEROUN UNITED REP	127

CANADA	022
CANARYISLANDS	039
CAPE VERDEISLANDS	040
CAROLINE ISLANDS	041
CAYMANISLANDS	028
CENTRAL AFRICAN REP.	128
CHAD	130
CHANNELISLANDS	031
CHILE	131
CHINA	083
CHRISTMASISLANDS	042
COLUMBIA	133
COMORES ARCHIPELAGO	043
CONGO REP OF	134
COOKISLANDS	260
COSTA RICA	136
CROATIA	094
CUBA	137
CURACAO	032
CYPRUS	138
CZECHOSLOVAKIA	084
CZECH REPUBLIC	288
DENMARK	053
DJIBOUTI (REP OF)	261
DOMINICAN REPUBLIC	140
DUBAI - U.A.E.	249
ECUADOR	141
EGYPT	238
EL SALVADOR	142
ESTONIA	096
ETHIOPIA	143
EUROPE N.E.S.	998
FAEROE ISLANDS	145
FALKLANDISLAND& DEP	144
FIJI	146
FINLAND	147
FRANCE	054
FRENCH GUINA	148
FRENCH OCEANIA N.E.S.	149
FRENCH SOMALILAND	150
FRENCH WEST AFRICA	151
FRENCH WEST INDIES	152
GABON	153
GAMBIA THE	154
GERMANY DEM REP OF	085
GERMANY FEDERAL REP	055

GHANA	155
GIBRALTAR	156
GREECE	056
GREENLAND	157
GUADALOUPE	158
GUAM (MARIANASISLAND)	023
GUATEMALA	159
GUINEA	160
GUINE-BISSAU REP OF	206
GUYANA	117
HAITI	161
HONDURAS	162
HONGKONG	163
HUNGARY	086
ICELAND	057
INDIA	164
INDONESIA	165
IRAN	166
IRAQ	167
IRELAND REP OF	058
IRIAN (WEST/BARAT)	168
ISLE OF MAN	046
ISRAEL	169
ITALY	059
IVORY COAST	170
JAMAICA	171
JAPAN	060
JORDAN	172
KAMPUCHEA	126
KAZAKHSTAN	089
KENYA	173
KIRGHIZIAREPUBLIC OF	273
KIRIBATIREPUBLIC	262
KOREAREPUBLIC OF	221
KUWAIT	174
LAOS	175
LATVIA	284
LEBANON	176
LEEWARD & WINDWARD	035
LESOTHO	111
LIBERIA	177
LIBYA	178
LIECHTENSTEIN	061
LITHUANIA	097
LUXEMBOURG	062
MACAO	983

MACAU	047
MACEDONIA REPUBLIC OF	268
MADAGASCAR DEM REP	179
MADEIRA	048
MALAWI REP OF	180
MALAYSIA	245
MALDIVE ISLANDS	049
MALIREPUBLIC OF	181
MALTA	182
MARSHALL ISLANDS	050
MARTINIQUE	183
MAURITANIA	184
MAURITIUS	185
MEXICO	186
MOLDOVA REPUBLIC OF	282
MONACO	033
MONGOLIA	087
MONTENEGRO	285
MOROCCO	187
MOZAMBIQUE	188
NAMIBIA	266
NAURU	189
NEPAL	190
NETHERLANDS	063
NETHERLANDS ANTILLES	191
NEW CALEDONIA	192
NEW ZEALAND	194
NICARAGUA	195
NIGER	196
NIGERIA REP OF	197
NORFOLK ISLAND	263
NORTH KOREA	088
NORWAY	064
OCENIA N.E.S.	990
OMAN SULTANATE OF	246
OTHER COUNTRIES	999
PAKISTAN	199
PALAU REPUBLIC OF	269
PALESTINIAN TERRITORIES	301
PANAMA	200
PANAMA CANAL ZONE	024
PAPUA NEW GUINEA	201
PARAGUAY	202
PERU	203
PHILIPPINES	204
POLAND	090

PORTUGAL	065
PORTUGUESE AFRICA	244
PORTUGUESE ASIA	205
PORTUGUESE TIMOR DEP	207
PUERTO RICO	025
QATAR	208
REPUBLIC OF SERBIA	287
REUNION ISLAND	209
RODRIGUEZ ISLAND	045
ROMANIA	091
RUSSIAN FEDERATION	281
RWANDA	210
RYUKYU ISLANDS	198
SABAH	211
SAIPAN	098
SAO TOME & PRINCIPE	283
SARAWAK	212
SAUDI ARABIA	213
SENEGAL	214
SEYCHELLES	215
SIERRA LEONE	216
SINGAPORE	217
SLOVAK REPUBLIC	286
SLOVENIA	278
SOCIETY ISLANDS	038
SOLOMON ISLANDS	264
SOMALIA REPUBLIC	218
SOUTH AFRICA REP OF	219
SOUTH WEST AFRICA TE	220
SOUTHERN RHODESIA	223
SPAIN	066
SPANISH AFRICA (ORO/M	224
SRI LANKA	129
ST. HELENA & DEP	225
ST PIERRE ET MIGUELON	226
SUDAN DEP REP OF	227
SURINAM	228
SWAZILAND	229
SWEDEN	067
SWITZERLAND	068
SYRIA	251
TAHITI	252
TAIWAN	132
TAJIKISTAN REPUBLIC OF	275
TANZANIA	230
THAILAND	231

TOGO	232
TONGA	233
TRIESTE	236
TRINIDAD & TOBAGO	234
TUNISIA	235
TURKEY	069
TURKMENISTANREPUBLIC OF	276
TURKS & CAICOSISLAND	044
U.S.S.R.	092
UGANDA	237
UKRAINE	267
UNITED KINGDOM	070
UNITED STATES	026
URUGUAY	240
UZBEKISTAN	095
VANUATU	193
VENEZUELA	241
VIET-NAM SOC REP OF	222
WEST INDIES N.E.S.	991
WESTERN SAMOA	265
YEMENARABREPUBLIC	242
YEMEN PEOPLE'S DEM	101
YUGOSLAVIA	093
ZAIREREPUBLIC	135
ZAMBIA	243
ZIMBABWE	037



MANDATORY FIELDS

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
		TRANSACTION TITLE															
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,B
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 other 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	D-12] MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
CWDOB	Withdrawal - through other 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
TDYK	Time Deposit Payment - Credit Memo	X		X											X	X	A
TDYM	Time Deposit Payment - MC/CC/OC	X		X											X	X	A
TDYP	Time Deposit Payment – Mixed Payment	X		X											X	X	A
TDYW	Time Deposit Payment - Wire	X		X											X	X	A
FOREIGN EXCHANGE																	
FFBEC	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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
FFEBP	Buy Foreign Exchange – Mixed Payment	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																	
ICOB	Cancelled Outward Bills - Debit	X		X	X	X									X	X	A,B
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
ITRW	Trust Receipt Payment- Wire	X	X												X	X	A,B
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
KPAYM	Payment to credit card merchants – Check		X												X	X	A
LOANS																	
LARDR	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	A
LCAG	Lease Contract Agreement	X		X											X	X	A
LCAC	Lease Contract Agreement Cancellation	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
LLCAN	Loan Cancellation	X		X											X	X	A
LLNAC	Loan Availment (Regular/Foreign Currency Denominated Unit) – Cash	X		X											X	X	A
LLNAK	Loan Availment (Regular/Foreign Currency Denominated Unit) - Credit Memo	X		X											X	X	A
LLNAM	Loan Availment (Regular/Foreign Currency Denominated Unit) - MC/CC/OC	X		X											X	X	A
LLNAP	Loan Availment (Regular/Foreign Currency Denominated Unit) - Mixed Payment	X		X											X	X	A
LLNAW	Loan Availment (Regular/Foreign Currency Denominated Unit) – Wire	X		X											X	X	A
LLPRC	Loan Payment (Regular/Foreign Currency Denominated Unit) – Cash	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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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																	

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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 Baneficiary			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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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
TCBBC	Buy Corporate Bonds - CASH	X	X					X							X	X	A,I

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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
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

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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
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

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	D-12] MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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
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

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	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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
UFEP	Fiduciary-Escrow placement - cash	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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	(D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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

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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
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
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
UUI MC	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - Cash	X		X											X	X	A
UUI MK	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - Credit Memo	X		X											X	X	A
UUI MM	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - MC/CC/OC	X		X											X	X	A
UUI MW	Unit Investment Trust Fund Maturity/Withdrawal/Redemption/Cancellation/Pretermination - 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	D-12) MATURITY DATE / EXPIRY DATE	(D-13) AMOUNT OF CLAIM / DIVIDEND	(D-14) NO. OF SHARES/UNITS	(D-15) NET ASSET VALUE	(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
ZSTR	STR transactions														X	X	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, the NAME and ADDRESS of the Beneficiary or Counterparty are mandatory except for Pass thru. For other transactions requiring information on the Beneficiary, Counterparty, Other Participant, Issuer, only the NAME is MANDATORY. (Please refer to Chapter 3: Guidelines for Format 1.0 for exemptions)
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

REVISED CODE	TRANSACTION TITLE	(D-5) POLICY NO/CERTIFICATE NO/OR NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM....	(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-2) NARRATIVE	MANDATORY PARTY	
NADV	Advance Premium Payment	X		X											X	X	O
NCLTR	Cancel Reinsurance Transaction	X		X				X	X		X		X	X	X	X	O,B
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
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

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		(D-5) POLICY NO/CERTIFICATE NO/OR NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM....	(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-2) NARRATIVE	MANDATORY PARTY	
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
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

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		(D-5) POLICY NO/CERTIFICATE NO/OR NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM....	(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-18) NARRATIVE	MANDATORY PARTY	
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
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	O,B
NPYCV	Pay Cash Surrender Value (CSV)/Equity Value	X					X	X	X	X		X	X	X	X	O,B
NPYDV	Pay Dividends	X					X	X	X	X		X	X	X	X	O,B

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		(D-5) POLICY NO/CERTIFICATE NO/OR NO.	(D-6) ACCOUNT NO/CREDIT CARD	(D-7) PESO AMOUNT OF ANNUAL PREMIUM....	(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-2) NARRATIVE	MANDATORY PARTY	
NREC	Receipt of Initial Payment for Insurance Policy	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	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/Truster
S – Subject of Suspicion
T – Transactor

EXAMPLES OF ALERTS AND RED FLAGS:

I. Predicate Offense / Unlawful Activity

A. Corruption Related³

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 fraud⁴

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.
4. An individual or consultancy firm sets-up two or more companies, mainly engaged in trading, retail and call center business.

³ <http://www.austrac.gov.au/sa-brief-peps-indicators>

⁴ <http://www.amlc.gov.ph/images/NewsAnnouncements/crossborderinvestmentfraud.pdf>

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 funds⁵

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/ transactions⁶

1. Return of customer "Thank You" letter.
2. Abnormal deposits and withdrawals which are deemed inconsistent with the profile of the customer.

⁵ APG Yearly Typologies Report 2016, page 19.

⁶ APG Yearly Typologies Report 2016, page 19.

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 Financing⁷

1. Entities

- Details match those on sanctions lists
- Small broker/intermediary; activity does not match business profile
- Commercial entity acts as money-remittance business

2. Goods: Dual-use or proliferation-sensitive

3. Cash: Used for industrial transactions

4. Consignee: Freight-forwarding company or bank

5. Documents: False or altered (shipping, license, end-user certificate); innocuous descriptions of goods or materials

6. 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 Indicators⁸

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.
- 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.

⁷ 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.

⁸ ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions.

- 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.

TYOLOGIES

E

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.⁹

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 w 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.

⁹ APG Yearly Typologies Report 2016, page 52

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.¹⁰

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 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.¹¹

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.¹²

¹⁰ APG Yearly Typologies Report 2016, pages 65-66

¹¹ APG Yearly Typologies Report 2016, page 80

¹² APG Yearly Typologies Report 2016, page 83