



ANTI-MONEY LAUNDERING COUNCIL

REGULATORY ISSUANCE NO. 2 Series of 2024

Subject: **Guidelines on Transaction Reporting and Compliance Submissions**

In accordance with Sections 7(1), 7(2), 7(7), and 9(c) of Republic Act No. 9160, also known as the Anti-Money Laundering Act of 2001, as amended (AMLA); Rule 22, Sections 1.1, 2, 3, 7; and Rule VII, Section 4 (a), (b), and (g), of the Casino Implementing Rules and Regulations of Republic Act No. 10927 (CIIR), the Council, in its Resolution No. 234, dated 11 December 2024, approved the adoption of the following set of guidelines.

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CHAPTER I

GENERAL PROVISIONS

Section 1. Title and Purpose

- 1.1. This set of guidelines shall be known as the “Guidelines on Transaction Reporting and Compliance Submissions” (GoTRACS).
- 1.2. This GoTRACS was promulgated to provide covered persons with a set of guidelines to carry out one of their primary duties as covered persons, particularly on transaction reporting.

Section 2. Definition of Terms

For purposes of this set of guidelines, the following terms are hereby defined as follows:

- (a) **“Account”** refers to a bank account, electronic money account, investment account, insurance policy, membership account, and other similar contract or service agreement, business or professional relationships between a covered person and its customers where funds or any monetary instrument of the latter are held by the former.
- (b) **“Anti-Money Laundering Act”** (AMLA) refers to Republic Act No. 9160, as amended by Republic Act Nos. 9194, 10167, 10365, 10927, and 11521.
- (c) **“Anti-Money Laundering Council”** (AMLC) refers to the Philippines’ central AML/CTF authority and financial intelligence unit, which is the government instrumentality mandated to implement the AMLA and TFP SA. It also refers to the official name of the Council, which is the governing body of the said government agency.
- (d) **“Beneficial Owner”** refers to any natural person who:
 1. Ultimately owns or controls the customer and/or on whose behalf a transaction or activity is being conducted;
 2. Has ultimate effective control over a juridical person or legal arrangement;
 3. Owns, at least, twenty percent (20%) shares, contributions or equity interest in a juridical person or legal arrangement.

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4. Control includes whether the control exerted by means of trusts, agreements, arrangements, understandings, or practices, and whether or not the individual can exercise control through making decisions about financial and operating policies.
- (e) **“Beneficial Ownership (BO) Information”** refers to information on the beneficial owner of a juridical person account holder that comes from the BO Declaration Form attached to the General Information Sheet and other reliable and independent documentation.
- Ownership is direct if the natural person himself owns at least twenty percent (20%) shares, contributions, or equity interest of the juridical person account holder. It is considered indirect if the share, contribution, or equity interest is owned by a natural person through a series of corporate ownership tiers. A natural person whom the covered persons identified to have ultimate effective control over the juridical person shall be deemed to have an indirect ownership over such juridical person.
- (f) **“Covered Person”** (CP) refers to financial institutions and designated non-financial businesses and professions under Rule 4, Section 1, of the 2018 IRR.
- (g) **“Covered Transaction”** refers to:
1. A transaction in cash or other equivalent monetary instrument exceeding Five Hundred Thousand pesos (PHP500,000.00).
 2. A transaction with or involving jewelry dealers, dealers in precious metals and dealers in precious stones in cash or other equivalent monetary instrument exceeding One Million pesos (PHP1,000,000.00).
 3. A cash transaction with or involving real estate developers or brokers exceeding Seven Million Five Hundred Thousand Pesos (P7,500,000.00) or its equivalent in any other currency.
 4. A casino cash transaction exceeding Five Million Pesos (P5,000,000.00) or its equivalent in any other currency.
- (h) **“Covered Transaction Report”** (CTR) refers to a report on a covered transaction, as herein defined, filed by a covered person before the AMLC.
- (i) **“Customer/Client”** refers to any person who keeps or maintains an account or transacts business with a covered person.

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- (j) **“Executive Director”** refers to the chief executive officer of the AMLC, in accordance with Rule 6, Section 2, of the 2018 IRR of the AMLA. For purposes of this set of guidelines, in the absence of the Executive Director, the Officer-in-Charge of the AMLC shall discharge his functions herein set forth.
- (k) **“Designated Non-Financial Businesses and Professions”** (DNFBPs) refer to persons and entities, as defined in Rule 4, Section 1(b) of the 2018 IRR, which are not under the supervision or regulation of the BSP, SEC and IC, and designated as covered persons under the AMLA.
- (l) **“File Transfer and Reporting Facility”** (FTRF) refers to the AMLC Portal found at <https://portal.amlc.gov.ph>.
- (m) **“Freeze Order”** (FO) refers to a provisional remedy aimed at blocking or restraining monetary instruments or properties in any way related to an unlawful activity, as herein defined, from being transacted, converted, concealed, moved, or disposed without affecting the ownership thereof.
- (n) **“Internet-Based Casino”** refers to casinos in which persons participate by the use of remote communication facilities such as, but not limited to, internet, telephone, television, radio or any kind of electronic or other technology for facilitating communication.
- (o) **“Juridical Person”** refers to an entity other than a natural person defined under the Civil Code of the Philippines, created by law and recognized as a legal entity having distinct identity, legal personality and duties and rights that can establish a permanent customer relationship with a financial institution. This can include corporations, foundations, partnerships, or associations and other similar entities.
- (p) **“Know-Your-Customer (KYC) Documents”** refer to the documents obtained by covered persons to establish the true and full identity of customers, including records of customer profiling and related information. It is also called customer due diligence (CDD) records or customer identification documents.
- (q) **“Money Laundering”** (ML) refers to the crime defined under Section 4 of the AMLA.
- (r) **“Money Laundering Offense”** refers to the criminal offense defined under Section 4 of the AMLA.
- (s) **“Related Account”** refers to an account, the funds and sources of which directly originated from and/or are materially-linked to the monetary instruments or properties subject of the freeze order or an order of inquiry.

- (t) **“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.
- (u) **“Suspicion”** refers to a person’s state of mind—based on his skills, experience, and/or understanding of the customer profile—which considers that there is a possibility that any of the suspicious circumstances exists.
- (v) **“Suspicious Circumstance”** refers to:
 - 1. Any of the following circumstances, the existence of which makes a transaction suspicious:
 - a. there is no underlying legal or trade obligation, purpose or economic justification;
 - b. the client is not properly identified;

the amount involved is not commensurate with the business or financial capacity of the client;
 - c. 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;
 - d. 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;
 - e. the transaction is in any way related to ML/TF or related unlawful activity that is about to be committed, is being or has been committed; or
 - f. any transaction that is similar, analogous, or identical to any of the foregoing, such as the relevant transactions in related and materially linked accounts, as herein defined.
 - 2. The presence of the following circumstances under the Rule 3.a.15 of the IRR of TFPSA shall also make transactions suspicious:
 - a. Wire transfers between accounts, without visible legal, economic, or business purpose, especially if the wire transfers are

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- effected through countries which are identified or connected with terrorist activities;
- b. Sources and/or beneficiaries of wire transfers are citizens of countries which are identified or connected with terrorist activities;
- c. Repetitive deposits or withdrawals that cannot be satisfactorily explained or do not make economic or business sense;
- d. Value of the transaction is grossly over and above what the client is capable of earning;
- e. Client is conducting a transaction that is out of the ordinary for his known business interests;
- f. Deposits by individuals who have no known connection or relation with the account holder;
- g. Client is receiving remittances from a country where none of his family members is working or residing;
- h. Client was reported and/or mentioned in the news to be involved in terrorist activities;
- i. Client is under investigation by law enforcement agencies for possible involvement in terrorist activities;
- j. Transactions of individuals, companies, or Non-Government Organizations (NGOs)/Non-Profit Organizations (NPOs) that are affiliated or related to people suspected of having connection with a terrorist individual, organization, association, or group of persons;
- k. Transactions of individuals, companies or NGOs/NPOs that are suspected of being used to pay or receive funds from a terrorist individual, organization, association, or group of persons;
- l. The NGO/NPO does not appear to have expenses normally related to relief or humanitarian efforts;
- m. The absence of contributions from donors located within the country of origin of the NGO/NPO;
- n. The volume and frequency of transactions of the NGO/NPO are not commensurate with its stated purpose and activity; and

- o. Any other transaction that is similar, identical, or analogous to any of the foregoing.
- (w) **“Suspicious Transaction”** refers to a transaction, regardless of amount, where any of the suspicious circumstances, as herein defined, is determined, based on suspicion or, if available, reasonable grounds, to be existing.
- (x) **“Suspicious Transaction Report”** (STR) refers to a report on a suspicious transaction, as herein defined, filed by a covered person before the AMLC.
- (y) **“Terrorism Financing”** (TF) refers to the crime defined under Section 4 of the TFP SA.
- (z) **“Terrorism Financing Prevention and Suppression Act”** (TFPSA) refers to Republic Act No. 10168.
- (aa) **“Transaction”** refers to any act establishing any right or obligation or giving rise to any contractual or legal relationship between the covered person and its customer. It also includes any movement of funds, by any means, in the ordinary course of business of a covered person.
- (bb) **“Transactor”** is any person, other than the account holder, who transacts business with a covered person.
- (cc) **“Ultimate effective control”** refers to a situation in which ownership/control is exercised through actual or a chain of ownership or by means other than direct control.
- (dd) **“Unlawful Activity”** refers to the associated unlawful activities, also known as predicate crimes, to money laundering defined under Section 3(i) of the AMLA.

Section 3. Covered Persons (CPs)

3.1 The following financial institutions:

- (a) Persons supervised and/or regulated by BSP, including their subsidiaries and affiliates, which are also covered persons, supervised and/or regulated by the BSP such as:
 - 1. Banks;
 - 2. Quasi-banks;
 - 3. Trust entities

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4. Pawnshops;
5. Non-stock savings and loan associations;
6. Other Non-bank financial institutions which under special laws are subject to BSP supervision and/or regulation;
7. Electronic money issuers; and
8. Foreign exchange dealers, money changers, and remittance and transfer companies.

(b) Persons supervised or regulated by IC, such as:

1. Insurance companies;
2. Pre-need companies;
3. Insurance agents;
4. Insurance brokers;
5. Professional reinsurers;
6. Reinsurance brokers;
7. Holding companies;
8. Holding company systems;
9. Mutual benefit associations; and
10. All other persons and their subsidiaries and affiliates supervised or regulated by the IC.

(c) Persons supervised or regulated by SEC, such as:

1. Securities dealers, brokers, salesmen, investment houses, and other similar persons managing securities or rendering services, such as investment agents, advisors, or consultants;
2. mutual funds or open-end investment companies, close-end investment companies or issuers, and other similar entities; and
3. other entities, administering or otherwise dealing in commodities, or financial derivatives based thereon, valuable objects, cash substitutes, and other similar monetary instruments or properties, supervised or regulated by the SEC.

3.2 The following DNFBPs:

(a) Jewelry dealers.

(b) Dealers in precious metals, and dealers in precious stones.

(c) Company service providers, which, as a business, provide any of the following services to third parties:

1. acting as a formation agent of juridical persons;

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2. 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;
3. providing a registered office; business address or accommodation, correspondence or administrative address for a company, a partnership or any other juridical person or legal arrangement; and
4. acting as (or arranging for another person to act as) a nominee shareholder for another person.

For these purposes, "business" means engaging in or offering the foregoing services, whether to the public or select customers, on regular or continuing basis, whether for fee or for free, or as means of livelihood.

- (d) Persons, including lawyers, accountants and other professionals, who provide any of the following services:

1. Managing of client money, securities or other assets;
2. Management of bank, savings, securities or other assets;
3. Organization of contributions for the creation, operation or management of companies; and
4. Creation, operation or management of juridical persons or arrangements, and buying and selling business entities.

For these purposes, the provision of services shall include engaging in or offering the foregoing services, whether to the public or select customers, on regular or continuing basis, whether for a fee or for free, or as means of livelihood.

- (e) Casinos, including internet-based casinos and ship-based casinos, with respect to their casino cash transactions related to their gaming operations.

The "Casino Implementing Rules and Regulations of Republic Act No. 10927" shall govern the implementation of the AMLA with regard to casinos, unless, otherwise indicated therein by the AMLC and the AGAs.

- (f) Real Estate Brokers and Developers

- (g) Offshore Gaming Operators, as well as their service providers, supervised, accredited or regulated by the Philippine Amusement and Gaming Corporation (PAGCOR) or any AGA, as herein defined."

Section 4. Covered Transaction Reports (CTRs)

- 4.1 CPs shall ensure the completeness and accuracy of the CTRs which shall be submitted in electronic form as prescribed in these guidelines and filed through the AMLC's FTRF, or in any form as may be prescribed by the AMLC.

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- 4.2 CPs shall report to the AMLC all covered transactions within five (5) working days from occurrence thereof.
- 4.3 Submission of CTRs beyond 11:59:59 pm of the 5th working day from date of transaction shall be considered as non-compliance with the requirement to file CTRs in accordance with the standard set by the AMLA, and may be subject to appropriate administrative sanctions, if circumstances so warrant.
- 4.4 CPs, other than Casinos and Real Estate Brokers/Developers shall report to the AMLC, all covered transactions, regardless of the mode of transaction used in the settlement thereof, including checks, fund transfers, and/or debiting or crediting of accounts, except those transactions that are deferred for reporting to the AMLC and covered under the low-risk transactions, as herein defined under Chapter I, Section 8 of this set of guidelines.
- 4.5 Casinos shall report covered casino cash transactions only.
- For this purpose, "cash casino cash transaction" refers to transactions involving the receipt of cash by a casino paid by or on behalf of a customer; or transaction involving the payout of cash by a casino to a customer or to any person in his behalf.
- 4.6 Real Estate Brokers/Developers shall report covered cash transactions only.
- For this purpose, "cash transaction" refers to transactions involving the receipt of negotiable government-issued physical coins and fiat money by a real estate broker or real estate developer.
- 4.7 The AMLC, through the Executive Director, may direct covered persons to submit all covered transactions, identified as low-risk, if deemed appropriate.

Section 5. Suspicious Transaction Reports (STRs)

5.1 Recognizing Suspicious or Unusual transactions.

Where a transaction is inconsistent in amount, origin, destination, or type with a customer's known, legitimate business or activities, etc., the transaction should be considered unusual, and the covered person should have internal controls in establishing whether this warrants the filing of an STR.

5.2 Alerts and Red Flags.

Covered persons shall have systems in place that shall alert its responsible officers or employees of any circumstance or situation that would give rise to a

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suspicion of ML/TF activity or transaction. (See Annex U, for Typologies, Red Flags, and Suspicious Indicators)

5.3 Reporting Chain/Process.

- (a) Covered persons shall formulate a reporting chain under which a suspicious transaction or circumstance will be reviewed, processed, validated, and escalated.
- (b) The reporting chain shall refer to the procedures and processes to be undertaken by the covered person beginning from the occurrence of triggering event to the actual filing of STR or documentation of not filing one. It shall include relevant timeline for each process and the responsible officer thereof.
- (c) The covered person's Money Laundering/ Terrorism Financing Prevention Program (MTPP) shall, among others:
 - 1. Provide details of procedures and processes to be undertaken during the determination period beginning from the determination of the triggering event to the actual filing of STR to the AMLC, or documentation of not filing one, thus, constituting the full length of the reporting chain.
 - 2. Identify responsible department/group/unit/personnel in performing specific procedure or process in the reporting chain.
 - 3. Clearly indicate the number of days or period required to perform every procedure or process in the reporting chain to ensure timely reporting of transactions.

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

- 4. Specify controls and mechanisms to monitor the review, performance of due diligence, validation, and escalation procedures on suspicious transactions.
- 5. Formulate decision-making policy, including the designation of a Compliance Officer and/or review committee, who may also be

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authorized to decide with finality to file an STR with the AMLC or otherwise to document the non-filing thereof.

- (d) Covered persons shall ensure that proper controls are in place to guarantee confidentiality and that no “tipping – off” of customers will happen at all times during the entire process.

5.4 *Quality and Timing of Reporting STRs.*

- (a) Covered persons shall ensure the completeness, accuracy, and timeliness of STRs. It shall be filed in such form as may be prescribed by the AMLC, including uploading of required supporting documents, if warranted.
- (b) Covered persons shall promptly file STRs, including attempts thereof, in electronic form as prescribed in these Guidelines and filed through the AMLC’s FTRF, or in any form as may be prescribed by the AMLC, within the next working day from the occurrence thereof.

For this purpose, “occurrence” shall refer to the establishment of suspicion or determination of the suspicious nature of the transaction.

(c) Determination

1. **Determination Date** refers to the date the covered person knew of or should have established the suspicion or known the suspicious nature of the transaction or date the covered person was advised/alerted or had knowledge that a transaction/series of transactions may be related to an unlawful activity or suspicious circumstance
2. **“Knowledge”**, under these Guidelines, includes:
 - i. Actual knowledge;
 - ii. Knowledge of circumstances that would indicate facts to a reasonable person; and
 - iii. Knowledge of circumstances that would put a reasonable person on inquiry.
3. **Determination period** refers to the maximum number of days allowed within which covered persons, through the duly designated approving authority/officer, shall have decided with finality to file an STR with the AMLC should the suspicion or suspicious nature of the transaction or activity be duly established or determined, or otherwise to document the non-filing thereof. The determination period shall be, as follows:

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

Covered persons shall establish or determine the existence of any of the suspicious circumstances enumerated under Section 3(b-1) of the AMLA and Rule 3.a.15 of the IRR of TFP SA in any transaction or activity, including any attempt thereof, within ten (10) calendar days from the date of the transaction or from the determination date, and file a report type “**STRR**”, the next working day, regardless whether such suspicious circumstances are embedded or conclusively incorporated in the transaction monitoring system (TMS); provided, however, that for transactions that are related to an unlawful activity, the provisions in the next paragraph shall apply.

- ii. *For transactions or persons related to an unlawful activity*

Covered persons shall establish or determine that the transaction is in any way related to an unlawful activity, as enumerated under Rule 3 of the 2018 IRR of the AMLA, or the person transacting is involved in or connected to an unlawful activity or money laundering offense, including any attempt thereof, within 60-calendar days from the date of the transaction or from the determination date, and file a report type “**STRR**”, the next working day, regardless whether such suspicious circumstances are embedded or conclusively incorporated in the transaction monitoring system (TMS). CPs should then file, any of the following:

- iii. *For STRs filed under STR – Bulk Report*

Timing of STR filing for Bulk Report is subject to the same rule as per Chapter I, Section 5.4 (c)(3) (i) and (ii) of this set of guidelines

- iv. *For Referrals from AMLC*

- (1) In case the referral indicates the unlawful activity, covered persons shall establish the suspicion, determine the suspicious nature of the transaction, or establish that the person transacting is involved in or connected to an unlawful activity or money laundering offense, including any attempt thereof, within ten (10) calendar days from receipt of the referral, and file the corresponding STR if warranted, following Chapter I, Section 5.4.,(c)(3)(ii) of this set of guidelines.

- (2) In case the referral does not identify any specific unlawful activity, the determination period and filing of a corresponding

STR, shall not exceed **sixty (60) calendar days** from receipt of such referral, and if filing of an STR is warranted, file a report type "**STRR**", using Code C, as the STR Trigger.

(3) In cases where the Executive Director of the AMLC requires the immediate filing of an "**STRA**", the covered person shall file such report **within the next working day** from receipt thereof or as stipulated in the referral. STRA requires the mandatory uploading of ESOA and KYC Documents.

v. *For High Priority Predicate Crimes*

Covered persons shall establish the suspicion or determine the suspicious nature of the transaction, activity, or circumstance, including any attempt thereof, **promptly on the date** of the transaction, activity, or establishment of the suspicious circumstance, and file a report type "**STRHP**" within the next working day when the reason for suspicion falls in any of the following unlawful activities:

- (1) PC 13 - "Terrorism" and "Conspiracy to Commit Terrorism", as defined and penalized under Sections 3 and 4 of Republic Act No. 9372;
- (2) PC 14 - "Financing of Terrorism" under Section 4 and offenses punishable under Sections 5, 6, 7 and 8 of Republic Act No. 10168, otherwise known as the "Terrorism Financing Prevention and Suppression Act of 2012";
- (3) PC 19 - Violations of Sections 4 to 6 of Republic Act No. 9208, otherwise known as the "Anti Trafficking in Persons Act of 2003, as amended"; and
- (4) PC31 - Violation of Anti-Online Sexual Abuse or Exploitation of Children (OSAEC) and Anti-Child Sexual Abuse or Exploitation Materials (CSAEM) Act.

STRHP requires the mandatory uploading of KYC Documents.

vi. *For Highly Unusual or Suspicious Transactions*

Covered persons shall establish the suspicion or determine the suspicious nature of the transaction, activity, or circumstance, including any attempt thereof, **promptly on the date** of the transaction, activity, or establishment of the suspicious circumstance, and file a report type "**STRHU**" within the next working day.

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

- (1) When the suspicion or suspicious nature of the transaction, activity or circumstance is immediately known or apparent to the personnel handling the transaction;
- (2) When, at the time of transaction, activity or occurrence of the circumstance, the covered person has knowledge or reason to suspect that the funds being transacted are related to an unlawful activity, money laundering or terrorism financing;
- (3) When the transaction involves an account which has previously been the subject of bank inquiry, freeze order or Asset Preservation Order;
- (4) When the prevailing circumstances, taken altogether, would engender a reasonable conclusion to require immediate action from law enforcement agencies to prevent any unlawful activity or money laundering offense;
- (5) When the transaction, activity or circumstances is patently or known to be in any way related to terrorism or financing of terrorism;
- (6) Persons, whether natural or juridical, included in any sanctions list; and
- (7) Such other circumstances analogous to the foregoing or otherwise deemed justifiable or reasonable depending on the facts of each case.

vii. *Targeted Financial Sanctions (TFS)*

Covered persons, as part of its TFS obligation, shall file a report type “**STRR**”, using code **G**, as the STR Trigger on target match and potential target match, as well as on related accounts, on the same day the freeze was implemented.

Submission of STRR with code **G**, as trigger requires the mandatory uploading of KYC Documents.

For potential target match, wherein covered person does not receive any confirmation from the AMLC within 36 hours from the filing of the STRR, the covered person may submit a “**Delete Request**” for the relevant STRAs.

viii. For other TMS-Generated Alerts

Covered persons shall establish the suspicion or determine the suspicious nature of the transaction, or any attempt thereof, **within sixty (60) calendar days** from the case creation date arising from TMS-generated alerts and based on any periodic run and file a report type “**STRR**”, within the next working day after the said 60-day period.

(d) Reporting Period

- a. Covered persons shall promptly file, through the AMLC’s FTRF, STRs, including attempts thereof, in electronic form, as prescribed in this set of guidelines, or in any form as may be prescribed by the AMLC, within the next working day from the occurrence thereof or as stipulated in of Chapter I, Section 5.4 (c) of this set of guidelines.
- b. Date of Occurrence is the date when a covered person decides with finality that a transaction/series of transactions are suspicious based on its evaluation, analysis and investigation, done within the prescribed determination period, i.e., end of the determination period.
- c. Submission of STRs beyond 11:59:59 pm of the next working day from the date of occurrence, shall be considered as non-compliance with the requirement to file STRs in accordance with the standard set by the AMLA, as amended, and may be subject to appropriate administrative sanctions, if circumstances so warrant.

Section 6. Non-Working and Non-Reporting Days

- 6.1 The following non-working days are excluded from the counting of the prescribed reporting period:
- (a) Weekend (Saturday and Sunday);
 - (b) Regular holidays; or
 - (c) Officially declared non-working days and workday suspensions where the AMLC is located.
- 6.2 Officially declared local holidays or workday suspensions where CPs are located. However, CPs in the affected localities shall submit a deviation request, subject to the approval of the Executive Director of the AMLC.
- 6.3 Reporting shall automatically be suspended when the AMLC’s File Transfer and Reporting Facility (FTRF) cannot be accessed/unavailable or is not able completely process C/STR uploads.

- (a) For at least four (4) consecutive hours during the day, wherein counting of said hours shall start at 8:00 AM; or
- (b) At any time after 7 o'clock in the evening, if not resolved within one (1) hour.

Covered Persons shall report to the AMLC the unavailability of the FTRF to give the AMLC a chance to remedy the situation.

- 6.4 The Executive Director of the AMLC may, at his/her discretion, declare national or localized "non-reporting day/s" based on the following:
- (a) When there is a declaration of state of national or local emergency, calamity, community quarantine, or similar restrictions; or
 - (b) Major System/Network Maintenance, that will make the AMLC FTRF inaccessible to Covered Persons.
- 6.5 The AMLC shall issue an advisory on the declaration of non-reporting day/s for Sections 6.1(c), 6.3, and 6.4.

Section 7. Low-Risk Transactions

Deferred reporting shall be applicable to low-risk covered transactions only. The responsibility of CPs to report suspicious transactions, where applicable, remains, should there be further adjustments or modifications in the application thereof; the foregoing policy shall be prospective.

- 7.1 BSP Supervised Financial Institutions (BSFIs):
- (a) Transactions between BSFIs and the BSP.
 - (b) Transactions between banks operating in the Philippines, as well as transactions of banks with its overseas branches, provided that such transactions are limited to proprietary transactions only or those transactions that are carried out for the account and sole benefit of the bank BSFI.

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

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- (c) BSFI-initiated (transactions of the bank) or system generated transactions, which are proprietary in nature, provided that, these are limited to the following:
 - 1. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons, provided that these are limited to transactions wherein no account holder/s of CPs is party to a transaction;
 - 2. Remittance by a BSFI, acting as a collecting agent of utilities payment, and other government fees collected from the public and transferred/deposited in bulk to the relevant company or government agencies; and
 - 3. Adjusting entries or reclassification of accounts.
- (d) Transactions involving transfer of funds from savings account to checking account of the same person within the same BSFI (funding of checks).
- (e) Roll-over of placements of time deposits and/or other client's investments, except the following:
 - 1. There is a change in the Account number;
 - 2. The initial placement/contribution/investment was not reported;
 - 3. Placement of additional funds (excluding interest); and
 - 4. Partial withdrawal on the placement/investment.
- (f) Reclassification of loan security to Real and other Properties Acquired (ROPA).
- (g) Loan repricing, loan renewal, loan restructuring, provided that there is no change in borrower's name or no additional funds released to customer otherwise, the loan shall be considered as new loan, hence, reportable.
- (h) Withdrawal of Investment/Contribution from Personal Equity Retirement Account (PERA) Providers, provided that the withdrawal was reported by the PERA Administrators.
- (i) Transaction of government agencies with BSFIs, except the following:
 - 1. Disbursements of government agencies that passed through the Modified Disbursement Scheme (MDS), which disbursements are payable to private entities; non-governmental organizations (NGOs);

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non-profit, charitable, or religious foundations; or to individual persons; and

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

7.2 Operators of Payment System (OPS)

- (a) OPS-initiated or system generated transactions, which are proprietary in nature, shall be limited to the following transactions:
 1. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons;
 2. Remittance by a BSFI, acting as a collecting agent of utilities payment, and other government fees collected from the public and transferred/deposited in bulk to the relevant company or government agencies; and
 3. Adjusting entries or reclassification of accounts.
- (b) Settlement transactions of participants in Philippine Payment and Settlement System (PhilPaSS).
- (c) Cash-in transactions with a cash-in system provider.
- (d) Payment clearing transactions of the Clearing Switch Operator (CSO) of an Automated Clearing House (ACH).
- (e) Clearing and Settlement transactions of a Network Payment Processor (NPP) with network members.
- (f) Settlement transactions of merchant acquirers and/or payment facilitators to merchants and/or sub-merchants.
- (g) Settlement transactions of an Affiliate Switch Network (ASN) to its subscribers.
- (h) Payment transactions facilitated through payment gateways.
- (i) Settlement transactions of platform providers to its merchants/sellers.
- (j) Settlement transactions of bills payment service providers to billers/merchants.

7.3 Money Service Businesses

- (a) Pre-fund deposit and replenishment (CPs account only) to process remittance transactions.
- (b) Foreign exchange transactions between a parent, its subsidiaries, and affiliates, however limited to subsidiaries and affiliates who are also CPs. Also said transactions should be proprietary in nature. Proprietary transactions carried-out for the account and sole benefit of the MSBs.
- (c) MSB-initiated or system generated transactions, which are proprietary in nature, shall be limited to the following transactions:
 - 1. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons;
 - 2. Remittance by an MSBs, acting as a collecting agent of utilities payment, and other government fees collected from the public and transferred/deposited in bulk to the relevant company or government agencies; and
 - 3. Adjusting entries or reclassification of accounts.
- (d) Payment of MSBs, taxes, such as corporate income tax, VAT, and percentage tax.
- (e) Transactions that pass thru Remittance Platform Providers, Remittance Transfer Center or similar services, wherein the customer who availed or made use of the platform is a customer of another CP.

7.4 SEC- Supervised Financial Institutions

- (a) Transactions between banks and quasi-banks operating in the Philippines, however, provided, that it shall be limited to proprietary transactions only or those that are carried out for the account and sole benefit of the covered person.

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

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- (b) Roll-over of placements of time deposits and/or other client's investments, except the following:
 - 1. There is a change in the Account number;
 - 2. The initial placement/contribution/investment was not reported;
 - 3. Placement of additional funds (excluding interest); and
 - 4. Partial withdrawal on the placement/investment.
- (c) Transactions between parent bank and its subsidiary or associate financing company or affiliates, provided that it shall be limited to proprietary transactions only or those transactions carried out for the account and sole benefit of the covered person.

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

- (d) SEC-initiated or system generated transactions, which are proprietary in nature, limited to the following transactions:
 - 1. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons: and
 - 2. Adjusting entries or reclassification of accounts.
- (e) Loan repricing, loan renewal, loan restructuring, provided that there is no change in borrower's name or no additional funds released to customer. Otherwise, the loan shall be considered as a new loan and shall be reportable.
- (f) Withdrawal of Investment/Contribution from Personal Equity Retirement Account (PERA) Providers, provided that the withdrawal was reported by the PERA Administrators.

7.5 IC-Supervised Financial Institutions

- (a) Transactions between domestic insurance companies/ professional reinsurers/ intermediaries licensed by the Insurance Commission.
- (b) Renewal of non-life insurance policies under the same terms and conditions provided that a CTR has been previously filed.

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- (c) 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.
- (d) Group Life Insurance and Hospitalization Insurance.
- (e) Bulk settlement of claims on death and disability benefits of a policy where individual claim does not exceed P500,000.00.
- (f) Transactions of members of Mutual Benefit Associations pertaining to basic benefits.
- (g) Transactions coursed through brokers, agents, and other intermediaries; provided that the insurance company (principal) shall report the said transactions.
- (h) IC-initiated or system generated transactions, which are proprietary in nature; provided, that it shall be limited to the following transactions:
 - 1. Internal operating expenses and capital expenditures that are booked as such in the books of the covered persons; and
 - 2. Adjusting entries or reclassification of accounts.

7.6 DNFBPs, including Casinos

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

CHAPTER II REPORTING

PART 1 – COVERED AND SUSPICIOUS TRANSACTION REPORTS

Section 1. General Guidelines

Guidelines on Transaction Reporting and Compliance Submissions (GoTRACS)

- 1.1. Report format (Format X) shall be adopted for both CTRs and STRs in which the **MANDATORY** fields and parties shall be strictly filled up depending on the transaction code used. Optional fields, however, if available should be included in the CTRs and STRs.

Please refer to the Annexes below for guidance:

1. Annex A - Electronic Record Format BSP/ SEC/ DNFBP/ PAGCOR/ CEZA/ APECO Supervised CPs
 2. Annex B - STR - Bulk Report Format for BSIs
 3. Annex C - Electronic Record Format IC-Supervised Covered Persons
 4. Annex D - Transaction Codes for BSP/SEC/DNFBP/PAGCOR/CEZA/APECO Supervised CPs
 5. Annex E - Transaction Codes for IC-Supervised CPs
- 1.2. The electronic CTR/STR file is a comma separated variable file or **CSV** where each column/field/variable is separated by a comma. Text/Data fields must **not contain commas, special characters, single and double quotes**, e.g., "P550,120.50" should be encoded as "550120.50".

A comma is used to separate the different fields of the record. The CSV file may be created by extracting all the required data 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.

- 1.3. The CTR/STR file has three (3) parts identified by the Record Indicator located at the first field of every record with values H, D, or T:
- (a) The **Header (H)** 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. The file must include one submission type only.
 - (b) One (1) **Detail (D)** Record corresponds to one (1) CTR or STR. There can be more than one (1) Detail Record per Header. Since the file may contain transactions from several branches, each group of Detail Records from one (1) branch is preceded by a Header Record.
 - (c) The **Trailer (T)** record identifies the end of a file, which is the total number of CTRs or STRs.
- 1.4. The CTR/STR may be submitted in four (4) types.

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SUBMISSION TYPE	PURPOSE	NOTE/S
A	New CTR/STR is to be submitted to AMLC	A CTR or STR not previously uploaded in the AMLC Portal
E	Edits or amends the previously submitted, uploaded, and successfully processed CTR/STR with ERRONEOUS VALUE/ FIELDS, as identified by the reporting Covered Person.	The Institution code, Transaction date and Transaction reference number of the corrected transaction must be the same as the original transaction. The Institution code, transaction reference number and transaction date cannot be amended, if any of these fields are to be amended a submission type D should be submitted and the amended CTR/STR shall be uploaded under submission Type A.
D	Deletes the previously submitted, uploaded, and successfully processed CTR/STR	<p>Before issuing a Request for Deletion, please ensure that CTRs/STRs cannot be edited/amended, otherwise send a Submission Type E instead of a Delete Request.</p> <p>All fields can be edited, except for the following: Institution code, Transaction date and Transaction reference number.</p> <p>All transaction details of the request must be exactly the same as the original transaction, previously submitted to AMLC. This shall be followed by an email request stating the reason for deletion. Email to be sent to DR.CSG-DCMU@amlc.gov.ph, with "CP Name - Delete request" in the Subject line.</p>
T	Test mode	CTR/STRs submitted via Test Mode will not be uploaded as production mode in the AMLC database, if CTRs/STRs submitted under the Test Mode are actual/live transactions these should be uploaded under Submission Type A.

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

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NAME FLAG DETAILS		
VALUE	DESCRIPTION	MANDATORY NAME FIELDS
J	Indicates that Name indicated is a juridical person entity and should use a single name field	Corporate name/ juridical person name
S	Indicates that Name is a Sole Proprietor	Name of sole proprietor Use two (2) Party Type A 1 st A use Flag Y and enter Name of Entity; 2 nd A is for Flag N – Name of the Sole Proprietor
O	Indicates that Name is a One Person Corporation	Name of one person corporation Use two (2) Party Type A 1 st A use Flag Y and enter Name of Entity; 2 nd A is for Flag N – Name of the One Person Corporation
CO	Indicates that Name is a Cooperative	Name of cooperative (one field only)
CP	Indicates that Name indicated is a Covered Person.	Name of covered person
N	Indicates that Name indicated is a natural person an individual	Last name, first name, middle name
U	Indicates that the subject is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> o Subject of Suspicion – perpetrator is unknown (i.e., hacking incidents, etc.) o Counterparty – transaction code is RIRDE (Please refer to AMLC System Codes.) o Beneficiary – transaction code is RORDE (Please refer to AMLC System Codes.) 	Not Applicable

PARTY FLAG DETAILS	
<ul style="list-style-type: none"> • The parties do not follow a particular order in the CSV file. • Parties identified as mandatory as per list of transaction codes (Annexes D & E) should be properly filled, other parties/fields are optional. However, if optional parties are available this should form part of a CTR/STR 	
<i>For BSP/SEC/DNFBP/PAGCOR/CEZA/APECO Supervised CPs</i>	
VALUE	DESCRIPTION
A	Account holder/Customer of the reporting institution
B	Beneficiary/Recipient of the transaction
C	Counterparty/remitter/source of the transaction
I	Issuer of securities/product/investment instruments

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PARTY FLAG DETAILS	
	<ul style="list-style-type: none"> The parties do not follow a particular order in the CSV file. Parties identified as mandatory as per list of transaction codes (Annexes D & E) should be properly filled, other parties/fields are optional. However, if optional parties are available this should form part of a CTR/STR
T	Transactor. This is the person executing the transaction.
P	For transactions involving parties other than the accountholder, beneficiary and counterparty. This may be applicable for securities transactions with 3 rd party brokers, also used for junket operators for casino transactions
S	Subject of suspicion
For IC Supervised CPs	
VALUE	DESCRIPTION
O	Policy Owner
B	Beneficiary/recipient
I	Insured
U	Trustee
R	Payor/trustor
T	Transactor. This is the person executing the transaction.
P	For transactions involving parties other than the policy holder, beneficiary. This may be applicable for transactions with 3 rd party TROFPD s.
S	Subject of suspicion

- 1.6. Primary Key fields – the primary key fields consist of the institution code, transaction date and transaction reference number. Together, they should be **unique** at all times and shall mean that the transaction reference number shall be distinct per transaction date per institution code.
- 1.7. Validity of each field in terms of length, data type, and value shall be observed. The list of valid libraries referenced for fields can be found in the Annexes for System Codes.
- 1.8. CTR/STR 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 18 digits (up to branch level).
- 1.9. The Customer Reference Number (CRN) is an optional field for CTRs and STRs. However, CRN shall be mandatory for the following:
 - (a) STRs with reason of suspicion requiring the uploading of KYC Documents
 - (b) STRs on Targeted Financial Sanctions
 - (c) STRA - STR on a per account basis
 - (d) STRHP – STR (High Priority)
 - (e) CTRs/STRs where account holder is a juridical person

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- 1.10. TRANSACTION DATA need not be completed until the last field, D-TD-12 for BSP/SEC/DNFBPs/PAGCOR/CEZA/APECO AND D-TD-24 for IC Supervised CPs. Minimum information will depend on the transaction code, as per Annex D & E. After the last required mandatory field for the transaction data, one can proceed to the next Subject Party or Transaction data party. See Annex O for a sample file.
- 1.11. For CTRs/STRs involving numbered accounts, the covered person shall be required to use the real names of the account holders/customers in the submission of CTRs/STRs.
- 1.12. “Multi-legged transactions” or a series of transactions initiated by one (1) action within a covered person shall be allowed, provided that only the main transaction shall be 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 X will be Purchase of MC (Transaction Code: **CPM**) with mode of transaction via debit to account wherein the accountholder’s account details (client who purchased the MC) will be reported.
- 1.13. The mode of transaction (MOT), as referred in item D-TD-5 of the Transaction Data, as per Annex F provides the following:
- (a) A description on how a particular transaction is settled; and
 - (b) Mandatory fields/parties for each MOT.
- 1.14. Address shall be divided into three (3) fields as follows:
- (a) Complete Address
 - (b) Country Code – See Annex M, for the complete list.
 - (c) City Code – See Annex N, for the complete list; City code is mandatory if the Country Code is 608 (Philippines)
- 1.15. All FX Transaction Amount and FX Currency Codes in the CTRs/STRs shall be mandatory if the transaction is in foreign currency.
- 1.16. Transactions Involving Contingent Accounts
- Transactions lodged under Contingent accounts which are pending settlement or maturity thereof shall be reported only at the time such transactions are settled, or have matured, or availed of.

1.17. Amount to be indicated in the CTRs/STRs:

- (a) For amounts received from Customers/Account holders – it shall include all taxes, other fees and charges incidental to the execution of the transaction, if these are posted separately, taxes and other fees shall be at D-CAF-1 to D-CAF-3, except for purchase of Manager's/Cashier's Check wherein amount to be indicated is the amount on the face of the check.
- (b) For amounts released to Customers/Account holders – it shall be reported net of all taxes, fees and other charges.

1.18. File Name and File name convention for CTR/STR files

The standard filename format for Covered Transaction Reports (CTR) and Suspicious Transaction Reports (STR) consists of **999999999yyymmddssss.csv**. The first nine digits correspond to the first nine digits of the institution code, followed by the reporting date (year, month, and day), and a four-digit sequence number. The sequence number ranges from 0001 to 9999, indicating the number of files transmitted for the day, with 0001 being the default value. File encryption is no longer required for submission.

1.19. Multi-factor Authentication

The authentication method is selected during registration. With email authentication, a One-Time Password (OTP) is transmitted to the registered email address upon accessing the AMLC Portal, which must be entered in the designated field. Alternatively, authentication may be configured through authenticator applications such as Google Authenticator or Microsoft Authenticator, wherein the generated code from the mobile application must be entered during login. Users may modify their authentication method through the account's security settings.

1.20. The **Upload Confirmation Receipt does not guarantee that all CTRs/STRs in the CSV file/s have been uploaded.** To check if all files/CTR have been accepted by the system (without format errors), files shall be viewed in the File Upload History Page.

1.21. Rejected transactions (bad transactions) due to invalid transaction code, currency, country, barangay codes, etc. and format errors shall be re-uploaded using submission type A.

1.22. CPs shall transmit CT/STRs automatically through the AMLC Web Services facility. To avail of the service, CPs shall send an email requesting enrollment to the facility to the DPD-CSG@amlc.gov.ph, with "Name of CP – Web Service

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Application" in the subject line. Thereafter, an email shall be sent by the AMLC with the attached Registration Form and Web Services specifications.

1.23. The AMLC Advisory icon in the AMLC portal:

- (a) The icon shall contain advisories, resolutions, and guidelines.
- (b) The "**New Advisory**" icon shall flash whenever a new advisory is published and will continue to do so until such time the user opens or reads the advisory.

Section 2. Transaction Specific Guidelines for CTRs/STRs

2.1. For Virtual Asset Transactions

When reporting Virtual Asset Transactions, please observe the following in the fields:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	The amount in Peso or its Peso equivalent (PHP) of the virtual asset/currency being transacted
D-TD-7	Transaction Amount (FX)	The original amount in foreign (FX) currency of the virtual asset/currency being transacted, if applicable
D-TD-11	Virtual Currency Name	The complete virtual currency name used in the transaction. For transaction code VVAC, details should contain the complete original Virtual Currency Name and complete New Virtual Currency Name separated by dash (-). Example: [Bitcoin-Etherium]
D-A-8	Account Number	Refers to the assigned Account Number of the client and the Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011
D-A-16	Old Account Number	Refers to the previously assigned Account Number of the client and the Virtual Currency Wallet Address separated by a slash (/). Example: 123456789/BTC1234567891011

2.2. Time Deposit Placements/Investments

- (a) Roll-over of time deposits/investments shall be considered low risk transactions for CTRs. However, reporting as a CTR shall be required:
 - 1. If a new Account Number was issued upon rollover, this shall be reported as a new placement, indicating the new and the old account number in the transaction data fields, using the transaction code **DTDRO** or **SISROS**.

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2. If upon roll-over, the client made an additional placement of more than PHP500,000.00, a CTR/STR shall be reported using the transaction code **DTDROA** or **SISROA**, with the additional mandatory fields:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	New amount of placement
D-CAF-1 to D-CAF-3	Complementary Amount fields	Additional amount of placement

3. If upon rollover, the client withdraws an amount of more than PHP500,000.00, a CTR/STR shall be reported using the transaction code **DTDROP** or **SISROP**, with the additional mandatory fields:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	New amount of placement
D-CAF-1 to D-CAF-3	Complementary Amount fields	Amount withdrawn

4. 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, shall now be reported as a new placement.

2.3. For Loan Availment/Payment Transactions

The basis for the CTR threshold amount or reporting initial loan release following loan approval, shall be the amount of the approved loan (D-CAF-3), even if the loan proceeds is below the CTR threshold. The transaction code to be used is for initial loan release shall be **LLNA**, wherein transaction date is the date of the initial release, with additional mandatory fields as follows:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	Initial Loan release/payment amount, net of tax and other incidental fees
D-CAF-1 to D-CAF-3	Complementary Amount fields	Approved Loan amount, inclusive of all charges and fees

- (a) Succeeding Loan Releases, exceeding PHP500,000.00 shall be reported using the transaction code **LLNR**, with additional mandatory fields as follows:

FIELD NO.	FIELD NAME	DESCRIPTION
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D-TD-6	Transaction Amount (PHP)	Succeeding Loan release/payment amount, net of tax and other incidental fees
D-CAF-1 to D-CAF-3	Complementary Amount fields	Approved Loan amount, inclusive of all charges and fees

(b) All loan payments exceeding PHP500,000.00 shall be reported under Transaction Code **LLNP**.

2.4. For Sale of ROPA Transactions

(a) The basis for the CTR threshold for reporting sale of ROPA shall be the amount of ROPA at the time of execution of the contract to sell, even if the amount of initial payment is below the CTR threshold. Transaction code to be used shall be **LARSP**, wherein transaction date is the date of the 1st payment, with additional mandatory fields as follows:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	Initial Payment
D-CAF-1 to D-CAF-3	Complementary Amount fields	Total Contract Price/Amount of ROPA

(b) Succeeding installment payments, exceeding PHP500,000.00, shall be reported using the transaction code **LARSP**, with additional mandatory fields, as follows:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-6	Transaction Amount (PHP)	Amount of Installment Payment
D-CAF-1 to D-CAF-3	Complementary Amount fields	Total Contract Price/Amount of ROPA

2.5. For Foreign Exchange transactions:

(a) Buy FX involving one currency:

1. The PHP amount, the amount used to purchase foreign currencies shall be reported under Transaction Amount in PHP (D-TD-6).
2. The FX Currency proceeds shall be reported under Transaction Amount in FX and FX Currency code fields (D-TD-7 & D-TD-8).
3. Transaction code to be used shall be either FFEB, FFEBEC or FFEBT.

(b) Buy FX with proceeds in multiple currencies:

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1. The PHP amount, the amount used to purchase FX shall be reported under Transaction Amount in PHP (D-TD-6).
2. The Transaction Amount in FX (D-TD-7) and the FX Currency Code (D-TD-8) shall be left blank.
3. The FX proceeds shall be reported under the Complementary Amount Field (CAF). The number of CAF used should be equal to the number of FX currencies received.
4. Transaction code to be used shall be either FFEBM, FFEBCM or FFEBTM.

(c) Buy FX using other currencies (other than PHP) as payment:

1. The PHP equivalent of the FX used to purchase other FX currency shall be reported under D-TD-6.
2. The FX amount used to purchase other FX currency shall be reported under D-TD-7 & D-TD-8.
3. The FX proceeds shall be reported under CAF.
4. Transaction code to be used shall be either FFEBOC, FFEBOD or FFEBOT.

(d) Sell FX:

1. The FX amount, the amount used to purchase PHP shall be reported under Transaction Amount in FX and FX Currency code fields (D-TD-7 & D-TD-8).
2. The PHP proceeds shall be reported under Transaction Amount in PHP (D-TD-6)
3. Transaction code to be used shall be either FFES or FFESC or FFEST.

(e) Sell FX (multiple currencies)

1. The PHP proceeds shall be reported under Transaction Amount in PHP (D-TD-6)
2. The Transaction Amount in FX (D-TD-7) and the FX Currency Code (D-TD-8) shall be left blank.
3. The FX amount and FX Currency Codes used to purchase PHP should be reported under the Complementary Amount Field (CAF). The number of CAF used shall be equal to the number of FX currencies used.
4. Transaction code to be used shall be either FFESM or FFESCM or FFESTM.

2.6. Remittances

(a) Party Type - Other Participant Bank/CP (OPB)

1. Types of OPB for remittance transactions

- a. Originating Bank (**OB**) – Bank/Remittance Partner who initiated the inward remittance
- b. Receiving Bank (**RB**) – mandatory for outward remittance
- c. Remittance Tie-up (**RT**) – Remittance Service, other than a bank
- d. Intermediary Bank (**IB**) – Pass-thru banks
- e. Correspondent Bank (**CB**) – optional for international remittances, if available CPs should input information as an additional OPB.

Mandatory information for Correspondent Bank, are as follows:

- i. Party Flag – D-OPB-1
- ii. Other Participant Bank Type – D-OBP-2
- iii. Name of Other Participant Bank Type – D-OPB-3
- iv. City or Country Code – D-OPB-7

2. A remittance transaction may have more than one (1) OPB, as defined in Annex D (Transaction Codes for BSP/SEC/DNF�Ps/Casinos)

- (b) Purpose of Remittance Code (D-TD-9), if available, shall be part of the CTR/STR for outward remittances. Please see Annex G for the list of the Purpose of Remittance Codes.

2.7. Payroll Services/Transactions

- (a) Debiting (Total payroll amount) of the mother account, using the Transaction Code **CPAYD**.
- (b) Crediting of individual payroll shall only be reported as a CTR, if amount credited to a single individual is exceeding PHP500,000.00, using the transaction code **CPAYC**.

2.8. For Check Transactions

- (a) Other Participant Bank/CP (OPB) is mandatory (MOT **2**) for the following transactions:
 1. Involving a single check in a deposit slip with an amount exceeding PHP500,000.00.
 2. Involving multiple checks in one deposit slip with one (1) or more checks having an amount exceeding PHP500,000.00.

(b) OPB is optional for Check Transactions, where none of the checks deposited has an amount exceeding PHP500,000.00; use MOT **3**.

(c) Minimum Information for transactions with OPB for check transactions:

1. Drawee Bank/Presenting Bank
2. Check Number
3. Amount per check (exceeding PHP500,000.000)

(d) A single check in excess of PHP500,000.00 is used in the settlement of multiple accounts, e.g., single check for payment of various loans. Reporting of CTRs/STRs are as follows:

1. D-TD-6 - The full check amount shall be placed
2. Subject Party Data: Account Holder/Customer (Party Type A) – Account Holders, whose accounts received the funds.
 - a. Number of Party Type A depends on the number of accounts settled with amount of in excess of PHP500,000.00.
 - b. D-A-8 & D-A-17 are mandatory in addition to the mandatory fields defined in Annex D & E.
3. Other Participant Bank (OPB) – Check details

E.G. Loan Payment for 3 accounts: PN 1 – 1,000,000.00 PN 2 - 1,000,000.00 and PN 3 - 500,000.00

D-TD-6 – PHP2,500,000.00

OPB – Details of the PHP2,500,000.00 check

Party Type A (1) – PN 1 - PHP1,000,000.00

Party Type A (2) – PN 2 – PHP1,000,000.00

2.9. For Spurious Check Transactions

The presenting bank shall be exempt from filing an STR relative to its receipt of a spurious check from a depository bank that has no clearing facilities.

In as much as the presenting bank is not privy to the transaction between the depository bank and its client, it shall not be required to file an STR relative to the fraudulent issuance of the spurious check.

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It shall be upon the depository bank and the drawee bank to report the transaction of their respective account holders, *i.e., the depository and the drawer, respectively.*

2.10. For Transactions Involving Automated Machines (i.e., EGM, Cash Deposit Machines, etc.)

(a) If the total amount of deposit via CDM is in excess of PHP500,000.00 within the day this shall be reported as a CTR, if it fulfills the following criteria:

1. If there is a clear intention to transact an amount exceeding PHP500,000.00.
2. There is a system limitation, CDM sets a maximum threshold for deposit (PHP500,000.00 and below).
3. Interval between deposits done within a short period of time, i.e., a maximum of 5-minute gap between deposit and within the same machine.

(b) For multiple deposit timestamp, time to be used is the 1st CDM transaction.

2.11. Transactions involving Multiple Debits and/or Credits:

(a) Use transaction codes for inter-account transfers within the same bank.

(b) Single Debit – Multiple Credit

1. Total Amount - D-TD-6, or D-TD-6 to D-TD-8 for foreign currency transactions.
2. Party Type A (Account Debited) - D-A-1, D-A-3 to D-A-14
3. Party Type B (Accounts Credited) - D-OP-1, D-OP-3 to D-OP-14 & D-OP-16 or D-OP-16-18 for foreign currency transactions.
4. Count of Party Type B depends on the number of accounts with credits exceeding PHP500,000.00.
5. If none of the accounts receive amounts exceeding PHP500,000.00, plot the account details with the highest amount credited.

(c) Multiple Debit – Single Credit

1. Total Amount - D-TD-6, or D-TD-6 to D-TD-8 for foreign currency transactions.
2. Party Type A (Accounts Debited) - D-A-1, D-A-3 to D-A-14 & D-A-17 or D-A-17 to D-A-19 for foreign currency transactions.
3. Party Type B (Account Credited) - D-OP-1, D-OP-3 to D-OP-14
4. Count of Party Type A depends on the number of accounts with debits exceeding PHP500,000.00.

Guidelines on Transaction Reporting and Compliance Submissions (GoTRACS)

5. If none of the accounts was debited with amounts exceeding PHP500,000.00, plot the account details with the highest amount debited.

(d) Multiple Debits – Multiple Credits

1. Total Amount - D-TD-6, or D-TD-6 to D-TD-8 for foreign currency transactions.
2. Party Type A (Accounts Debited) - D-A-1, D-A-3 to D-A-14 & D-A17 or D-A-17 to D-A-19 for foreign currency transactions.
3. Party Type B (Accounts Credited) - D-OP-1, D-OP-3 to D-OP-14 & D-OP-16 or D-OP-16-18 for foreign currency transactions.
4. Count of Party Type A and OP, depends on the number of accounts with debits/credits exceeding PHP500,000.00.
5. If one or none of the parties has no account debited or credited with amounts exceeding PHP500,000.00, plot the account details with the highest amount.

2.12. Transactions involving Platform Providers/Payment Channels:

- (a) CT Reporting on individual/entities using platforms and payment channels and are clients of another CP, shall be the responsibility of the CP where the account is maintained. However, Platform providers/Payment channels, still has the responsibility to monitor transactions within its platform and look for red flags, and subsequently file STR/s.
- (b) Merchants availing services of Platform providers/Payment channels, are considered as clients/customers of the latter.

Transactions of merchants involving an amount exceeding PHP500,000.00 with the Platform Providers/Payment Channels shall be reported as a CTR, with Transaction Code **OPSR**.

2.13. For Mutual Fund Transactions

- (a) For Mutual funds, CTRs can be reported by either the Mutual Fund Investment Manager or the Mutual Fund Company, or both, provided that a duly notarized written agreement shall be executed regarding the reporting of CTR.

The agreement shall be uploaded in the Online Registration System of both parties under the Notarized Board Resolution or Secretary Certificate

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showing the Compliance Officer's designation. Nevertheless, both parties have the responsibility to file STRs.

(b) Reporting of CTRs/STRs are as follows:

1. If the Mutual fund investment manager will report the CTR/STR:
 - a. Account Holder is the buyer of the investment.
 - b. Mutual fund company shall be reported under the Other Party: Other Participant (Party Type P)
2. If the Mutual fund company will report the CTR/STR:
 - a. Account Holder is the buyer of the investment.
 - b. Mutual fund investment manager shall be reported under the Other Party: Other Participant (Party Type P).

2.14. Securities Transactions

- (a) Underwriting of Securities is fifteen (15) calendar days, i.e., the counting of the five (5) working days for the reporting of the CTR will start after the 15th calendar day.
- (b) Reporting of CTRs/STRs shall be on a per order basis (**order** refers to the **executed** instructions given for buying or selling of each issue).

Ex 1: Client instructed broker to buy **PHP1,000,000** worth of Meralco shares.

Broker bought PHP300,000 worth of Meralco shares in the morning, and PHP400,000 worth of Meralco shares in the afternoon.

Broker will report the purchase of PHP700,000 worth of Meralco shares.

Reporting Format: Account Holder – Party Type A; Meralco – Party Type Other Parties – Issuer

Ex 2: Client instructed broker to buy **PHP2,000,000** worth of shares (Type of shares/issuer will be the broker's discretion).

Broker bought P600,000 worth of Meralco shares in the morning, and P400,000 worth of Meralco shares in the afternoon and PHP900,000 worth of PLDT shares.

Broker will report the purchase of PHP1,900,000 worth of shares.

Reporting Format: Account Holder – Party Type A; Meralco – Party Type Other Parties – Issuer 1; PLDT – Issuer 2

- (c) For bundled transactions, reporting shall still be on a PER DONE order basis.
- (d) For block sale, the executing brokers shall be indicated in the counterparty field.
- (e) 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.
- (f) Transaction date for derivatives transactions is the settlement date.

2.15. Insurance Transactions

- (a) For initial payment wherein the Policy Owner has not been issued an Insurance Policy, any receipt of Payment exceeding PHP500,000.00 should be reported using the Transaction code: **NREC** (Receipt of Initial Payment for Insurance Policy).
- (b) Once the policy owner has been issued an insurance policy, a CTR shall be filed if the total amount of the regular annualized premiums for the entire year, regardless of the payment terms (monthly, quarterly, semi-annually or annually), exceeds PHP500,000.00, using the transaction code pertaining to **Purchase of Insurance Policy**. Reporting Format are as follows:

FIELD NO.	FIELD NAME	DESCRIPTION
D-TD-2	Transaction date	Date of Issuance of the Insurance Policy
D-TD-6	OR/Provisional Receipt Number	Official Receipt number of the previously submitted NREC
D-TD-7	PHP Premium Payment	Amount paid as per previously reported NREC
D-TD-15	Additional Amount	If there is an additional premium paid, if none leave this blank

- (c) Succeeding premium payment/s exceeding PHP500,000.00 shall be reported as a CTR, using Transaction Code for Premium Payment (**NPPP**).

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- (d) In reporting payments of insurance policy, basis of Transaction dates in reporting CTRs, shall be as follows:
1. For direct payments to the Insurance Company:
Transaction date (D-TD-2) = Date of actual payment
 2. For payments thru Intermediaries, such as banks, payment centers, brokers, and agents:

Transaction date (D-TD-2) = 10 calendar days or less (life Insurance/HMOs) from actual receipt of payment from client, or
Transaction date (D-TD-2) = 90 calendar days or less (non-life insurance) from actual receipt of payment from client.
 3. Date of receipt of collection from intermediaries, which in no case shall exceed ten (10) calendar days or less for life insurance/HMOs, and ninety (90) calendar days or less for non-life insurance from the date of actual payment by the client.
- (e) Any disbursement in excess of PHP500,000.00 shall be filed as a CTR. In case of multiple beneficiaries, a CTR must be filed upon first pay-out, wherein the basis for the CTR threshold is the Policy Amount/Sum Insured (D-TD-9). A CTR on succeeding payouts on the same policy will only be reported if payout exceeds PHP500,000.00.

2.16. Casino Transactions

- (a) Reporting of CTRs/STRs for online slot machines or similar games using an electronic platform inside a land-based or ship-based casino, wherein players are the clients/customers of the land-based casino:
1. STR obligation is on the land-based or ship-based casino where the online slot machine or similar gaming platform is located.
 2. In the event that the provider of the electronic gaming platform is another land-based or ship-based casino, the same also has the obligation to file STRs aside from the STR filing of the land-based casino where the online slot machine or similar gaming platform is located.
 3. The provider of the electronic gaming platform shall be responsible for reporting CTRs on the services provided to other IRs using its electronic platform. CTR reporting threshold to be used shall be in excess of PHP500,000.00 using the transaction codes for DNFBPs.
- (b) Casino Transactions involving junket operators

1. Junket player shall be considered as the Account Holder/Customer (Party Type A)
2. Junket Operator shall be considered as the Other Party: Other Participant (Party Type P)

2.17. DNFBP Transactions

(a) For **DNFBPs**, the basis of the CTR threshold, shall be any of the following:

1. Payment of client for the services rendered exceeding PHP500,000.00;
2. Payment/Funding received from customer exceeding PHP500,000.00;
or
3. Payment released to customer exceeding PHP500,000.00.

(b) For Real Estate Transactions:

Covered Transaction Reporting shall be limited to single/ cold/ hard /cash transactions exceeding PHP7,500,000.00, or its equivalent in foreign currency.

(c) For Offshore Gaming Operators (OGO)-Service Provider (SP)/Internet Gaming Licensees (IGLs) or similar businesses:

1. Transaction Codes to be used are that of the Casino sector and DNFBPs.
2. CTR threshold is in excess of PHP500,000.00, or its equivalent in foreign currency.

2.18. Transactions of Customers who transacts on behalf of an account holder:

(a) Reporting format shall be as follows:

1. If the customer making the transaction is the person authorized by the account holder to transact with the bank with the corresponding documentation provided to the CP, details shall be placed under the Party: Other Parties – Other Participant (Party Type P).
2. If the person transacting is not an authorized representative, e.g., Deposit funds as payment for any goods and services and payment of debt, details shall be placed under the Party: Other Parties – Transactor (Party Type T).

(b) Minimum information for Party Type P and T, shall be as follows:

1. Name
2. Address
3. Date of Birth

(Minimum Mandatory fields for the Other Participant Party are D-OP-1, D-OP-3 to D-OP-5 and D-OP-9)

Section 3. STRs on Juridical Persons

3.1. Excel template containing the BO information for the data entry for juridical persons shall be available for download from the AMLC portal.

(a) Mandatory information/fields, if the source is the SEC Registry (BO information is the BO Declaration page attached to the General Information Sheet):

1. Customer Reference No. of Juridical Person (according to CP records)
2. SEC Registration No.
3. GIS Year
4. Source of BO Information
 - a. SEC
 - b. CP's investigation or conduct of customer due diligence
 - c. Others
5. Juridical person name
6. Full name of the BO, which shall include the Given Name, Middle Name (as applicable), and Family Name
7. Address of the BO;
8. Citizenship or Nationality; and
9. Tax Identification No. (TIN) of BO and for foreign entities – TIN or Passport No.
10. Percentage of Ownership
11. Type (Direct or Indirect) (Optional).

(b) Mandatory information/fields, if the source is other than the SEC Registry:

1. Customer Reference No. of Juridical Person
2. Source of Information
3. Juridical Person Name
4. Full name of the BO, which shall include the Given Name, Middle Name (as applicable), and Family Name

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(c) Optional information/fields.

1. Date of Birth of BO
2. Position
3. Voting Rights
4. BO Category
5. Name of Associated Juridical Person (For Indirect BO)

BO Information shall be mandatory for Account Holder/Customer name flag J (Juridical Person)

3.2. BO Information shall be optional for the following transactions:

- (a) Bills Payment – non-account holder (CBPYN/CBPYNT)
- (b) Buy Foreign Currency using other foreign currencies – Cash (FFEBOC)
- (c) Buy Foreign Currency – Cash (FFEBC/FFEBCM)
- (d) Inward Remittance (International)- For Further Credit to Another Account (RIRIA)
- (e) Inward Remittance (Domestic) - For Further Credit to Another Account (RIRDA)
- (f) Inward Remittance (Domestic) – Cash (RIRDC)
- (g) Inward Remittance (International) – Cash (RIRI – MOT 1)
- (h) Returned Inward/Outward Remittance (International) – RIIR/RIRD
- (i) Returned Inward/Outward Remittance (Domestic) – ROIR/RORD

Section 4. Suspicious Transaction Reports

4.1. A meaningful STR shall be able to answer the following questions:

QUESTION	DETAILS	SAMPLE INFORMATION
WHO	are the individuals/entities involved	<ul style="list-style-type: none"> • People – real, false IC • Business or companies, shell companies, legitimate businesses • Non – profit organization/ charities
WHAT	is the activity of concern	<ul style="list-style-type: none"> • Financing of terrorism • Drug Trafficking • People smuggling
WHEN	is the activity taking place	<ul style="list-style-type: none"> • One-off transaction • Daily • Weekly • Monthly • Patterns within these time frames – how many times, number of entities involved
WHERE	is the activity taking place	<ul style="list-style-type: none"> • Consider all levels • Countries

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QUESTION	DETAILS	SAMPLE INFORMATION
		<ul style="list-style-type: none"> • Cities • Towns • Are these patterns in location or use of same address?
WHY	is the activity taking place	<ul style="list-style-type: none"> • Providing finance for terrorist activity <ul style="list-style-type: none"> o Moving proceeds of drug activity or other illegal activity o Purchase of Drugs or other illegal commodity etc.
HOW	is the activity taking place	<ul style="list-style-type: none"> • 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.

4.2. The narrative shall 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.

The narrative shall not only contain “See attached or refer to attached file, and similar phrases.

4.3. All fields in the Subject of Suspicion Party (Party Type S) shall be mandatory if the transaction being reported is that of the account holder.

4.4. All fields in STR Details shall be mandatory except for D-SD-5 (additional reason for suspicion).

4.5. STR on transnational organized crime should always have a primary reason for suspicion, e.g, PC13 – Terrorism, format should be PC13;MC01.

4.6. Types of Suspicious Transaction Reports

(a) STR – Regular

1. Report type to be used is STRR
2. To be used in filing STRs on the following:
 - a. For transactions attended by any of the suspicious circumstances enumerated under Section 3(b-1) of the AMLA and Rule 3.a.15 of the IRR of TFPSA.
 - b. For transactions related to an unlawful activity, s enumerated under Rule 3 of the 2018 IRR of the AMLA.
 - c. For STRs filed in relation to Targeted Financial Sanctions

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- d. For Highly Unusual Suspicious Transactions.
- e. For STRs from TMS-generated alerts.

(b) STR per Account

1. Report type to be used is STRA.
2. Transaction code to be used is STRA.
3. For STRs that are subject of a request or referral from the AMLC.
4. Reported the following working day or as stipulated in the referral
5. Requires the uploading of an ESOA and a KYC Docs prior to the submission of the actual STR, except for transactions that pass thru Remittance Platform Providers, Remittance Transfer Center, Operator of Payment System or similar services, wherein the customer who availed or made use of the platform is a customer of another CP.

(c) STR – High Priority Predicate Crimes

1. Report type to be used is STRHP.
2. Predicate Crimes under STRHP as defined in Chapter I, Section 5.4(v).
3. Reported the following working day from the date of occurrence.
4. Mandatory uploading of KYC Documents

(d) STR – Highly Unusual Transactions

1. Report type to be used is STRHU.
2. Reported the following working day from the date of occurrence
3. To be used for highly suspicious transactions as defined in Chapter I, Section 5.4(vi) except for suspicious transactions reported based on the Predicate Crimes under STRHP.

(e) STR – Bulk Report

1. Report Type to be used is STRBR.
2. Bulk Reporting of STRs allows the reporting of multiple STRs, of at least ten (10) STRs.
3. For BSP Supervised Institutions only.
4. Used for 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.
5. Perpetrator is **Unknown** (Subject of Suspicion – Unknown).
6. Account Holders are victims.
7. Only for Account Holders/Customers who are Natural Persons/Individuals.
8. Uploading of KYC Documents and ESOA is optional.

4.7. STR Attachment

Additional documents may be attached to a previously filed STR through the AMLC Portal. An STR attachment shall be in PDF file and shall:

- (a) Ensure that STR has been successfully uploaded and processed.
- (b) Enter the complete eighteen (18) digit institution code of the uploaded STR; if the institution code used is that of the branch, this should be entered in the institution code field.
- (c) Enter the transaction date or transaction date/time and the transaction reference number of the STR where file will be attached.

4.8. Uploading of **KYC Documents** shall be mandatory for all STRs, when the Reason for Suspicion is any of the following:

- (a) PC1 – Kidnapping for Ransom
- (b) PC2 – Drug Trafficking
- (c) PC3 – Graft and Corrupt Practices
- (d) PC12 – Hijacking; destructive arson; and murder.
- (e) PC14 – Financing of Terrorism
- (f) PC19 - Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003, as amended
- (g) PC31 - Violation of Anti-Online Sexual Abuse or Exploitation of Children (OSAEC) and Anti-Child Sexual Abuse or Exploitation Materials (CSAEM) Act.
- (h) PC34 – Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015

4.9. Exempted from uploading of relevant documents, i.e. KYC Documents and ESOA:

- (a) Transactions that pass thru Remittance Platform Providers, Remittance Transfer Center, Operator of Payment System or similar services, wherein the customer who availed or made use of the platform is a customer of another CP are exempted from the mandatory uploading of additional documents as per Chapter II, Sections 4.5(b),(c),(f), however Party type OPB becomes Mandatory, with the following mandatory fields:

- 1. D-OPB-1 – “OPB Flag”
- 2. D-OPB-2 – “OP”
- 3. D-OPB-3 – “Name of Other CP”

Please note that there can be more than one Other Participant Bank/CP.

- (b) Name flag of the accountholder is CP (Covered Person)
- (c) For STRs reported under Bulk Report.
- (d) For STRs wherein accountholder is the victim and perpetrator is Unknown.
- (e) For closed accounts (beyond 5 years)
A certification duly signed by the Compliance Officer that account is already closed and is beyond the retention period should be uploaded in lieu of the KYC documents/ESOA.
- (f) For non-account holders
A certification duly signed by Compliance Officer that the Subject of Suspicion is not an account holder of the reporting CP should be uploaded in lieu of the KYC Documents/ESOA.

Section 5. Uploading of KYC Documents/ESOA/Beneficial Owner information in relation to STR filing

- 5.1. Uploading of ESOA/KYC Documents/BO Excel template shall be performed prior to the upload of the STR, otherwise the STR shall be rejected for processing.
- 5.2. The customer reference number (CRN) indicated in the KYC Documents/ESOA/BO Excel Template upload window shall be the same CRN entered in the corresponding CTR/STR. The CRN shall be mandatory for the Account Holder Party/Policy Owner or Subject of Suspicion Party, whichever party is applicable.
- 5.3. Submission/uploading of Documents.
 - (a) Submitted BO information of a juridical person accountholder shall be valid for one year. If a subsequent STR is filed on the same juridical person, the CP shall upload an updated BO Excel template in the BO upload window. In the event that there is no updated BO information, CP shall indicate Reason in the Remarks portion.
 - (b) Mandatory update of submitted KYC Documents shall be required every three (3) years. If a subsequent STR is filed the same Account Holder (same CRN), the CP shall upload an updated KYC Documents in the KYC Docs upload window. In the event that there is no updated BO information, CP shall indicate Reason in the Remarks portion.
 - (c) ESOA shall contain transactions for the past five (5) years and shall be uploaded every time a submission of which is required.
 - (d) List of KYC Documents.

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Individual	Juridical Persons / Sole Proprietorship
Account Opening Forms <ul style="list-style-type: none"> ▪ Signature Cards ▪ Customer Information File/Sheet 	Account Opening Forms <ul style="list-style-type: none"> ▪ Signature Cards ▪ Customer Information File/Sheet
Scanned copy of any valid Government IDs	Articles of Incorporation General Information Sheet for Corporation (GIS) Articles of Partnership Beneficial Ownership Declaration
Digital Photo	Authorized Signatory's ID for Corporate accounts
	DTI Certificate for Sole Proprietor
	Digital Photo of the Authorized Signatories

(e) KYC Document/ESOA and other documents, shall be readable and identifiable, in PDF file.

(f) Copy of IDs, CCTV, selfie pictures etc. shall be clear and in PDF file, not a scan or black and white copy.

Please refer to Annex Q, for a step-by step procedures on how to upload STR Attachments, KYC and ESOA Documents for STRs, and Beneficial Owners excel file.

PART 2 – OTHER SUBMISSIONS

Section 6. AMLC's request for KYC Documents

The AMLC, as part of its powers and functions, may request for KYC Documents and other documents/information to the appropriate SAs and CPs, pursuant to Section 7(2) of Republic Act No. 9160, otherwise known as the Anti-Money Laundering Act of 2001, as amended, and Rule 6, Section 1.8 of its 2018 Implementing Rules and Regulations, to determine the true identity of the owner of any monetary instrument or property.

Please refer to Annex R, for a step-by step procedures on how to upload KYC Documents requested by the AMLC.

Section 7. Electronic Detailed Returns on the Freeze Order. – Covered persons and the concerned government agencies, as part of their duties under the AMLA and its IRR, shall submit (a) within twenty-four (24) hours from receipt of the freeze order or freezing of the related account, by personal delivery, to the Court of Appeals and to the AMLC, a written detailed return on the freeze order and (b) also submit to the AMLC, through the internet, an electronic detailed return in a format to be prescribed by the latter, pursuant to Rule 10, Section 4.4 of the 2018 Implementing Rules and Regulations.

Guidelines on Transaction Reporting and Compliance Submissions (GoTRACS)

Please refer to Annex T. Please refer to Annex S, for a step-by-step procedure on how to upload E>Returns.

Section 8. Realty Transaction Reports from the Land Registration Authority (LRA) and its Registries of Deeds (RDs). – Pursuant to Section 7 (12) of the AMLA, the AMLC requires the LRA and all its RDs to submit to the AMLC, reports on all real estate transactions involving an amount in excess of Five hundred thousand pesos (P500,000.00) within fifteen (15) days from the date of registration of the transaction or, the date when the real estate transactions were "entered and paid" in the LRA LTCP System, in a form to be prescribed by the AMLC, and at a minimum shall contain the following information:

- (a) Register of Deeds Name and RD Code;
- (b) Transaction Reference Number or Electronic Primary Entry Book ("EPEB") Number
- (c) Transaction Date;
- (d) Transaction Type;
- (e) Title Number of the Title Subject of the Transaction;
- (f) Consideration/Assessed Value

CHAPTER III FINAL PROVISIONS

Section 1. Penalties for Non-compliance. – Failure to comply with the requirements under this set of guidelines shall subject the covered person and its responsible directors, officers, and employees to administrative sanctions under the Rules of Procedure on Administrative Cases (RPAC), without prejudice to possible criminal liabilities for money laundering under Section 4 of the AMLA.

Section 2. Transitory Provision. - Any violation of the 2021 AMLC Registration and Reporting Guidelines (ARRG), that is discovered during the effectivity of this GoTRACS shall be governed by the provisions of the 2021 ARRG in effect at the time of violation. The provisions under the 2021 ARRG, shall still be in effect, pending the full implementation and adoption of the GoTRACS, which shall be one (1) up to three (3) years from date of effectivity.

Section 3. Separability Clause. – If any provision of this GoTRACS or the application thereof to any person or circumstance is held to be invalid, the other provisions of this GoTRACS, and the application of such provisions to other persons or circumstances, shall not be affected thereby.

Section 4. Repealing Clause. – The provisions of the “2021 AMLC Registration and Reporting Guidelines”, and the AMLC Registration and Reporting Guidelines for Casinos, are hereby repealed and superseded, accordingly.

Section 5. Effectivity.

- 5.1. The GoTRACS shall take effect immediately after publication.
- 5.2. Strict implementation of the Guidelines for the different requirements and reports shall be as follows:
 - (a) 01 May 2025
 1. Chapter II, Part 1, Section 1.18
 2. Chapter II, Part 1, Section 1.19
 - (b) One (1) year from effectivity date
 1. Provisions under Chapter I
 - a. Low Risk Transactions
 - b. Non-Working and Non-Reporting Days
 - (c) Starting from one (1) up to three (3) years from effectivity date:
 1. New Reporting Format and its Guidelines; and
 2. Uploading of KYC Documents and Beneficial Owner Excel Template for STRs on Juridical Persons

For the AMLC:

ORIGINAL SIGNED
MATTHEW M. DAVID
Executive Director

11 December 2024

**Electronic Record Format X –
for BSP/SEC/DNFBP/PAGCOR/CEZA/APECO Supervised Covered Persons**

HEADER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
H-1	Header Record Indicator	Text	1	H	H - for Header	This field should contain "H" to indicate the beginning of the Header record.
H-2	Supervising Agency	Number	1	9(1)	1 -BSP, 2 -SEC, 4 -DNFBP, 9 -PBSP, 5 -PAGCOR, 6 -CEZA, 7 -APECO	This field represents the supervising agency of the reporting covered person.
H-3	Institution Code	Number	18	9(18)	BSP Library (For BSP supervised) AMLC Library (For SEC/PAGCOR/CEZA/APEC O-supervised, and DNFBPs)	This refers to the 18-digit code of the reporting covered person.
H-4	Report Type/STR Type	Text	5	X(5)	CTR, STRA, STRR, STRHU, STRHP	Identifies whether report is CTR, STRA, STRR, STRHU, STRHP
H-5	Format Code	Text	1	X(1)	X - GoTRACS Format (Format X)	Identifies the version of the CTR/STR's Format Structure.
H-6	Submission Type	Text	1	X(1)	A - add, E - edit/correction, D - delete, T -test	Indicates whether the report being submitted is new, correction of previously submitted report, for deletion or test file.

DETAIL RECORD**Transaction Data**

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-TD-1	Detail Record Indicator	Text	1	D	D - for Detail	This field should contain "D" indicating start of detail record for each transaction.
D-TD-2	Transaction Date/ Transaction Date & Time	Number	8/14	9(8)/ 9(14)	YYYYMMDD YYYYMMDDHHMMSS	Date when transaction occurred in year, month, and day format (YYYYMMDD). Date should not be greater than the current date. The use of the Transaction Date & Time is mandatory for CASA, Time Deposit, Foreign Exchange, Remittance and Casino Transactions; for all other transaction codes, the time of transaction is optional.
D-TD-3	Transaction Code	Text	10	X(10)	AMLC Transaction Code	Refers to the type of transaction based on AMLC's list of Transaction Codes (Please refer to AMLC System Codes.)
D-TD-4	Transaction Reference No.	Text	100	X(100)		Refers to the unique reference number assigned by the covered person to its individual transaction.
D-TD-5	Mode of Transaction (MOT)	Number	2	9(2)	1 - OTC - Cash xxxxxx 0 - Others	Indicates the mode of payment used by the involved party in the transaction.

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
					Please refer to Annex F (MOT Table) for the complete list of MOT and its mandatory fields/ parties.	
D-TD-6	Transaction Amount (Php)	Number	20	9(18).99	Php Amount	Philippine Peso amount involved in the transaction or its equivalent if transaction is in foreign currency. Amount should be greater than 0.
D-TD-7	Transaction Amount (FX)	Number	20	9(18).99	FX Amount	If the transaction involves foreign currency, the amount in original foreign currency is mandatory.
D-TD-8	FX Currency Code	Text	3	X(3)	FX Currency Code Please see Annex L for the complete list of Currency Codes)	Indicates the currency of the FX transaction derived from AMLC's currency codes. Mandatory if FX Amount is not null.
D-TD-9	Purpose of Remittance ¹	Text	200	X(200)	PRI – Family Support xxxxxx PR15 – Remittance in equivalent.. PRO -Others Please refer to Annex G for the complete list of Purpose of Remittance.	Indicate the purpose of the remittance transaction. If the value in the Purpose of Remittance field is "0", the purpose should always be specified separated by a semicolon. Please make sure that the purpose of remittance indicated in D-TD-9 does not fall in any one of the purposes when using " PRO ". • Example: PRO; Donation
D-TD-10	Product Type	Text	200	X(200)	PTI – Corporate Bonds xxxx PT35 – Other Fiduciary PT0 - Others Please refer to Annex H for the complete list of Product Types (Product Types). Please refer to "PT" codes for Product Types.	If the value in the product type field is "PT0", this should always be specified separated by a semicolon. Please make sure that the product type or operation expense indicated in D-TD-10 does not fall in any one of the product types when using PT0. • Example: PT0;[Investment Product ABC]
D-TD-11	Virtual Currency Name/Code	Text	200	X(200)		The complete virtual currency name used in the transaction. For transaction code VVAC, details should contain the complete original Virtual Currency Name and complete New Virtual Currency Name separated by dash (-). • Example: [Bitcoin-Etherium]
D-TD-12	Nature / Purpose of Transaction	Text	200	X(200)		Explains the nature or purpose of transaction. For DNFBP : Specify the actual service rendered/nature of contract, ie. Estate Planning and Settlement, Retrenchment, Contract/Deeds, Lease of Office Premises, etc.

¹ Extracted and Expounded from Bangko Sentral ng Pilipinas Annex A (Cir1124_2021)
[https://www.bsp.gov.ph/Lists/Download%20Section/Attachments/45/Annex%20A%20\(Cir1124_2021\).docx](https://www.bsp.gov.ph/Lists/Download%20Section/Attachments/45/Annex%20A%20(Cir1124_2021).docx)

Transaction Party Data: Complementary Amount Fields

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-CAF-1	CAF Flag	Text	3	CAF	CAF -Additional Amount	This should contain "CAF" indicating start of the Additional Amount Fields
D-CAF-2	Complementary Amount	Number	20	9(18).99	Amount	<p>Amount either PHP or other Currency,</p> <p>For FX transactions: If transaction involves multiple FX Currency codes</p> <p>For DNFBP: Amount of fund managed/contract price/settlement and others</p> <p>Real Estate – Property cost (full amount)</p> <p>For Loans: Approved Loan Amount</p> <p>For Sale of ROPA: Amount in Contract to Sell</p> <p>for Loan Availment/Loan release For reporting initial Loan Availment/Payment Transactions, the basis for the CTR threshold amount is the amount of the approved loan regardless of whether the loan proceeds are below the CTR threshold. Reporting Format are as follows: D-TD-6 = Initial Loan release/payment amount, net of tax and other incidental fees</p> <p>For succeeding loan releases/payment, basis will be the release/payment in excess of Php500,000.00, reporting format are as follows: D-TD-6 = Loan release/payment amount, net of tax and other incidental fees</p> <p>for Sale of ROPA Transactions For reporting sale of ROPA, the basis for the CTR threshold amount is the amount ROPA at the time of execution of the contract to sell, regardless of whether the amount of initial payment is below the CTR threshold. Reporting Format are as follows: D-TD-6 = Initial Payment</p> <p>For succeeding installment payments, basis will be payment in excess of Php500,000.00, reporting format are as follows: D-TD-6 = Amount of Installment Payment</p> <p>For Roll-over transactions For additional amount of or partial withdrawal</p>
D-CAF-3	Complementary Currency Code	Text	3	X(3)	Currency Code Please refer Annex L for a complete list of Currency Codes.	Indicates the currency of the transaction and D-CAF-2, derived from AMLC's currency codes.

Transaction Party Data: Other Participant Bank/Covered Person

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OPB-1	OPB Flag	Text	3	OPB	OPB -Other Participant Bank	This should contain "OPB" indicating start of the other participant bank data. For multiple participant banks involved, each name shall be preceded by its corresponding party flag "OPB".
D-OPB-2	Other Participant Bank Type	Text	2	X(2)	CB -Correspondent Bank (International remittances) IB - Intermediary Bank/Pass Thru Bank or EMIs DB -Drawee Bank/Issuing Bank OB - Originating Bank or EMIs (Inward Remittances) OP -Other CP/Partner Bank/Credit Card RB - Receiving Bank (Outward Remittances) RT -Remittance Tie-up PB - Presenting Bank VA - Virtual Asset Service Provider	Mandatory Fields: D-OPB-1 to D-OPB-3 for Banks/CPs within the Philippines D-OBP-1 to D-OBP-5 for Banks/CPs outside the Philippines; except for DB, wherein MOT is 3; D-OPB-6 to D-OPB-9 also becomes mandatory
D-OPB-3	Name of Other Participant Bank	Text	90	X(90)		Name of: Correspondent Bank/Partner Bank/ Remittance Tie-Up/Issuing Bank/ Drawee Bank
D-OPB-4	Check Number or Account Number	Text	50	X(50)		Check number for DB and Account Number for OP, PB, VA
D-OPB-5	Amount	Number	20	9(18).99	Amount	Amount involved
D-OPB-6	Currency Code	Text	3	X(3)	Please refer Annex L for a complete list of Currency Codes.	Indicates the currency of the FX transaction derived from AMLC's currency codes. Mandatory if D-OPB-5 is mandatory and is an FX amount.
D-OPB-7	City if Countr is Phils. or Country if international	Text	200	X (200)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes if within the Philippines Country Code if outside the Philippines
D-OPB-8	Swift Code	Text	50	X (50)	Swift Code of the Other Participant Bank	For international banks, if field is tagged as mandatory as per table of transaction code and swift is not available, please use a unique reference number/code.

Subject Party Data: Account Holder/Customer

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-A-1	Party Type Flag	Text	1	X	A - Accountholder/Customer	Indicates that the person/corporation is an Account Holder/Customer (A). For multiple Account Holders/Customers, each Account Holder/Customer information shall be preceded by a corresponding party flag "A".

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-A-2	Customer Reference Number	Text	50	X(50)		Refers to the covered persons' reference number of their Account Holder/Customer. This will serve as reference for the static data to be submitted by the reporting institution.
D-A-3	Name Flag	Text	2	X(2)	J - if Account Holder/Customer is a Juridical Person	Use Name Flag "J" if the Account Holder/Customer is a Juridical Person (ie. Corporation, Partnership)
					CP - if Account Holder/Customer is a Covered Person	Use Name Flag "CP" if the Account Holder/Customer is a Covered Person
					CO - if Account Holder/Customer is a Cooperative	Use Name Flag "CO" if the Account Holder/Customer is a Cooperative
					S - if Account Holder/Customer is a Sole Proprietor	Use Name Flag "S" if Account Holder/Customer is a Sole Proprietor
					O - if Account Holder/Customer is a One Person Corporation	Use Name Flag "O" if Account Holder/Customer is a One Person Corporation
					N - if Account Holder/Customer is a Natural Person	Use Name Flag "N" if Account Holder/Customer is a Natural Person (ie. individual)
					U - Unknown subject	The name flag "U" indicates that the subject is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> Client Not Properly Identified (Casino Sector Only)
D-A-4	Name of Account Holder/Customer Last Name	Text	150	X(150)	Last name of subject of suspicion or name of entity or Unknown if Name Flag is U .	Last Name Field Only - for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U) For Unknown, the word "Unknown" should be indicated in the last name field. Last Name, First Name, Middle Name (if available) - for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: <ul style="list-style-type: none"> Complete Name should be placed in Last Name field There should be five (5) dots (....) in the first name Nationality will be mandatory (use country code)
	First Name		150	X(150)	First name of account holder or customer	
	Middle Name		150	X(150)	Middle name of account holder or customer	
D-A-5	Complete Address	Text	600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy., District, Town, City, Province, Country	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-A-6	Country Code Address	Number	10	9(5)	Please see Annex M for the complete list of Country Codes.	Country Code of the Account Holder/Customer's complete address
D-A-7	City Code	Text	200	X(200)	(Please refer to Annex N for the list of City codes)	City Code of the Account Holder Mandatory if Address is Philippines (Country Code 608) For City Codes not included in the list, the covered persons shall use the "0000000000" followed by a semi-colon and the name of the region, province, and city, separated by dash (-).

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						<ul style="list-style-type: none"> Example: 0000000000;[Region ABC-Province XYZ-City XXXX]
D-A-8	Account Number	Text	40	X(40)	Account Number of the Account Holder/Customer	<p>Refers to the assigned Account Number of the Account Holder/Customer. Or Client Stock Ref. No. for securities or the Virtual Currency Wallet Address separated by a slash (/).</p> <p>If no account number available, indicate a unique reference number pertaining to the transactions such as promissory note no., pawnshop ticket, Official Receipt no.; for REBs/REDS, it could be the TCTT/CCT or Contract No.</p>
D-A-9	Birthdate/ Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	<p>For Natural Persons: The Date of Birth of the Account Holder/Customer</p> <p>For Legal Persons: The Registration Date of the Company</p>
D-A-10	Place of Birth/ Registration	Text	90	X(90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	<p>City Codes for Filipino and Filipino Entities</p> <p>Country Code for Foreign Nationals and Entities</p>
D-A-11	Nationality	Text	40	X(40)	Country Code : Please see Annex M for the complete list of Country Codes.	Nationality of the Account Holder/Customer or Country of Registration for entities
D-A-12	ID Type	Text	4	X(4)	<p>ID1 – Passport xxxxx</p> <p>ID27 – Others</p> <p>Please refer to Annex L for the list of valid ID Types.</p>	<p>Type of ID presented by the Account Holder/ Customer (whether Natural or Legal in Nature)</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Please make sure that the ID type indicated does not fall in any one of the ID types before using ID0.</p>
D-A-13	Identification No.	Text	30	X(30)		<p>Identification No. of the Account Holder/ Customer (whether Natural or Legal in Nature)</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Details should contain the complete ID type and ID number, separated by dash (-).</p> <ul style="list-style-type: none"> Example: ID0;[other ID not listed- 12345] <p>The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment, and can be clearly identified.</p>
D-A-14	Source of Fund	Text	200	X(200)	<p>SF1 – Employed SF2 - Business Xxxxxxx SF13 – Covered Services under the AMLA SF0 – Others</p> <p>Please refer to Annex J for the list of Source of Fund.</p>	<p>Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company</p> <p>For Source of Fund Details should contain the specific Source of Fund.</p> <p>SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business)</p>

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						SF13-Covered Service;(Specific covered service as enumerated in Annex J) SF0; [other Source of Fund not listed] For SF0, please ensure that source of funds does not fall in any one of the listed.
D-A-15	Contact No.	Text	15	X(15)		Contact number of the Account Holder/Customer, whether in Landline/Fax/Mobile Number.
D-A-16	Old Account Number	Text	40	X(40)	Previously assigned Account Number of the Account Holder	Refers to the previously assigned Account Number of the Account Holder / Customer, time deposit etc. or Client Stock Ref. No. for securities or the previously assigned Virtual Currency Wallet Address separated by a slash (/). If a new Account Number was issued upon rollover of placements, this should be reported as a new placement, indicating the new and the old account number in the corresponding fields.
D-A-17	Transaction Amount (Php)	Number	20	9(18).99	Php Amount	For Multiple Debits: Amount Debited from the Account Holder
D-A-18	Transaction Amount (FX)	Number	20	9(18).99	FX Amount	For Multiple Debits: If the transaction involves foreign currency, the amount in original foreign currency is mandatory.
D-A-19	FX Currency Code	Text	3	X(3)	Please refer Annex L for a complete list of Currency Codes.	Indicates the currency of the FX transaction of D-A-18, derived from AMLC's currency codes.

Subject Party Data: Other Parties

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OP-1	Party Type Flag	Text	1	X(1)	B – Beneficiary C – Counterparty I – Issuer T – Transactor P – Other Participant	<ul style="list-style-type: none"> 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. The party flag “I” refers to the issuer of securities/product/investment instruments. The party flag “T” is for the transactor. This is the customer performing the transaction other than the account holder or the authorized representative. For transactions involving parties other than the accountholder, beneficiary and counterparty, the party flag “P” for other party shall be used. This may be applicable for securities transactions with 3rd party brokers or for Casinos with Junket Operators. Party Type P is also used for the authorized representative of an account holder <p>For multiple parties, each party information shall be preceded by their corresponding party flags.</p>
D-OP-2	Customer Reference Number	Text	50	X(50)		Refers to the covered person's reference number of the subject party. This will serve as reference for the static data to be submitted by the reporting institution.

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION			
D-OP-3	Name Flag	Text	2	X(2)	J – Juridical Person	Use Name Flag “J” if Other Party is a Juridical Person (ie. Corporation, Partnership)			
					CP – Covered Person	Use Name Flag “CP” if Other Party is a Covered Person			
					CO - Cooperative	Use Name Flag “CO” if Other Party is a Cooperative			
					S – Sole Proprietor	Use Name Flag “S” if Other Party is a Sole Proprietor			
					O – One Person Corporation	Use Name Flag “O” if Other Party is a One Person Corporation			
					N - Natural Person	Use Name Flag “N” if Other Party is a Natural Person(i.e.. individual)			
					U – Unknown subject	The name flag “U” indicates that the subject is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> • Subject of Suspicion – perpetrator is unknown (i.e.. hacking incidents, etc.) • Counterparty – transaction code is RIRDE (Please refer to AMLC System Codes.) • Beneficiary – transaction code is RORDE (Please refer to AMLC System Codes.) 			
D-OP-4	Name of other person	Text	150	X(150)	Last name of subject of suspicion or name of entity or Unknown if Name Flag is U	Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U) For Unknown, the word “Unknown” should be indicated in the last name field. Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: <ul style="list-style-type: none"> • Complete Name should be placed in Last Name field • There should be five (5) dots (.....)in the first name • Nationality will be mandatory (use country code) 			
	Last Name						150	X(150)	First name
	First Name						150	X(150)	Middle name
	Middle Name		150	X(150)					
D-OP-5	Complete Address	Text	600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy., District, Town, City, Province, Country	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-OP-6	Country Code Address	Number	10	9(5)	Please see Annex M for the complete list of Country Codes.	Country Code of the subject data's complete address			
D-OP-7	City Code	Text	200	X(200)	(Please refer to Annex N for the list of City codes)	City Code of the other peron's complete address Mandatory if Address is Philippines (Country Code 608) For City Codes not included in the list, the covered persons shall use the “0000000000” followed by a semi-colon and the name of the region, province, and City, separated by dash (-).			

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						<ul style="list-style-type: none"> Example: 0000000000;[Region ABC-Province XYZ-City xxxx]
D-OP-8	Account Number	Text	40	X(40)	Account Number of the Subject Data	<p>Refers to the assigned Account Number of the Subject Data. Or Client Stock Ref. No. for securities or the Virtual Currency Wallet Address separated by a slash (/).</p> <p>For Covered Persons not maintaining Accounts, please use reference number relating to the Transaction, which is different from the Transaction Reference Number.</p>
D-OP-9	Birthdate/Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	<p>For Natural Persons: The Date of Birth of the Subject Data</p> <p>For Legal Persons: The Registration Date of the Company</p>
D-OP-10	Place of Birth/Registration	Text	90	X(90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	<p>City Codes for Filipino and Filipino Entities</p> <p>Country Code for Foreign Nationals and Entities</p>
D-OP-11	Nationality	Text	40	X(40)	Country Code : Please see Annex M for the complete list of Country Codes.	Nationality of the Natural Persons or Country of Registration for entities
D-OP-12	ID Type	Text	4	X(4)	<p>ID1 – Passport xxxxx</p> <p>ID27 – Others</p> <p>Please refer to Annex I for the list of valid ID Types.</p>	<p>Type of ID presented by the Subject Data (whether Natural or Juridical in Nature)</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Please make sure that the ID type indicated does not fall in any one of the ID types before using ID0.</p>
D-OP-13	Identification No.	Text	30	X(30)		<p>Identification No. of the Subject Party (whether Natural or Legal in Nature)</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Details should contain the complete ID type and ID number, separated by dash (-).</p> <ul style="list-style-type: none"> Example: ID0;[other ID not listed- 12345]
D-OP-14	Source Fund of	Text	200	X(200)	<p>SF1 – Employed SF2 – Business Xxxxxxx SF13 – Covered Services under the AMLA SFO – Others</p> <p>Please refer to Annex J for the list of Source of Fund.</p>	<p>Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company</p> <p>For Source of Fund Details should contain the specific Source of Fund.</p> <p>SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SFO; [other Source of Fund not listed]</p> <p>For SFO, please ensure that source of funds does not fall in any one of the listed.</p>
D-OP-15	Contact No.	Text	15	X(15)		Contact number of the Subject Data, whether in Landline/Fax/Mobile Number.
D-OP-16	Transaction Amount (Php)	Number	20	9(18).99	Php Amount	For Multiple Credits: Amount Debited from the Account Holder

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OP-17	Transaction Amount (FX)	Number	20	9(18).99	FX Amount	For Multiple Credits: If the transaction involves foreign currency, the amount in original foreign currency is mandatory.
D-OP-18	FX Currency Code	Text	3	X(3)	Please refer Annex L for a complete list of Currency Codes.	Indicates the currency of the FX transaction of D-OP-17, derived from AMLC's currency codes.

Subject Party Data: Subject of Suspicion Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-S-1	Party Type Flag	Text	1	S	S – Subject of Suspicion	This should contain "S" to indicate that the subject party is the Subject of Suspicion. For multiple subjects of suspicion, each subject of suspicion information shall be preceded by its corresponding party flag "S".
D-S-2	Customer Reference Number	Text	50	X(50)	CP's reference number of the client	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 Flag	Text	2	X(2)	J – if Subject of Suspicion is a Juridical Person	Use Name Flag "J" if Subject of Suspicion is a Juridical Person (ie. Corporation, Partnership)
					CP – if Subject of Suspicion is a Covered Person	Use Name Flag "CP" if the Account Holder/Customer is a Covered Person
					CO – if Subject of Suspicion is a Cooperative	Use Name Flag "CO" if the Account Holder/Customer is a Cooperative
					S – if Subject of Suspicion is a Sole Proprietor	Use Name Flag "S" if Subject of Suspicion is a Sole Proprietor
					O – if Subject of Suspicion is a One Person Corporation	Use Name Flag "O" if Subject of Suspicion is a One Person Corporation
					N – if Subject of Suspicion is a Natural Person	Use Name Flag "N" if Subject of Suspicion is a Natural Person
					U – Unknown subject of suspicion	The name flag "U" indicates that the subject of suspicion is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> Subject of Suspicion – perpetrator is unknown (ie. hacking incidents, etc.) Counterparty – transaction code is RIRDE (Please refer to AMLC System Codes.) Beneficiary – transaction code is RORDE (Please refer to AMLC System Codes.)
D-S-4	Name of Subject of Suspicion	Text				Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U)
	Last Name		150	X(150)	Last name of subject of suspicion or name of entity or Unknown if Name Flag is U .	For Unknown, the word "Unknown" should be indicated in the last name field.
	First Name		150	X(150)	First name of subject of suspicion	Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I)
	Middle Name		150	X(150)	Middle name of subject of suspicion	

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						For foreign nationals with one (1) name only, the following should be observed: <ul style="list-style-type: none"> Complete Name should be placed in Last Name field There should be five (5) dots (.....)in the first name Nationality will be mandatory (use country code)
D-S-5	Complete Address	Text	600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy., District, Town, City, Province, Country	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	Country Code Address	Number	10	9(10)	Please see Annex M for the complete list of Country Codes.	Country Code of the Subject of Suspicion's complete address
D-S-7	City Code	Text	200	X(200)	(Please refer to Annex N for the list of City codes)	City Code of the other peron's complete address Mandatory if Address is Philippines (Country Code 608) For City Codes not included in the list, the covered persons shall use the "0000000000" followed by a semi-colon and the name of the region, province, and City, separated by dash (-). Example: 0000000000;[Region ABC-Province XYZ-City xxxx]
D-S-8	Account Number	Text	40	X(40)	Account Number of the Subject of Suspicion	Refers to the assigned Account Number of the Subject of Suspicion. Or Client Stock Ref. No. for securities or the Virtual Currency Wallet Address separated by a slash (/). For Covered Persons not maintaining Accounts, please use reference number relating to the Transaction, which is different from the Transaction Reference Number.
D-S-9	Birthdate/ Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	For Natural Persons: The Date of Birth of the Subject of Suspicion For Legal Persons: The Registration Date of the Company
D-S-10	Place of Birth/ Registration	Text	90	X(90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes for Filipino and Filipino Entities Country Code for Foreign Nationals and Entities
D-S-11	Nationality	Text	40	X(40)	Country Code : Please see Annex M for the complete list of Country Codes.	Nationality of the Natural Persons or Country of Registration for entities
D-S-12	ID Type	Text	4	X(4)	ID1 – Passport xxxxx ID27 – Others Please refer to Annex I for the list of valid ID Types.	Type of ID presented by the Subject of Suspicion (whether Natural or LEgal in Nature) For ID Type 0 – 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 ID0.
D-S-13	Identification No.	Text	30	X(30)		Identification No. of Subject of Suspicion

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						For ID Type 0 – Others – the ID no. should be preceded by the ID Type. Details should contain the complete ID type and ID number, separated by dash (-). • Example: ID0;[other ID not listed- 12345] The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment, and can be clearly identified.
D-S-14	Source of Fund	Text	200	X(200)	SF1 – Employed SF2 - Business Xxxxxxx SF13 – Covered Services under the AMLA SFO – Others Please refer to Annex J for the list of Source of Fund.	Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company For Source of Fund Details should contain the specific Source of Fund. SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SFO; [other Source of Fund not listed] For SFO, please ensure that source of funds does not fall in any one of the listed.
D-S-15	Contact No.	Text	15	X (15)		Contact number of the Subject of Suspicion, whether in Landline/Fax/Mobile Number.

STR Details Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-SD-1	STR Flag Indicator	Text	1	SF	SD - for STR Flag	This should contain "SD" indicating the start of Suspicious Transaction Details data
D-SD -2	Date of Determination	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	Refers to the date the covered person was advised/alerted or had knowledge that a transaction/series of transactions may be related to an unlawful activity or suspicious circumstance.
D-SD -3	STR Trigger	Text	1	X	A -CP (proactive/alerts) B -PPP (Public Private Partnership); C -KYC Docs requested by AMLC/AMLC Referrals; D -Shared AMLC Studies; E -Watch list; F -Freeze Orders G -Targeted Financial Sanctions (TFS)	This identifies the trigger of the STR.
D-SD -4	Primary Reason for Suspicion	Memo	800	X(800)	Reason for Suspicion Suspicious Circumstance (SC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "SC" codes for Suspicious Circumstance.	For STRs, reason field refers to the coded reason for suspicion categorized by suspicious circumstance (SC) or predicate crime (PC). If the value in the reason field is "SC6", the description of the suspicious activity should always be specified separated by a semicolon. Please make sure that the reason for suspicion indicated in SC6 does

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
					<p>Predicate Crime (PC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "PC" codes for Predicate Crimes.</p>	not fall in any one of the Suspicious Circumstance or Predicate Crimes before using SC6. <ul style="list-style-type: none"> Example: xxx,SC6;suspected boiler room operations, the client was named in one foreign news article xxx
D-SD -5	Additional Reason	Memo	800	X(800)	<p>Reason for Suspicion</p> <p>Suspicious Circumstance (SC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "SC" codes for Suspicious Circumstance.</p> <p>Predicate Crime (PC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "PC" codes for Predicate Crimes.</p> <p>laws of other countries.</p>	<p>Optional Applicable for STRs with a secondary Reason for Suspicion.</p> <p>In case of more than 3 Reason; Please use semi-colon to separate each Reason: e.g. PC5;PC9</p>
D-SD -6	Narrative	Memo	200-4000	Min X(200) Max: X(4000)	Narrative of events leading to Suspicion	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

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

Electronic Record Format - Bulk Reporting (BR)

FIRST ROW

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
BR-1	Report Type	Text	5	X(5)	STRBR	This should contain "STRBR" to indicate that the report is a Bulk Report.
BR-2	STR Type	Text	5	X(5)	STRR	
BR-3	Submission Type	Text	1	X(1)	A- add, E- edit/correction, D- delete, T- test	Indicates whether the report being submitted is new, correction of previously submitted report and for deletion.
BR-4	STR Trigger	Text	1	X(1)	A- CP (proactive/alerts); B- PPP (Public Private Partnership); C- KYC Docs requested by AMLC; D- Shared AMLC Studies; E- Watch list; F- Freeze Orders G- Targeted Financial Sanctions (TFS)	This identifies the trigger of the STR.
BR-5	Reason	Memo	800	X(800)	Reason for Suspicion Suspicious Circumstance (SC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "SC" codes for Suspicious Circumstance. Predicate Crime (PC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "PC" codes for Predicate Crimes.	For STRs, reason field refers to the coded reason for suspicion categorized by suspicious circumstance (SC) or predicate crime (PC). If the value in the reason field is "SC6", the description of the suspicious activity should always be specified separated by a semicolon. Please make sure that the reason for suspicion indicated in SC6 does not fall in any one of the Suspicious Circumstance or Predicate Crimes before using SC6. Example: xxx,SC6;suspected boiler room operations, the client was named in one foreign news article xxx
BR-6	Narrative	Memo	200-4000	Min X(200) Max: X(10,000)	Narrative of events leading to Suspicion	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.

Details of the Transactions (Starting at ROW 2)

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
BR-TD-1	Party Type Flag	Text	1	X	A - Accountholder/ Customer	Indicates that the person/corporation is an Account Holder/Customer (A). For multiple Account Holders/Customers, each Account Holder/Customer information shall be

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						preceded by a corresponding party flag "A".
BR-TD-2	Institution Code	Number	18	X(18)	BSP Library (for BSP supervised) AMLC Library (for IC/SEC/PAGCOR/CEZA/APE CO-supervised, and DNFBPs)	This refers to the 18-digit code of the reporting CP.
BR-TD-3	Customer Reference Number	Text	50	X(50)	CP's reference number of the Account Holder/Customer	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
BR-TD-4	Name of Account Holder/ Customer Last Name	Text	150	X(150)	Last name of account holder or customer	<p>Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U) For Unknown, the word "Unknown" should be indicated in the last name field. Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: Complete Name should be placed in Last Name field There should be five (5) dots (....)in the first name Nationality will be mandatory (use country code)</p>
	First Name		150	X(150)	First name of account holder or customer	
	Middle Name		150	X(150)	Middle name of account holder or customer	
BR-TD-5	Complete Address	Text	600	X(600)	Room No./Office Name, Bldg./House No., Street, Subd./ Brgy., District, Town, City, Province, Country	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
BR-TD-6	Country Code Address	Number	10	9(5)	Please see Annex M for the complete list of Country Codes.	Country Code of the Account Holder/Customer's complete address
BR-TD-7	City Code	Text	200	X(200)	(Please refer to Annex N for the list of City codes)	City Code of the Account Holder/Customer's complete address Mandatory if Address is Philippines (Country Code 608) (Please refer to AMLC System Codes.) For City Codes not included in the list, the covered persons shall use the "0000000000" followed by a semi-colon and the name of the region, province, and city, separated by dash (-). • Example: 0000000000;[Region ABC-Province XYZ-cityxxxx]
BR-TD-8	Birthdate	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	The Date of Birth of the Account Holder/Customer
BR-TD-9	Place of Birth	Text	90	X(90)	City Code or Country Code Annex N for City Codes	City Codes for Filipino and Filipino Entities

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
					Annex M for Country Codes	Country Code for Foreign Nationals and Entities
BR-TD-10	Nationality	Text	40	X(40)	Country Code : Please see Annex M for the complete list of Country Codes.	Nationality of the Natural Persons or Country of Registration for entities
BR-TD-11	ID Type	Text	4	X(4)	ID1 – Passport xxxxx ID27 – Others Please refer to Annex I for the list of valid ID Types.	Type of ID presented by the Subject of Suspicion (whether Natural or LEgal in Nature) For ID Type 0 – 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 ID0.
BR-TD-12	Identification No.	Text	30	X(30)		Identification No. of Subject of Suspicion For ID Type 0 – Others – the ID no. should be preceded by the ID Type. Details should contain the complete ID type and ID number, separated by dash (-). • Example: ID0;[other ID not listed- 12345] The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment, and can be clearly identified.
BR-TD-13	Source of Fund	Text	200	X(200)	SF1 – Employed SF2 - Business Xxxxxxx SF13 – Covered Services under the AMLA SF0 – Others Please refer to Annex J for the list of Source of Fund.	Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company For Source of Fund Details should contain the specific Source of Fund. SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SF0; [other Source of Fund not listed] For SF0, please ensure that source of funds does not fall in any one of the listed.

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
BR-TD-14	Transaction Date/ Transaction Date & Time	Number	8/14	9(8)/ 9(14)	YYYYMMDD YYYYMMDDHHMMSS	Date when transaction occurred in year, month, and day format (YYYYMMDD). Date should not be greater than the current date. The use of the Transaction Date & Time is mandatory for CASA, Time Deposit, Foreign Exchange, Remittance and Casino Transactions; for all other transaction codes, the time of transaction is optional.
BR-TD-15	Transaction Reference No.	Text	100	X(100)		Refers to the unique reference number assigned by the covered person to its individual transaction.
BR-TD-16	Transaction Code	Text	10	X(10)	AMLC Transaction Code	Refers to the type of transaction based on AMLC's list of Transaction Codes (Please refer to AMLC System Codes.)
BR-TD-17	Transaction Amount (Php)	Number	20	9(18).99	Php Amount	
BR-TD-18	Transaction Amount (FX)	Number	17	9(15).99	FX Amount	If the transaction involves foreign currency, the amount in original foreign currency is mandatory.
BR-TD-19	FX Currency Code	Text	3	X(3)	Please refer Annex L for a complete list of Currency Codes.	Indicates the currency of the FX transaction derived from AMLC's currency codes. Mandatory if FX Amount is not null.

TRAILER RECORD

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

Electronic Record Format X - for IC Supervised Covered Persons

HEADER RECORD

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
H-1	Header Record Indicator	Text	1	H	H - for Header	This field should contain "H" to indicate the beginning of the Header record.
H-2	Supervising Agency	Number	1	9(1)	3-IC	This field represents the supervising agency (for IC) of the reporting covered person.
H-3	Institution Code	Number	18	9(18)	AMLC Library	This refers to the 18-digit code of the reporting covered person.
H-4	Report Type/STR Type	Text	5	X (5)	CTR, STRA, STRR, STRHU, STRHP	Identifies whether report is CTR, STRA, STRR, STRHU, STRHP
H-5	Format Code	Text	1	X (1)	X - GoTRACS Format (Format X)	Identifies the version of the CTR/STR's Format Structure
H-6	Submission Type	Text	1	X (1)	A - add, E - edit/correction, D - delete, T -test	Indicates whether the report being submitted is new, correction of previously submitted report, for deletion and test file.

DETAIL RECORD

Transaction Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-TD-1	Detail Record Indicator	Text	1	D	D - for Detail	Contains "D" indicating start of detail record for each transaction.
D-TD-2	Transaction Date	Number	8/14	9(8)/ 9(14)	Year Month Date Format (YYYYMMDD)	Date when transaction occurred in year, month, and day format (YYYYMMDD).
D-TD-3	Transaction Code	Text	10	X (10)	AMLC Transaction Codes	Refers to the type of transaction based on AMLC Transaction Codes. (Please refer to AMLC System Codes.)
D-TD-4	Transaction Reference No.	Text	100	X (100)		Refers to the unique reference number assigned by the covered person to its individual transaction.
D-TD-5	Mode of Transaction	Number	2	9(2)	1 - OTC - Cash xxxxxx 0 - Others Please refer to Annex F (MOT Table) for the complete list of MOT and its mandatory fields/parties.	Indicates the mode of transaction used by the involved party in the transaction.
D-TD-6	Official/Provisional Receipt no.	Text	40	X (40)		Refers to the Issued Official/Provisional Receipt Number
D-TD-7	Php Premium Payment/Php Amount of Claim/Dividend/ CSV	Number	20	9(18).99	Php Amount	Peso Amount for: For Premiums, this should be limited to the premium amount based on the policy

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
	Php Policy Loan/ Loan Release Amount Php Amount of Capital Infusion Php Amount of Collateral PHP amount of reinsurance Php amount paid under OPEX					owner schedule of payment, any excess or top-ups should be indicated in D-TD-15. Field is also for Amount of Claim, Dividend, Policy Loan, Loan release amount, Capital Infusion and Collateral.
D-TD-8	Php Annualized Premium/ Php Loan Availment Amount	Number	20	9(18).99	Php Amount	Refers to the Philippine Peso amount of annual premium received by the insurance company or its equivalent if transaction is in foreign currency. Amount of Approved Loan. Amount should be greater than 0.
D-TD-9	Php Policy Amount/ Face Value/ Php Contract Value/Sum Insured/ Php Loan Availment Amount	Number	20	9(18).99	Php Amount	Amount in Philippine peso for which the policy is purchased from the insurance company or its agents.
D-TD-10	Policy Effectivity Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	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-TD-11	Maturity Date/ Expiry Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD) Date should be between the transaction date and the policy date +100 years. For HMO – 1 year from effectivity 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-TD-12	Policy/ Insurance/ Product Type	Text	30	X (30)	Life, variable, non-life, pre-need, MBA, HMO, etc.	Refers to the policy/insurance/product type.
D-TD-13	Terms of Insurance Policy (in years)	Number	3	9(3)		Refers to the coverage (in years) of the insurance policy.
D-TD-14	Policy No./ Certificate No	Text	40	X (40)		Refers to the assigned Insurance Policy No.
D-TD-15	Php Excess/ Premium/ Payment/ Top-ups/	Number	20	9(18).99	Php Amount	Refers to the Philippine Peso amount of excess, advance premiums or payments, and top-ups received by the insurance company or its equivalent if transaction is in foreign currency. Amount should be greater than 0.
D-TD-16	Promissory Note	Text	40	X (40)		Refers to the associated promissory note/account number of the loan

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-TD-17	Old Policy No./ Old Certificate No.	Text	40	X (40)		For reinvestment of matured policies. Refers to the old policy/certificate no.
D-TD-18	Nature/ Purpose of Transaction	Text	200	X (200)		Explains the nature or purpose of transaction or any additional information on the transaction.
D-TD-19	FX amount/ equivalent If the transaction under D-TD-7 is a foreign currency transaction.	Number	20	9(18).99	FX Amount	
D-TD-20	FX Currency code of D-TD-19	Text	3	X (3)	Please see Annex L for the complete list of Currency Codes.	
D-TD-21	FX amount/ equivalent If the transaction under D-TD-8 is a foreign currency transaction.	Number	20	9(18).99	FX Amount	
D-TD-22	FX Currency code of D-TD-21	Text	3	X (3)	Please see Annex L for the complete list of Currency Codes.	
D-TD-23	FX amount/ equivalent If the transaction under D-TD-9 is a foreign currency transaction.	Number	20	9(18).99	FX Amount	
D-TD-24	FX Currency code of D-TD-23	Text	3	X (3)	Please see Annex L for the complete list of Currency Codes.	

Subject Party Data: Other Participant Bank

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OPB-1	OPB Flag	Text	3	OPB	OPB -Other Participant Bank	This should contain "OPB" indicating start of the other participant bank data. For multiple participant banks involved, each name shall be preceded by its corresponding party flag "OPB".
D-OPB-2	Other Participant Bank Type	Text	2	X (2)	CB -Correspondent Bank (International remittances) IB - Intermediary Bank/Pass Thru Bank DB -Drawee Bank/Issuing Bank OB - Originating Bank (Inward Remittances) OP -Other CP/Partner Bank/Credit Card RB - Receiving Bank (Outward Remittances) RT -Remittance Tie-up PB - Presenting Bank VA - Virtual Asset Service Provider	
D-OPB-3	Name of Other Participant Bank	Text	90	X (90)		Name of: Correspondent Bank/ Partner Bank/ Remittance Tie-Up/ Issuing Bank/ Drawee Bank

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OPB-4	Amount	Number	20	9(18).99	Amount	Amount involved
D-OPB-5	Check Number or Account Number/ Credit Card No.	Text	50	X (50)		Indicate the check number for Check transactions. Account number for Debit or credit transactions
D-OBP-6	Currency Code	Text	3	X (3)	Please see Annex L for the complete list of Currency Codes.	Indicates the currency of the FX transaction derived from AMLC's currency codes. Mandatory if D-OPB-5 is mandatory and is an FX amount.
D-OPB-7	City or Country	Text	200	X (200)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes if within the Philippines Country Code if outside the Philippines
D-OPB-8	Swift Code	Text	50	X (50)	Swift Code of the Other Participant Bank	For international banks, if field is tagged as mandatory as per table of transaction code and swift is not available, please use a unique reference number/code.

Subject Party Data: Policy Owner

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-O-1	Party Type Flag	Text	1	X	O – Policy Owner/Customer	This should contain "O" to indicate that the subject is a Policy Owner/Customer. For multiple Policy Owner/Customers, each Policy Owner/Customer information shall be preceded by its corresponding party flag "O".
D-O-2	Customer Reference Number	Text	50	X (50)		Refers to the covered person's reference number of their Policy Owner/Customer. This will serve as reference for the static data to be submitted by the reporting institution
D-O-3	Name Flag	Text	2	X (2)	J – if Policy Owner/Customer is a Juridical person CP – if Policy Owner/Customer is a Covered Person CO – if Policy Owner/Customer is a Cooperative S – if Policy Owner/ Customer is a Sole Proprietor O – if Policy Owner/ Customer is a One Person Corporation N – if Policy Owner/Customer is a Natural Person	Use Name Flag "J" if Policy Owner/Customer is a Juridical Person (ie. Corporation, Partnership) Use Name Flag "CP" if the Policy Owner/Customer is a Covered person. Use Name Flag "CO" if the Policy Owner/Customer is a Cooperative Use Name Flag "S" if Policy Owner/Customer is a Sole Proprietor If Policy Owner/Customer is a One Person Corporation Use Name Flag "N" if Policy Owner/Customer is a Natural Person (i.e.. individual)
D-O-4	Name of Policy Owner/ Customer Last Name	Text	150	X (150)	Last name of policy owner/customer or name of entity or Unknown if Name flag is U .	Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U)

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
	First Name		150	X (150)	First name of policy owner/customer	For Unknown, the word "Unknown" should be indicated in the last name field. Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: <ul style="list-style-type: none"> Complete Name should be placed in Last Name field There should be five (5) dots (.....)in the first name Nationality will be mandatory (use country code)
	Middle Name		150	X (150)	Middle name of policy owner/customer	
D-O-5	Complete Address	Text	600	X (600)	Complete Address	Gives the detailed address of the Policy Owner/ Customer, specifying the: Room No./ Office Name, building/house no., Street, District, Town, City, Province
D-O-6	Country Code Address	Number	10	9(10)	Please see Annex M for the complete list of Country Codes.	Country Code of the Policy Owner/Customer's complete address
D-O-7	City code	Text	200	X(200)	Please refer to Annex N for the list of City codes)	City Code of the Policy Holder's complete address Mandatory if Address is Philippines (Country Code 608) For City Codes not included in the list, the covered persons shall use the "000000000" followed by a semi-colon and the name of the region, province, and city, separated by dash (-). <ul style="list-style-type: none"> Example: 0000000000;[Region ABC-Province XYZ-Brgy123]
D-O-8	Birthdate/ Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	For Natural Persons: The Date of Birth of the Policy Owner/Customer For Juridical persons: The Registration Date of the Company
D-O-9	Place of Birth/ Registration	Text	90	X (90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes for Filipino and Filipino Entities Country Code for Foreign Nationals and Entities
D-O-10	Nationality	Text	40	X (40)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes for Filipino and Filipino Entities Country Code for Foreign Nationals and Entities
D-O-11	ID Type	Text	4	X (4)	ID1 – Passport xxxxx ID27 – Others Please refer to Annex I for the list of valid ID Types.	Type of ID presented by the Policy Owner/ Customer (whether Natural or Legal in Nature) For ID Type 0 – 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 ID0.
D-O-12	Identification No.	Text	30	X (30)		Identification No. of the Policy Owner/Customer For ID Type 0 – Others – the ID no. should be preceded by the ID Type.

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
						<p>Details should contain the complete ID type and ID number, separated by dash (-).</p> <ul style="list-style-type: none"> Example: IDO;[other ID not listed- 12345] <p>The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment and can be clearly identified.</p>
D-O-13	Source Fund of	Text	35	X (35)	<p>SF1 – Employed SF2 - Business Xxxxxxx SF13 – Covered Services under the AMLA SF0 – Others</p> <p>Please refer to Annex J for the list of Source of Fund.</p>	<p>Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company</p> <p>For Source of Fund Details should contain the specific Source of Fund.</p> <p>SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SF0; [other Source of Fund not listed]</p> <p>For SF0, please ensure that source of funds does not fall in any one of the listed.</p>
D-O-14	Contact No.	Text	15	X (15)		Contact number of the Policy Owner/Customer, whether in Landline/Fax/Mobile Number.

Subject Party Data: Other Parties

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OP-1	Party Type Flag	Text	1	X (1)	<p>B – Beneficiary I – Insured E – Trustee R – Payor/Trustor T – Transactor P – Other Participant</p>	<ul style="list-style-type: none"> The party flag “B” refers to the beneficiary/recipient. The party flag “I” refers to the insured. The party flag “E” 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. For transactions involving parties other than the policy owner/customer, beneficiary, insured, trustee, payor/trustor, the party flag “P” for other party shall be used. <p>For multiple parties, each party information shall be preceded by their corresponding party flags.</p>
D-OP-2	Customer Reference Number	Text	50	X (50)		Refers to the covered person’s reference number of the subject party. This will serve as reference for the static data to be submitted by the reporting institution.
D-OP-3	Name Flag	Text	2	X (2)	J –Juridical person	Use Name Flag “J” if Other Party is a Juridical Person (ie. Corporation, Partnership)
					CP - Covered Person	Use Name Flag “CP” if Other Party is a Covered Person
					CO –Cooperative	Use Name Flag “CO” if Other Party is a Cooperative

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
					S – Sole Proprietor	Use Name Flag “S” if Other Party is a Sole Proprietor
					O – One Person Corporation	Use Name Flag “O” if Other Party is a One Person Corporation
					N – Natural Person	Use Name Flag “N” if Other Party is a Natural Person (i.e. individual)
					U – Unknown subject	The name flag “U” indicates that the subject party is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> Subject of Suspicion – perpetrator is unknown (i.e. hacking incidents, etc.)
D-OP-4	Name of Subject	Text				Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation, Cooperative, or Other CP, and Unknown Name Flag. (Name Flag J, CP, CO, S, O & U) For Unknown, the word “Unknown” should be indicated in the last name field. Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: Complete Name should be placed in Last Name field There should be five (5) dots (.....)in the first name Nationality will be mandatory (use country code)
	Last Name		150	X (150)	Last name or name of entity or Unknown if Name flag is U .	
	First Name		150	X (150)	First name of subject data	
	Middle Name		150	X (150)	Middle name of subject data	
D-OP-5	Complete Address	Text	600	X (600)	Complete Address	Gives the detailed address of the subject of suspicion, specifying the: Room No./Office Name, building/house no., Street, District, Town, City, Province
D-OP-6	Country Code Address	Number	10	9(5)	Please see Annex M for the complete list of Country Codes.	Country Code of the subject party's complete address
D-OP-7	City Code	Text	200	X (200)	Please refer to Annex N for the list of City codes)	City Code of the subject party's complete address Mandatory if Address is Philippines (Country Code 608) (Please refer to Annex Q for the list of City codes.) For City Codes not included in the list, the covered persons shall use the “0000000000” followed by a semi-colon and the name of the region, province, and city, separated by dash (-). • Example: 0000000000; [Region ABC-Province XYZ-Brgy123]
D-OP-8	Birthdate/ Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	For Natural Persons: The Date of Birth of the Subject For Juridical persons: The Registration Date of the Company
D-OP-9	Place of Birth/ Registration	Text	90	X (90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes for Filipino and Filipino Entities Country Code for Foreign Nationals and Entities
D-OP-10	Nationality	Text	40	X (40)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	City Codes for Filipino and Filipino Entities Country Code for Foreign Nationals and Entities

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-OP-11	ID Type	Text	4	X (4)	ID1 – Passport xxxxx ID27 – Others Please refer to Annex I for the list of valid ID Types.	Type of ID presented by the Subject Data (whether Natural or Legal in Nature) For ID Type 0 – 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 ID0.
D-OP-12	Identification No.	Text	30	X (30)		Identification No. of the Subject Data (whether Natural or Legal in Nature) For ID Type 0 – Others – the ID no. should be preceded by the ID Type. Details should contain the complete ID type and ID number, separated by dash (-). <ul style="list-style-type: none">Example: ID0; [other ID not listed- 12345] The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment and can be clearly identified.
D-OP-13	Source of Fund	Text	35	X (35)	SF1 – Employed SF2 - Business Xxxxxxx SF13 – Covered Services under the AMLA SF0 – Others Please refer to Annex J for the list of Source of Fund.	Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company For Source of Fund Details should contain the specific Source of Fund. SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SF0; [other Source of Fund not listed] For SF0, please ensure that source of funds does not fall in any one of the listed.
D-OP-14	Relationship of Beneficiary to Account Holder/ Insured	Text	30	X (30)	Spouse, child, parents, friend, others	Indicates the relationship of the beneficiary to the account holder/insured
D-OP-15	Designation of Beneficiary Code	Text	1	X (1)	Y – Revocable N - Irrevocable	Indicates if the designation to beneficiary is revocable or not
D-OP-16	Account Number	Text	40	X (40)	Account Number of the Subject Data	Refers to the assigned Account Number of the Subject Data, Or Client Stock Ref. No. for securities or the Virtual Currency Wallet Address separated by a slash (/). For Covered Persons not maintaining Accounts, please use reference number relating to the Transaction, which is different from the Transaction Reference Number.
D-OP-17	Contact No.	Text	15	X (15)		Contact number of the Subject Data, whether in Landline/Fax/Mobile Number.

Subject Party Data: Subject of Suspicion Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-S-1	Party Type Flag	Text	1	S	S – Subject of Suspicion	This should contain "S" to indicate that the subject party is the Subject of Suspicion. For multiple subjects of suspicion, each subject of suspicion information shall be preceded by its corresponding party flag "S".
D-S-2	Customer Reference Number	Text	50	X (50)	CP's reference number of the client	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 Flag	Text	2	X (2)	J – if the subject of suspicion is a Juridical Person	Use Name Flag "J" if the subject of suspicion party is a Juridical person. (ie. Corporation, Partnership)
					CP – if the subject of suspicion is a Covered Person	Use Name Flag "CP" if the subject of suspicion party is a Covered Person
					CO – if the subject of suspicion is a Cooperative	Use Name Flag "CO" if the subject of suspicion party is a Cooperative.
					S – if the subject of suspicion is a Sole Proprietor	Use Name Flag "S" if the subject of suspicion party is a Sole Proprietor
					O – if the subject of suspicion is a One Person Corporation	Use Name Flag "O" if the subject of suspicion party is a One-Party Corporation
					N – if the subject of suspicion is a Natural Person	Use Name Flag "N" if the subject of suspicion party is a Natural Person (i.e. individual)
					U – Unknown subject of suspicion	The name flag "U" indicates that the subject of suspicion is unidentified, and shall be applicable only on the following: <ul style="list-style-type: none"> Subject of Suspicion – perpetrator is unknown (ie. hacking incidents, etc.)
D-S-4	Name of Subject of Suspicion Last Name	Text	150	X (150)	Last name of subject of suspicion or name of entity or Unknown if Name Flag is U .	Identifies the subject of suspicion: Last Name Field Only – for Corporation, Partnership, Sole Proprietorship, One Party Corporation and Unknown Name Flag. (Name Flag C, CO, S, O & U) Last Name, First Name, Middle Name (if available) – for Natural Person (Name Flag I) For foreign nationals with one (1) name only, the following should be observed: <ul style="list-style-type: none"> Name should be placed in Last Name field. There should be five (5) dots (.....)in the first name Nationality will be mandatory
	First Name		150	X(150)	First name of subject of suspicion	
	Middle Name		150	X (150)	Middle name of subject of suspicion	
D-S-5	Complete Address	Text	600	X (600)	Complete Address	Gives the detailed address of the subject of suspicion, specifying the: Room No./ Office Name, building/house no., Street, District, Town, City, Province
D-S-6	Country Code Address	Number	10	9(10)	Please see Annex M for the complete list of Country Codes.	Country Code of the Subject of Suspicion's complete address

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-S-7	City Code	Text	200	X (200)	Please refer to Annex N for the list of City Codes.	<p>City Code of the Subject of Suspicion's complete address</p> <p>Mandatory if Address is Philippines (Country Code 608)</p> <p>For City codes not included in the list, the covered persons shall use the "0000000000" followed by a semi-colon and the name of the region, province, and city, separated by dash (-).</p> <ul style="list-style-type: none"> Example: 0000000000; [Region ABC-Province XYZ-Brgy]23]
D-S-8	Account Number/ Policy Number	Text	40	X (40)	Account/Policy Number of the Subject of Suspicion	<p>Refers to the assigned Account Number of the Subject of Suspicion. Or Client Stock Ref. No. for securities or the Virtual Currency Wallet Address separated by a slash (/).</p> <p>For Covered Persons not maintaining Accounts, please use reference number relating to the Transaction, which is different from the Transaction Reference Number.</p>
D-S-9	Birthdate/ Registration Date	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	<p>For Natural Persons: The Date of Birth of the Subject of Suspicion</p> <p>For Juridical persons: The Registration Date of the Company</p>
D-S-10	Place of Birth/ Registration	Text	90	X (90)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	<p>City Codes for Filipino and Filipino Entities</p> <p>Country Code for Foreign Nationals and Entities</p>
D-S-11	Nationality	Text	40	X (40)	City Code or Country Code Annex N for City Codes Annex M for Country Codes	<p>City Codes for Filipino and Filipino Entities</p> <p>Country Code for Foreign Nationals and Entities</p>
D-S-12	ID Type	Text	4	X (4)	<p>ID1 – Passport xxxxx ID27 – Others</p> <p>Please refer to Annex I for the list of valid ID Types.</p>	<p>Type of ID presented by the Subject of Suspicion (whether Natural or Legal in Nature)</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Please make sure that the ID type indicated does not fall in any one of the ID types before using ID0.</p>
D-S-13	Identification No.	Text	30	X(30)		<p>Identification No. of the Subject of Suspicion</p> <p>For ID Type 0 – Others – the ID no. should be preceded by the ID Type.</p> <p>Details should contain the complete ID type and ID number, separated by dash (-).</p> <ul style="list-style-type: none"> Example: ID0;[other ID not listed- 12345] <p>The Identification Number must match when uploading the mandatory KYC documents and/or STR attachment and can be clearly identified.</p>

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-S-14	Source of Fund	Text	35	X (35)	<p>SF1 – Employed SF2 - Business xxxxxxx SF13 – Covered Services under the AMLA SF0 – Others</p> <p>Please refer to Annex J for the list of Source of Fund.</p>	<p>Specifies the occupation of the Account Holder/Customer, or nature of the business of the Company</p> <p>For Source of Fund Details should contain the specific Source of Fund.</p> <p>SF1 – Employed; (Name of Company) SF2 – Business; (Name of Business) SF13-Covered Service;(Specific covered service as enumerated in Annex J) SF0; [other Source of Fund not listed]</p> <p>For SF0, please ensure that source of funds does not fall in any one of the listed.</p>
D-S-15	Contact No.	Text	15	X (15)		Contact number of the Subject of Suspicion, whether in Landline/Fax/Mobile Number.

STR Details Data

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
D-SD-1	STR Flag Indicator	Text	1	SF	SD - for STR Flag	This should contain "SD" indicating the start of Suspicious Transaction Details data
D-SD -2	Date of Determination	Number	8	9(8)	Year Month Date Format (YYYYMMDD)	Refers to the date the covered person was advised/alerted or had knowledge that a transaction/series of transactions may be related to an unlawful activity or suspicious circumstance.
D-SD -3	STR Trigger	Text	1	X	<p>A-CP (proactive/alerts) B-PPP (Public Private Partnership); C-KYC Docs requested by AMLC/AMLC Referrals; D-Shared AMLC Studies; E-Watch list; F-Freeze Orders G-Targeted Financial Sanctions (TFS)</p>	This identifies the trigger of the STR.
D-SD -4	Primary Reason for Suspicion	Memo	800	X (800)	<p>Reason for Suspicion</p> <p>Suspicious Circumstance (SC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "SC" codes for Suspicious Circumstance.</p> <p>Predicate Crime (PC) Please refer to Annex K for the list of Reason of Suspicion. Please refer to "PC" codes for Predicate Crimes.</p>	<p>For STRs, reason field refers to the coded reason for suspicion categorized by suspicious circumstance (SC) or predicate crime (PC).</p> <p>If the value in the reason field is "SC6", the description of the suspicious activity should always be specified separated by a semicolon. Please make sure that the reason for suspicion indicated in SC6 does not fall in any one of the Suspicious Circumstance or Predicate Crimes before using SC6. Example: xxx,SC6;suspected boiler room operations, the client was named in one foreign news article xxx</p>
D-SD -5	Additional Reason	Memo	800	X (800)	<p>Reason for Suspicion</p> <p>Suspicious Circumstance (SC) Please refer to Annex K for the list of Reason of</p>	<p>Optional Applicable for STRs with a secondary Reason for Suspicion.</p> <p>In case of more than 3 Reason; Please use semicolon to separate each Reason:</p>

FIELD NO.	FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS	DESCRIPTION
					Suspicion. Please refer to "SC" codes for Suspicious Circumstance. Predicate Crime (PC) Please refer to Annex K for the list of Reason for Suspicion. Please refer to "PC" codes for Predicate Crimes.	e.g. PC5;PC9
D-SD -6	Narrative	Memo	200-4000	Min X (200) Max: X (10,000)	Narrative of events leading to Suspicion	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. Minimum of 200 characters.

TRAILER RECORD

FIELD NAME	TYPE	LENGTH	FORMAT	VALUE/REMARKS
Trailer Record Indicator	Text	1	T	T - for Trailer
Records Total of batch to be sent	Number	10	9(10)	Total number of CTR/STRs

TRANSACTION CODES FOR BSP/SEC/DNFBPs/CASINOS

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
A – CASINO TRANSACTIONS					
AAC	Advanced Commission	A payout for the program commission which was issued to patron or junket operator prior to performing the final settlement.	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 MOT is the manner of release of commission Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ABIGM	Insert Bills for EM credits	Inserted cash bills of patron in the EGMs as EGM credits for gaming purposes.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 Party A: D-A-1; D-A-3 to D-A-14
ACAPC	Capital Infusion	Infusion of funds by a shareholder of the reporting covered Person	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 MOT is the manner of receipt/payment of additional capital Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-5
ACCKC	Chip check (cash)	Issuance of chip check in exchange of players' cash. Chip checks are negotiable only at PAGCOR casinos.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ACCKCH	Chip check (Chips)	Issuance of chip check in exchange of players' chips. Chip checks are negotiable only at PAGCOR casinos.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ACCKE	Chip Check Encashment	Encashment of Chip Checks in casinos	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ACIIG	Cash-in/Loading for internet/online gaming activity	Cash-in/Loading of funds for all internet/online gaming activities	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ACM	Credit Marker	Drawdown of Credit Marker facility (For VIP and Junket)	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ACR	Chip Rolling	An exchange of cash chips into non-negotiable chips earning a percentage of commission.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
AFMSD	Front Money / Safekeeping Deposit	Funds that are deposited into the patron's account.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AFMSW	Front Money / Safekeeping Withdrawal	Funds that are withdrawn from the patron's account.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AFTCH	Foreign Currency to Chips	Exchange of Foreign Currency to chips with the option to redeem foreign currency at the same rate that was originally used.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14
AFTSC	Foreign Currency to Slot/EGM Credits	Exchange of Foreign Currency to Slots Credits with the option to redeem foreign currency at the same rate that was originally used.	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14
AFTTB	Foreign Currency to Tokens/Bills	Exchange of Foreign Currency to tokens/bills with the option to redeem foreign currency at the same rate it originally used.	A	Use MOT 1 All fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14
AHCI	House Check Issuance	A bank check issued by the casino operator to the patron for the amount of verified winnings or commission.	A OPB – for MOT 2	Use MOT 2 or 3 Please refer to MOT Table for the mandatory fields for MOT 2	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AHCR	House Check Redemption	A redemption of a bank check previously issued by the casino operator to the patron.	A OPB – for MOT 2	Use MOT 2 or 3 Please refer to MOT Table for the mandatory fields for MOT 2	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AIBIN	Initial Buy In	An initial transaction to start a program for a premium patron and/or junket operator.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AMI	Marker Issuance	An amount of funds usually issued as non-negotiable chips to a patron on a credit basis.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AMR	Marker Redemption	A return of funds to pay off outstanding markers which can be in the form of cash, chips, personal check or wire transfer or other cash equivalent.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of the return of funds. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
APCG	Payment for casino games	Payment for all types of games not covered in other transaction codes	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 MOT is the manner of payment for casino games. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-12 (Brief description of the transaction) PARTY A: D-A-1; D-A-3 to D-A-14
APFSM	Payment of Slot/EGM Credits	The payment in exchange for the players' electronic credits in slot machine/Electronic Gaming Machine ("EGM")	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0-3,8,10,11,15 MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
APITP	Paid In - Tournament/Promotional Event Prize and others	Funds received in relation to the tournament/promotional events, such as buy-in, entry fees; return of cash from slot machine testing; over payment variance recovery, etc.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0-3,8,10,11,15 MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
APNC	Purchase of Non-Negotiable Chips	Purchase of non-negotiable chips used by the patron during the program.	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
APOCH	Purchase of Chips	The purchase of chips	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 MOT is the manner of payment for chips purchased. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
APOP	Paid Out - Promotional Voucher/Event Prize Redemption and others	A payout to patrons for promotional prizes/vouchers which are issued to winners during a casino's promotional event; return of short payment; table games/EGM dispute; reimbursements; slot machine testing, etc.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0-3,8,10,11,15 MOT is the type of rewards given to patrons. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
APOSC	Purchase/Loading of Slot/EGM Credits	The purchase/loading of Electronic Slot/Electronic Gaming Machine ("EGM") Credits	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0-3,8,10-12, &14-15 MOT is the manner of payment for purchased credits. Please refer to MOT table for other	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
				mandatory fields/parties	
APOTB	Purchase of Tokens/Bills	The purchase of tokens/bills	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0- 3,8,10-12, &14-15 MOT is the manner of payment of tokens. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 Party A: D-A-1; D-A-3 to D-A-14
ARNC	Return of Non- Negotiable Chips	A return of non-negotiable chips used by the patron during the program.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ARR	Rewards Redemption	Payment on rewards redeemed by patron/s on partner merchants	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payment to partner merchants for rewards redeemed. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ASMJP	Slot/EGM Jackpot Payout	A payout for slot machine/ Electronic Gaming Machine ("EGM") jackpot hit.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ASMWP	Slot/EGM Winnings Payout	A payout for slot machine/ Electronic Gaming Machine ("EGM") winnings.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payment of winnings.) Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ASOCH	Safekeeping of Chips	Player's deposit playing chips for safekeeping with the Casino Treasury Division.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ASP	Settlement Payout	A sum of money that is paid to a premium patron or a junket group based on agreed terms on each program types including the commissions and other balances.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payout. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
ATGJP	Table Game Jackpot Payout	A payout for table games jackpot hit.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payout. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A- 14
ATGWP	Table Winnings Payment	Cash Payment for Table Progressive Jackpot Winnings	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payment for table winnings. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A- 14
ATITOP	Ticket-in- ticket-out (TITO) Ticket Purchase	Players purchase TITO tickets from the teller's cage to be used in the slot machine.	A OPB – if MOT is 2, 8, 10,11,12,14	Choose from MOT 0- 3,8,10-12, &14-15 MOT is the manner of payment for TITO Purchase. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ATITOR	Ticket-in- ticket-out (TITO) Ticket Redemption	Payment of TITO tickets presented for redemption to the teller's cage.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payment for TITO redemption. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 Party A: D-A-1; D-A-3 to D-A-14
ATTCH	Fund transfer to chips	Transfer of players' personal funds deposited to the Branch Treasury, wherein withdrawal of chips will be done in another branch.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
AWFCH	Payment of winnings from Chips	The payment in exchange for the players' chips holdings	A OPB – if MOT is 2, 8, 10,11	MOT is the manner of payment of winnings of players. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A- 14
AWFTB	Payment of winnings from Token/Bills	The payment in exchange for the players' tokens/bills holdings.	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0- 3,8,10,11,15 MOT is the manner of payment of winnings of players. Please refer to MOT table for other	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

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				mandatory fields/parties	
AWFOG	Payment of winnings for Online Gaming	Payment for Online Game Winnings	A OPB – if MOT is 2, 8, 10,11	Choose from MOT 0-3,8,10,11,15 MOT is the manner of payment of winnings. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
CASA – CURRENT /SAVINGS					
CBPD	Bills Purchase/ Discounting	Checks/drafts and other negotiable instruments which have been discounted, or purchased by the bank under bills purchase/bills discounting arrangement	A OPB - drawee bank	Use MOT 2 OR 3 Please refer to MOT Table for additional mandatory fields in OPB 2	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CBPYA	Bills Payment – Account Holder	Payment of bills (Name appearing on the Statement maintains an account with the reporting CP)	A B -Merchant/ Utilities paid OPB – if the chosen MOT is 2, 8-14	MOT is how the bills were paid. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4
CBPYN	Bills Payment – not an account holder	Payment of bills (Name appearing on the Statement does not maintain an account with the reporting CP)	A B -Merchant/ Utilities paid / OPB – if the chosen MOT is 2, 8-14	MOT is how the bills were paid. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3; D-A-4 B: D-OP-1, D-OP-3 & D-OP-4
CBPYAT	Bills Payment – Account Holder with Transactor or Authorized Representative	Payment of bills (Name appearing on the Statement maintains an account with the reporting CP), and person transacting is not the owner of the bill statement.	A B -Merchant/ Utilities paid/ T – if transactor OR P – if authorized representative OPB – if the chosen MOT is 2,8-14	MOT is how the bills were paid. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 T or P: D-OP-1, D-OP-3 to D-OP5; D-OP-9
CBPYNT	Bills Payment – not an account holder with Transactor or Authorized Representative	Payment of bills (Name appearing on the Statement does not maintain an account with the reporting CP), and person transacting is not owner of the bill statement	A B -Merchant/ Utilities paid/ T – if transactor OR P – if authorized representative OPB – if the chosen MOT is 2, 8-14	MOT is how the bills were paid. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3; D-A-4 B: D-OP-1, D-OP-3 & D-OP-4 T or P: D-OP-1, D-OP-3 to D-OP5; D-OP-9
CCBCE	Clean Bills for Collection (Export)	This represents collection by the domestic bank from foreign correspondent bank of financial documents (bill of	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14

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		exchange/draft) unaccompanied by any commercial document such as bill of lading, invoices, etc. which shall be used as basis for paying the exporters			
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	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CCKCL	In-Clearing Check	Debiting of the drawer's checking account after clearing	A OPB - Presenting Bank	Use MOT 2 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 OBP:D-OBP-1 to D-OBP-4
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	A B - Payee	Use MOT 5 or 8 All Mandatory fields/Parties are defined in Column F	MOT 5 Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 MOT 8 Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
CCOL	Collection of Merchants	Collection of payments/receivables by the merchants from the acquiring bank/credit card company	A OPB - if the chosen MOT is 2, 8-14	MOT is how the payment to merchants were settled. Please refer to MOT table for other mandatory fields/parties *If MOT is 5/7 - information for A & B are the same.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CCUTD	Check Cutting Services - Debit from Account	Check cutting facility arrangements of client with the Covered person.	A OPB- for MOT 4	Use MOT 4 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4
CDEP	Deposit	Deposit to savings/ current accounts	A OPB - if MOT is 2 or 3	Use MOT 1, 2 or 3 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 3	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14

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				*If MOT is 5 – information for A & B are the same	**MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); If MOT = 5, then mandatory fields for MOT 5 becomes optional
CDEPT	Deposit – with Transactor or Authorized Representative	Deposit to savings/ current accounts wherein person who transacts is not the owner of the account.	A OPB- MOT 2 or 3	Use MOT 1, 2 or 3 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 3 *If MOT is 5 – information for A & B are the same T or P: D-OP-1, D-OP-3 to D-OP5; D-OP-9	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); If MOT = 5, then mandatory fields for MOT 5 becomes optional
CEMF	E-Money Funding/Loading	Funding/Loading of E-Money	A OPB – if the chosen MOT is 2, 8-14	Choose from MOT 0-15 Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CEMP	E-Money Purchase	Purchase using E-Money	A	Use MOT 6 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CEMW	E-Money Withdrawal	Withdrawal of Funds from E-Money	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CENC	Check Encashment	Presentation of check for encashment by the payee from the drawee bank.	A B - Payee	Use MOT 2 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B D-OP-1, D-OP-3 & D-OP-4
CENCMS	Check Encashment – MC/CC/TC/ Same bank	Presentation of manager's/cashier's check, or similar types of checks for encashment by the payee.	A B – Payee OPB	Use MOT 2 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 & D-A-4 B: D-OP-1, D-OP-3 & D-OP-4
CENCMO	Check Encashment – MC/CC/TC/ Other Bank	Presentation of manager's/cashier's check, traveler's check or other bank's check for encashment by the payee.	A B – Payee OPB	Use MOT 2 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 & D-A-4 B: D-OP-1, D-OP-3 & D-OP-4 OBP: D-OBP-1 to D-OBP-4
COCKD	On-Us Check Deposit	Check deposited is issued by the same bank where the deposit was made.	A -Account Credited/ C -Account Debited	Use MOT 0 All Mandatory fields/Parties are defined in Column F	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14

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					C: D-OP-1, D-OP-3 to D-OP-14
CPAYC	Payroll/ Pension and other Account - Credit	Benefits credited to deposit accounts of the employees/pensioners and/or other accounts	A	Use MOT 5 or 7 All Mandatory fields/Parties are defined in Column F	MOT - 5 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 MOT - 7 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPAYD	Payroll/Pension and other Account - Debit	Debiting of the mother account with payroll/pension and/or other similar service arrangement	A	Use MOT 4 or 6 All Mandatory fields/Parties are defined in Column F	MOT - 4 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 MOT - 6 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPCC	Prepaid/Debit/ reversal	Reversal of prepaid card transactions	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPCL	Prepaid/Debit/ Card- Funding/Loading	Funding/Loading of Funds into Prepaid/Debit Card	A OPB – if the chosen MOT is 2, 8-14	Choose from MOT 0-15 Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPCP	Prepaid/Debit Card Purchase	Purchase of Prepaid cards, Debit Cards/Electronic Cards	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPCW	Prepaid/Debit Card - Withdrawal	Withdrawal of Funds from Prepaid/Debit Card/Electronic Card/Wallet	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT Table for additional mandatory fields, based on the MOT chosen.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CPDOB	Deposit through another covered person	Deposit to client's account wherein the actual cash/check /electronic transfer was processed in another covered person	A OPB	MOT 10 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 OPB: D-OPB-1 to D-OPB-3
CPM	Purchase of MC/CC/DD/TC	Purchase of manager's/cashier's check/demand draft/traveler's check	A B -Payee OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties *If MOT is 4 – Information for A & C can be the same	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4

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CRETU	Returned Check	This refers to a returned/ dishonored check	A OPB – Drawee Bank	Use MOT 4 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 OPB: D-OPB-1 to D-OPB-5
CTRIA	Inter-Account Transfers (Same bank)	Movement of funds from a client's account to another client's account within the same bank	A - Debit B - Credit	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1 to D-OP-14
CTRIC	Inter-Account Transfers - Credit (Bank's Settlement Account to Client's Account)	Movement of funds from a bank's settlement account to a client's account within the same bank.	A	USE MOT 5 (no add'l mandatory fields, disregard mandatory fields for MOT 5) All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CTRID	Inter-Account Transfers - Debit (Client's Account to Bank's Settlement Account)	Movement of funds from a client's account within the same bank to a bank's settlement account.	A	USE MOT 4 (no add'l mandatory fields, disregard mandatory fields for MOT 4) All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
CWDL	Withdrawals	Client's withdrawal from its deposit account	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties *If MOT is 4 0 6 – information for A & C are the same.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Debit (4), if posted transaction is withdraw then deposit (source document is withdrawal & deposit slip)
CWDLT	Withdrawals by an authorized representative	Client's withdrawal from its deposit account, wherein person who transacts is not the account holder.	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties *If MOT is 4 – information for A & C are the same.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Debit (4), if posted transaction is withdraw then deposit (source document is withdrawal & deposit slip) T or P: D-OP-1, D-OP-3 to D- OP5; D-OP-9
D – TIME DEPOSIT					
DTDPL	Time Deposit Placement	Placement of time deposit/special deposit/premium deposit/long term deposits, etc. (other than savings/ current)	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funding was done, either Cash (1), debit (4), etc. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14

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DTDPT	Time Deposit Pretermination	Pretermination of time deposit/ special time deposit/premium time deposit and the like.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment of proceeds to customer. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
DTPY	Time Deposit Pay-Out	Release of proceeds, whether withdrawal or termination of time deposit/ special time deposit/ premium time deposit and the like	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment of proceeds to customer. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
DTDRO	Roll Over of Time Deposit	Roll over of time deposit/special time deposit/premium time deposit and the like	A	All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 and D-A-16
DTDROA	Roll Over with Additional	Roll over of time deposit/special time deposit/premium time deposit and the like, with additional premium invested in the time deposit	A CAF (additional amount) OPB – if the chosen MOT is 2, 8-14	MOT is how the funding was done, either Cash (1), debit (4), etc. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14, D-A-16 CAF: D-CAF-1 to D-CAF-3 If no change in account number: D-A-8 and D-A-16 should be the same
DTDROP	Roll Over with Partial Pay-out	Roll over of time deposit/special time deposit/premium time deposit and the like, with portion of the premium has already been withdrawn	A CAF (amount withdrawn) OPB – if the chosen MOT is 2, 5, 7, 8-14	MOT is the manner of payment of proceeds to customer. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14, D-A-16 CAF: D-CAF-1 to D-CAF-3 If no change in account number: D-A-8 and D-A-16 should be the same
E – REAL ESTATE (Transaction codes for REDs and REBs)					
ERELP	Lease Payment on Real Estate Property	Payment of lease on Real Estate Property either in full or by installment including advance rentals and deposits	A OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties) STR: Please refer to Mode of Transaction (MOT) Table for additional mandatory fields in OPB Party (based on the MOT)	Transaction Detail: D: D-TD-1 to D-TD -6 CAF: D-CAF-1 to D-CAF-3 PARTY A: D-A-1; D-A-3 to D-A-14
ERELR	Refund of Lease Payment on Real Estate Property	Refund of payment of lease on Real Estate Property either in full or by installment including advance rentals and deposits	A OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties) STR: Please refer to Mode of Transaction	Transaction Detail: D: D-TD-1 to D-TD -6 CAF: D-CAF-1 to D-CAF-3 PARTY A: D-A-1; D-A-3 to D-A-14

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				(MOT) Table for additional mandatory fields in OPB Party (based on the MOT)	
EREPP	Purchase of Real Estate	Purchase of Real Estate Property either in full or by installment and includes down payments, reservation fees and amortization.	A OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties STR: Please refer to MOT Table for additional mandatory fields, based on the MOT chosen.	Transaction Detail: D: D-TD-1 to D-TD -6 CAF: D-CAF-1 to D-CAF-3 PARTY A: D-A-1; D-A-3 to D-A-14
EREPR	Refund of Payment on Purchase of Real Estate	Refund of for payment on purchase of Real Estate Property either in full or by installment and includes down payments, reservation fees and amortization.	A , OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties STR: Please refer to MOT Table for additional mandatory fields, based on the MOT chosen.	Transaction Detail: D: D-TD-1 to D-TD -6 CAF: D-CAF-1 to D-CAF-3 PARTY A: D-A-1; D-A-3 to D-A-14
ERESP	Sale of Real Estate	Sale of Real Estate Property either in full or by installment and includes down payments, reservation fees and amortization.	A , OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties STR: Please refer to MOT Table for additional mandatory fields, based on the MOT chosen.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES D-CAF-1 to D-CAF-3 A: D-A-1; D-A-3 to D-A-14
ERESR	Refund of payment on Sale of Real Estate	Refund of for payment on Sale of Real Estate Property either in full or by installment and includes down payments, reservation fees and amortization.	A , OPB – if MOT is 2, 8,9,10 or 14 (for STRs) CAF -contract price	CTR: MOT – 1 (no additional mandatory parties STR: Please refer to MOT Table for additional mandatory fields, based on the MOT chosen.	Transaction Detail: D: D-TD-1 to D-TD -6 CAF: D-CAF-1 to D-CAF-3 PARTY A: D-A-1; D-A-3 to D-A-14
F – Foreign Exchange					
FFEB	Buy Foreign Currency – Debit PHP Account –	Purchase of foreign currency by debiting PHP Account and proceeds are either received in cash, credited/transferred or wired.	A – Account Debited OPB – if the chosen MOT is 2, 8-14	MOT – is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14
FFEBM	Buy Foreign Currency – Debit PHP Account – (multiple currencies)	Purchase of foreign currency by debiting PHP Account and proceeds are either received in cash, credited/transferred or wired, using multiple currencies.	A – Account Debited CAF – FX proceeds OPB – if the chosen MOT is 2,, 8-14	MOT – is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)

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FFEBC	Buy Foreign Currency - Cash	Purchase of foreign currency, using Philippine Currency (Cash), wherein FX proceeds are paid in cash, credited/transferred or wired.	A -Account Holder/ Customer OPB - if the chosen MOT is 2, 8-14	MOT - is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 - Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14
FFEBCM	Buy Foreign Currency - Cash (multiple currencies)	Purchase of foreign currency, using Philippine Currency (Cash), wherein FX proceeds are paid in cash, credited/transferred or wired, using multiple currencies.	A -Account Holder/ Customer CAF - FX Proceeds OPB - if the chosen MOT is 2, 8-14	MOT - is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 - Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)
FFEBOC	Buy Foreign Currency using other foreign currencies - Cash	Purchase of foreign currency using other foreign currency in cash, and FX proceeds are paid in cash, credited or wired	A - Account Holder/ Customer CAF - FX proceeds OPB - if the chosen MOT is 2, 8-14	MOT - is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 - Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 (D-TD-6 to 8 - FX amount received by client) PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (FX amount paid to client)
FFEBOB	Buy Foreign Exchange using other foreign currencies - debit to account	Purchase of foreign currency using other foreign currency by debiting FX Account for payment and proceeds are paid in cash, credited/transferred or wired.	A - Account debited for the payment of purchased FX CAF -FX proceeds OPB - if the chosen MOT is 2, 8-14	MOT - is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 - Account Holder information can be the same with the Beneficiary.	Transaction Detail: D: D-TD-1 to D-TD-8 (D-TD-6 to 8 - FX amount received by client) PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (FX amount credited to client)
FFEBOT	Buy Foreign Currency using other foreign currencies - From other CPs	Purchase of foreign currency using other foreign currency received or transferred from other CPs/Banks, and FX proceeds are paid in cash, credited or wired	A - Account Holder/ Customer CAF - FX proceeds OPB1 - Other CP OPB 2 - if the chosen MOT is 2, 8-14	MOT - is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 - Account Holder information can be the same with the Beneficiary.	Transaction Detail: D: D-TD-1 to D-TD-8 (D-TD-6 to 8 - FX amount received by client) PARTIES A: D-A-1; D-A-3 to D-A-14 OPB1: D-OPB-1 to D-OPB-3 CAF: D-CAF-1 to D-CAF-3 (FX amount paid to client)
FFEFT	Buy Foreign Currency - from other CPs	Purchase of foreign currency, wherein Philippine Currency (Cash) came from other banks/CPs, and FX proceeds are paid in cash or credited.	A -Account Holder/ Customer CAF OPB1 - Other CP	MOT - is manner of receipt of FX proceeds by the customer. OPB-	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY A: D-A-1; D-A-3 to D-A-14 OPB1: D-OPB-1 to D-OPB-3

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			OPB 2 – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary.	
FFEBTM	Buy Foreign Currency – from other CPs (multiple currencies)	Purchase of foreign currency, wherein Philippine Currency (Cash) came from other banks/CPs, and FX proceeds are paid in cash or credited, using multiple currencies.	A – Account Holder/ Customer CAF – FX proceeds OPB – if the chosen MOT is 2, 8-14	MOT – is manner of receipt of FX proceeds by the customer. OPB- Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY: A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)
FFES	Sell Foreign Currency Debit Account	Foreign currency amount is debited from account and PHP proceeds are paid in cash or credited to account or transferred to another CP.	A – Account debited OPB – if the chosen MOT is 2, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY: A: D-A-1; D-A-3 to D-A-14
FFESM	Sell Foreign Currency Debit Account (multiple currencies)	Foreign currency amount (multiple currencies) is debited from account and PHP proceeds are paid in cash or credited to account or transferred to another CP.	A – Account debited CAF – FX used to purchase PHP OPB – if the chosen MOT is 2, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY: A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)
FFESC	Sell Foreign Currency - cash	Customers sell Foreign Currencies in cash and PHP proceeds are paid in cash or credited to account or transferred to another CP.	A - Account Holder/ Customer OPB – if the chosen MOT is 2, 5, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY: A: D-A-1; D-A-3 to D-A-14
FFESCM	Sell Foreign Currency – cash (Multiple Currencies)	Customers sell Foreign Currencies (Multiple) in cash and PHP proceeds are paid in cash or credited to account or transferred to another CP.	A - Account Holder/ Customer CAF – FX used to purchase PHP OPB – if the chosen MOT is 2, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY: A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)

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FFEST	Sell Foreign Currency – from other CPs	Sale of Foreign Currencies wherein FX currencies are transferred from other CPs/banks and PHP proceeds are paid in cash or credited.	A - Account Holder/ Customer OPB1 – Other CP (source of FX) OPB2 – if the chosen MOT is 2,, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-8 PARTY: A: D-A-1; D-A-3 to D-A-14 OPB1 -D-OBP-1 to D-OPB-3
FFESTM	Sell Foreign Currency – from other CPs (multiple currencies)	Sale of Foreign Currencies (multiple) wherein FX currencies are transferred from other CPs/banks and PHP proceeds are paid in cash or credited.	A - Account Holder/ Customer CAF – FX used to purchase PHP OPB1 – Other CP OPB 2 – if the chosen MOT is 2, 8-14	MOT – is the manner of payment of PHP proceeds to customers. Please refer to MOT table for other mandatory fields/parties *If MOT is 5 or 7 – Account Holder information can be the same with the Beneficiary	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY: A: D-A-1; D-A-3 to D-A-14 OPB1 -D-OBP-1 to D-OPB-3 CAF: D-CAF-1 to D-CAF-3 (No. of CAFs used depends on the number of currencies used.)
I – TRADE					
ICDCB	Cancelled Documentary Collection – (Buyer’s Bank)	Return of funds via crediting the account of the importer due to cancelled documentary collection	A – Buyer C – Seller	Use MOT 5 or 8 All Mandatory fields/Parties are defined in Column F	MOT -5 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 &D-OP-4 OPB: D-OPB-1 to D-OPB-7
ICDCS	Cancelled Documentary Collection – (Seller’s Bank)	Return of funds by debiting the account of the exporter and returning the funds to the importer/buyer, due to cancelled documentary collection.	A – Seller B – Buyer	Use MOT 4 or 8 All Mandatory fields/Parties are defined in Column F	MOT – 4 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 &D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 &D-OP-4 OPB: D-OPB-1 to D-OPB-7
ICOBDB	Cancelled Outward Bills - Debit	Return of payment via debit from the account of the client (exporter) due to cancelled outward bills.	A – Exporter B - Importer	Use MOT 4 or 8 All Mandatory fields/Parties are defined in Column F	MOT – 4 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 &D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES

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					A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
IDLD	Documentary Collection with LC (Buyer) Domestic	Documentary collection by a bank due from a buyer against the delivery of with LC related to importation of goods and services (domestic)	A – Buyer B - Seller	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4
IDLI	Documentary Collection with LC (Import) - Foreign	Collection of foreign currency funds by the bank from the importer, covering the value of imports and related expenses under import letters of credit	A – Importer (Buyer) B – Exporter (Seller)	Use MOT 4 or 8 All Mandatory fields/Parties are defined in Column F	MOT – 4 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
IDLSD	Documentary Collection with LC (Seller) Domestic	Collection of funds by a bank due to a seller against the delivery of documents with LC	A – Seller C – Buyer	Use MOT 5 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4
IDNI	Documentary Collection Non-LC (Import) - Foreign	Collection of foreign currency funds by the bank from the importer, covering the value of imports and related expenses not covered by import letters of credit.	A – Importer (Buyer) B – Exporter (Seller)	Use MOT 4 or 8 All Mandatory fields/Parties are defined in Column F	MOT – 4 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
ILCC	Letter of Credit Cancellation	Cancellation of opened LC	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
IOBL	Outward Bills for Collection with LC (Export) - Foreign	Amount of foreign bills, drafts of checks to be 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)	A – Exporter (Seller) B – Importer (Buyer)	Use MOT 5 or 8 All Mandatory fields/Parties are defined in Column F	MOT -5 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4 MOT – 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14

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					C: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
IOBN	Outward Bills for Collection Non-LC (Export) - Foreign	Amount of foreign bills, drafts of checks to be 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)	A – Exporter (Seller) B – Importer (Buyer)	Use MOT 5 or 8 All Mandatory fields/Parties are defined in Column F	MOT -5 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4 MOT - 8 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-7
ITRA	Trust Receipt Availment	Trust Receipt Availed	A OPB – if the chosen MOT is 2, 8-14	MOT is how the trust receipt was paid either in cash (1), Credit (5), etc. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-9 PARTY A: D-A-1; D-A-3 to D-A-14
ITRC	Trust Receipt Payment-	Payment of trust receipt agreement	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ITRP	Trust Receipt Pretermination	Pre-termination of trust receipt agreement	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
K – Credit Cards					
KCCA	Credit Card Cash Advance	Cash advances and other loans granted by credit card companies to its cardholders	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	MOT - 1 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
KCCAN	Credit Card Cash Advance Cancellation	Cancellation of credit card advances, call for cash for credit cards and other loans granted by credit card companies to its cardholders.	A	Use MOT 14 All Mandatory fields/Parties are defined in Column F s	MOT - 14 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
KCCD	Credit Card Adjustment	Adjustment in credit card account	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14

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KCCPA	Credit Card Purchases/Availments	Purchases of cardholders	A	Use MOT 14 All Mandatory fields/Parties are defined in Column F	MOT - 14 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
KCCPB	Credit Card Balance/Receivable Purchase	Purchase of credit card balances/ receivables by another credit card company	A OPB – Other Credit Card Company	Use MOT 0 All Mandatory fields/Parties are defined in Column F	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1 to D-A-7 OPB: D-OPB-1 to D-OPB-3
KCCPC	Credit Card Payment	Payment of credit card bills	A OPB – if the chosen MOT is 2, 8-14	Choose from MOT 0-3,4, 6, 8-15 MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
L – LOANS					
LADRD	Disposition of bank assets and ROPA through donation	Transfer of bank assets and ROPA through donation	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LARCC	Cancellation of Contract to Sell of ROPA	Cancellation of Contract to Sell of ROPA	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
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	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LARLP	Lease Payment on Asset and ROPA	Payment of lease on Assets and Real & Other Properties Acquired (ROPA) either in full or by installment including advance rentals and deposits	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LARRL	Refund of Lease Payment on Asset and ROPA	Refund of payment of lease on Assets and Real & Other Properties Acquired (ROPA) either in full by installment including advance rentals and deposits	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LARRS	Refund of Sale Payment on Asset and ROPA	Refund of payment of sale on Assets and Real & Other Properties Acquired (ROPA) either in full or by installment including down payments,	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14

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		reservation fees and amortizations.		mandatory fields/parties	
LARSP	Sale Payment of Asset & ROPA (Execution of Contract to Sell)	Disposition of bank assets and ROPA either in full or by installment and includes down payments, reservation fees and amortization.	A CAF -Contract Price OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF-3
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	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 & D-A-4
LIBL	Interbank Lending (Regular/Foreign Currency Denominated Unit)	Loans / Placements granted to other banks and nonbank financial institutions with quasi-banking authority including bank's acceptance of other bank's drafts, export bills purchased without recourse	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 & D-A-4
LLCAC	Lease Contract Agreement Cancellation	Cancellation of Lease Contract	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties Use MOT 0 if no funds will be returned.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LLCAG	Lease Contract Agreement	This refers to a contract by which a CP (lessor) of a specific asset grants a customer (the lessee) the right to its exclusive possession and use for a specific period and under specified conditions, in return for specified periodic rental or lease payments.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment for the agreement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LLCAN	Loan Cancellation	Cancellation of an approved loan availed, call for cash for credit cards and similar transactions (non-monetary transaction).	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties Use MOT 0 if no funds will be returned.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14
LLNA	Loan Availment (Regular/Foreign Currency Denominated Unit)	Loan availed – this is the initial loan release, immediately after approval of loan	A CAF -Approved Loan Amount OPB – if the chosen MOT is 2,, 8-14	MOT is the manner of loan release. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 Parties A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3

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LLNLR	Loan Restructuring (Regular/Foreign Currency Denominated Unit)	Refers to loans that are modified. Modification may include but is not limited to extending of repayment period; change in repayable amount, changes in the number of installments, changes in the rate previously agreed upon, or other conditions.	A CAF -Approved Loan Amount	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 (D-TD-6 – add 'l loan proceeds, if there is no loan proceeds = 0 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3 (New approved loan amount)
LLNLW	Loan Renewal	A process of extending the maturity of a loan (nearing maturity) usually without changing the current terms. To be reported if with additional proceeds or change of name.	A CAF -Approved Loan Amount	MOT is the manner of loan release. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3
LLNP	Loan Payment (Regular/Foreign Currency Denominated Unit)	Payment of loan.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of loan payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14
LLNR	Loan Release (Regular/Foreign Currency Denominated Unit)	Succeeding loan releases from an approved loan	A CAF -Approved Loan Amount OPB – if the chosen MOT is 2, 8-14	MOT is the manner of loan release. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3
LLTRC	Loan Pretermination (Regular/Foreign Currency Denominated Unit)	Paying of a loan before the loan matures.	A CAF -Approved Loan Amount OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3
LPLRC	Pledge Loan Release	Loan released to borrower. The loan is guaranteed by a valid pledge (i.e., pawned items, assets)	A CAF -Amount of Loan Granted OPB – if the chosen MOT is 2, 8-14	MOT is how the loan was released. Please refer to MOT table for other mandatory fields/parties *If MOT is 5/7 – information for A & B are the same.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3
LRBT	Loan Rebates	Partial refund as a result of advance or excess payment of loan or any incentive given by the lender.	A CAF -Approved Loan Amount OPB – if the chosen MOT is 2, 8-14	MOT is how rebates are released either cash (1) or credit (5), etc. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3
LRED	Redemption	Payment of obligation to redeem pawned items and/or redemption of foreclosed collaterals	A CAF -Amount of Loan Granted OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment of customers. Please refer to MOT table for other	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-14 CAF: D-CAF-1 to D-CAF -3

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
				mandatory fields/parties	
LSLP	Sale of Pawned Items	Sale of pawned items to customers/buyers.	A – Buyer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment of customers. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-7
LSLR	Sale of Loan Receivable	Sale of loan receivables by one covered person to another covered person	A – Acct Holder OPB – recipient of loan (other CP)	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTIES A: D-A-1; D-A-3 to D-A-7 OPB: D-OPB-1 to D-OPB-3
O – DNFBPs (CSPs/Dealers of Precious Stones and Metals/OGO/OGO-SP/ and Lawyers/Accountants, Law/Accounting Firms performing Covered Services)					
OAPC	All Other Funds from Customer	All Other types of Funds received from Customer	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funding was made by the customer. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
OAPO	All Other Payments made by Covered Person	All Other Payments made by Covered Person on behalf of its customer	A B – where payment was made, e.g., utilities, government agencies	MOT is how the CPs made payment on behalf of a customer. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1; D-OP-3 & D-OP-4
OBPSM	Customer Purchase – Precious Stones/Metals	Customer Purchased Precious Stones/Metals	A OPB – if the chosen MOT is 2, 8-14	MOT is how the customer pays. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
OCII	Capital Infusion	Infusion of funds by a shareholder to the reporting Covered Person	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of funding for the additional capital. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-7 & D-A-9
ODBPS	Payment of Interest/ Dividend/ Coupons/Bonus Payments and others	Payment of Interest/ Dividend/ Coupons/ Bonus Payments and others	A OPB – if the chosen MOT is 2, 8-14	MOT is how the customers were paid by CPs. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-12 (Type of account, transaction, or product, e.g. investments) PARTY Party: A: D-A-1; D-A-3 to D-A-14

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OPPN	Placement/ Deposits in the Form of Promissory Notes	Placement/deposit taking in the form of promissory notes/loans etc.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of funding made by customers for placement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
OPSR	Payment – Services Rendered	Payment for professional services rendered received from Clients	A OPB – if the chosen MOT is 2, 8-14	MOT is how the payment was made by customers. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
ORRP	Payment Collection on Rewards Redemption	Collection of Payment for Rewards redeemed in the Covered Person	A C – Partner CP, e.g., Casino OPB – if the chosen MOT is 2, 8-14	MOT is the manner how the CP was paid by a partner CP for rewards redeemed. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 C: D-OP-1; D-OP-3 & D-OP-4
OSPSM	Customer Sell – Precious Stones/Metals	Customer Sold Precious Stones/Metals	A	MOT is how the customer was paid by CP. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
OUGOF	Utility, Office Space and Government Fees	Payment for all utility, office space and government fees	A B – where payment was made, e.g. utilities, gov't agencies	MOT is how a customer paid for services. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1; D-OP-3 & D-OP-4
R – Remittance					
RIIR	Returned Inward Remittance (International)	This refers to an inward remittance (international) returned to the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.	A – supposedly the recipient of funds OPB -Correspondent bank (Overseas Bank where the money will be returned) or Other CP for MSBs	MOT 8 All Mandatory fields/Parties are defined in Column F C: D-OP-1, D-OP-3 & D- OP-4 (Optional, if available only)	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1, D-A-3, D-A-4 OPB: CB, OB or OP: D-OPB-1 to D- OPB-3; D-OPB-5 to D-OPB- 7
RIRD	Returned Inward Remittance (Domestic)	This refers to an inward remittance (domestic) returned by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.	A – supposedly the recipient of funds OPB - Origination Bank where the money will be returned or Other CP for MSBs	MOT 8 All Mandatory fields/Parties are defined in Column F C: D-OP-1, D-OP-3 & D- OP-4 (Optional, if available only)	Transaction Detail: D: D-TD-1 to D-TD--6 PARTIES A: D-A-1, D-A-3, D-A-4 OPB: OB or OP: D-OPB-1 to D- OPB-3; D-OPB-5 to D-OPB- 7
RIRDA			A – Beneficiary Bank	MOT 8	Transaction Detail: D: D-TD-1 to D-TD-6

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	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)	B – Ultimate Beneficiary/ Receiver C – Sender OPB – Originating Bank or EMIs (OB) or Other CP (OP) for MSBs	All Mandatory fields/Parties are defined in Column F	PARTIES A: D-A-1; D-A-3 & D-A-4 (Beneficiary Bank) B: D-OP-1, D-OP-3 & D-OP-4 C: D-OP-1, D-OP-3, D-OP-4, and any of the following: <ul style="list-style-type: none"> • D-OP-5 • D-OP-8 OPB OB or OP: D-OPB-1 to D-OPB-3
RIRDC	Inward Remittance (Domestic)-Cash/Credit	Inward remittance(domestic) released in cash or credited	A – Account holder/ Receiver C – Sender OPB – Originating Bank or EMIs (OB) or Other CP (OP) for MSBs	MOT 1, 5, 7 MOT is the manner of release of remittance. All Mandatory fields/Parties are defined in Column F	MOT 1 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1, D-A-3, D-A-4 & D-A-5; D-A12 & D-A-13 C: D-OP-1, D-OP-3, D-OP-4, and any of the following: <ul style="list-style-type: none"> • D-OP-5 • D-OP-8 OPB OB or OP: D-OPB-1 to D-OPB-3 MOT 5 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3, D-OP-4, and any of the following: <ul style="list-style-type: none"> • D-OP-5 • D-OP-8 OPB OB: D-OPB-1 to D-OPB-3 MOT 7 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-5 & D-A-8 & D-A-9 C: D-OP-1, D-OP-3, D-OP-4, and any of the following: <ul style="list-style-type: none"> • D-OP-5 • D-OP-8 OPB OB: D-OPB-1 to D-OPB-3
RIRDE	Inward Remittance (Domestic)-Electronic	Domestic Inward remittances using NRPS	A – Account holder/ Receiver C – Sender OPB – Originating Bank or EMIs (OB)	MOT 5 or 7 MOT is the manner of release of remittance.	MOT -5 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14

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				All Mandatory fields/Parties are defined in Column F	<p>C: D-OP-1 & D-OPB-8 OPB OB: D-OPB-1 to D-OPB-5 MOT -7 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-5 & D-A-8 & D-A-9 C: D-OP-1 & D-OP-8 OPB OB: D-OPB-1 to D-OPB-3</p>
RIRI	Inward Remittance (International)	Inward remittance (international)	<p>A – Account holder/ Receiver C – Sender OPB – Originating Bank or EMIs (OB) or Other CP (OP) for MSBs</p>	<p>MOT 1, 5 or 7 MOT is the manner of release of remittance.</p> <p>All Mandatory fields/Parties are defined in Column F</p> <p>OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7</p>	<p>MOT - 1 Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1, D-A-3 to D-A-5; D-A-12, D-A-13 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following:</p> <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 (ID 23) and D-OP-13 <p>OPB OB or OP: D-OPB-1 to D-OPB-3 and D-OPB-7 MOT – 5 Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following:</p> <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 <p>OPB OB: D-OPB-1 to D-OPB-3 and D-OPB-7</p> <p>MOT – 7 Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1; D-A-3 to D-A-5 & D-A-8 & D-A-9 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following:</p> <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 <p>OPB</p>

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					OB: D-OPB-1 to D-OPB-5
RIRIA	Inward Remittance (International)- For Further Credit to Another Account	Inward remittance (international) through credit to account holder's account maintained with another bank (beneficiary maintains an account with another bank)	A – Beneficiary Bank B – Ultimate Beneficiary/ Receiver C – Sender OPB – Originating Bank (OB)	MOT 8 All Mandatory fields/Parties are defined in Column F OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1; D-A-3 & D-A-4 (Beneficiary Bank) B: D-OP-1, D-OP-3 & D-OP-4 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following: <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 OPB OB: D-OPB-1 to D-OPB-3 and D-OPB-7
RIRIC	Inward Remittance (International)- released in other currency	Inward remittance (international) where remittance is released in other currency (USD and third currencies)	A – Account holder/ Receiver C – Sender OPB – Originating Bank or EMI (OB) or Other CP(OP) for MSBs CAF -Other FX Amount	MOT 1, 5 or 7 MOT is the manner of release of remittance. All Mandatory fields/Parties are defined in Column F OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7	MOT 1 Transaction Detail: D: D-TD-1 to D-TD-8 D-TD-6 to D-T-8: FX amount initially received via wire. PARTIES A: D-A-1, D-A-3 to D-A-5; D-A-12, D-A-13 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following: <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 CAF: D-CAF-1 to D-CAF-3 – FX amount released to client. OPB OB or OP: D-OPB-1 to D-OPB-3 and D-OPB-7 MOT - 5 Transaction Detail: D: D-TD-1 to D-TD-8 D-TD-6 to D-T-8: FX amount initially received via wire. PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following: <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 CAF: D-CAF-1 to D-CAF-3 (FX amount released to client) OPB

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					<p>OB: D-OPB-1 to D-OPB-3 and D-OPB-7</p> <p>MOT - 7</p> <p>Transaction Detail: D: D-TD-1 to D-TD-8 D-TD-6 to D-T-8 : FX amount initially received via wire.</p> <p>PARTIES A: D-A-1; D-A-3 to D-A-5, D-A-8, D-A-9 C: D-OP-1, D-OP-3, D-OP-4 & D-OP-8; and any of the following:</p> <ul style="list-style-type: none"> • D-OP-5 & D-OP-6 • D-OP-9 & D-OP-10 • D-OP-12 & D-OP-13 <p>CAF:D-CAF-1 to D-CAF-3 (FX amount released to client)</p> <p>OPB OB: D-OPB-1 to D-OPB-3 and D-OPB-7</p>
ROIR	Returned Outward Remittance (International)	This refers to an outward remittance (international) returned by the correspondent bank due to, but not limited to the following: incorrect account number, account name or account closed.	A - Account Holder/ Sender	MOT 8 All Mandatory fields/Parties are defined in Column F	<p>Transaction Detail: D: D-TD-1 to D-TD-8</p> <p>PARTIES A: D-A-1; D-A-3 & D-A-4</p>
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.	A - Account Holder/ Sender	MOT 8 All Mandatory fields/Parties are defined in Column F	<p>Transaction Detail: D: D-TD-1 to D-TD-6</p> <p>PARTIES A: D-A-1; D-A-3 & D-A-4</p>
RORDA	Outward Remittance/TT (Domestic) – For Further Credit to Another 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), this usually involves a third bank which act as a pass thru bank.	<p>A - Account Holder/ Sender</p> <p>B –Beneficiary</p> <p>OPB1 – Other Bank – Intermediary/ Pass Thru (IB)</p> <p>OBP2– Ultimate Receiving Bank or EMI (RB) or Other CP (OP) for MSBs</p>	<p>MOT is the manner of remittance funding, either MOT 1, 4, or 6</p> <p>Please refer to MOT table for other mandatory fields/parties</p>	<p>Transaction Detail: D: D-TD-1 to D-TD-6</p> <p>PARTIES: A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3, D-OP-4 & D-OP-8 P: D-OP1, D-OP-3 & D-OP-4</p> <p>OPB1 IB: D-OPB-1 to D-OPB-3</p> <p>OPB2 RB or OP: D-OPB-1 to D-OPB-3</p>
RORDC	Outward Remittance/TT (Domestic)	Outward remittance (domestic)	<p>A - Account Holder/ Sender</p> <p>B – Beneficiary OBP– Receiving Bank or</p>	MOT is the manner of remittance funding, either MOT 1, 4 or 6	<p>Transaction Detail: D: D-TD-1 to D-TD-6</p> <p>PARTIES: A: D-A-1; D-A-3 to D-A-14</p>

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			EMIs (RB) or Other CP (OP) for MSBs	Please refer to MOT table for other mandatory fields/parties	B: D-OP-1, D-OP-3, D-OP-4 & D-OP-8 OPB RB or OP: D-OPB-1 to D-OPB-3
RORDE	Outward Remittance (Domestic)-Electronic	Domestic Outward remittances using NRPS	A – Account holder/ Sender B – Receiver OPB – Receiving Bank or EMIs(RB)	MOT 4 or 6 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OPB-8 OPB RB: D-OPB-1 to D-OPB-3
RORI	Outward Remittance/TT (International)	Outward remittance (international)	A - Account Holder/ Sender B – Beneficiary OPB – Receiving Bank or EMIs (RB) or Other CP (OP) for MSBs	MOT is the manner of remittance funding, either MOT 1, 4 or 6 Please refer to MOT table for other mandatory fields/parties OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3, D-OP-4 & D-OP-8 OPB: RB or OP: D-OPB-1 to D-OPB-3 and D-OPB-7
RORIA	Outward Remittance/TT (International) - For Further Credit to Another Account	Outward remittance (international) where the instruction is to credit an account holder's account kept in another bank (the beneficiary does not maintain an account with the correspondent bank)	A - Account Holder/ Sender B – Beneficiary OPB1 – Other Bank or EMI – Pass Thru (PB) or Other CP (OP) for MSBs OPB2 – Ultimate Receiving Bank EMI (RB) or Other CP (OP) for MSB	MOT is the manner of remittance funding, either MOT 1, 4, 6, or 8 Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES: A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3, D-OP-4 & D-OP-8 OPB1: RB or OP - D-OPB-1 to D-OPB-5 OPB2: RB or OP - D-OPB-1 to D-OPB-5
RORMB	Outward Remittance of MSB clients coursed thru banks (International)	Outward remittance (international) of MSBs on behalf of their clients, coursed thru banks. Reporting entity is the bank	A – Name of MSBs (Bank's Client) B – Beneficiary of funds C – Ultimate Sender of funds (client of MSB) OPB – Receiving Bank, Int'l (RB)	MOT 8 All Mandatory fields/Parties are defined in Column F OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1, D-A-3 to D-A-5 B: D-OP-1, D-OP-3 to D-OP-6 & D-OP-8 C: D-OP-1, D-OP-3, D-OP-4 OPB: RB: D-OPB-1 to D-OPB-3 and D-OPB-7
RORMM	Outward Remittance of MSB clients coursed thru banks (International)	Outward remittance (international) of MSBs on behalf of their clients, coursed thru banks. Reporting entity is the MSB	A – Customer (Sending party) B – Beneficiary of funds OPB OPB1 - Partner Bank (Bank who processed the remittance) (PB)	MOT 8 All Mandatory fields/Parties are defined in Column F OPB – Correspondent Bank, if available OB or OP: D-OPB-1 to D-OPB-3; D-OPB-5 to D-OPB-7	Transaction Detail: D: D-TD-1 to D-TD-8 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 to D-OP-6 & D-OP-8 OPB1 OP: D-OPB-1 to D-OPB-3 OPB2

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			OPB2 – Receiving Bank – International (RB)		RB: D-OPB-1 to D-OPB-3 and D-OPB-7
RUIOR	Release of Unclaimed Remittances	Release of unclaimed remittances	A	MOT is 2, 8-14 MOT is the manner of released of unclaimed remittance. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1, D-A-3, D-A-4
S – SECURITIES/TREASURY AND OTHER INVESTMENT PRODUCTS					
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 person is transferred to the client's account.	A - recipient of investment C -Previous Owner of Investment, I – Issuer of Securities OPB – Partner Bank or another covered person	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3 & D-OP-4 I: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-3
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 person which may be in the same client's name, a joint account, or a third-party account.	A – Previous owner of investment. B – recipient of investment I – Issuer of Securities OPB – Partner Bank or another covered person	MOT 0 All Mandatory fields/Parties are defined in Column F	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3 & D-OP-4 I: D-OP-1, D-OP-3 & D-OP-4 OPB: D-OPB-1 to D-OPB-3
SIBB	Buy Bonds	Purchase of bonds/debt securities. (Please refer to D-TD-10 - Product Type codes in Format X.)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the bonds purchased. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBCP	Contracts Receivable with recourse - Payment	Termination upon maturity of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness with recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBCPR	Contracts Receivable with recourse - Pretermination	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness with recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
SIBCW	Buy Contracts Receivable with recourse	Purchase of receivable contracts, commercial papers, or other evidence of indebtedness with recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the debt instruments. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBCWO	Buy Contracts Receivable without recourse	Purchase of receivable contracts, commercial papers, or other evidence of indebtedness without recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBCWOP	Contracts Receivable without recourse - Payment	Termination upon maturity of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness without recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBCWOPR	Contracts Receivable without recourse - Pretermination	Pretermination of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness without recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBDI	Buy Debt Instruments	Purchase of debt instrument, a financial tool to raise a capital. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 4-14	MOT is the mode of payment for the debt instruments. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBDP	Debt Instruments - Payment	Payment of debt instruments (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the debt instruments. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBDPR	Debt Instruments - Pretermination	Pretermination of debt instruments (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the debt instruments. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBP	Bonds - Payment	Termination of Bonds. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the bonds. Please refer to MOT table for other	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
				mandatory fields/parties	
SIBPR	Bonds - Pretermination	Pretermination of Bonds. (Please refer to D-TD-10 - Product Type codes in Format X.)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the bonds. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBS	Buy Stocks	Purchase of stocks/shares. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the stocks purchased. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBSA	Buy Securitized Assets	Purchase of securitized assets. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the securities. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIBSR	Buy Securities - REPO	Buy securities under Repurchase Agreement. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the securities. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SICC	Cancel Contracts	Cancellation of contracts or agreements to buy or sell products included in this list	A	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
SICI	Capital Infusion	Infusion of funds by a shareholder of the reporting Covered Person.	A	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-5
SICON	Contribution/ Subscription	Subscription of capital stock of a covered person in the form of common, preferred or any other shares or a contribution in a non-stock, non-profit covered person	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of funding for the contribution. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
SIDAB	Derivative Agreement / Buy Derivatives	A Derivative is a security with a price that is dependent upon or derived from one or more underlying assets. It is a contract between two or more parties based upon the asset or assets. A derivative's value is determined by fluctuations in the underlying asset. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the derivatives. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIDFP	Securities Delivered Free of Payment	Securities released by the third-party custodian/trust administrator that was sold without any payment received by the account holder	A O – Third Party Custodian	MOT O All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 O: D-OP-1, D-OP-3 & D-OP-4
SIDP	Derivatives - Payment	Payment of matured derivatives contract. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the derivatives. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIDPR	Derivatives - Pretermination	Pretermination of Derivatives Contract. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the derivatives. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIDSD	Derivative Agreement / Sell Derivatives	Sell Derivatives (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the derivatives. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIDVP	Securities Delivered vs. Payment	Securities released by a third-party custodian/trust administrator which was sold with corresponding payment to the account holder	A O – Third Party Custodian	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 O: D-OP-1, D-OP-3 & D-OP-4
SIIDCP	Payment of Interest/ Dividends/ Coupon and others	Payment of Interest/ Dividends/ Coupon and others	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of payment. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-12 (Type of account, transaction, or product, e.g. investments) PARTY A: D-A-1; D-A-3 to D-A-14

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SIITRI	Internal Transfer of Investment Holding/s -	Transaction where the investment holding/s of a client is transferred to another client's account, within the same covered person.	A – Previous owner of investment. B – recipient of investment I – Issuer of Securities	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1; D-OP-3 to D-OP-14 I: D-OP-1, D-OP-3 & D-OP-4
SIAM	Additional Margins/Deposits	Payment of margins/deposits related to an investment/security. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the derivatives. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIPNCB	Non-Trade Transfers no Change in Beneficial Owner (Change Broker/Custodian/Booking)	Non-Trade Transfers no Change in Beneficial Owner (Change Broker/Custodian/Booking)	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A – D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIPNCH	Non-Trade Transfers with Change in Beneficial Owner i.e. Deceased account to heirs	Non-Trade Transfers with Change in Beneficial Owner i.e. Deceased account to heirs	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1 to D-OP-14 I: D-OP-1, D-OP-3 & D-OP-4
SIPPM	Purchase of Precious Metals	Payment for the purchase of precious metals (gold, silver, etc.) from the BSP through debit from client's account with the bank	A	Use MOT – 4 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
SIPPN	Placement/ Deposits in the Form of Promissory Notes	Placement/deposit taking in the form of promissory notes/loans etc.	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
SIPUI	Underwriting of Investment Product/s	Underwriting of Investment Product/s. (Please refer to D-TD-10 - Product Type codes in Format X.)	A I – Issuer of Securities OPB – if the chosen MOT is 2, 8-14	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6; D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SIRVP	Securities Received vs. Payment	Securities received for third party custodianship/trust administratorship that was purchased and paid for by the account holder from counterparty.	A O – Third Party Custodian OPB – if the chosen MOT is 2, 8-14	Please refer to Mode of Transaction Table 1 for other mandatory parties/fields.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 O: D-OP-1; D-OP-3 D-OP-4

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SISAP	Securitized Assets Payment	Termination of securitized assets upon maturity. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISAPR	Securitized Assets Pretermination	Pretermination of Securitized Assets. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISB	Sell Bonds	Sale of bonds/debt securities. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the bonds. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISCAD	Securities and other investment products Cash Account - Deposit	Deposit to client's securities/investments account with the broker/administrator/fund manager	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
SISCAW	Securities and other investment products Cash account - Withdrawal	Withdrawal from client's securities/investments account with the broker/administrator/fund manager	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
SISCW	Sell Contracts Receivable with recourse	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness, without recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISCWO	Sell Contracts Receivable without recourse	Sale of receivable contracts such as loans, contracts to sell, commercial papers and other evidence of indebtedness, without recourse basis.	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the manner of settlement. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISDP	Dividend Payout	Dividend Payout	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14

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SISP	Stocks - Payment	Termination of stocks/shares. (Please refer to D-TD-10 - Product Type codes in Format X)	A OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the stocks. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISPR	Stocks - Pretermination	Pretermination of stocks/shares. (Please refer to D-TD-10 - Product Type codes in Format X)	A OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the stocks. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISRF	Securities Received Free of Payment	Securities received for third party custodianship/trust administration without any monetary consideration involved.	A O – Third Party Custodian OPB – if the chosen MOT is 2, 8-14	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 O: D-OP-1, D-OP-3 & D-OP-4
SISRO	Payment received from Stock Rights Offer	Payment received from Stock Rights Offer	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
SISROA	Roll Over with Additional	Roll over of securities and other investments with additional premium invested in the time deposit	A CAF (additional amount) OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties MOT will be based on the manner of settlement for the additional placement.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14, D- A-16 CAF: D-CAF-1 to D-CAF-3 If no change in account number: D-A-8 and D-A-16 should be the same
SISROP	Roll Over with Partial Pay-out	Roll over of time deposit/special time deposit/premium time deposit and the like, with portion of the premium has already been withdrawn	A CAF – amount withdrawn OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties MOT will be based on the manner of settlement for the pay-out.	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14, D- A-16 CAF: D-CAF-1 to D-CAF-3 If no change in account number: D-A-8 and D-A-16 should be the same
SISROS	Roll Over of Securities/ Investments	Roll over of securities/Investments	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 and D-A-16
SISRP	Securities REPO - Payment	Termination of securities upon maturity under Repurchase Agreement. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4

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SISRPR	Securities REPO - Pretermination	Pretermination of securities under Repurchase Agreement. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISS	Sell Stocks	Sale of stocks/shares. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the stocks. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISS	Sell Securitized Assets	Sale of securitized assets. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SISSR	Sell Securities - REPO	Sell securities under Repurchase Agreement. (Please refer to D-TD-10 - Product Type codes in Format X)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the price equivalent of the securities. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
SITFE	Trust Fund Expense	Fiduciary and related services expense of the trust department	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
SITFI	Trust Fund Income	Fiduciary and related services income of the trust department	A OPB – if the chosen MOT is 2, 8-14	Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A – D-A-1; D-A-3 to D-A-14
T – Placement on Trust Products/ Trust Services					
TESMP	Escrow services/ management/ Availment/ placement	Escrow management services availment (involves two contracting parties)	Should have 2 party type A , which corresponds to the 2 contracting parties	MOT is how the escrow services are paid by customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 (1 st party) A: D-A-1; D-A-3 to D-A-14 (2 nd party)
TESMW	Escrow services/ management withdrawal / termination	Withdrawal/ Termination of Escrow management/services.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
TFMP	Fiduciary- Management/ placement	Fiduciary Management/Placement (Please refer to D-TD-10 - Product Type codes in Format X)	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds/asset/documents, and the like were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10 PARTY A: D-A-1; D-A-3 to D-A-14
TFWT	Fiduciary- withdrawal / termination	Withdrawal/ Termination of placement in fiduciary. (Please refer to D-TD-10 - Product Type codes in Format X)	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds/asset/documents, and the like were released to the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10 PARTY A: D-A-1; D-A-3 to D-A-14
TICTM	Institutional/ Corporate Trust Services management/ placement	Corporate Trust Services management/ placement: This may include Corporate/Institutional Funds/ Employee Benefit Trust/ Pension and Provident Funds/ Mortgage & Trust Indenture/ Escrow Agency/ Loan Agency	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds/asset/documents, and the like were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10 PARTY A: D-A-1; D-A-3 to D-A-14
TICTW	Institutional/ Corporate Trust Services withdrawal / termination	Withdrawal/ Termination of Institutional/Corporate Trust Services.	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TIMAP	Investment Management Account (IMA)/ Placement	Placement in IMA, a fund management arrangement to have access to a wide range financial instruments/market.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TIMAW	IMA Maturity/ Withdrawal/ Termination	Withdrawal/ Termination of IMA.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customer/client. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TMFP	Mutual Funds Contribution/ Placement	Contribution/Placement/ Investment in Mutual Funds	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties. Other Participant – Party Type P	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 Optional: P: D-OP-1, D-OP-3 & D-OP-4

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
				As per Chapter 2 Rule 5, Section 2(M)	
TMFW	Mutual Funds Maturity/Withdrawal/Termination	Maturity/Withdrawal/Redemption/Cancellation of Mutual Funds.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customers/clients. Please refer to MOT table for other mandatory fields/parties. Other Participant – Party Type P As per Chapter 2 Rule 5, Section 2(M)	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14 Optional: P: D-OP-1, D-OP-3 & D-OP-4
TPMP	Personal Management Trust Placement/Investment	Placement in Personal Management/Trust.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TPMW	Personal Management Trust Withdrawal/Termination	Withdrawal/termination of Personal Management trust.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customer/client. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TREITP	Real Estate Investment Trusts placement	Placement in Real Estate Investment Trusts.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TREITW	Real Estate Investment Trust withdrawal/termination	Withdrawal/termination of Real Estate Investment Trusts.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TRPP	Retirement/Pension Trust Account placement	Placement in Retirement/Pension Trust Account.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TRPW	Retirement/Pension Trust Account withdrawal	Withdrawal/termination in Retirement/Trust Accounts	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
TSPTP	Special Purpose Trust Placement	Placement in SPT Acct.	A OPB – if the chosen MOT is 2, 8-14	Please refer to Mode of Transaction Table 1 for other mandatory parties/fields.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TSPTW	Special Purpose Trust Withdrawal	Withdrawal of placement in SPT Acct	A OPB – if the chosen MOT is 2, 8-14	Please refer to Mode of Transaction Table 1 for other mandatory parties/fields.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TTPNP	Trusteeship for Pre-Need Plans	Setting up a trust account/fund from pre-need premium collections.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of funding for the trust account. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TTPNW	Pre-Need Trust Account withdrawal/ Termination	Withdrawal/Termination of a Pre-need Trust Account.	A OPB – if the chosen MOT is 2, 8-14	MOT is the manner of release of funds to a client/customer from a terminated trust account. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TUITP	Unit Investment Trust Fund (UITF) Cont./ Placement	Placement in UITF, an open- ended pooled trust fund, which is operated and administered by a trust entity and made available by participation.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were received from the customers/clients. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
TUITW	UITF Maturity/ Withdrawal/ Termination	Withdrawal/Termination of UITF.	A OPB – if the chosen MOT is 2, 8-14	MOT is how the funds were released to the customer/client. Please refer to MOT table for other mandatory fields/parties.	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14

U – Agency Investments/Divestments**Default Parties are A & I except when Product Type is PT22 (Loans and Receivables) – Mandatory Parties become A & B**

UFAD	Fiduciary Accounts- Divestment	Divestment of Fiduciary funds investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UFAI	Fiduciary Accounts- Investment	Agency investments of Fiduciary funds. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UIAD	IMA Accounts Divestment	Divestment of IMA Accounts investment.	A, I	Use MOT 0	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD- 10

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
				All Mandatory fields/Parties are defined in Column F	PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UIAI	IMA Accounts Investment	Agency Investment of IMA Accounts (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UITFA	UITF Accounts Investment	Agency Investment of UITF Accounts (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UITFD	UITF Accounts Divestment	Divestment of UITF Accounts investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UMFD	Mutual Funds Divestment	Divestment of mutual funds investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UMFI	Mutual Funds Investment	Agency Investment of Mutual Funds. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UOTFD	Other Trust Funds Divestment	Divestment of Other Trust Funds investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UOTFI	Other Trust funds Investment	Agency investment of Other Trust funds. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UPMD	Personal Management Trust Funds Divestment	Divestment of Personal Management Trust Funds investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 No additional mandatory parties/fields	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
UPMI	Personal Management Trust funds Investment	Agency Investment of Personal Management Trust funds.	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
		(Please refer to D-TD-10 - Product Type codes in Format X.)			A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
URTD	Retirement/Pension/Provident Trust Funds Divestment	Divestment of Retirement/Pension/Provident Trust Funds investment. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
URTI	Retirement/Pension/Provident Trust funds Investment	Agency Investment of Retirement/Pension/Provident Trust funds. (Please refer to D-TD-10 - Product Type codes in Format X.)	A, I	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP3 & D-OP-4
V-Virtual Asset					
VVATP	VA Transfer Within Platform	Transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another	A, B	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1 to D-OP-14
VVATIE	VA Incoming Transfer from an External Platform	Incoming transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another where the sender's account/Virtual Currency Wallet Address is from an External Platform	A, C OPB – External Platform	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTIES A: D-A-1; D-A-3 to D-A-14 C: D-OP-1, D-OP-3, D-OP4 & D-OP-8 OPB: D-OPB-1 to D-OPB-3
VVATOE	VA Outgoing Transfer to an External Platform	Outgoing transfer of Virtual Asset from one account/Virtual Currency Wallet Address to another where the recipient account/Virtual Currency Wallet Address is to an External Platform	A, B OPB – External Platform	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1, D-OP-3, D-OP4 & D-OP-8 OPB: D-OPB-1 to D-OPB-3
VVAC	VA-to-VA Conversion	Conversion of Virtual Asset to another Virtual Asset	A	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 (details should contain the complete original Virtual Currency Name and complete New Virtual Currency Name separated by dash (-)). PARTY A: D-A-1; D-A-3 to D-A-14

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
VVAFP	VA-to-Fiat Conversion done Within- Platform	Conversion of Virtual Asset to Fiat Money done within a Platform	A	MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTY A: D-A-1; D-A-3 to D-A-14
VVAFC	VA-to-Fiat Conversion	Conversion of Virtual Asset to Fiat Money	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTY A: D-A-1; D-A-3 to D-A-14
VVAFCV	VA-to-Fiat Conversion (set- tled with other Virtual Asset Service Provider (VASP))	Conversion of Virtual Asset to Fiat Money, wherein settlement is done thru wallet/platform of another VASP.	A OPB – Other VASP	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTIES A: D-A-1; D-A-3 to D-A-14 OPB: D-OPB-1 to D-OPB-3
VFVAC	Fiat-to-VA Conversion	Conversion of Fiat Money to Virtual Asset	A	Use MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-11 PARTY A: D-A-1; D-A-3 to D-A-14
VVAFV	Fiat-to-VA- Conversion (settled with other Virtual Asset Service Provider (VASP))	Conversion of Fiat Money to Virtual Asset, wherein settlement is done thru wallet/platform of another VASP.	A OPB – Other VASP	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 OPB: D-OPB-1 to D-OPB-3
OTHERS					
XAE	Adjusting Entries	Adjusting entries, related or linked to a customer transaction, wherein there is movement in the said account, whether debit or credit.	A – Account Holder	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-12 (Type of account, transaction, or product, that needs to be adjusted) PARTY A: D-A-1; D-A-3 to D-A-14
XARP	Agrarian Reform Payables/ Receivables	Payment/Receivables in relation to agricultural land under the Agrarian Reform Law	A -Customer/ Account Holder OPB – if the chosen MOT is 2, 8-14	MOT is how the payment was received from the customers/clients. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 Party A: D-A-1; D-A-3 to D-A-4
XOFI	Other Fees and Income	Collection/Payment of Management/ Admin/ Access Fees, Volume Discounts/ Rebates from Providers, Interbranch transfers (in/out), and Interest/Dividends Income and Proceeds from Investments.	A – Name of providers, etc.	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 & D-TD-12 (for what type of account, transaction, or product, etc., are the fees for) PARTY O: D-A-1; D-A-3; D-A-4
STR Related					

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATORY PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
STRA	STR – Per Account	STR Transaction code for STRs on TFS and referrals from AMLC. (Requires the uploading of an ESOA and KYC Docs)	S	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party A: D-A-1 to D-A-14 S: D-S-1; D-S-3 to D-S-14 SD: D-SD-1 to D-SD-4 & D-SD-6
ZSTR	STR transactions	Shall be used if the subject is an accountholder but has no monetary transaction with the covered person at the time the suspicious activity was determined.	S	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party A: D-A=1, D-A-3 to D-A-14 S: D-S-1; D-S-3 to D-S-14 SD: D-SD-1 to D-SD-4 & D-SD-6
ZSTRN	STR transactions – for non-account holders	Shall be used if no account holder is party to the transaction being reported.	S	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party S: D-S-1; D-S-3 & D-S-4 SD: D-SD-1 to D-SD-4 & D-SD-6
ZSTRA	STR transactions - attempted	Shall be used for attempted transaction that is deemed as suspicious.	S	Use MOT 0 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party S: D-S-1; D-S-3 & D-S-4 SD: D-SD-1 to D-SD-4 & D-SD-6

Casinos can use the following transaction codes classification

A - Casino Transactions

X - Others

O - DNFBPs

STR Related

DNFBPs (CSPs/Dealers of Precious Stones and Metals/OGO/OGO-SP/ and Lawyers/Accountants, Law/Accounting Firms performing Covered Services) **can use the following transaction codes classification**

O – DNFBPs

STR Related

X – Others

Real Estate can use the following transaction codes classification

E- Real Estate (Transaction codes for REDs and REBs)

X – Others

O – DNFBPs

STR Related

Bank Supervised Financial Institutions and Securities and Exchange Commission CPs, can use the following transaction codes classification

C -Current Acct./Savings Account

I – Trade

D - Time Deposit

K - Credit Cards

F - Foreign Exchange

L – Loans

O – DNFBPs	U – Agency Investments/Divestments
R – Remittance	V -Virtual Asset
S – Securities/ Treasury and Other Investment Products	X – Others STR Related
T – Placement on Trust Products/Trust Services	

Note:

1. For foreign currency transactions, **FX Currency Code** and **FX currency Amount** shall be mandatory.
2. For optional fields: Please follow the rule the **if data is available**, always **populate said field/fields** in the CTR/STR, even if tagged as optional.
3. For Transaction code with no specified MOT in column E, please refer to Annex F (MOT table) for the appropriate MOT for the C/STR being reported.
4. In addition to the mandatory fields/parties defined in Column F, **please check Column E**, if there will be additional mandatory fields/parties, based on the **MOT** used.
5. If **Column E** states that **"All Mandatory fields/Parties are defined in Column F"**, please disregard the mandatory fields and parties under the MOT Table (Annex F)

TRANSACTION CODES FOR IC SUPERVISED COVERED PERSONS

A TRANSACTION CODE	B TRANSACTION TITLE	C TRANSACTION DEFINITION	D MANDATOR PARTY FLAG	E OTHER MANDATORY PARTIES AND FIELDS AS DETERMINED BY THE TYPE OF CUSTOMER OR MODE OF TRANSACTION (MOT) D-TD-5)	F MANDATORY DATA FIELDS FOR MANDATORY PARTIES
NCAP	Capital Infusion	Infusion of funds by a shareholder to the reporting Covered Person	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is the manner of funding for the additional capital. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD -7 PARTIES O: D-O-1; D-O-3 to D-O-5
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.	O – Policy Owner OBP – other CP (OP)	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-7 PARTIES O: D-O-1; D-O-3 to D-O-13 OBP: D-OBP-1 to D-OBP-3
NCLTR	Cancel Reinsurance Transaction	Cancellation of reinsurance transaction.	O – Policy Owner OBP – other CP (OP)	MOT 0 All Mandatory fields and Parties are defined in Column F	MOT - 0 Transaction Detail: D: D-TD-1 to D-TD-7 PARTIES O: D-O-1; D-O-3 to D-O-13 OBP: D-OBP-1 to D-OBP-3
NPLCA	Cancellation of Insurance Policy Application	Refund of premium for both traditional life or life with investment policy/ Free look/ NREC cancellation	O OPB – if MOT is 2, 8,9, 10,11	MOT is the manner of refund. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 PARTY O: D-O-1; D-O-3 to D-O-8
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. Refund due to cancellation of HMO plan/service agreement” to ensure application for HMO transactions.	O OPB – if MOT is 2, 8,9, 10,11	MOT is the manner of refund. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 PARTY O: D-O-1; D-O-3 to D-O-8
NCOL	Collateral received from clients	Collateral received from clients for the purchase of insurance policies and assets.	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the collateral was received. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 PARTY O: D-O-1; D-O-3 to D-O-13
NFFWV	Partial/Full Fund withdrawal	Fund withdrawal on a variable unit link or investment linked policy	O, I OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was released. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 PARTIES O: D-O-1; D-O-3 to D-O-13 I: D-OP-1; D-OP-3 to D-OP-8

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NLOIP	Other Loans	Other loans granted and availed by insurance or pre-need companies and HMO companies	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the loan was released was received. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 PARTY O: D-O-1; D-O-3 to D-O-13
NPLN	Policy/Plan Loans	Loan against an insurance policy or pre-need plan subject to the accrued cash surrender value and dividend.	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the loan was released. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14, & D-TD-16 PARTY O: D-O-1; D-O-3 to D-O-13
NPLY	Loan Payment	Payment of policy or plan loans by the policyholders/plan holders	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14, & D-TD-16 PARTY O: D-O-1; D-O-3 to D-O-13
NPL	Purchase of Life Insurance Policy	Purchase of life without investment insurance policy	O, I OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13 I: D-OP-1; D-OP-3 to D-OP-8
NPLI	Purchase of Life Insurance Policy with Investment	Purchase of life with investment insurance policy	O, I OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13 I: D-OP-1; D-OP-3 to D-OP-8
NPPP	Premium/Plan Payment	Premium paid by the policyholder/ plan holder, including top-ups or excess premium. This is for succeeding payments	O OPB – if MOT is 2, 8,9, 10,11,12,14	Please refer to Mode of Transaction Table for other mandatory fields I: D-OP-1; D-OP-3 to D-OP-8 (for life insurance only)	Transaction Detail: D: D-TD-1 to D-TD-14 <i>D-TD-15 if with top-up</i> Parties: O: D-O-1; D-O-3 to D-O-13
NPNL	Purchase of non-life Insurance Policy	Purchase of non-life insurance policy	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13
NPHMO	Purchase of HMO	Purchase of HMO, which may include riders.	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 & T-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13

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NPPN	Purchase of Pre-Need Plan	Purchase of pre-need plan	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13
NPRSD	Receipt of Refundable Security Deposits (RSD)	Receipt of RSD for clients' future claims	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Parties: O: D-O-1; D-O-3 to D-O-13
NPSA	Purchase/Sale of Asset	Asset purchased by members, e.g., Real estate offered to members	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Party O: D-O-1; D-O-3 to D-O-13
NPTT	Pretermination of Transaction (VUL Part)	Pretermination of the VUL Part of an Insurance Policy	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the payment was released to client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13
NPYBC	Pay Benefits/Claims	Payment of benefits or claims as provided under the insurance policy, pre-need plan, or HMO companies.	O, B, I OPB – if MOT is 2, 8,9, 10,11	MOT is how the payment was released to client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties O: D-O-1; D-O-3 to D-O-13 B: I: D-OP-1; D-OP-3 to D-OP-8 I: I: D-OP-1; D-OP-3 to D-OP-8
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	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the payment was released to client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Party O: D-O-1; D-O-3 to D-O-13
NREC	Receipt of Provisional Insurance Payment	Receipt of provisional payment of sourced insurance policy, wherein the actual policy has not been issued since underwriting is still ongoing.	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Party: O: D-OP-1; D-OP-3 & D-OP-4
NRMP	Reinvestment of Matured Policies	Reinvestment of matured policies into other policies or investment products	O	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-14 & D-TD-17 Party O: D-O-1; D-O-3 to D-O-13

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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 and HMOs.	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the payment was released to client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Party O: D-O-1; D-O-3 to D-O-13
NRRSD	Refund of Refundable Security Deposit	Client request return of unutilized RSD	O OPB – if MOT is 2, 8,9, 10,11	MOT is how the payment was released to client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Party O: D-OP-1; D-OP-5 & D-OP-8
NPPN	Placement/ Deposits in the Form of Promissory Notes	Placement/deposit taking in the form of promissory notes/loans etc.	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Party O: D-O-1; D-O-3 to D-O-13
NIDCP	Payment of Interest/ Dividends/ Coupon and others	Payment of Interest/ Dividends/ Coupon and others	O OPB – if MOT is 2, 8,9, 10,11,12,14	Please refer to Mode of Transaction Table for other mandatory fields	Transaction Detail: D: D-TD-1 to D-TD-14 & D-TD-18 (Type of account, transaction, or product, e.g. investments) PARTY O: D-O-1 to D-O-13
NTAS	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.	O – Name of Client	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-7 & D-TD-18 (Type of account, transaction, or product, that needs to be adjusted) PARTIES O: D-O-1; D-O-3 to D-O-13
NXOFI	Other Fees and income	Collection/Payment of Management/ Admin/ Access Fees, Volume Discounts/ Rebates from Providers, Interbranch transfers (in/out), and Interest/Dividends Income and Proceeds from Investments and Other Fees related to a transaction	O – Name of providers, etc.	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-7 except T-TD-6 & D-TD-18 (Type of account, transaction, or product are the fees for) O: D-O-1; D-O-3; D-O-4
STR Related					
STRA	STR – Per Account	STR Transaction code for STRs on TFS and referrals from AMLC. (Requires the uploading of an ESOA and KYC Docs)	S	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party O: D-O-1 to D-O-13 S: D-S-1 to D-S-14

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					SD: D-SD-1 to D-SD-4; D-SD-6
ZSTR	STR transactions	Shall be used if the subject is an accountholder but has no monetary transaction with the covered person at the time the suspicious activity was determined.	S	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party O: D-O-1, D-O-3 to D-O-13 S: D-S-1; D-S-3 to D-S-14 SD: D-SD-1 to D-SD-4; D-SD-6
ZSTRN	STR transactions – for non-account holders	Shall be used if no account holder is party to the transaction being reported. May or may not have a monetary transaction at the time of reporting.	S	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 Party S: D-S-1; D-S-3; D-S-4 SD: D-SD-1 to D-SD-4; D-SD-6
ZSTRA	STR transactions	Shall be used for attempted transaction that is deemed as suspicious.	S	MOT 0 All Mandatory fields and Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-5 S: D-S-1; D-S-3; D-S-4 SD: D-SD-1 to D-SD-4; D-SD-6

Note:

1. For foreign currency transactions, **FX Currency Code and FX currency Amount** shall be mandatory.
2. For optional fields: Please follow the rule the if data is available, always populate said field/fields in the CTR/STR, even if tagged as optional.
3. For Transaction code with no specified MOT in column E, please refer to Annex F (MOT table) for the appropriate MOT for the C/STR being reported.
4. In addition to the mandatory fields/parties defined in Column F, **please check Column E**, if there will be additional mandatory fields/parties, based on the **MOT** used.
5. If Column E states that “All Mandatory fields/Parties are defined in Column F”, please disregard the mandatory fields and parties under the MOT Table (Annex F).

MODE OF TRANSACTION TABLE

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
1	Over the counter (Cash)	Pay/settle/accept hard cash to/from teller or any authorized representative.	No additional mandatory party/fields			
2	Check (1)	Pay/settle/accept a single check or multiple checks with a total of more than PHP500K, with 1 or more checks having an amount of more than PHP500K. Example: 1 Deposit Slip – 1 check (1M) 1 Deposit Slip – 2 Checks (400K & 600K) 1 Deposit Slip – 3 checks (300K, 1M, 700K)	D-OBP-1 to D-OBP-5 (No. of OBP depends on the number of checks of more than PHP500K)	D-OPB1 – D-OBP-5 (No. of OBP depends on the number of checks of more than PHP500K)	D-OPB1 – D-OBP-5 (No. of OBP depends on the number of checks of more than PHP500K)	D-OPB1 – D-OBP-5 (No. of OBP depends on the number of checks of more than PHP500K)
3	Check (2)	Pay/settle/accept multiple checks with a total of more than PHP500K, with none of the checks have amounts of more than PHP500K. Example: 1 Deposit Slip – 2 Checks (400K & 400K) 1 Deposit Slip – 3 checks (300K, 500K, 200K)	No additional mandatory party/fields			
4	Debit Bank Account	Transaction is settled through debit to account. Account maintained is with the reporting CP.	D-OP-1, D-OP-3 to D-OP-14 (Counterparty – C)	For banks only	For banks only	For banks only
5	Credit – Bank Account	Transaction is settled through credit to account. Account maintained is with the reporting CP.	D-OP-1, D-OP-3 to D-OP-14 (Beneficiary – B)	For banks only	For banks only	For banks only
6	Debit EMIs	Transaction is settled through debit to e-wallet. E-wallet maintained is with the reporting CP.	D-OP-1, D-OP-3 to D-OP-5, D-OP-8, D-OP-9 (Counterparty – C)	For banks only	For banks only	For banks only
7	Credit EMIs/	Transaction is settled through credit e-wallet. E-wallet maintained is with the reporting CP.	D-OP-1, D-OP-3 to D-OP-5, D-OP-8, D-OP-9 (Beneficiary – B)	For banks only	For banks only	For banks only
8	Wire/ Remittance	Transaction is settled via wire/remittance	D-OBP-1 to D-OPB-7 Counterparty: D-OP-1, D-OP-3 & D-OP-4	D-OPB-1 to D-OPB-4 Beneficiary: D-OP-1, D-OP-3 & D-OP-4	D-OPB-1 to D-OPB-4 Beneficiary: D-OP-1, D-OP-3 & D-OP-4	D-OPB-1 to D-OPB-4 Beneficiary: D-OP-1, D-OP-3 & D-OP-4
9	Collecting Agents	Transaction is settled via collecting agents	Party type OP (Other Participant) D-OP-1, D-OP-3, D-OP-4			
10	Settled thru other banks/CPs	Pay/settle to/from depository/partner CPs of the reporting CP	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-3	D-OPB-1 to D-OPB-3

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
11	Virtual Asset	Pay/settle/transacts using virtual asset	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-3	D-OPB-1 to D-OPB-3	D-OPB-1 to D-OPB-3
12	Demand Draft/Treasury Fund Capital Check (TFC)	Pay/settle/transacts via Demand Draft/TFC and similar instruments.	D-OBP-1 to D-OBP-6	D-OBP-1 to D-OBP-6	D-OBP-1 to D-OBP-6	D-OBP-1 to D-OBP-6
13	Cash Deposit Machine (CDM)/ Automated Teller Machine (ATM)	Transaction via CDM or ATM	D-OBP-1, D-OBP-2 & D-OPB-4	D-OBP-1, D-OBP-2 & D-OPB-4	N/A	N/A
14	Credit Card	Pay/settle/transacts using credit cards	D-OBP-1 to D-OBP-5	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-3	D-OPB-1 to D-OPB-3
15	Others (such as kiosk and those not included above; also used for Mixed transactions) also for assets, securities, and the likes	Transaction is settled using other modes other than those enumerated above	E.G. 1. 15; cash check 2. 15; real estate 3. 15; securities 4. 15; no amount			
0	No monetary amount involved, agreement or contract only, or as defined in the mandatory fields for a specific transaction code					

PURPOSE OF REMITTANCE CODES

Value	Name
PR1	Family Support
PR2	Education
PR3	Day to day expenses
PR4	Business Funding
PR5	Contractor Hiring/Payment
PR6	Investment in PH
PR7	Charitable Donation/Gift
PR8	Currency Exchange
PR9	Gov't Fees/Obligations to Residents in PH
PR10	Travel/Leisure
PR11	Medical Treatment abroad not yet incurred
PR12	Foreign Loans/Borrowings
PR13	Repatriation of Capital
PR14	Remittance of Earnings
PR15	Remittance in equivalent FX of excess pesos (funded by inward remittance of FX) from unrealized investments in the Philippines
PR16	Settlement of FX obligations/payables of residents to non-resident investors relative to FX-denominated equity and debt securities issued by residents that are not partaking the nature of a foreign loan
PR17	Remittance in equivalent FX of peso proceeds from onshore sale by non-resident issuers of their equity and debt securities
PR18	Outward Investment in Equity/Debt/MFs/UITF securities
PR19	Intercompany loan between/among related parties
PR20	Purchase of real property abroad, such as condominium units and those for/under construction
PR21	Instruments issued onshore by non-residents requiring settlement in foreign currency
PR22	Trade (payment for imports/exports)
PR23	Services
PR24	Non-merchandise Insurance
PR25	Commissions/ Professional/Management Fees
PR26	Royalties
PR27	Income (Other than those related to loans and investments)
PR28	Refund of unused grants/donations
PR29	Conversion to FX of peso deposit accounts
PR30	Sales proceeds of emigrant's domestic assets
PRO	Others (Please indicate Purpose of Remittance after ";")

PRODUCT TYPE CODES

Value	Name
PT1	Corporate Bonds
PT2	Government Bonds
PT3	Municipal Bonds
PT4	Treasury Bills
PT5	Treasury Bonds
PT6	Common stocks
PT7	Preferred stocks
PT8	Retained Earnings
PT9	Cross Currency Swap
PT10	Credit Default Swap
PT11	Interest Rate Swap
PT12	Commodity Swap
PT13	Debt-Equity Swap
PT14	Currency Futures
PT15	Currency Forwards
PT16	Futures Contract
PT17	Forwards Contract
PT18	Call Option
PT19	Put Option
PT20	Warrants
PT21	Loans and Receivables/Promissory Notes
PT22	Long Term Negotiable Certificate of Deposit
PT23	Fix Rate Treasury Notes
PT24	Tier 2
PT25	Money Market Instruments
PT26	Deliverable Forward
PT27	Non-Deliverable Forward
PT28	Fiduciary - Administratorship
PT29	Fiduciary - Custodianship
PT30	Fiduciary - Executorship
PT31	Fiduciary - Guardianship
PT32	Fiduciary - Life Insurance
PT33	Fiduciary - Personal Living Trust
PT34	Other Fiduciary
PT0	Others

IDENTIFICATION DOCUMENT TYPES

Value	Name
ID1	Passport
ID2	Driver's License
ID3	PRC ID
ID4	NBI Clearance
ID5	Police Clearance
ID6	Postal ID
ID7	Voter's ID
ID8	TIN ID
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/UMID ID
ID24	SEC Certificate of Registration
ID25	Business Registration Certificate
ID26	Philhealth ID
ID0	Others (Please indicate the IDs presented after the ";")

SOURCE OF FUND CODES

Value	Name
SF1	Employed (Please indicate Name of Company after semicolon (;) e.g. SF1;ABC Company
SF2	Business (Please indicate Name of Business after semicolon (;) e.g. SF2;DEF ENTERPRISE
SF3	Remittances
SF4	Pension
SF5	Personal Savings / Retirement Proceeds
SF6	Allowance
SF7	Inheritance
SF8	Investment/Dividend Income
SF9	Rental Income
SF10	Sale of Asset/Property
SF11	Donation
SF12	Winnings/redemptions (casino/Lotto/etc.)
SF13	<p>Covered Services under the AMLA (please indicate the covered service, as follows:</p> <ol style="list-style-type: none"> 1. acting as a formation agent of juridical persons; 2. 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; 3. providing a registered office; business address or accommodation, correspondence or administrative address for a company, a partnership or any other juridical person or legal arrangement; and 4. acting as (or arranging for another person to act as) a nominee shareholder for another person. 5. Managing of client money, securities or other assets; 6. Management of bank, savings, securities or other assets; 7. Organization of contributions for the creation, operation or management of companies; and 8. Creation, operation or management of juridical persons or arrangements, and buying and selling business entities. <p>e.g. SF13;5</p>
SF0	Others (Please indicate Source of Funds after semicolon (;)

REASON FOR SUSPICION CODES

Value	Name
SC1	There is no underlying legal or trade obligation, purpose or economic justification.
SC2	The client is not properly identified.
SC3	The amount involved is not commensurate with the business or financial capacity of the client.
SC4	The transaction is structured to avoid being reported.
SC5	There is a deviation from the client's profile/past transactions.
SC6	The transaction is similar, analogous or identical to any of the foregoing. (Additional reason is required after a semicolon i.e. SC6; The client is.....)
PC1	Kidnapping for ransom
PC2	Drug trafficking and related offenses
PC3	Graft and corrupt practices
PC4	Plunder
PC5	Robbery and Extortion
PC6	Jueteng and Masiao
PC7	Piracy on the high seas
PC8	Qualified Theft
PC9	Swindling
PC10	Smuggling
PC11	Violations under the Electronic Commerce Act of 2000
PC12	Hijacking; destructive arson; and murder.
PC13	Terrorism and conspiracy to commit terrorism
PC14	Financing of Terrorism
PC15	Bribery
PC16	Frauds and Illegal Exactions and Transactions
PC17	Malversation of Public Funds and Property
PC18	Forgeries and Counterfeiting
PC19	Violations of Sections 4 to 6 of the Anti-Trafficking in Persons Act of 2003, as amended
PC20	Violations of Sections 78 to 79 of the Revised Forestry Code of the Phils., as amended
PC21	Violations of Sections 86 to 106 of the Fisheries Code of 1998
PC22	Violations of Sections 101 to 107 and 110 of the Philippine Mining Act of 1995
PC23	Violations of Section 27 (c), (e), (f), (g) and (i) of the Wildlife Resources Conservation and Protection Act
PC24	Violation of Section 7b of the National Caves and Cave Resources Management Protection Act
PC25	Violation of the Anti-Carnapping Act of 2002

Value	Name
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 Anti-Online Sexual Abuse or Exploitation of Children (OSAEC) and Anti-Child Sexual Abuse or Exploitation Materials (CSAEM) Act.
PC32	Violations of R.A. No. 7610, Special Protection of Children Against Abuse, Exploitation and Discrimination
PC33	Fraudulent practices and other violations under the Securities Regulation Code of 2000
PC34	Violation of Section 19(A)(3) of RA 10697, otherwise known as the Strategic Trade Management Act, in relation to the financing of proliferation of weapons of mass destruction and its financing pursuant to United National Security Council Resolution No. 1718 of 2006 and 2231 of 2015.
PC35	Violations of Section 254 of Chapter II, Title X of the National Internal Revenue Code of 1997, as amended.
PC36	Felonies or offenses of a similar nature that are punishable under the penal laws of other countries.
MC01	Transnational Organized Crime (used in conjunction with another predicate crime

CURRENCY CODES

Value	Name
AFN	AFGHANI
DZD	ALGERIAN DINAR
ADP	ANDORRAN PESETA
ARS	ARGENTINE PESO
AMD	ARMENIAN DRAM
AWG	ARUBAN FLORIN
AUD	AUSTRALIAN DOLLAR
ATS	AUSTRIAN SCHILLINGS
AZN	AZERBAIJAN MANAT
BSD	BAHAMIAN DOLLAR
BHD	BAHRAINI DINAR
THB	BAHT
PAB	BALBOA
BBD	BARBADOS DOLLAR
BYN	BELARUSIAN RUBLE
BEF	BELGIAN FRANC
BZD	BELIZE DOLLAR
BMD	BERMUDIAN DOLLAR
VES	BOLÍVAR SOBERANO
VED	BOLÍVAR SOBERANO
BOB	BOLIVIANO
BRL	BRAZILIAN REAL
BND	BRUNEI DOLLAR
BGN	BULGARIAN LEV
BIF	BURUNDI FRANC
CVE	CABO VERDE ESCUDO
CAD	CANADIAN DOLLAR
KYD	CAYMAN ISLANDS DOLLAR
XOF	CFA FRANC BCEAO
XAF	CFA FRANC BEAC
XPF	CFP FRANC
CLP	CHILEAN PESO
RMB	CHINESE RENMINBI
COP	COLOMBIAN PESO
KMF	COMORIAN FRANC
CDF	CONGOLESE FRANC
BAM	CONVERTIBLE MARK
NIO	CORDOBA ORO
CRC	COSTA RICAN COLON

Value	Name
CUP	CUBAN PESO
CYP	CYPRUS POUND
CZK	CZECH KORUNA
GMD	DALASI
DKK	DANISH KRONE
MKD	DENAR
DEM	DEUTSCHE MARK
DJF	DJIBOUTI FRANC
STN	DOBRA
DOP	DOMINICAN PESO
VND	DONG
XCD	EAST CARIBBEAN DOLLAR
EGP	EGYPTIAN POUND
SVC	EL SALVADOR COLON
EEK	ESTONIAN KROON
ETB	ETHIOPIAN BIRR
EUR	EURO
ECU	EURO CURRENCY UNIT
FKP	FALKLAND ISLANDS POUND
FJD	FIJI DOLLAR
FIM	FINLAND MARKKA
HUF	FORINT
FRF	FRENCH FRANC
GHS	GHANA CEDI
GIP	GIBRALTAR POUND
HTG	GOURDE
GRD	GREECE DRACHMA
PYG	GUARANI
GWP	GUINEA-BISSAU PESO
GNF	GUINEAN FRANC
GYD	GUYANA DOLLAR
HKD	HONG KONG DOLLAR
UAH	HRYVNIA
ISK	ICELAND KRONA
INR	INDIAN RUPEE
IRR	IRANIAN RIAL
IQD	IRAQI DINAR
ILE	IRISH
IEP	IRISH POUND (PUNT)
ITL	ITALIAN LIRA
JMD	JAMAICAN DOLLAR

Value	Name
JOD	JORDANIAN DINAR
KES	KENYAN SHILLING
PGK	KINA
HRK	KUNA
KWD	KUWAITI DINAR
AOA	KWANZA
MMK	KYAT
LAK	LAO KIP
GEL	LARI
LVL	LATVIAN LATS
LBP	LEBANESE POUND
ALL	LEK
HNL	LEMPIRA
SLL	LEONE
SLE	LEONE
LRD	LIBERIAN DOLLAR
LYD	LIBYAN DINAR
SZL	LILANGENI
LTL	LITHUANIAN LITAS
LSL	LOTI
LUF	LUXEMBOURG FRANC
MGA	MALAGASY ARIARY
MWK	MALAWI KWACHA
MYR	MALAYSIAN RINGGIT
MTL	MALTESE LIRA
MRO	MAURITANIAN OUGUIYA
MUR	MAURITIUS RUPEE
MXN	MEXICAN PESO
MXV	MEXICAN UNIDAD DE INVERSION (UDI)
MDL	MOLDOVAN LEU
MAD	MOROCCAN DIRHAM
MZN	MOZAMBIQUE METICAL
BOV	MVDOL
NGN	NAIRA
ERN	NAKFA
NAD	NAMIBIA DOLLAR
NPR	NEPALESE RUPEE
ANG	NETHERLANDS ANTILLEAN GUILDER
ILS	NEW ISRAELI SHEQEL
TWD	NEW TAIWAN DOLLAR
NZD	NEW ZEALAND DOLLAR

Value	Name
BTN	NGULTRUM
KPW	NORTH KOREAN WON
NOK	NORWEGIAN KRONE
MRU	OUGUIYA
TOP	PA'ANGA
PKR	PAKISTAN RUPEE
MOP	PATACA
CUC	PESO CONVERTIBLE
UYU	PESO URUGUAYO
PHP	PHILIPPINE PESO
PTE	PORTUGUESE ESCUDO
GBP	POUND STERLING
BWP	PULA
QAR	QATARI RIAL
GTQ	QUETZAL
ZAR	RAND
OMR	RIAL OMANI
KHR	RIEL
RON	ROMANIAN LEU
MVR	RUFYAA
IDR	RUPIAH
RUB	RUSSIAN RUBLE
RWF	RWANDA FRANC
SHP	SAINT HELENA POUND
SAR	SAUDI RIYAL
RSD	SERBIAN DINAR
SCR	SEYCHELLES RUPEE
SGD	SINGAPORE DOLLAR
SKK	SLOVAK KORUNA
SIT	SLOVENIAN TOLAR
PEN	SOL
SBD	SOLOMON ISLANDS DOLLAR
KGS	SOM
SOS	SOMALI SHILLING
TJS	SOMONI
SSP	SOUTH SUDANESE POUND
ESP	SPANISH PESETA
LKR	SRI LANKA RUPEE
SDD	SUDANESE DINAR
SDG	SUDANESE POUND
SRD	SURINAM DOLLAR

Value	Name
SRG	SURINAME GUILDER
SEK	SWEDISH KRONA
CHF	SWISS FRANC
SYP	SYRIAN POUND
BDT	TAKA
WST	TALA
TZS	TANZANIAN SHILLING
KZT	TENGE
TTD	TRINIDAD AND TOBAGO DOLLAR
MNT	TUGRIK
TND	TUNISIAN DINAR
TRY	TURKISH LIRA
TMT	TURKMENISTAN NEW MANAT
AED	UAE DIRHAM
UGX	UGANDA SHILLING
CLF	UNIDAD DE FOMENTO
COU	UNIDAD DE VALOR REAL
UYW	UNIDAD PREVISIONAL
UYI	URUGUAY PESO EN UNIDADES INDEXADAS (UI)
USD	US DOLLAR
USN	US DOLLAR (NEXT DAY)
UZS	UZBEKISTAN SUM
VUV	VATU
VEB	VENEZUELAN BOLIVAR
CHE	WIR EURO
CHW	WIR FRANC
KRW	WON
YER	YEMENI RIAL
JPY	YEN
CNY	YUAN RENMINBI
ZMW	ZAMBIAN KWACHA
ZWL	ZIMBABWE DOLLAR
PLN	ZLOTY

COUNTRY CODES

Value	Name
004	AFGHANISTAN
248	ALAND ISLANDS
008	ALBANIA
012	ALGERIA
016	AMERICAN SAMOA
020	ANDORRA
024	ANGOLA
660	ANGUILLA
010	ANTARCTICA
028	ANTIGUA AND BARBUDA
032	ARGENTINA
051	ARMENIA
533	ARUBA
036	AUSTRALIA
040	AUSTRIA
031	AZERBAIJAN
044	BAHAMAS
048	BAHRAIN
050	BANGLADESH
052	BARBADOS
112	BELARUS
056	BELGIUM
084	BELIZE
204	BENIN
060	BERMUDA
064	BHUTAN
068	BOLIVIA (PLURINATIONAL STATE OF)
535	BONAIRE, SINT EUSTATIUS AND SABA
070	BOSNIA AND HERZEGOVINA
072	BOTSWANA
074	BOUVET ISLAND
076	BRAZIL
086	BRITISH INDIAN OCEAN TERRITORY
096	BRUNEI DARUSSALAM
100	BULGARIA
854	BURKINA FASO
108	BURUNDI
132	CABO VERDE
116	CAMBODIA

Value	Name
120	CAMEROON
124	CANADA
136	CAYMAN ISLANDS
140	CENTRAL AFRICAN REPUBLIC
148	CHAD
152	CHILE
156	CHINA
162	CHRISTMAS ISLAND
166	COCOS (KEELING) ISLANDS
170	COLOMBIA
174	COMOROS
178	CONGO
180	CONGO (DEMOCRATIC REPUBLIC OF THE)
184	COOK ISLANDS
188	COSTA RICA
384	COTE D'IVOIRE
191	CROATIA
192	CUBA
531	CURACAO
196	CYPRUS
203	CZECH REPUBLIC
208	DENMARK
262	DJIBOUTI
212	DOMINICA
214	DOMINICAN REPUBLIC
218	ECUADOR
818	EGYPT
222	EL SALVADOR
226	EQUATORIAL GUINEA
232	ERITREA
233	ESTONIA
231	ETHIOPIA
238	FALKLAND ISLANDS (MALVINAS)
234	FAROE ISLANDS
242	FIJI
246	FINLAND
250	FRANCE
254	FRENCH GUIANA
258	FRENCH POLYNESIA
260	FRENCH SOUTHERN TERRITORIES
266	GABON
270	GAMBIA

Value	Name
268	GEORGIA
276	GERMANY
288	GHANA
292	GIBRALTAR
300	GREECE
304	GREENLAND
308	GRENADA
312	GUADELOUPE
316	GUAM
320	GUATEMALA
831	GUERNSEY
324	GUINEA
624	GUINEA-BISSAU
328	GUYANA
332	HAITI
334	HEARD ISLAND AND MCDONALD ISLANDS
336	HOLY SEE
340	HONDURAS
344	HONG KONG
348	HUNGARY
352	ICELAND
356	INDIA
360	INDONESIA
364	IRAN (ISLAMIC REPUBLIC OF)
368	IRAQ
372	IRELAND
833	ISLE OF MAN
376	ISRAEL
380	ITALY
388	JAMAICA
392	JAPAN
832	JERSEY
400	JORDAN
398	KAZAKHSTAN
404	KENYA
296	KIRIBATI
408	KOREA (DEMOCRATIC PEOPLE'S REPUBLIC OF)
410	KOREA (REPUBLIC OF)
414	KUWAIT
417	KYRGYZSTAN
418	LAO PEOPLE'S DEMOCRATIC REPUBLIC
428	LATVIA

Value	Name
422	LEBANON
426	LESOTHO
430	LIBERIA
434	LIBYA
438	LIECHTENSTEIN
440	LITHUANIA
442	LUXEMBOURG
446	MACAO
807	MACEDONIA (THE FORMER YUGOSLAV REPUBLIC OF)
450	MADAGASCAR
454	MALAWI
458	MALAYSIA
462	MALDIVES
466	MALI
470	MALTA
584	MARSHALL ISLANDS
474	MARTINIQUE
478	MAURITANIA
480	MAURITIUS
175	MAYOTTE
484	MEXICO
583	MICRONESIA (FEDERATED STATES OF)
498	MOLDOVA (REPUBLIC OF)
492	MONACO
496	MONGOLIA
499	MONTENEGRO
500	MONTSERRAT
504	MOROCCO
508	MOZAMBIQUE
104	MYANMAR
516	NAMIBIA
520	NAURU
524	NEPAL
528	NETHERLANDS
540	NEW CALEDONIA
554	NEW ZEALAND
558	NICARAGUA
562	NIGER
566	NIGERIA
570	NIUE
574	NORFOLK ISLAND
580	NORTHERN MARIANA ISLANDS

Value	Name
578	NORWAY
512	OMAN
586	PAKISTAN
585	PALAU
275	PALESTINE, STATE OF
591	PANAMA
598	PAPUA NEW GUINEA
600	PARAGUAY
604	PERU
608	PHILIPPINES
612	PITCAIRN
616	POLAND
620	PORTUGAL
630	PUERTO RICO
634	QATAR
638	REUNION
642	ROMANIA
643	RUSSIAN FEDERATION
646	RWANDA
652	SAINT BARTHELEMY
654	SAINT HELENA, ASCENSION AND TRISTAN DA CUNHA
659	SAINT KITTS AND NEVIS
662	SAINT LUCIA
663	SAINT MARTIN (FRENCH PART)
666	SAINT PIERRE AND MIQUELON
670	SAINT VINCENT AND THE GRENADINES
882	SAMOA
674	SAN MARINO
678	SAO TOME AND PRINCIPE
682	SAUDI ARABIA
686	SENEGAL
688	SERBIA
690	SEYCHELLES
694	SIERRA LEONE
702	SINGAPORE
534	SINT MAARTEN (DUTCH PART)
703	SLOVAKIA
705	SLOVENIA
090	SOLOMON ISLANDS
706	SOMALIA
710	SOUTH AFRICA
239	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS

Value	Name
728	SOUTH SUDAN
724	SPAIN
144	SRI LANKA
729	SUDAN
740	SURINAME
744	SVALBARD AND JAN MAYEN
748	SWAZILAND
752	SWEDEN
756	SWITZERLAND
760	SYRIAN ARAB REPUBLIC
158	TAIWAN, PROVINCE OF CHINA
762	TAJIKISTAN
834	TANZANIA, UNITED REPUBLIC OF
764	THAILAND
626	TIMOR-LESTE
768	TOGO
772	TOKELAU
776	TONGA
780	TRINIDAD AND TOBAGO
788	TUNISIA
792	TURKEY
795	TURKMENISTAN
796	TURKS AND CAICOS ISLANDS
798	TUVALU
800	UGANDA
804	UKRAINE
784	UNITED ARAB EMIRATES
826	UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND
840	UNITED STATES OF AMERICA
581	UNITED STATES MINOR OUTLYING ISLANDS
858	URUGUAY
860	UZBEKISTAN
548	VANUATU
862	VENEZUELA (BOLIVARIAN REPUBLIC OF)
704	VIET NAM
092	VIRGIN ISLANDS (BRITISH)
850	VIRGIN ISLANDS (U.S.)
876	WALLIS AND FUTUNA
732	WESTERN SAHARA
887	YEMEN
894	ZAMBIA
716	ZIMBABWE

CITY CODES

Value	Name
0102805000	City of Batac
0102812000	City of Laoag
0102906000	City of Candon
0102934000	City of Vigan
0103314000	City of San Fernando
0105503000	City of Alaminos
0105518000	City of Dagupan
0105532000	City of San Carlos
0105546000	City of Urdaneta
0201529000	Tuguegarao City
0203108000	City of Cauayan
0203114000	City of Ilagan
0203135000	City of Santiago
0300803000	City of Balanga
0301403000	City of Baliwag
0301410000	City of Malolos
0301412000	City of Meycauayan
0301420000	City of San Jose Del Monte
0304903000	City of Cabanatuan
0304908000	City of Gapan
0304917000	Science City of Muñoz
0304919000	City of Palayan
0304926000	San Jose City
0330100000	City of Angeles
0305409000	Mabalacat City
0305416000	City of San Fernando
0306916000	City of Tarlac
0331400000	City of Olongapo
0401005000	Batangas City
0401007000	City of Calaca
0401014000	City of Lipa
0401028000	City of Sto. Tomas
0401031000	City of Tanauan
0402103000	City of Bacoor
0402104000	City of Carmona
0402105000	City of Cavite
0402106000	City of Dasmariñas

Value	Name
0402108000	City of General Trias
0402109000	City of Imus
0402119000	City of Tagaytay
0402122000	City of Trece Martires
0403403000	City of Biñan
0403404000	City of Cabuyao
0403405000	City of Calamba
0403424000	City of San Pablo
0403425000	City of San Pedro
0403428000	City of Santa Rosa
0431200000	City of Lucena
0405647000	City of Tayabas
0405802000	City of Antipolo
1705205000	City of Calapan
1731500000	City of Puerto Princesa
0500506000	City of Legazpi
0500508000	City of Ligao
0500517000	City of Tabaco
0501716000	City of Iriga
0501724000	City of Naga
0504111000	City of Masbate
0506216000	City of Sorsogon
0601914000	City of Roxas
0631000000	City of Iloilo
0603035000	City of Passi
0630200000	City of Bacolod
0604502000	City of Bago
0604504000	City of Cadiz
0604509000	City of Escalante
0604510000	City of Himamaylan
0604515000	City of Kabankalan
0604516000	City of La Carlota
0604523000	City of Sagay
0604524000	City of San Carlos
0604526000	City of Silay
0604527000	City of Sipalay
0604528000	City of Talisay
0604531000	City of Victorias
0701242000	City of Tagbilaran
0702211000	City of Bogu

Value	Name
0702214000	City of Carcar
0730600000	City of Cebu
0702223000	Danao City
0731100000	City of Lapu-Lapu
0731300000	City of Mandaue
0702234000	City of Naga
0702250000	City of Talisay
0702251000	City of Toledo
0704604000	City of Bais
0704606000	City of Bayawan
0704608000	City of Canlaon
0704610000	City of Dumaguete
0704611000	City of Guihulngan
0704621000	City of Tanjay
0802604000	City of Borongan
0803708000	City of Baybay
0803738000	Ormoc City
0831600000	City of Tacloban
0806003000	City of Calbayog
0806005000	City of Catbalogan
0806407000	City of Maasin
0907201000	City of Dapitan
0907202000	City of Dipolog
0907322000	City of Pagadian
0931700000	City of Zamboanga
0990101000	City of Isabela
1001312000	City of Malaybalay
1001321000	City of Valencia
1030900000	City of Iligan
1004209000	City of Oroquieta
1004210000	City of Ozamiz
1004215000	City of Tangub
1030500000	City of Cagayan De Oro
1004307000	City of El Salvador
1004308000	City of Gingoog
1102315000	City of Panabo
1102317000	Island Garden City of Samal
1102319000	City of Tagum
1130700000	City of Davao
1102403000	City of Digos

Value	Name
1102509000	City of Mati
1204704000	City of Kidapawan
1230800000	City of General Santos
1206306000	City of Koronadal
1206511000	City of Tacurong
1380600000	City of Manila
1380500000	City of Mandaluyong
1380700000	City of Marikina
1381200000	City of Pasig
1381300000	Quezon City
1381400000	City of San Juan
1380100000	City of Caloocan
1380400000	City of Malabon
1380900000	City of Navotas
1381600000	City of Valenzuela
1380200000	City of Las Piñas
1380300000	City of Makati
1380800000	City of Muntinlupa
1381000000	City of Parañaque
1381100000	Pasay City
1381500000	City of Taguig
1430300000	City of Baguio
1403213000	City of Tabuk
1630400000	City of Butuan
1600203000	City of Cabadbaran
1600301000	City of Bayugan
1606724000	City of Surigao
1606803000	City of Bislig
1606819000	City of Tandag
1900702000	City of Lamitan
1903617000	City of Marawi
1908703000	City of Cotabato

Sample STR (STRR) for Check Deposit (CDEP) – BSP SUPERVISED

Single check or multiple checks with a total of more than PHP500K, with 1 or more checks having an amount of more than PHP500K.

Below are the mandatory fields for CDEP based on:

- Annex D:

CDEP	Deposit	Deposit to savings/ current accounts	A OPB – if MOT is 2 or 5	MOT 2, 3 or 5 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 5	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); If MOT = 5, then mandatory fields for OPB becomes optional
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
2	Check (1)	Pay/settle/accept a single check or multiple checks with a total of more than PHP500K, with 1 or more checks having an amount of more than PHP500K. Example: 1 Deposit Slip – 1 check (1M) 1 Deposit Slip – 2 Checks (400K & 600K) 1 Deposit Slip – 3 checks (300K, 1M, 700K)	D-OPB-1 to D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)

Sample STR:

- Transaction Detail & Transaction Party Data: Other Participant Bank/Covered Person**

A	B	C	D	E	F	G	H	I	J	K
H		1 123456789000000000	STRI	X	A					
D	20240603110210	CDEP	TRANSREF20240001	2	750000	OPB	DB	ABC BANK	CN12345	550000.00
T		1								

- Subject Party Data: Account Holder/Customer**

L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA
A	CRN12345	N	DELA CRUZ	JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1

- Subject Party Data: Subject of Suspicion**

AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ
S	CRN12345	N	DELA CRUZ	JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1

- STR Details Data**

AR	AS	AT	AU	AV	AW
SD	20240620	A	PC1		xxxxnarrative minimum of 200 characters

Sample CTR for Check Deposit (CDEP) – BSP SUPERVISED

Multiple checks with a total of more than PHP500K, with **none** of the checks have amounts of more than PHP500K

Below are the mandatory fields for CDEP based on:

- Annex D:

CDEP	Deposit	Deposit to savings/ current accounts	A OPB – if MOT is 2 or 5	MOT 2, 3 or 5 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 5	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); If MOT = 5, then mandatory fields for OPB becomes optional
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
3	Check (2)	Pay/settle/accept multiple checks with a total of more than PHP500K, with none of the checks have amounts of more than PHP500K. Example: 1 Deposit Slip – 2 Checks (400K & 400K) 1 Deposit Slip – 3 checks (300K, 500K, 200K)	No additional mandatory party/fields			

Sample CTR:

- Transaction Detail**

A	B	C	D	E	F
H	1	123456789000000000	CTR	X	A
D	20240604104523	CDEP	TRANSREF20240002	3	750000
T	1				

- Subject Party Data: Account Holder/Customer Data**

G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
A	CRN12345	N	DELA CRUZ	JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1

Sample CTR for Check Deposit (CDEP) – BSP SUPERVISED

Multiple checks with a total of more than PHP500K, with **1 or more** checks having an amount of more than PHP500K.

Below are the mandatory fields for CDEP based on:

- Annex D:

CDEP	Deposit	Deposit to savings/ current accounts	A OPB – if MOT is 2 or 5	MOT 2, 3 or 5 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 5	Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14 **MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); if MOT = 5, then mandatory fields for OPB becomes optional
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
2	Check (I)	Pay/settle/accept a single check or multiple checks with a total of more than PHP500K, with 1 or more checks having an amount of more than PHP500K. Example: 1 Deposit Slip – 1 check (1M) 1 Deposit Slip – 2 Checks (400K & 600K) 1 Deposit Slip – 3 checks (300K, 1M, 700K)	D-OPB-1 to D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)

Sample CTR:

- Transaction Detail & Transaction Party Data: Other Participant Bank/Covered Person**

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
H		1 123456789000000000	CTR	X A											
D	20231204102110	CDEP	TRANSREF20240004	2	1550000	OPB	DB	ABC BANK	CN12345	550000.00	OPB	DB	XYZ BANK	CN67890	1000000.00
T		1													

- Subject Party Data: Account Holder/Customer Data**

Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF
A	CRN12345	N	DELA CRU; JUAN	CRUZ	123 ABC S	608	1380300000	AN12345	19500101		1380300000	608	ID1	P123456789	SF1

Sample CTR for Cash Deposit (CDEPT) with Transactor – BSP SUPERVISED

Deposit – with Transactor or Authorized Representative

Below are the mandatory fields for CDEPT based on:

- Annex D:

CDEPT	Deposit – with Transactor or Authorized Representative	Deposit to savings/ current accounts wherein person who transacts is not the owner of the account.	A OPB- MOT 2 or 5	<p>MOT 2, 3 or 5 Please refer to MOT Table for additional mandatory fields in OPB Party for MOT 2 or 5</p> <p>T or P: D-OP-1, D-OP-3 to D-OP5; D-OP-9</p>	<p>Transaction Detail: D: D-TD-1 to D-TD -6 PARTY A: D-A-1; D-A-3 to D-A-14</p> <p>**MOT is Credit (5), if posted transaction is withdraw then deposit (source document is a withdrawal and deposit slip); If MOT = 5, then mandatory fields for OPB becomes optional</p>
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
1	Over the counter (Cash)	Pay/settle/accept hard cash to/from teller or any authorized representative.	No additional mandatory party/fields			

Sample CTR:

- Transaction Detail

A	B	C	D	E	F
H	1	123456789000000000	CTR	X	A
D	20231202142311	CDEPT	TRANSREF202400003	1	850000
T	1				

- Subject Party Data: Account Holder/Customer Data

G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
A	CRN12345 N	DELA CRUZ JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1		

- Subject Party Data: Other Parties: Transactor

W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL
T	N	DELA CRUZ MARIA	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN456789	19500202	1380300000	608	ID1	P456789	SF1		

Sample CTR for Front Money / Safekeeping Deposit (AFMSD) – CASINO SUPERVISED

Funds that are deposited into the patron's account

Below are the mandatory fields for AFMSD based on:

- Annex D:

AFMSD	Front Money / Safekeeping Deposit	Funds that are deposited into the patron's account.	A	MOT 1 All Mandatory fields/Parties are defined in Column F	Transaction Detail: D: D-TD-1 to D-TD-6 PARTY A: D-A-1; D-A-3 to D-A-14
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
1	Over the counter (Cash)	Pay/settle/accept hard cash to/from teller or any authorized representative.	No additional mandatory party/fields			

Sample CTR:

- Transaction Detail

A	B	C	D	E	F
H	1	123456789000000000	CTR	X	A
D	20240604104523	AFMSD	TRANSREF20240002	1	8000000
T	1				

- Subject Party Data: Account Holder/Customer Data

G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
A	CRN12345 N	DELA CRUZ JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608 1380300000	AN12345	19500101	1380300000	608 ID1	P123456789 SF1					

Sample CTR for Utility, Office Space and Government Fees (OUGOF) - DNFBPs

Payment for all utility, office space and government fees – using check as mode of payment

Below are the mandatory fields for OUGOF based on:

- Annex D:

OUGOF	Utility, Office Space and Government Fees	Payment for all utility, office space and government fees	A B – where payment was made, e.g. utilities, gov't agencies	MOT is how a customer paid for services. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6 PARTIES A: D-A-1; D-A-3 to D-A-14 B: D-OP-1; D-OP-3 & D-OP-4
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
2	Check (1)	Pay/settle/accept a single check or multiple checks with a total of more than PHP500K, with 1 or more checks having an amount of more than PHP500K. Example: 1 Deposit Slip – 1 check (1M) 1 Deposit Slip – 2 Checks (400K & 600K) 1 Deposit Slip – 3 checks (300K, 1M, 700K)	D-OPB-1 to D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)	D-OPB 1 – D-OPB-5 (No. of OPB depends on the number of checks of more than PHP500K)

Sample CTR:

- Transaction Detail

A	B	C	D	E	F
H	1	123456789000000000	CTR	X	A
D	20240604104523	OUGOF	TRANSREF20240002	2	970000
T	1				

- Transaction Party Data: Other Participant Bank/Covered Person

G	H	I	J	K	L
OPB	DB	ABC BANK	CN12345	970000	PHP

- Subject Party Data: Account Holder/Customer Data

M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB
A	CRN12345 N		DELA CRUZ JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES		608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1

- Subject Party Data: Other Parties: Beneficiary

AC	AD	AE	AF
B		J	BUREAU OF INTERNAL REVENUE

Sample CTR for Buy Bonds (SIBB) – SEC Supervised

Purchase of bonds/debt securities (Please refer to D-TD-10 - Product Type codes in Format X.)

Below are the mandatory fields for SIBB based on:

- Annex D:

SIBB	Buy Bonds	Purchase of bonds/debt securities. (Please refer to D-TD-10 - Product Type codes in Format X.)	A I – Issuer OPB – if the chosen MOT is 2, 8-14	MOT is the mode of payment for the bonds purchased. Please refer to MOT table for other mandatory fields/parties	Transaction Detail: D: D-TD-1 to D-TD-6; T-TD-10 PARTIES A: D-A-1; D-A-3 to D-A-14 I: D-OP-1, D-OP-3 & D-OP-4
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
1	Over the counter (Cash)	Pay/settle/accept hard cash to/from teller or any authorized representative.	No additional mandatory party/fields			

Sample CTR:

- Transaction Detail

A	B	C	D	E	F	G	H	I	J
H	1	623456789000000000	CTR	X	A				
D	20240604	SIBB	TRANSREF1	1	2000000				PT1
T	1								

- Transaction Party Data: Account Holder/Customer Data

K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z
A		N	DELA CRUZ	JUAN	CRUZ	123 ABC ST. BRGY. BELAIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	AN12345	19500101	1380300000	608	ID1	P123456789	SF1

- Subject Party Data: Other Parties: Issuer

AA	AB	AC	AD
I		J	PLDT

Sample CTR for Receipt of Provisional Insurance Payment (NREC) – IC Supervised

Receipt of provisional payment of sourced insurance policy, wherein the actual policy has not been issued since underwriting is still ongoing.

Below are the mandatory fields for NREC based on:

- Annex E:

NREC	Receipt of Provisional Insurance Payment	Receipt of provisional payment of sourced insurance policy wherein the actual policy has not been issued since underwriting is still ongoing.	O OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-7 Party: O: D-OP-1; D-OP-3 & D-OP-4
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
10	Settled thru other banks/CPs	Pay/settle to/from depository/partner CPs of the reporting CP	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-5	D-OPB-1 to D-OPB-3	D-OPB-1 to D-OPB-3

Sample CTR:

- Transaction Detail**

A	B	C	D	E	F	G
H	3	723456789000000000	CTR	X	A	
D	20240604	NREC	TRANSREF1	10	OR000090	550000
T	1					

- Transaction Party Data: Other Participant Bank/Covered Person**

H	I	J
OPB	OP	ABC BANK CORP.

- Subject Party Data: Policy Owner**

K	L	M	N	O	P
O		N	DELA CRUZ	JUAN	CRUZ

Sample CTR for Purchase of Life Insurance Policy (NPL) – IC Supervised

Purchase of life without investment insurance policy

Below are the mandatory fields for NPL based on:

- Annex E:

NPL	Purchase of Life Insurance Policy	Purchase of life without investment insurance policy	O, I OPB – if MOT is 2, 8,9, 10,11,12,14	MOT is how the payment was received from client. Please refer to MOT Table for additional mandatory fields, based on the MOT chosen	Transaction Detail: D: D-TD-1 to D-TD-14 Parties: O: D-O-1; D-O-3 to D-O-13 I: D-OP-1; D-OP-3 to D-OP-8
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- Annex F:

Code	Mode of Transaction	Description	Mandatory Fields for CTRs/STRs or as defined			
			BSP(Banks)	Other BSIs	SEC/DNFBPs/ Casinos/ APECO/CEZA	IC
o	No monetary amount involved, agreement or contract only, or as defined in the mandatory fields for a specific transaction code					

Sample CTR:

- Transaction Detail**

A	B	C	D	E	F	G	H	I	J	K	L	M	N
H	3	7234567890000000000	CTR	X	A								
D	20240604	NPL	TRANSREF2	0	OR000029	300000	1200000	13000000	20240604	20340603	Life	10	POL123456
T	1												

- Subject Party Data: Policy Owner**

O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC
O		N	DELA CRUZ	JUAN	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	19500101	1380300000	608	ID1	P123456789	SF1

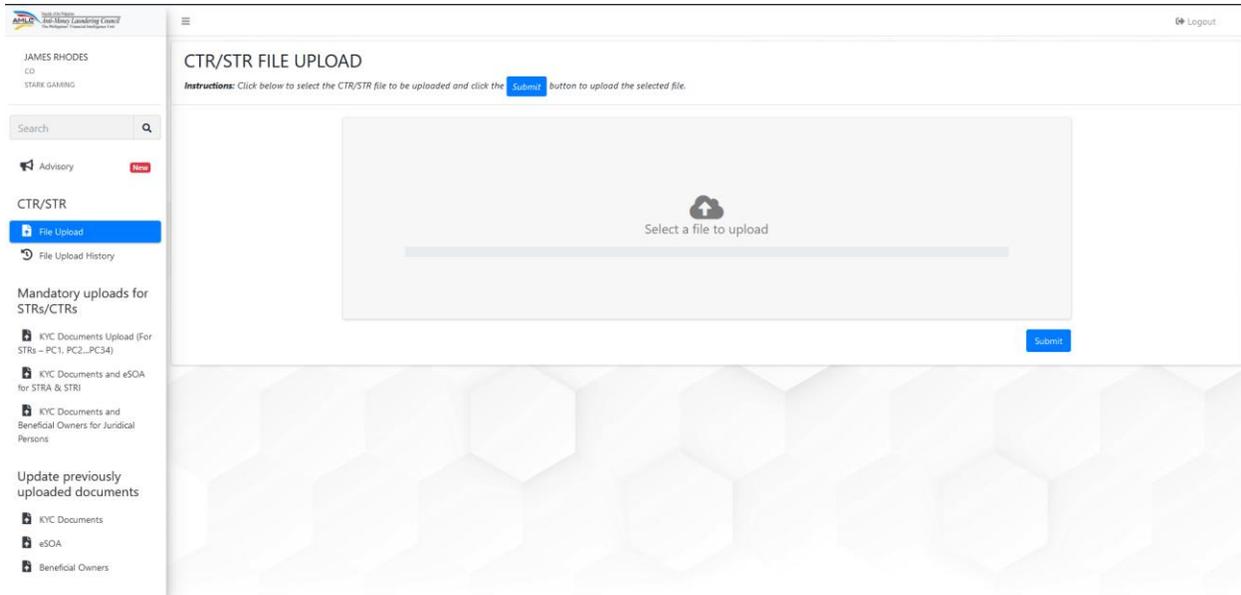
- Subject Party Data: Other Parties: Insured**

AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM
I		N	DELA CRUZ	MARIA	CRUZ	123 ABC ST. BRGY. BEL AIR MAKATI CITY METRO MANILA PHILIPPINES	608	1380300000	20110523

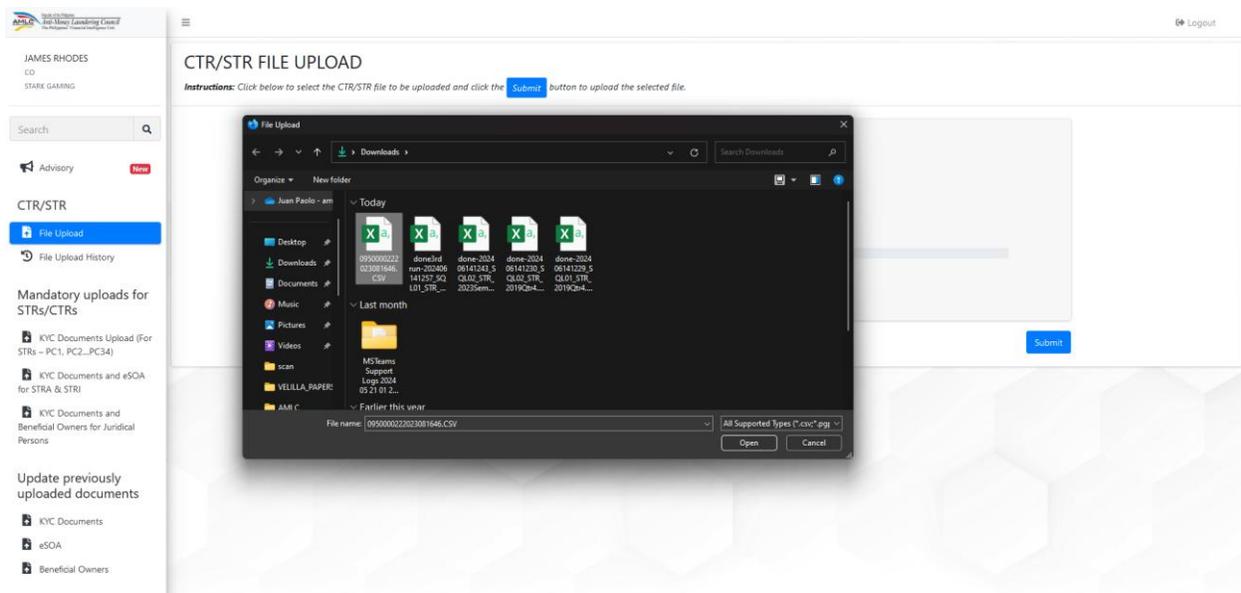
Uploading of CTR/STR, STR Attachment, KYC Documents, ESOA, and Beneficial Ownership Template

A. CTR/STR File Upload

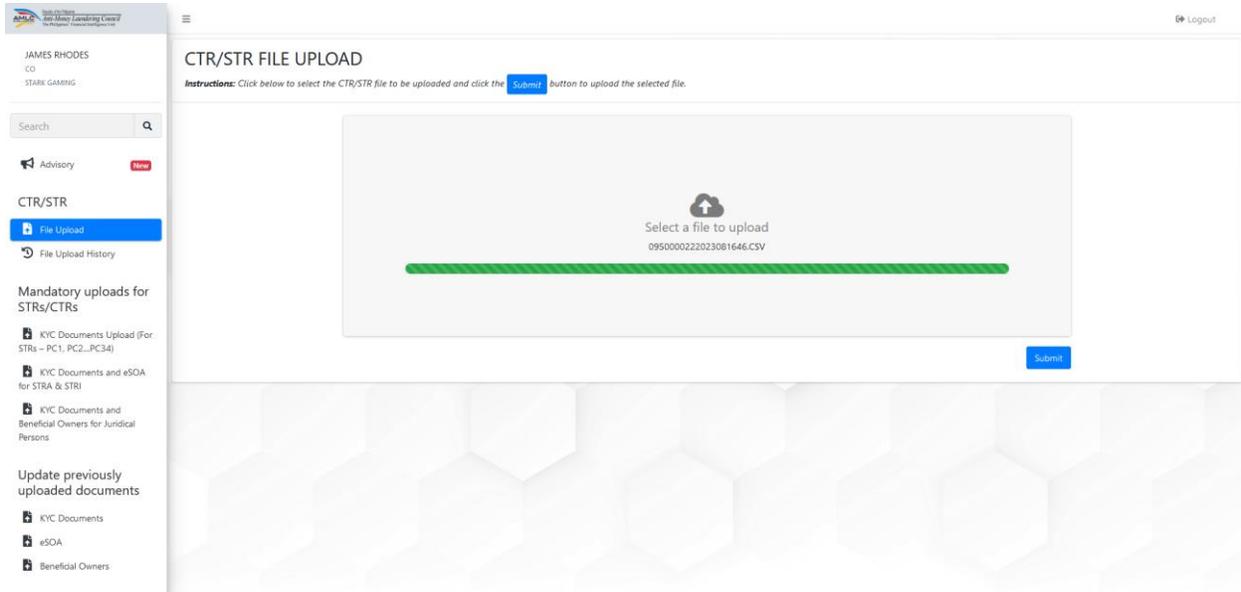
1. From the menu on the left, choose file upload then click select a file to upload in the CTR/STR File Upload screen.



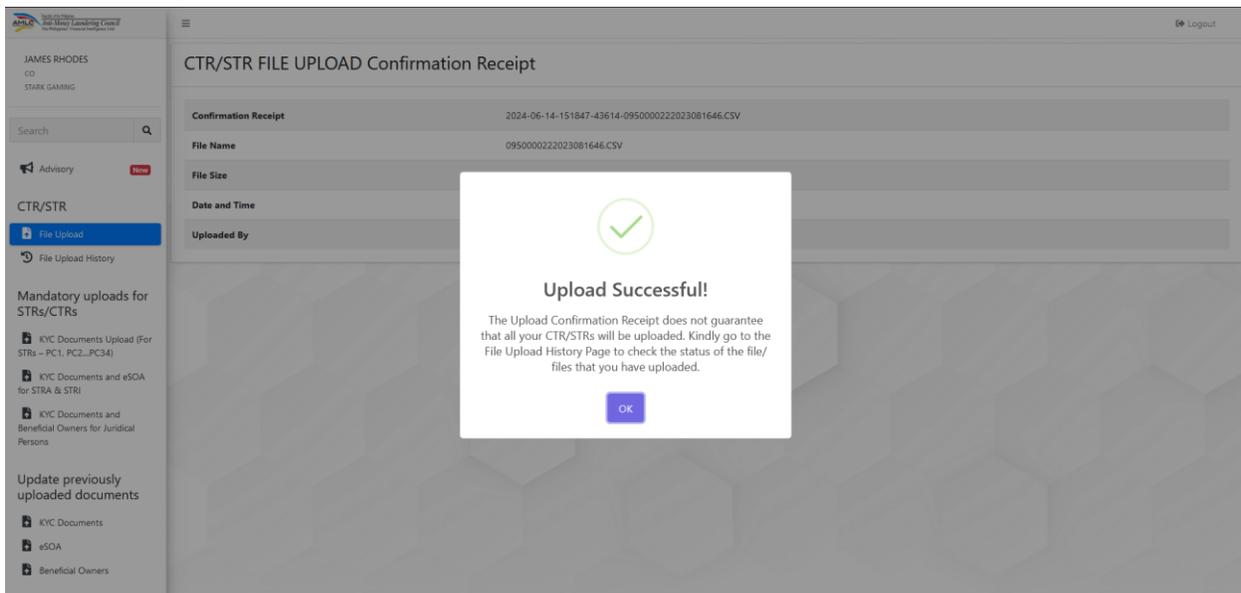
2. Browse the file.



3. Click submit to upload the file.



4. A confirmation will appear that upload was successful.



Note: The Upload Confirmation Receipt does not guarantee that all CTRs/STRs in the CSV file/s have been uploaded. To check if all files/CTR have been accepted by the system (without format errors), files should be viewed in the File Upload History Page.

File Upload History

From the menu on the left, choose File Upload History, to view the history of the uploaded files.

CTR/STR FILE UPLOAD HISTORY

Select Date Range: 06-14-2024 to 06-14-2024 Today

Total (1) - Refresh

Select	Confirmation Receipt	File Name	File Type	File Size	Uploaded On	Uploaded by	Remarks	Submission Type	Tran. Count	Good Trans.	Bad Trans.	Uploaded Via	Val. Me.
<input type="checkbox"/>		2024-06-14-151847-43614-095000222023081646.CSV	CSV	180044	2024-06-14 15:18:47.0	JAMESRHODES@EMAIL.COM						PORTAL	VZ.0

Page 1 of 1

Save Report to File Print Request for Validation Message

Remarks Legend:

EF	Error Format
Skip	Transaction skipped due to error in Header data
EC	Error in code (Institution, Transaction, Currency, Country code and etc.)
DUP	Duplicate transaction
DF	Delete Failed
CF	Correction Failed

Submission Type Legend:

A	Add
E	Edit
T	Test
D	Delete

B. KYC Documents Upload

- From the menu on the left, choose KYC Documents Upload for STRs – PC1, PC2...PC34). On the KYC Docs Upload Facility, enter the Customer Reference Number (CRN) of the of the account holder/customer or party name, this should be the same CRN for the STR to be filed.

KYC Document Upload Facility

Instructions: Click 'Browse...' button to select the documents to be uploaded and click the 'Save' button to submit the selected files.

Upload KYC Document

Customer Reference Number: *

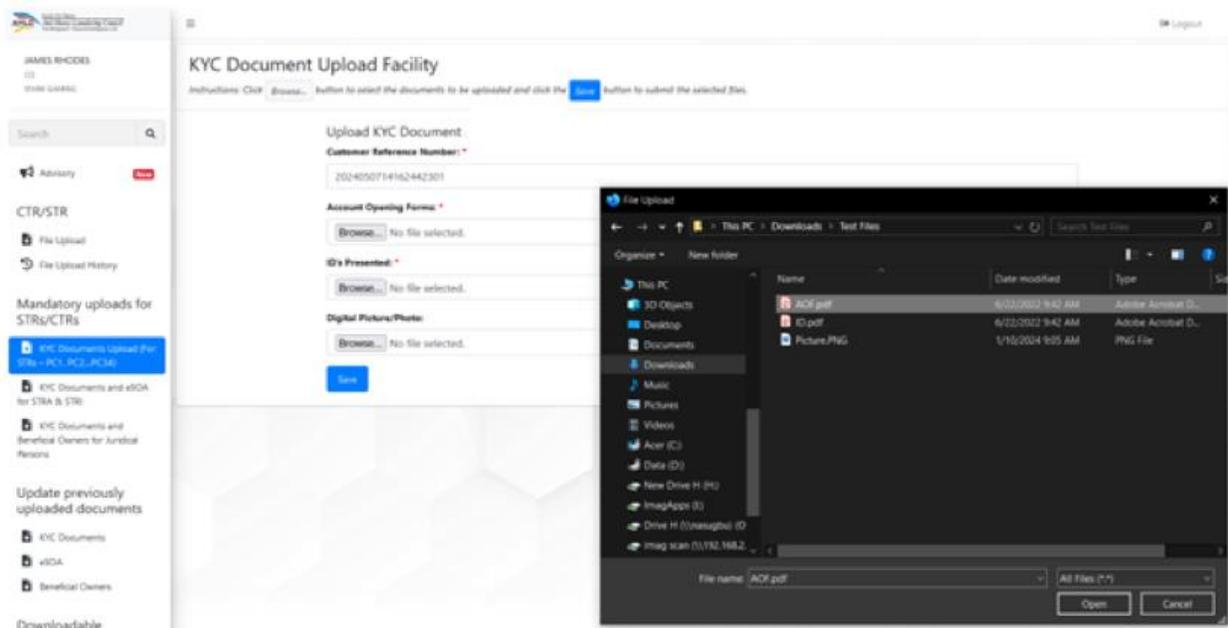
Account Opening Forms: *

ID's Presented: *

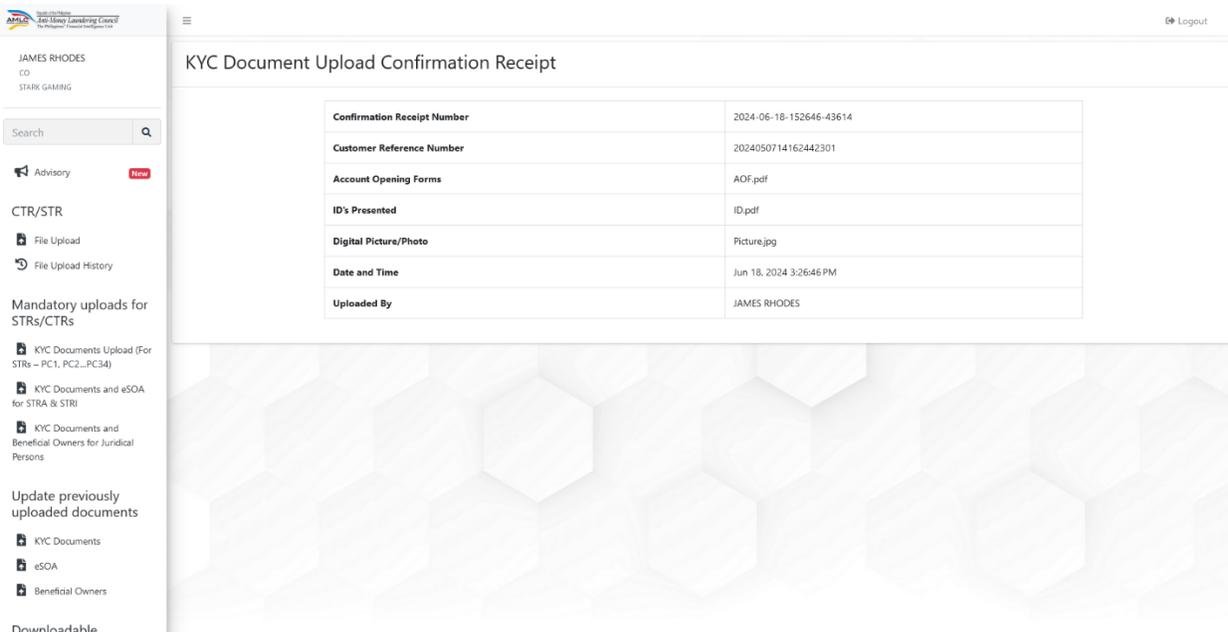
Digital Picture/Photo:

Save

2. Browse the file to be uploaded in each field then click Save button.



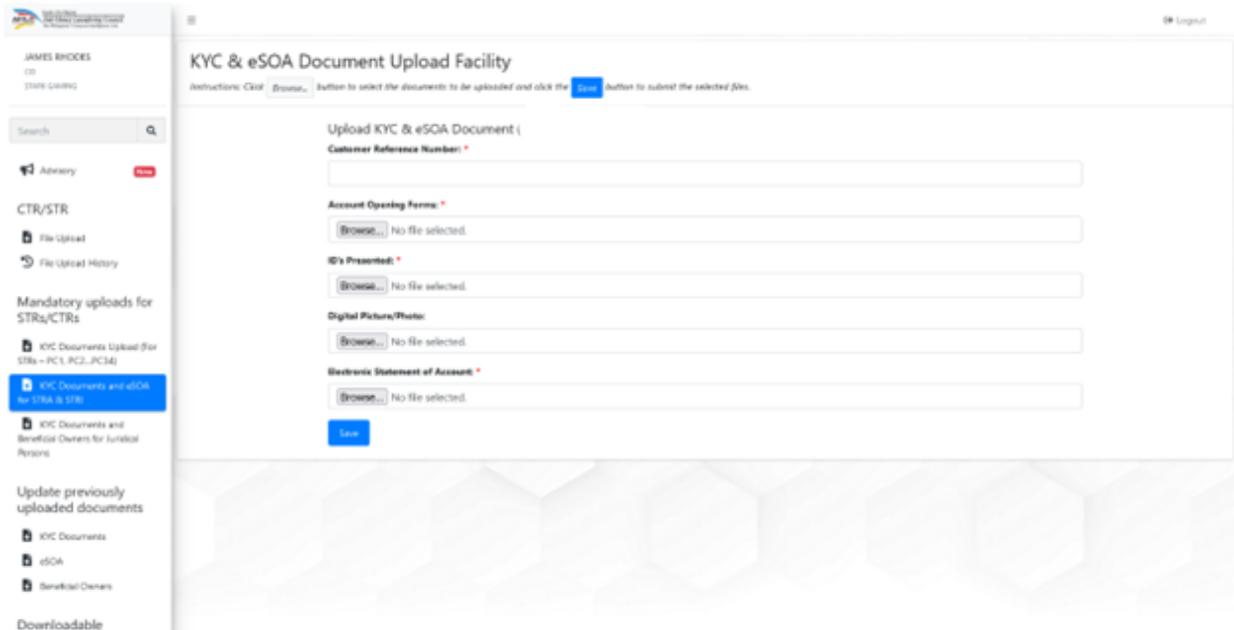
3. A confirmation receipt will be displayed after a successful upload.



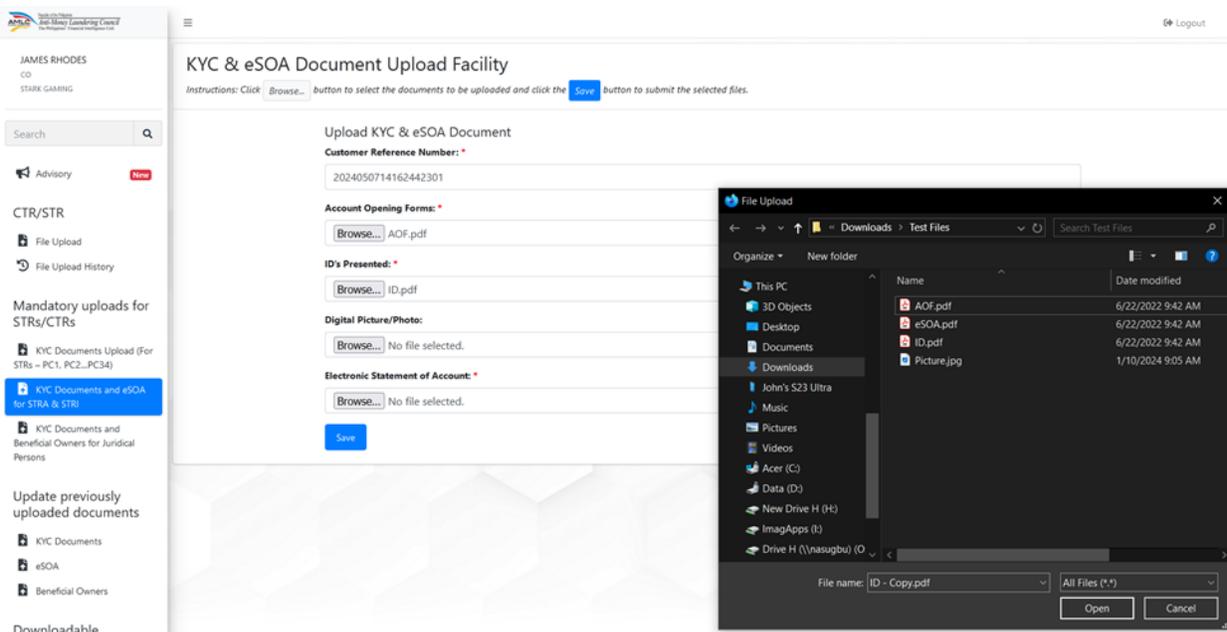
4. Please proceed to the uploading of the corresponding STR.

C. KYC Documents & ESOA Document Upload (For STRA)

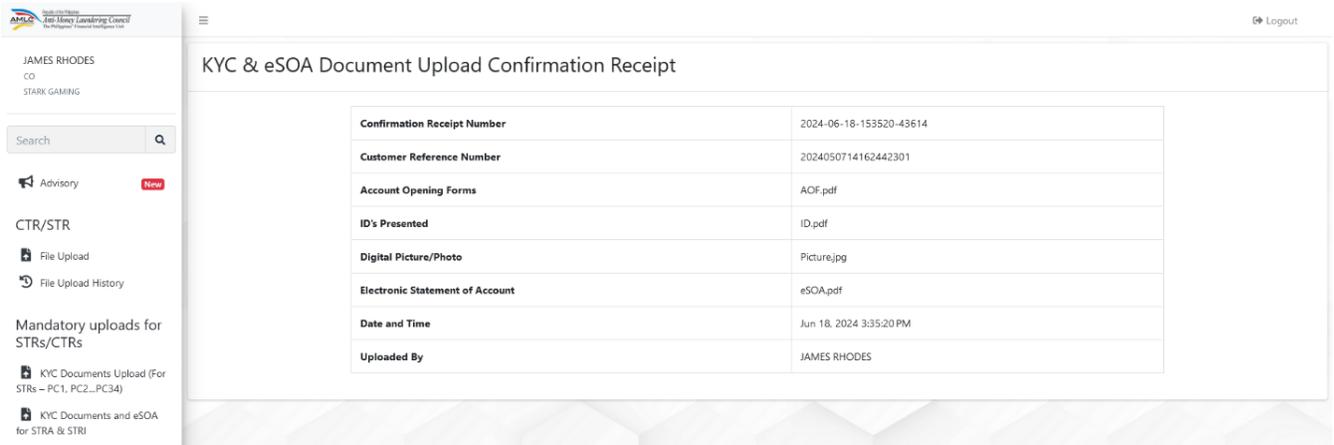
1. From the menu on the left, choose KYC Documents and ESOA for STRA. On the KYC and ESOA Upload Facility, enter the CRN of the of the account holder/customer or party name, this should be the same CRN for the STR to be filed.



2. Browse the file to be uploaded in each field then click Save button.



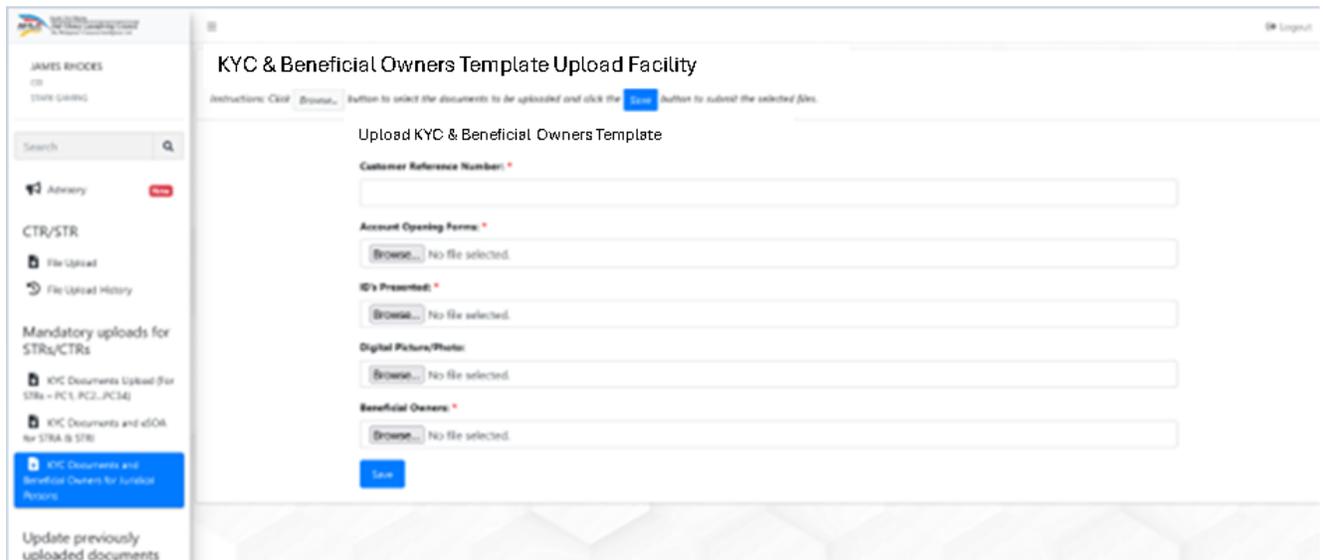
3. A confirmation receipt will be displayed after a successful upload.



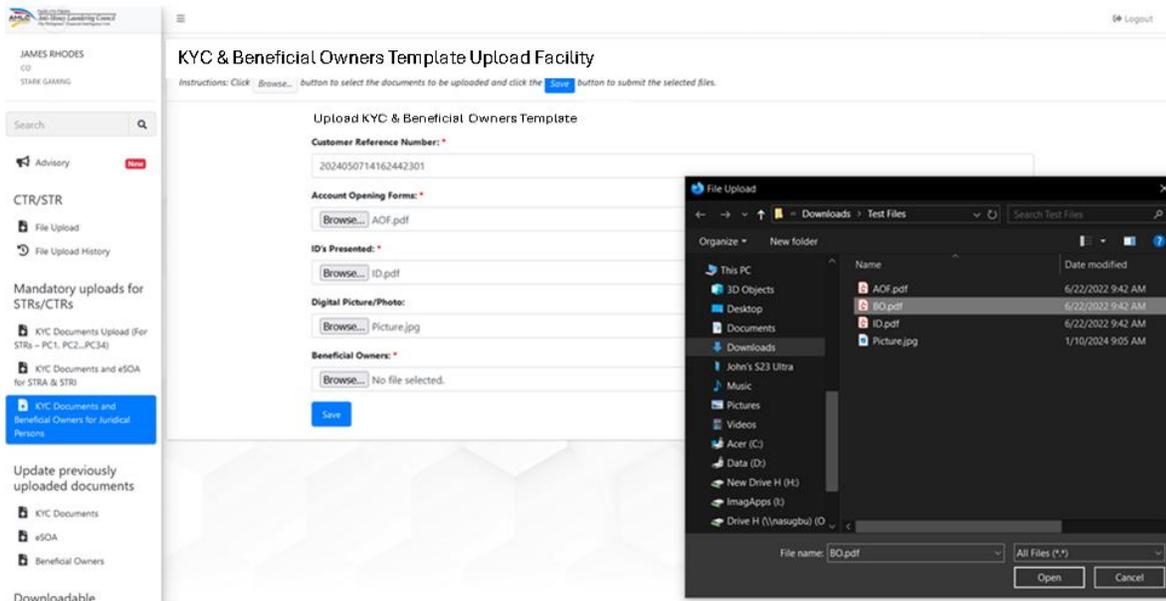
4. Please proceed with the uploading of the corresponding STR.

D. KYC Documents & Beneficial Owners Document Upload

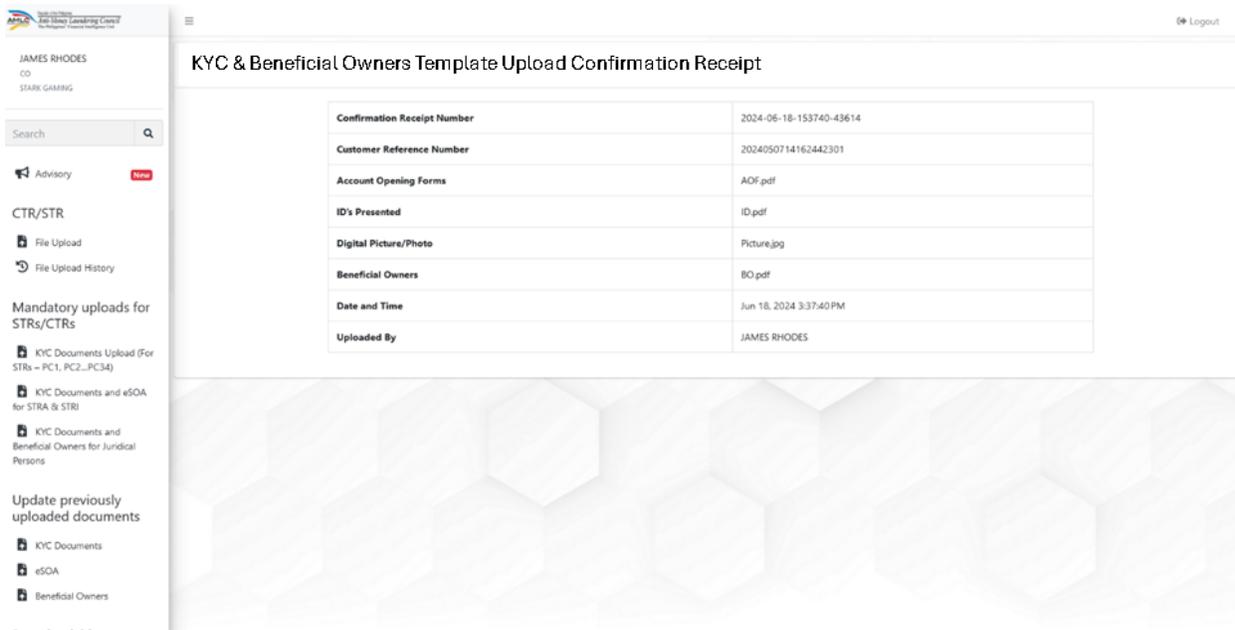
1. From the menu on the left, choose Downloadable Electronic Forms – Beneficial Owner (BO) template to download a copy of the BO Template. Properly fill-up the BO template to be uploaded in the succeeding steps.
2. From the menu on the left, choose KYC Documents and Beneficial Owners for Juridical Persons. On the KYC and BO Document Facility, enter the CRN of the of the account holder/customer or party name, this should be the same CRN for the STR to be filed.



3. Browse the file to be uploaded in each field then click Save button.



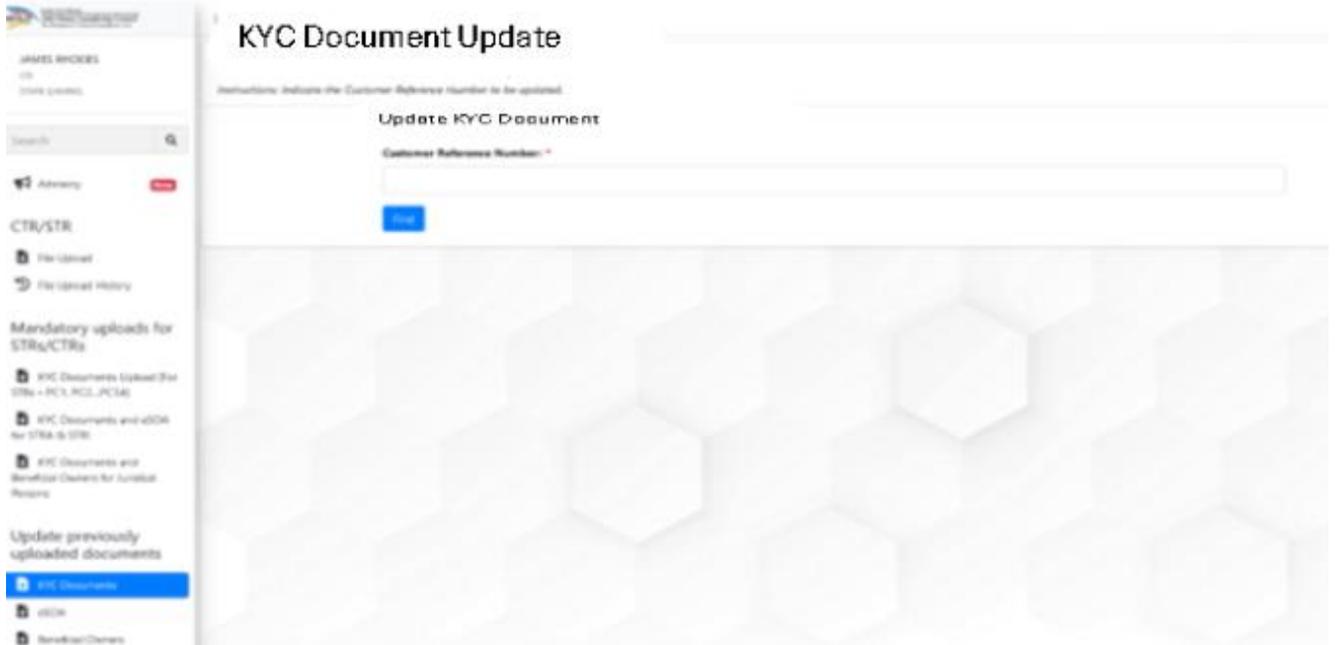
4. A confirmation receipt will be displayed after a successful upload.



5. Please proceed with the uploading of the corresponding CTR/STR.

E. KYC Documents Update

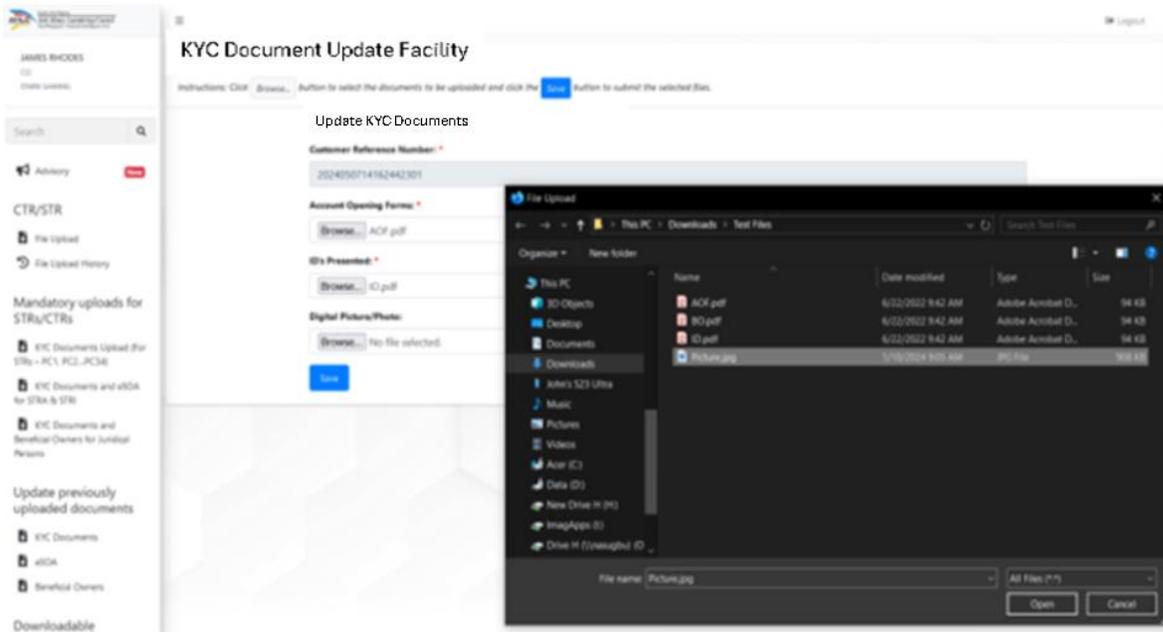
1. From the menu on the left, choose Update previously uploaded documents – KYC Docs, enter the CRN and click the Find button.



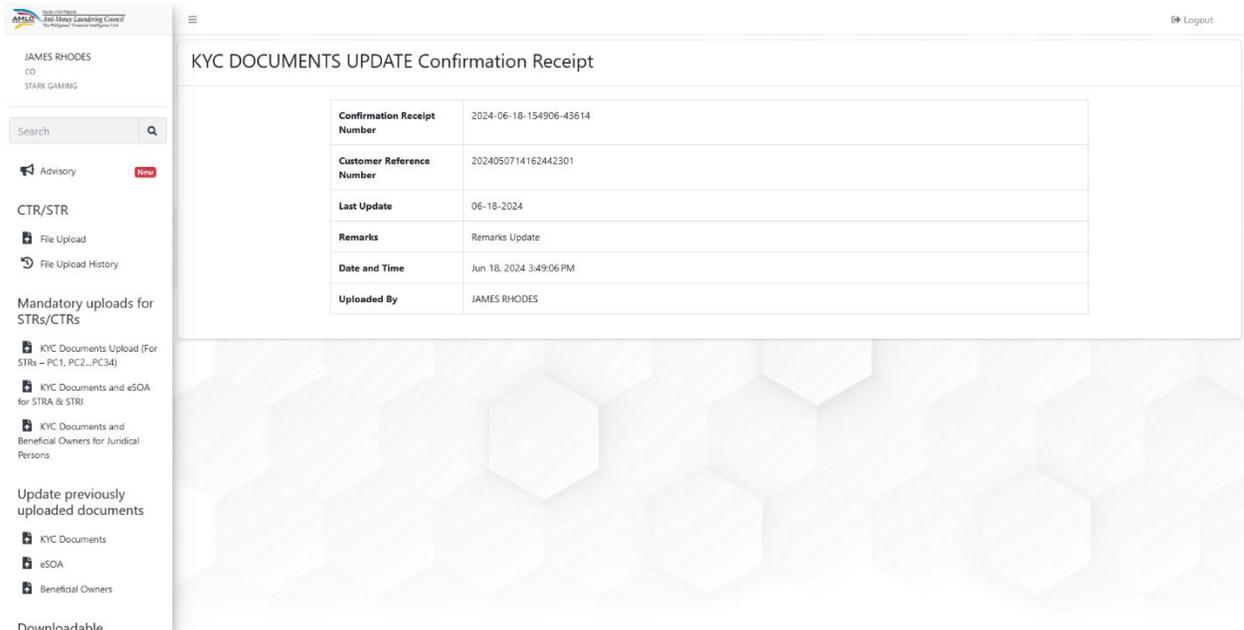
2. If there is no update, enter the reason in the Remarks portion and click Update. Otherwise leave the Remarks portion blank and click the Upload New button to update previously uploaded KYC Docs.



- When updating new files, browse the file to be uploaded in each field then click Save button.

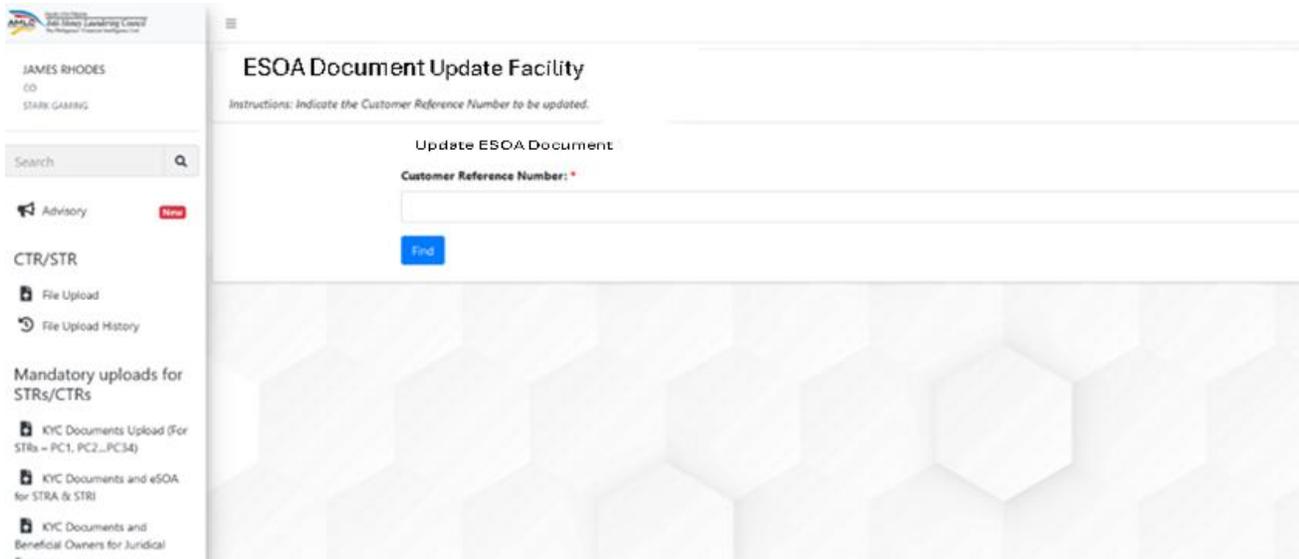


- A confirmation receipt will be displayed after a successful update

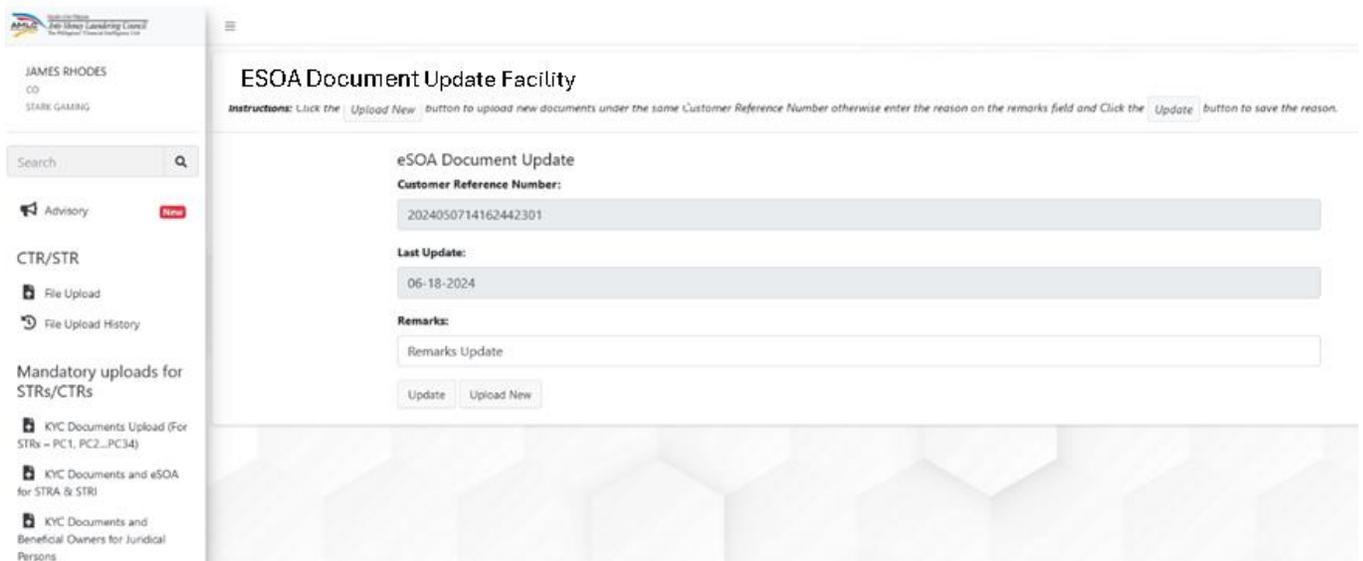


F. ESOA Update

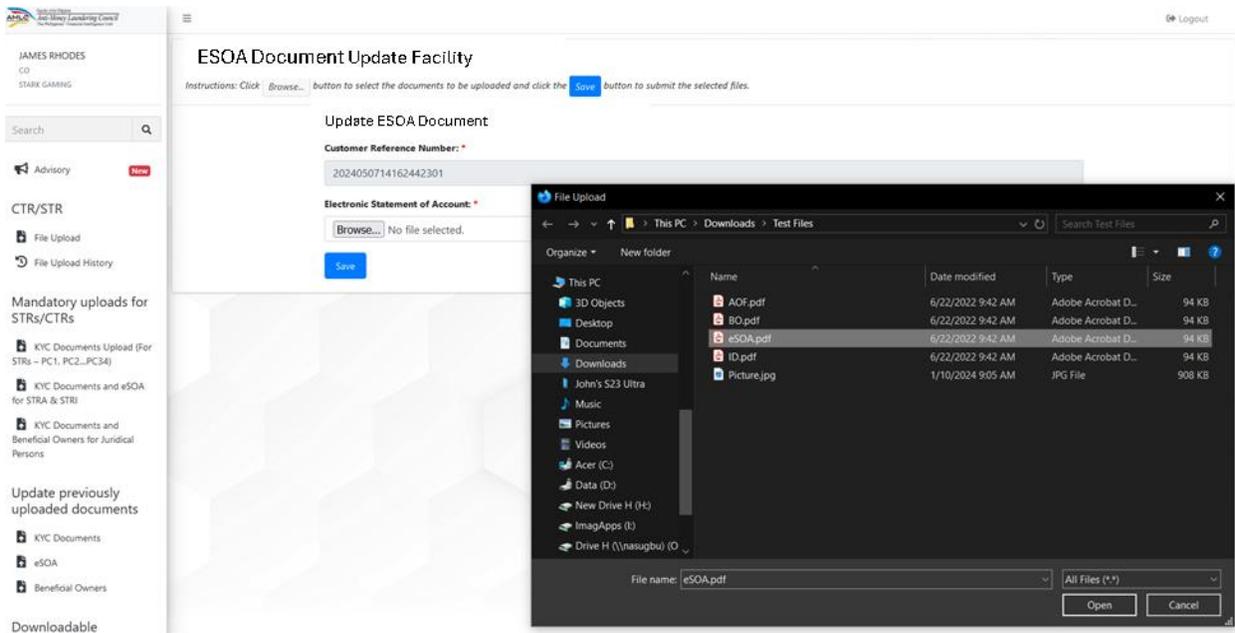
1. From the menu on the left, choose Update previously uploaded documents – ESOA, enter the CRN and click the Find button.



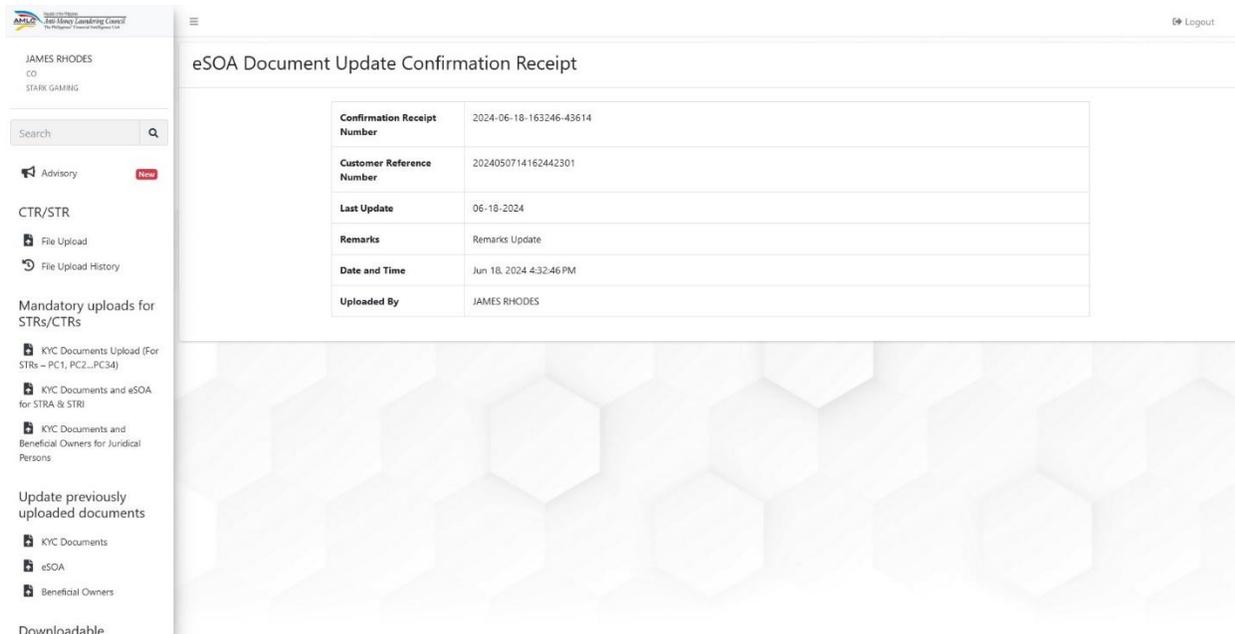
2. If there is no update, enter the reason in the Remarks portion and click Update. Otherwise leave the Remarks portion blank and click the Upload New button to update previously uploaded ESOA.



- When updating new files, Browse the file to be uploaded in each field then click Save button.

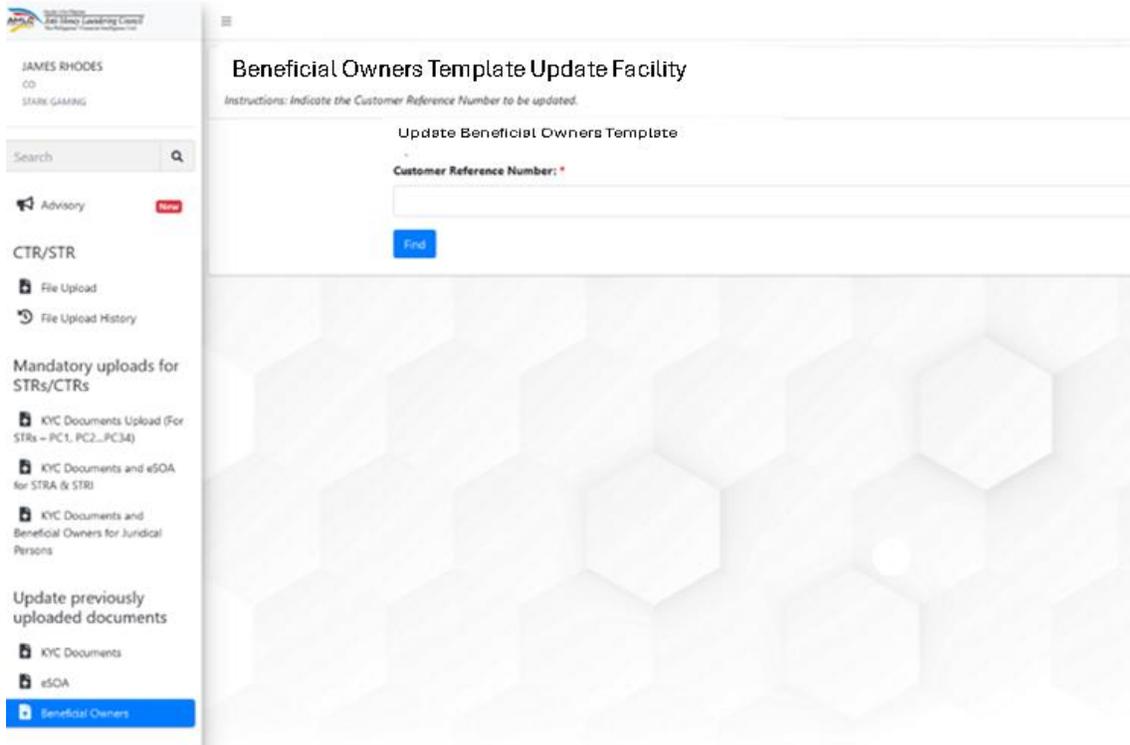


- A confirmation receipt will be displayed after a successful update.

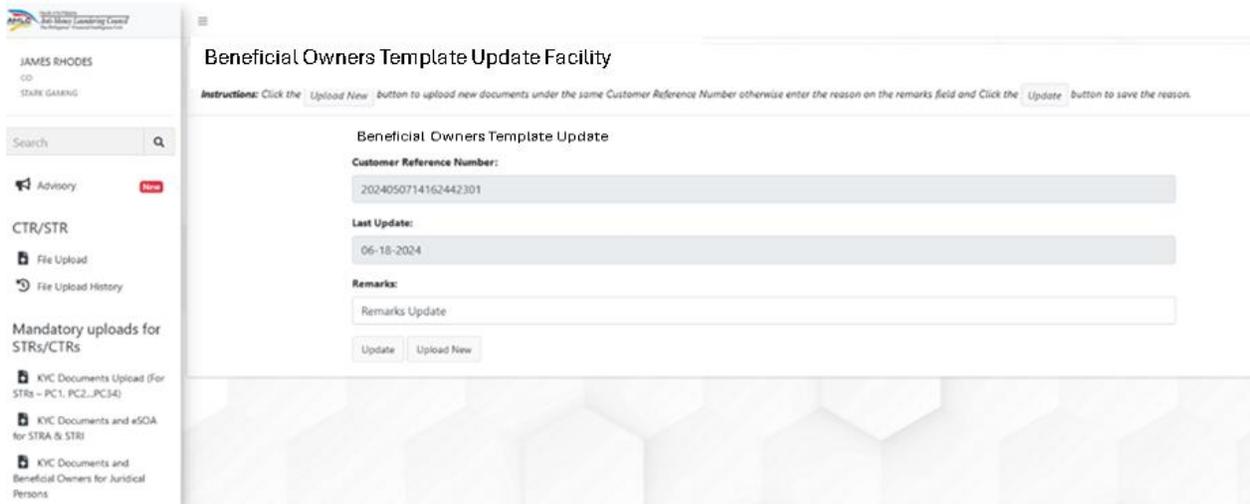


G. Beneficial Owners Update

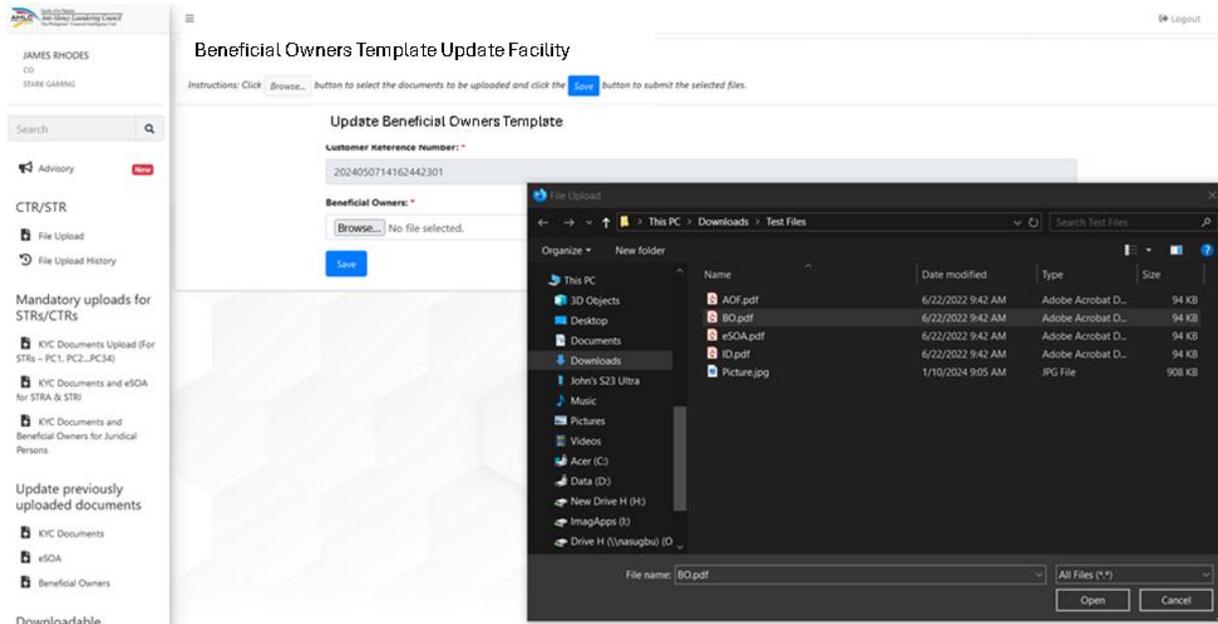
1. From the menu on the left, choose Update previously uploaded documents – Beneficial Owners, enter the CRN and click the Find button.



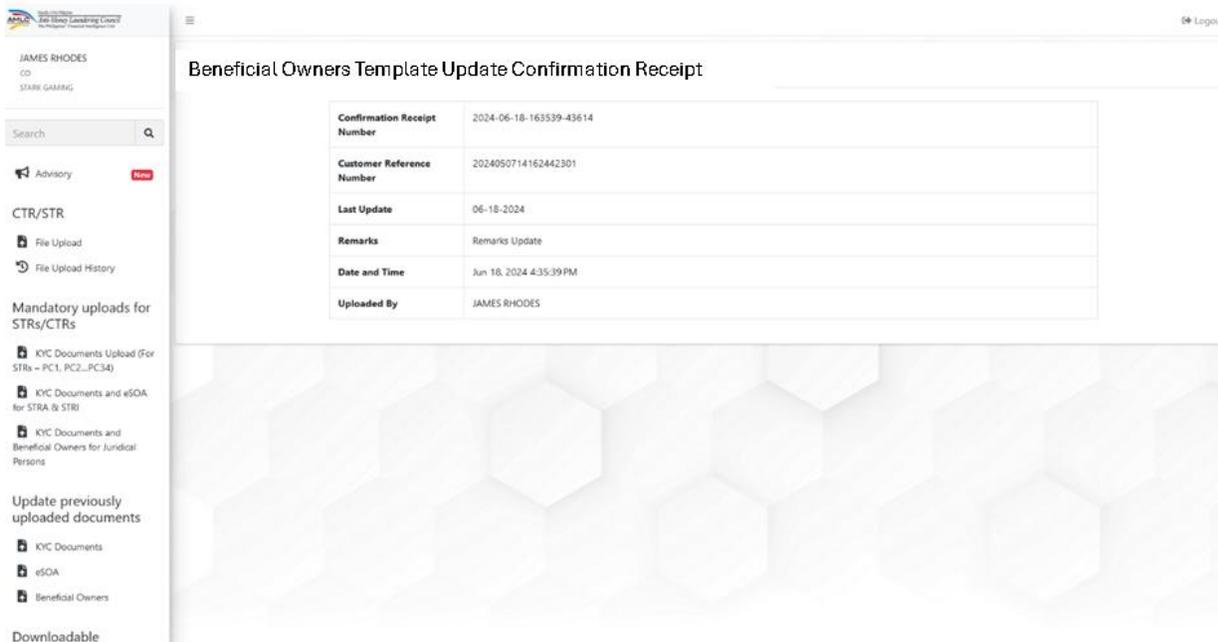
2. If there is no update, enter the reason in the Remarks portion and click Update. Otherwise leave the Remarks portion blank and click the Upload New button to update previously uploaded Beneficial Owners template.



3. When updating new files, Browse the file to be uploaded in each field.



4. A confirmation receipt will be displayed after a successful update.



H. STR Attachment Upload

- From the menu on the left, choose STR Attachment upload, enter the Institution code, transaction date, reference number, description, and browse the file to be uploaded then click Upload button to proceed.

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.

Institution Code:
(11-digits or 18-digits)

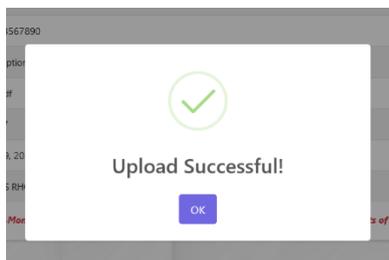
Transaction Date:
(YYYYMMDD)

Reference Number:

Description:

File: No file selected.

- A confirmation receipt will be displayed after a successful upload.



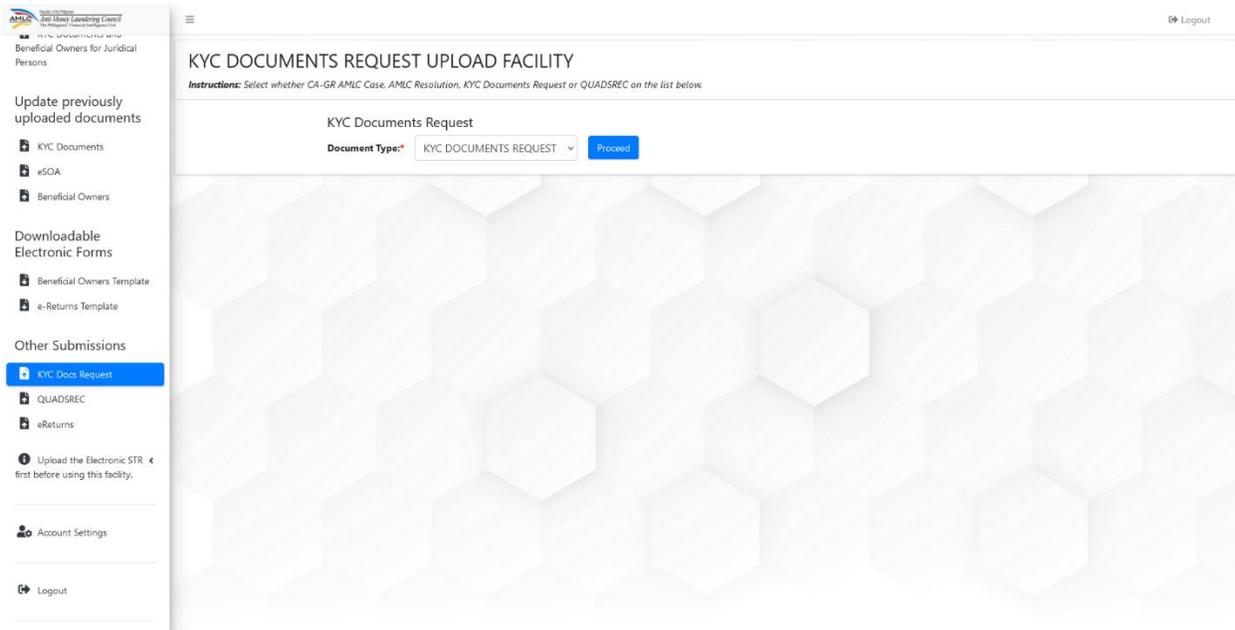
STR ATTACHMENT UPLOAD Confirmation Receipt

Confirmation Receipt	2024-06-19-094425-JAMESRHODES@EMAIL.COM-095000022000000000-20240619-12343567890
Institution Code	095000022000000000
Transaction Date	20240619
Reference Number	12343567890
Description	Description
File Name	STR.pdf
File Size	95777
Date and Time	Jun 19, 2024 9:44:25AM
Uploaded By	JAMES RHODES

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.

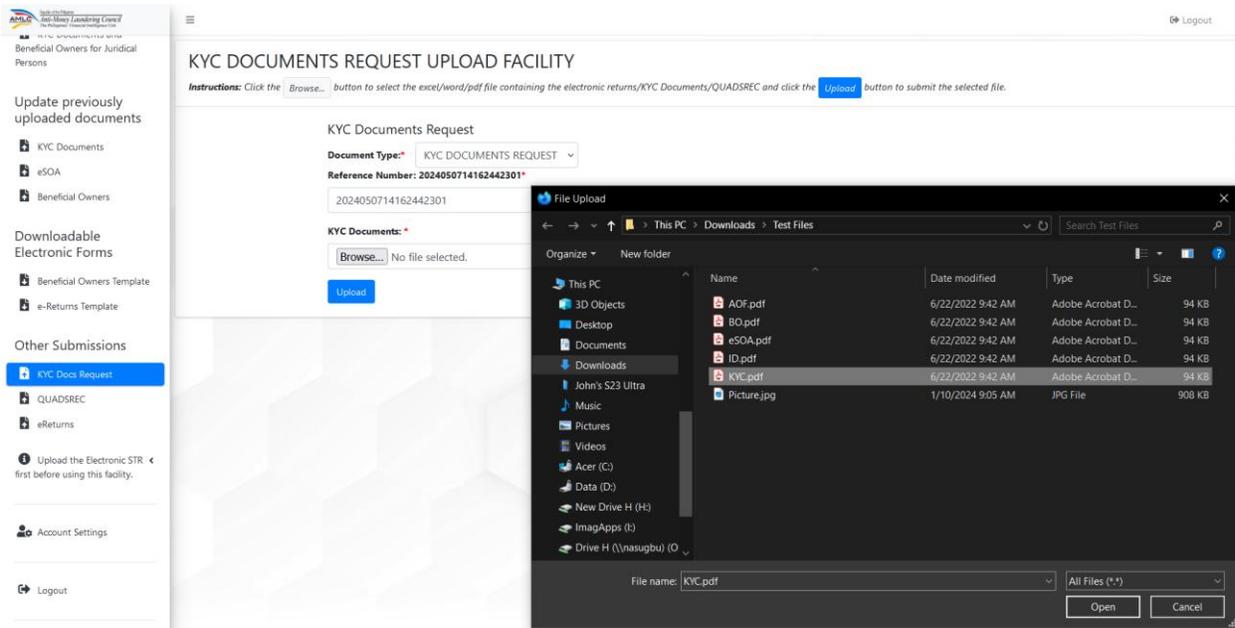
KYC Documents upload as requested by the AMLC (AMLC REFERRALS)

1. From the menu on the left, choose Other Submissions - KYC Docs Request and click the proceed button to display the form.



The screenshot shows the 'KYC DOCUMENTS REQUEST UPLOAD FACILITY' page. The left sidebar contains a menu with 'Other Submissions' selected, and 'KYC Docs Request' highlighted. The main content area has a header with instructions: 'Select whether CA-GRAMLC Case, AMLC Resolution, KYC Documents Request or QUADSREC on the list below'. Below this, there is a 'Document Type' dropdown menu set to 'KYC DOCUMENTS REQUEST' and a 'Proceed' button. The background features a light gray hexagonal pattern.

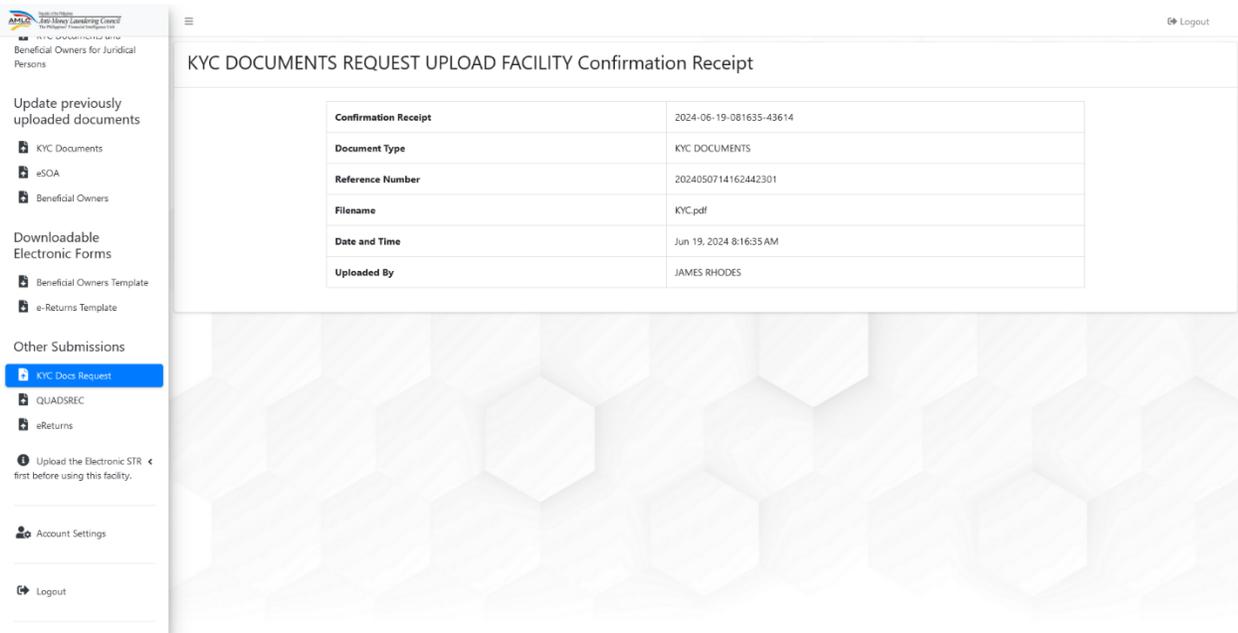
2. Enter the Reference number then browse the KYC file to be uploaded then click Upload button to proceed.



The screenshot shows the same 'KYC DOCUMENTS REQUEST UPLOAD FACILITY' page, but now with a 'Reference Number' field containing '2024050714162442301*'. Below the reference number is a 'Browse...' button and an 'Upload' button. A 'File Upload' dialog box is open, showing a list of files in the 'Downloads' folder. The file 'KYC.pdf' is selected. The dialog box also shows the file name 'KYC.pdf' and the file type 'All Files (*.*)'. The 'Open' button is visible.

Name	Date modified	Type	Size
AOF.pdf	6/22/2022 9:42 AM	Adobe Acrobat D...	94 KB
BO.pdf	6/22/2022 9:42 AM	Adobe Acrobat D...	94 KB
eSOA.pdf	6/22/2022 9:42 AM	Adobe Acrobat D...	94 KB
ID.pdf	6/22/2022 9:42 AM	Adobe Acrobat D...	94 KB
KYC.pdf	6/22/2022 9:42 AM	Adobe Acrobat D...	94 KB
Picture.jpg	1/10/2024 9:05 AM	JPG File	908 KB

3. A confirmation receipt will be displayed after a successful upload.



E>Returns Upload

1. From the menu on the left, choose Downloadable Electronic Forms – E>Returns to download a copy of the E>Returns template. Properly fill-up the E>Returns template to be uploaded in the next step.
2. From the menu on the left side, choose Other Submissions – E>Returns, and select the appropriate Document Type from the dropdown then click Proceed button to display the form.

ELECTRONIC BANK RETURNS UPLOAD FACILITY

Instructions: Select whether CA-GR AMLC Case, AMLC Resolution, KYC Documents Request or QUADSREC on the list below

Upload Electronic Returns

Document Type* CA-GR AMLC CASE **Proceed**

CA-GR AMLC CASE

AMLC RESOLUTION

3. For CA-GR AMLC CASE document type, enter the case number then browse the e>Returns file to be uploaded.

ELECTRONIC BANK RETURNS UPLOAD FACILITY

Instructions: Click the Browse... button to select the excel/word/pdf file containing the electronic returns/KYC Documents/QUADSREC and click the Upload button to submit the selected file.

Upload Electronic Returns

Document Type* CA-GR AMLC CASE

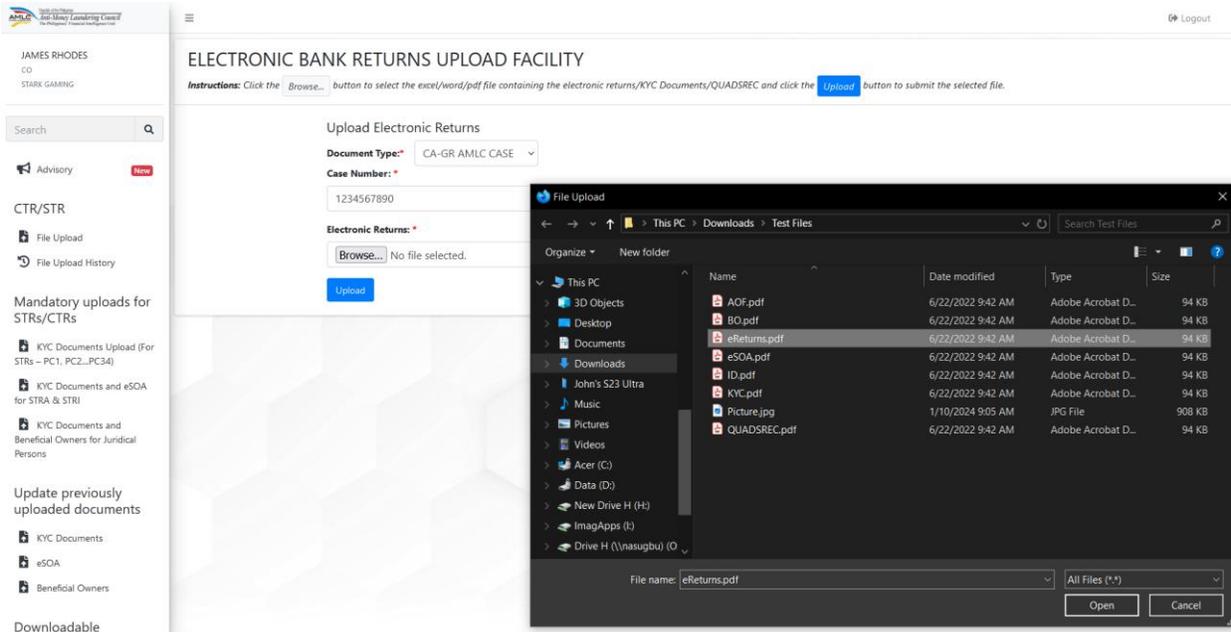
Case Number: *

Electronic Returns: *

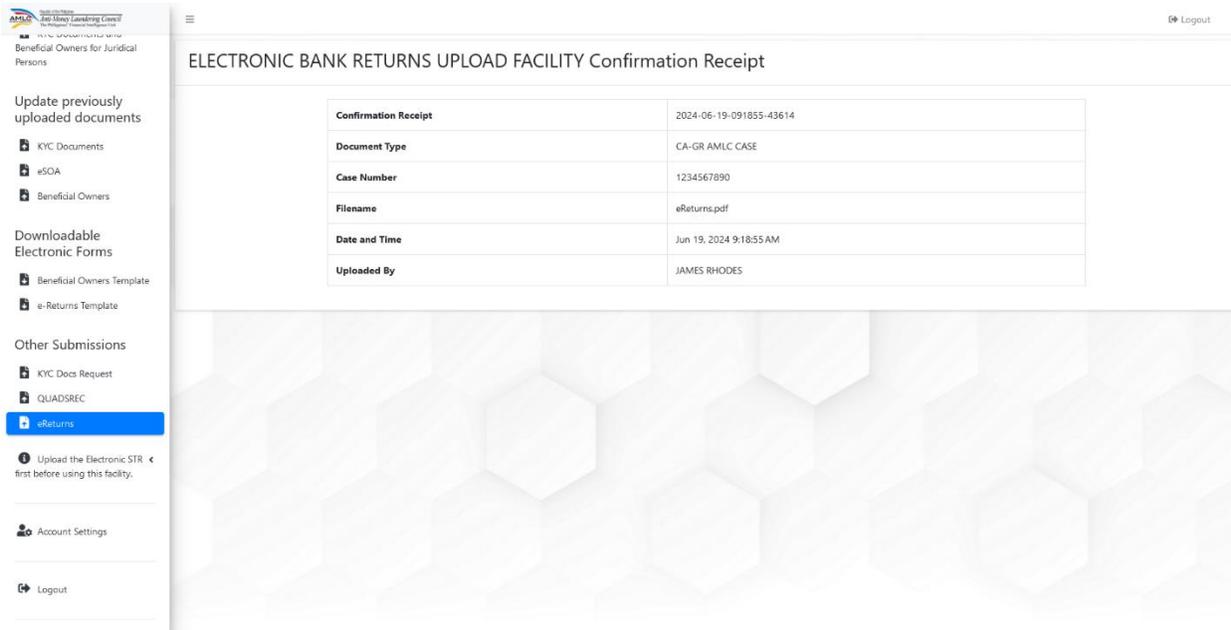
Browse... No file selected.

Upload

4. For AMLC RESOLUTION document type, enter the Resolution number & year then browse the e>Returns file to be uploaded.
5. Click Upload button to proceed.



6. A confirmation receipt will be displayed after successful upload.



STR Timelines

AMLC Referral

Day 0
AMLC referral

Day 1
At any time, Submission of **Mandatory*
STRA *Uploading of ESOA & KYC*
(next **working** day after AMLC referral)

Targeted Financial Sanctions

Day 0
At any time, Submission of **Mandatory*
STRR *Uploading of KYC*
With Trigger Code: "G"
To be filed on the day of determination as Targeted Financial Sanction subject/ Freeze Order was implemented

Highly Unusual Suspicious Transaction – not under High Priority Unlawful Activity for PC13, PC14, PC19, PC31

Day 0
Occurrence of Suspicious Transaction / Suspicious Circumstance / Unlawful Activity

Day 1
Submission of **STRHU** (next **working** day)

STR Timelines

Related to Unlawful Activity

(except if PC13, PC14, PC19, PC31)

Day 0
Occurrence of Suspicious Transaction / Suspicious Circumstance / Unlawful Activity

Day 1
CP investigation

Day 11 (10 calendar days after)
Submission of **STRI or STRR**

Day 71 (60 calendar days after)
Submission of **STRF**
**Requires initial STRI*
**Mandatory Uploading of ESOA & KYC if STRI*

Related to Unlawful Activity

(High Priority Unlawful Activity for PC13, PC14, PC19, PC31)

Day 0
Occurrence of Suspicious Transaction / Suspicious Circumstance / Unlawful Activity

Day 1
Submission of **STRHP** **Mandatory*
(next **working** day) *Uploading of KYC*

STR Timelines

Suspicious Circumstance enumerated under Section 3 (b-1) of AMLA and Rule 3.a.15 of IRR of TFPSA

- Day 0 Occurrence of Suspicious Transaction / Suspicious Circumstance enumerated under Section 3 (b-1) of AMLA and Rule 3.a.15 of IRR of TFPSA
- Day 1 CP investigation
- Day 11 (10 calendar days after) Submission of STRR

TMS Generated Alerts

- Day 0 Extraction Day of TMS Generated Alert/s
- Day 61 (60 calendar days after) Submission of STRR



Suspicious Indicators/Red Flags and Typologies

I. Suspicious Indicators/Red Flags (General)

A. Identity Documents

1. Customer refuses or fails to provide registration document issued by authorities, such as pertinent business papers and certificate of registration issued by the Bangko Sentral ng Pilipinas and the AMLC.
2. Identification presented seems very recent.
3. Identification documents present are only copies of the originals.
4. Identification documents presented differ for every transaction.
5. Customer usually provides reasons for not present the required identification documents.
6. Identification document presented cannot be verified, e.g. issued by foreign jurisdictions.
7. Identification documents lack important details, such as telephone numbers

B. Areas of Suspicion:²

1. Customer admits to or makes statements about involvement in criminal activities.
2. You are aware that a customer is the subject of a criminal investigation.
3. Customer does not want correspondence sent to residential address.
4. Customer appears to have accounts with several financial institutions in one area for no apparent reason.
5. Customer conducts transactions at different physical locations in an apparent attempt to avoid detection.
6. Customer repeatedly uses an address but frequently changes the names involved.
7. Customer is accompanied and watched.
8. Significant and/or frequent transactions in contrast to known or expected business activity(ies).
9. Significant and/or frequent transactions in contrast to known employment status.
10. Ambiguous or inconsistent explanations as to the source and/or purpose of funds.
11. Where relevant, money presented in unusual condition, for example, damp, odorous, or coated with substance.

² ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions

12. Where relevant, nervous or uncooperative behavior exhibited by employees and/or customers.
13. Customer shows uncommon curiosity about internal systems, controls, and policies.
14. Customer has only vague knowledge of the amount of a deposit.
15. Customer presents confusing details about the transaction or knows few details about its purpose.
16. Customer over-justifies or -explains the transaction.
17. Customer is secretive and reluctant to meet in person.
18. Customer is nervous, not in keeping with the transaction.
19. Customer is involved in transactions that are suspicious but seems blind to being involved in money-laundering activities.
20. 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.
21. Customer appears to be acting on behalf of a third party but does not inform the credit institution staff.
22. Customer insists that a transaction be done quickly.
23. Inconsistencies appear in the customer's presentation of the transaction.
24. Customer attempts to develop close rapport with the staff.
25. Customer uses aliases and a variety of similar but different addresses.
26. Customer spells his or her name differently from one transaction to another.
27. A new or prospective customer is known as having a questionable legal reputation or criminal background.
28. Transaction involves a suspected shell entity (i.e., a corporation that has no assets, operations, or other reasons to exist)

C. Behavioral Red Flags:³

1. A third party speaks on behalf of the customer (a third party may insist on being present and/or translating).
2. A third party insists on being present for every aspect of the transaction. A third party attempts to fill out paperwork without consulting the customer.
3. A third party maintains possession and/or control of all documents or money.
4. A third party claims to be related to the customer but does not know critical details.
5. A prospective customer uses, or attempts to use, third-party identification (of someone who is not present) to open an account.
6. A third party attempts to open an account for an unqualified minor.
7. A third party commits acts of physical aggression or intimidation toward the customer.

³ See FINCEN Advisory, FIN-2020-A008, "Supplemental Advisory on Identifying and Reporting Human Trafficking and Related Activity," (October 15, 2020). (https://www.fincen.gov/sites/default/files/advisory/2020-10-15/Advisory%20Human%20Trafficking%20508%20FINAL_0.pdf)

8. A customer shows signs of poor hygiene, malnourishment, fatigue, signs of physical and/or sexual abuse, physical restraint, confinement, or torture.
9. A customer shows lack of knowledge of their whereabouts, cannot clarify where they live or where they are staying, or provides scripted, confusing, or inconsistent stories in response to inquiry.

D. Financial Red Flags:⁴

1. Customers frequently appear to move through, and transact from, different geographic locations in the United States. These transactions can be combined with travel and transactions in and to foreign countries that are significant conduits for human trafficking.
2. Transactions are inconsistent with a customer's expected activity and/or line of business in an apparent effort to cover trafficking victims' living costs, including housing (e.g., hotel, motel, short-term rentals, or residential accommodations), transportation (e.g., airplane, taxi, limousine, or rideshare services), medical expenses, pharmacies, clothing, grocery stores, and restaurants, to include fast food eateries.
3. Transactional activity largely occurs outside of normal business operating hours (e.g., an establishment that operates during the day has a large number of transactions at night), is almost always made in cash, and deposits are larger than what is expected for the business and the size of its operations.
4. A customer frequently makes cash deposits with no Automated Clearing House (ACH) payments.
5. An individual frequently purchases and uses prepaid access cards.
6. A customer's account shares common identifiers, such as a telephone number, email, and social media handle, or address, associated with escort agency websites and commercial sex advertisements.
7. Frequent transactions with online classified sites that are based in foreign jurisdictions.
8. A customer frequently sends or receives funds via cryptocurrency to or from darknet markets or services known to be associated with illicit activity. This may include services that host advertising content for illicit services, sell illicit content, or financial institutions that allow prepaid cards to pay for cryptocurrencies without appropriate risk mitigation controls.
9. Frequent transactions using third-party payment processors that conceal the originators and/or beneficiaries of the transactions.
10. A customer avoids transactions that require identification documents or that trigger reporting requirements.

⁴ See FINCEN Advisory, FIN-2020-A008, "Supplemental Advisory on Identifying and Reporting Human Trafficking and Related Activity," (October 15, 2020). (https://www.fincen.gov/sites/default/files/advisory/2020-10-15/Advisory%20Human%20Trafficking%20508%20FINAL_0.pdf)

E. Personal Transactions⁵

1. Customer appears to have accounts with several financial institutions in one geographic area.
2. Customer has no employment history but makes frequent, large transactions or maintains a large account balance.
3. 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.
4. Customer makes one or more cash deposits to the general account of a foreign correspondent bank (i.e., pass-through account).
5. Customer makes frequent or large payments through online payment services.
6. Customer runs large positive credit card balances.
7. Customer uses cash advances from a credit card account to purchase money orders or drafts or to wire funds to foreign destinations.
8. Customer takes cash advance to deposit into savings or checking account.
9. Large cash payments for outstanding credit card balances.
10. Customer makes credit card overpayment and then requests a cash advance. Customer visits the safety deposit box area immediately before making cash deposits.
11. Customer has numerous accounts and deposits cash into each of them with the total credits being a large amount.
12. Customer deposits large 2nd endorsed checks in the name of a third party.
13. Customer frequently makes deposits to the account of another individual who is not an employee or family member.
14. Customer frequently exchanges currencies.
15. Customer frequently makes automatic banking machine deposits just below the reporting threshold.
16. Customer's access of the safety deposit facilities increases substantially or is unusual in light of their past usage.
17. Many unrelated individuals make payments to one account without any rational explanation.
18. Third parties make cash payments or deposit checks to a customer's credit card.
19. Customer acquires significant assets and liquidates them quickly with no explanation.
20. Customer requests movement of funds that are uneconomical.
21. High volume of wire transfers are made or received through the account.

⁵ ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions

F. Irregularities observed during account creation and CDD process⁶

1. Creating separate accounts under different names to circumvent restrictions on trading or withdrawal limits imposed by VASPs.
2. Transactions initiated from non-trusted IP addresses, IP addresses from sanctioned jurisdictions, or IP addresses previously flagged as suspicious.
3. Trying to open an account frequently within the same VASP from the same IP address.
4. Regarding merchants/corporate users, their Internet domain registrations are in a different jurisdiction than their jurisdiction of establishment or in a jurisdiction with a weak process for domain registration.
5. Incomplete or insufficient KYC information, or a customer declines requests for KYC documents or inquiries regarding source of funds.
6. Sender / recipient lacking knowledge or providing inaccurate information about the transaction, the source of funds, or the relationship with the counterparty.
7. Customer has provided forged documents or has edited photographs and/or identification documents as part of the on-boarding process.

II. Suspicious Indicators/Red Flags (Transaction Specific)**A. Transactions for nonprofit organizations (including registered charities)⁷**

1. Inconsistencies between apparent modest sources of funds of the organization (e.g., communities with modest standard of living) and large amounts of funds raised.
2. Inconsistencies between the pattern or size of financial transactions and the stated purpose and activity of the organization.
3. 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.
4. Large and unexplained cash transactions by the organization.
5. Absence of contributions from donors located in the country.
6. 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.
7. Large number of nonprofit organizations with unexplained links.
8. 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.

⁶ ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions

⁷ ADB's Handbook on Anti-Money Laundering and Combating the financing of Terrorism for Nonbank Financial Institutions

9. Nonprofit organization has operations in, or conducts transactions to or from, high-risk jurisdictions.

B. Suspicious indicators related to lending⁸

1. Customer suddenly repays a problem loan unexpectedly.
2. 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.
3. Customer repays a long-term loan, such as a mortgage, within a relatively short period.
4. Source of down payment is inconsistent with borrower's background and income.
5. Down payment appears to be from an unrelated third party.
6. Down payment uses a series of money orders or bank drafts from different financial institutions.
7. Customer shows income from "foreign sources" on loan application without providing further details.
8. Customer's employment documentation lacks important details that would make it difficult for the credit institution to contact or locate the employer.
9. Customer's documentation to ascertain identification, support income, or verify employment is provided by an intermediary who has no apparent reason to be involved.
10. Customer offers the credit institution large dollar deposits or some other form of incentive in return for favorable treatment of loan request.
11. Customer seems unconcerned with terms of credit or costs associated with completion of a loan transaction.
12. Down payment or other loan payments are made by a party who is not a relative of the customer.
13. Reluctance to use favorable facilities, for example, avoiding high interest rate facilities for large balances.
14. Frequent and/or unscheduled cash deposits to loan accounts.
15. Frequent deposits of winning gambling checks followed by immediate withdrawal or transfer of funds.
16. Children's accounts being used for the benefit of parents and/or guardians.

C. Real Estate Sector⁹

1. Transactions in which there are signs, or it is certain, that the parties are not acting on their own behalf and are trying to hide the identity of the real customer.

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

⁹ FATF – Money Laundering & Terrorist Financing through the Real Estate Sector (June 2007)

2. Transactions which are begun in one individual's name and finally completed in another's without a logical explanation for the name change. (For example, the sale or change of ownership of the purchase or option to purchase a property which has not yet been handed over to the owner, reservation of properties under construction with a subsequent transfer of the rights to a third party, etc.).
3. Transactions in which the parties:
 - a. Do not show particular interest in the characteristics of the property (e.g. quality of construction, location, date on which it will be handed over, etc.) which is the object of the transaction.
 - b. Do not seem particularly interested in obtaining a better price for the transaction or in improving the payment terms.
 - c. Show a strong interest in completing the transaction quickly, without there being good cause.
 - d. Show considerable interest in transactions relating to buildings in particular areas, without caring about the price they must pay.
4. Transactions in which the parties are foreign or non-resident for tax purposes and:
 - a. Their only purpose is a capital investment (that is, they do not show any interest in living at the property they are buying, even temporarily, etc.).
 - b. They are interested in large-scale operations (for example, to buy large plots on which to build homes, buying complete buildings or setting up businesses relating to leisure activities, etc.).
5. Transactions in which any of the payments are made by a third party, other than the parties involved. Cases where the payment is made by a credit institution registered in the country at the time of signing the property transfer, due to the granting of a mortgage loan, may be excluded.

D. Life insurance companies, brokers, and agents ¹⁰

1. Client wants to use cash for a large transaction.
2. Client proposes to purchase an insurance product using a check drawn on an account other than his or her personal account.
3. Client requests an insurance product that has no discernible purpose and is reluctant to divulge the reason for the investment.
4. 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.
5. Client conducts a transaction that results in a conspicuous increase in investment contributions.
6. Scale of investment in insurance products is inconsistent with the client's economic profile.

¹⁰ Money laundering and terrorist financing indicators—Life insurance companies, brokers and agents (June 2021)

7. Unanticipated and inconsistent modification of client's contractual conditions, including significant or regular premium top-ups.
8. Unforeseen deposit of funds or abrupt withdrawal of funds.
9. Involvement of one or more third parties in paying the premiums or in any other matters involving the policy.
10. Overpayment of a policy premium with a subsequent request to refund the surplus to a third party.
11. Funds used to pay policy premiums or deposits originate from different sources.
12. 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.
13. Client cancels investment or insurance soon after purchase.
14. Early redemption takes place in the absence of a reasonable explanation or in a significantly uneconomic manner.
15. 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.
16. Client makes payments with small denomination notes, uncommonly wrapped, with postal money orders or with similar means of payment.
17. Duration of the life insurance contract is less than 3 years.
18. First (or single) premium is paid from a bank account outside the country.
19. Repeated and unexplained changes in beneficiary.
20. Relationship between the policy holder and the beneficiary is not clearly established.

E. Securities Firm¹¹

1. Accounts that have been inactive suddenly receive large deposits that are inconsistent with the normal investment practice of the client or their financial ability.
2. Any dealing with a third party when the identity of the beneficiary or counterparty is undisclosed.
3. Client attempts to purchase investments with cash.
4. 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.
5. 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.

¹¹ Money laundering and terrorist financing indicators—Life insurance companies, brokers and agents (June 2021)

6. 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.
7. 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.
8. Client makes large or unusual settlements of securities in cash.
9. The entry of matching buying and selling of particular securities or futures contracts (called match trading), creating the illusion of trading.
10. Transfers of funds or securities between accounts not known to be related to the client.
11. Several clients open accounts within a short period of time to trade the same stock.
12. Client is willing to deposit or invest at rates that are not advantageous or competitive.
13. Client attempts to purchase investments with instruments in the name of a third party.
14. Third-party purchases of shares in other names (i.e., nominee accounts).
15. Transactions in which clients make settlements with checks drawn by third parties or remittances from third parties.

F. Dealers of Precious Metals & Stones – Red Flags¹²

1. Customer Behavior
 - a. Established customer (including bullion dealers) dramatically increases his purchase of precious metals or stones for no apparent reason
 - b. Purchase of gold bullion through multiple transactions over a short time period.
 - c. Bullion is transferred among associates using bullion accounts (including family members) for no apparent commercial purpose.
 - d. Occupation is inconsistent with the transaction. For example, the customer claimed to be a student but transferred large values of funds to bullion accounts.
 - e. A new customer requests a refiner to turn gold into bullion.
 - f. A customer does not ask for the reduced price or haggles over the list price.
 - g. Buyer/seller apparently does not have reasonable expertise/experience in the precious metals/stones sector.
2. Company Behavior

¹² FIIB, "Strategic Analysis Report on Dealers in Precious Metals and Stones", (December 2021) (https://www.jfiu.gov.hk/info/doc/SAR_ON_DPMS.pdf)

- a. Company name is changed to precious metal related. Incorporation or registration of a trading company in a tax haven even though its business relates to another jurisdiction.
 - b. Movement of abnormally large sums of money in various accounts of the individuals and companies which are not related to the nature of their business. Unusual deposits i.e. use of cash or negotiable instruments (such as traveller's cheques, cashier's cheques and money orders) in round denominations (to keep below reporting threshold limit) to fund bank accounts and to pay for gold.
 - c. Numerous sole proprietorship businesses/private limited companies set up by seemingly unrelated people (proxies) but controlled by the same group of people.
 - d. No clarity of how the company transports the merchandise it has bought.
3. Payment Behavior
- E. A number of affiliated entities in the payments chain.
 - F. Natural person or business sells gold saying that it comes from a place with no extraction license or from places with no gold mines.
 - G. Purchase of gold bullion with bank cheques may be an attempt to conceal the source of the funds and underlying ownership.
 - H. The use of cash to purchase bullion, especially when there are multiple purchases in a short timeframe, or when large amounts are purchased at once, or when there are structured cash deposits into an account to finance a single gold bullion purchase.
 - I. Original source of funds to buy gold bullion cannot be established. The transaction involves the receipt of funds from third party entities that have no apparent connection with the transaction.
 - J. Transactions between domestic buyers and sellers with sales proceeds sent to unknown third parties overseas.

G. Cyber-enabled Fraud¹³

1. Transaction patterns
 - a. Rapid or immediate, high or low value transactions after opening of an account, inconsistent with the purpose of the account.
 - b. Rapid or immediate cash withdrawals or transfers of large amounts following the receipt of a funds transfer in order to empty the account.
 - c. Frequent and large transactions, which are inconsistent with the account holder's economic profile (e.g., sudden international transfers,

¹³ FATF, A: Risk indicators for CEF, "Illicit Financial Flows from Cyber-enabled Fraud (fatf-gafi.org)" (November 2023) (<https://www.fatf-gafi.org/content/fatf-gafi/en/publications/Methodsand Trends/Illicit-financial-flows-cyber-enabled-fraud.html>)

- withdrawals of cash performed through payment cards at foreign ATMs, large purchases of VA or goods to be exported abroad, or payments in favor of unlicensed foreign MVTs).
- d. Transfers of funds to and from high-risk money laundering jurisdictions.
 - e. Large frequent transactions with recently established companies and/or whose main activities are not consistent with the activities carried out by the beneficiary or have a general purpose.
 - f. Small payment to a beneficiary, which once successfully completed, is rapidly followed by larger value payments to the same beneficiary.
 - g. Round value amount purchases that are frequent and/or in large amounts, which can indicate gift card purchases.
2. Customer transaction instructions and remarks
- a. A customer transaction requests for additional payments immediately following a successful payment to an account not previously used by the customer to pay its suppliers/vendors. Such behaviour may be consistent with a criminal attempting to issue additional unauthorized payments upon learning that a fraudulent payment was successful.
 - b. A customer's seemingly legitimate transaction instructions contain a different language vernacular, timing, and amounts than previously verified transaction instructions.
 - c. Transaction instructions include markings, assertions, or language designating the transaction request as "Urgent", "Secret" or "Confidential."
 - d. A customer presents poorly formatted messages / emails (spelling and/or grammar mistakes) as justification of a transaction.
 - e. Transaction instructions direct payment to a known beneficiary; however, the beneficiary's account information is different from what was previously used.
 - f. The intended beneficiary in the transaction description and the name of the account holder known to the beneficiary bank are inconsistent.
 - g. Transfers ordered by natural persons (alleged investors) with no financial experience and expertise, in favour of companies (in many cases established in high-risk jurisdictions) with reasons for payments related to investments and financial products.
 - h. Counterparties incommensurate with the business/company name of the account might suggest which may provide cover for the movement of large amounts of funds internationally (e.g., the company reported as a furniture company made multiple large transfer to a company named as petroleum trading company).
 - i. Transactions conducted with device time zone mismatch.
3. Suspicion in account holder's profile

- a. Account holder is unwilling or unable to pass CDD checks.
 - b. Account holder is unfamiliar with the source of the funds moving through their account or claiming they are transacting for someone else.
 - c. Frequent changes of legal entities'/sole proprietorships' names using foreign expressions and terminology.
 - d. The customer shows to have inadequate knowledge on the nature, object, amount or purpose of the transaction/s or relationship or provides nonrealistic, confusing or inconsistent explanations, which drive to the suspicion that the customer is acting as a mule.
4. Suspicion in account user's identity
- a. The user is attempting to conceal their identity by using shared, falsified, stolen or altered identification (address, telephone number, email)
 - b. Frequent changes of contact details, phone numbers, email addresses after opening of the account
 - c. E-mail addresses that do not seem compatible with the name of the account holder, or a pattern of similar email addresses seen across multiple accounts.
 - d. Irregularities in customer profile particulars, such as shared credentials (e.g., shared by two or more users) with other accounts.
 - e. Abnormalities identified via online behaviour, such as hesitation inputting data, keystroke delays, signs of automation, multiple failed login attempts, etc
 - f. Accounts relating to entities who could be expected that they are no longer active in the jurisdiction (e.g., overseas students' account sold when completed study)
 - g. IP addresses or GPS coordinates originating from high-risk money laundering jurisdictions.
 - h. Use of virtual private networks (VPNs), compromised devices (such as IOT devices), and hosting companies that may mask a user's IP address.
 - i. Multiple IP addresses or electronic devices associated with a single online account.
 - j. Single static IP address or electronic device associated with multiple accounts of various account holders.
 - k. Remote desktop connection access to an account through computer ports used by applications such as TeamViewer etc. which prevents the true device and location to be seen.
 - l. Accounts operated with excessively quick keystrokes or navigation suggesting possible bot control.
5. VA transactions

- a. Sending/receiving large volumes or high frequency low amounts worth of VAs to unhosted wallet addresses; or addresses associated with darknet marketplaces, child sexual abuse material platforms, cyber exploit marketplaces, ransomware groups, mixing/tumbling services, high-risk jurisdictions, gambling sites, and scammers.
- b. Maxing out daily funding limits at Bitcoin ATMs
- c. No documents proving the origin of VA or of the money converted in crypto assets.
- d. Transfers of VAs to wallets linked to illegal activities on the dark web (e.g., terrorism, child pornography, narcotics, etc.).
- e. Transactions involving more than one type of VAs, particularly those that provide higher anonymity.
- f. Abnormal transaction activity of VAs from peer-to-peer platform associated wallets with no logical business explanation

II. Typologies

A. Human Trafficking¹⁴

1. Front Companies

Human traffickers routinely establish and use front companies, sometimes legal entities, to hide the true nature of a business, and its illicit activities, owners, and associates. Front companies are businesses that combine illicit proceeds with those gained from legitimate business operations.

Examples of front companies used by human traffickers for labor or sex trafficking include massage businesses, escort services, bars, restaurants, and cantinas. Often, these establishments will appear to be a single storefront, yet are part of a larger network.

Payments for these illicit services are usually in cash, and traffickers may invest the illicit proceeds in high-value assets, such as real estate and cars.

2. Funnel Accounts

Funnel accounts generally involve an individual or business account in one geographic area that receives multiple cash deposits, often in amounts below the cash reporting threshold, from which the funds are withdrawn in

¹⁴ See FINCEN Advisory, FIN-2020-A008, "Supplemental Advisory on Identifying and Reporting Human Trafficking and Related Activity," (October 15, 2020) (https://www.fincen.gov/sites/default/files/advisory/2020-1015/Advisory%20Human%20Trafficking%20508%20FINAL_0.pdf)

a different geographic area with little time elapsing between the deposits and withdrawals.

Human traffickers may use interstate funnel accounts to transfer funds between geographic areas, move proceeds rapidly, and maintain anonymity. In labor and sex trafficking schemes, human traffickers may open accounts in their name, or escort victims to a bank, and force them to open an account. Traffickers maintain control of the victims' bank accounts through coercion, and direct victims to deposit money into their accounts and other accounts that the traffickers can access. In some cases, victims also are coerced or forced to wire proceeds via money services businesses (MSBs) to facilitate the funneling of proceeds.

3. Alternative Payment Methods

In addition to payment via cash, traffickers also have accepted payment via credit cards, prepaid cards, mobile payment applications, and convertible virtual currency. Illicit actors also use virtual currency to advertise commercial sex online. For example, human traffickers have purchased prepaid cards, and then used the cards to purchase virtual currency on a peer-to-peer exchange platform. Human traffickers then use the virtual currency to buy online advertisements that feature commercial sex acts to obtain customers.

FinCEN also has identified transactions in which human traffickers use third-party payment processors (TPPPs) to wire funds, which gives the appearance that the TPPP is the originator or beneficiary of the wire transfer and conceals the true originator or beneficiary. For example, human traffickers facilitate payments via TPPPs for the operation of online escort services and online streaming services that use voice-over Internet protocol technology. Human traffickers and their facilitators use TPPPs to wire funds to individuals or businesses both domestically and abroad.

B. Illicit Drug Trafficking¹⁵

Use of professional money laundering networks

Organised crime groups use professional money laundering networks to launder the proceeds of their illegal activities³⁶. As the main purpose of professional money launderers is to facilitate the transfer of value for their customers, they are rarely involved in the proceeds-generating illegal activities. Instead, they provide expertise to disguise the nature, source, location, ownership, control,

¹⁵ FATF, "Money Laundering from Fentanyl and Synthetic Opioids" (November 29, 2022) (<https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/Money-Laundering-Fentanyl-Synthetic-Opioids.pdf.coredownload.inline.pdf>)

origin and/or destination of funds to avoid detection. Professional money launderers generally do not differentiate between drug dealers, fraudsters, human traffickers or any other criminal with a need to move or conceal ill-gotten gains. They engage in sophisticated, large-scale laundering on behalf of drug cartels, motorcycle gangs and traditional organized crime organizations.

While professional money laundering networks may include accountants, bankers or lawyers, current financial intelligence suggests that they often are owners of, or associated with, trading companies or money-services businesses, as well as a variety of legitimate commercial enterprises they use as fronts. Professional money launderers use their occupation and knowledge, as well as the infrastructure associated with their line of work and their networks, to facilitate money laundering, providing a veneer of legitimacy to criminals and criminal organizations.¹⁶

C. Use of offshore banks, international business companies, and offshore trusts, including trust company service providers

Mr. ES, the Director of Company A (a State-Owned Airline Company) and a politically exposed person (PEP), procured a shipment of RR Trent 700 engines and three Airbus aircraft and CRJ 1000 NG aircraft. ES is also the founder and beneficial owner of Company B, a company incorporated under the laws of Jurisdiction A (an offshore financial center).

ES received a fee, which constituted a bribe, when procuring aircraft and engine maintenance from Company F, Company G and Company H which was received through Company I and Company J (owned by Mr. STK). Ultimately, this fee was received from Company K through Company L in Jurisdiction B.

ES used Company B's account at Bank U in Jurisdiction C to receive the fee received from the procurement and used MB's (ES' wife) bank account as a holding account for SGD 480,000 (approx. USD 350,787), before transferring it to another party by breaking up the transaction to SAB (daughter of ES) of SGD 162,124 (approx. USD 118,479) and SGD 45,300 (approx. USD 33,104), transferring SGD 291,785 (approx. USD 213,229) to the account in the name of MS (Parent of ES) and transferring SGD 2,476 (approx. USD 1,809) to the account in the name of ER (Son of ES).

While ES had attempted to obscure the ownership of Company B using the establishing of a trust, cooperation between PPATK (Indonesia FIU) and law enforcement agencies abroad identified that Company B belongs to ES and SAB (daughter of ES).

¹⁶ FATF, "Money Laundering from Fentanyl and Synthetic Opioids" (November 29, 2022) (<https://www.fatf-gafi.org/content/dam/fatf-gafi/reports/Money-Laundering-Fentanyl-Synthetic-Opioids.pdf.coredownload.inline.pdf>)

A number of foreign bribes were received into Company B's account, then ES deposited the money amounting to USD 1,458,364 to STK through STK's personal account, then he provided a means to return the deposit of funds belonging to ES by setting up a company in Jurisdiction A along with their accounts, namely Company M in Jurisdiction C and Company N's account in Bank A. An underhand agreement accompanied by AR (lawyer) was then made as if buying and selling apartments in Jurisdiction C and avoiding a stamp duty of 13% of the selling price. This underlying transaction appears to be legitimate economic activity in the form of buying and selling apartments between ES and STK.¹⁷

D. Casino Related Typologies¹⁸

1. Purchase of Chips with Small-Denomination Currency, Followed by Modest Gambling Actions

MGK, a Malaysian, was reported by the Cage Team of Casino B as he purchased gaming chips, totaling PHP1.5 million, using 14,970 pieces of PHP100 bills and 3 pieces of PHP1,000 bills. Review of surveillance footage revealed that MGK entered the property with bags containing the cash in question. The subject purchased gaming chips, with which he played for roughly two hours, wagering an average of PHP14,211 and winning PHP0.15 million. MGK proceeded to the cage where he attempted to redeem PHP1.04 million but cancelled the transaction after realizing he would be refunded with his original PHP100 bills. MGK went to a separate cage a few minutes later and successfully redeemed PHP0.25 million. MGK left the premises following the aforementioned transactions without cashing out his remaining chips. The individual returned to the property the following day and used PHP1.1 million in funds to win a total of PHP1.31 million on two separate occasions and cages. The earnings were then transferred to the NDW Junket Cage. Notably, MGK was previously the subject of five (5) similar STRs that were submitted to the AMLC. There is no other information available on MGK.

2. Involvement in CPH Criminal Syndicate

Casino E reported the subject persons as members of the CPH criminal syndicate. Table 12 identified the 12 STRs related to the individuals allegedly connected to the syndicate. Notably, HLP, one of the identified members, is involved in various businesses, such as construction, cosmetics

¹⁷ APG Typologies Report 2022 (13 August 2022)

(<http://www.apgml.org/includes/handlers/get-document.ashx?d=d2972f3d-aa22-4b7f-ac9e-848cd26e9461>)

¹⁸ AMLC Typology – Analysis of Suspicious Transactions associated with Casino Junkets, January 2023

(http://www.amlc.gov.ph/images/PDFs/PR2023/2023%20JAN%20ANALYSIS%20OF%20SUSPICIOUS%20TRANSACTION%20ASSOCIATED%20WITH%20CASINO%20JUNKETS_FINAL.pdf)

distributorship, and lending. He is also an official of one company that is allegedly running a Ponzi scheme and was involved in an adverse news about casino junket operations. HLP had personal and corporate accounts with a domestic bank, both of which were closed due to unresolved red-flag transactions. Notably, HLP issued a bogus check in the amount of PHP10.50 million in another domestic bank. Given the circumstances, an STR pertinent to the fraudulent issue of the bogus check was warranted, and the checking account was closed. Related to this, Casino B received a letter from the AGA for Casinos on the alleged investment fraud activities of the CPH. The aforementioned letter indicated that the group is run by HLP, who, upon verification, is a member of Casino B's rewards program. HLP allegedly entices investors into a contract of loan by promising them exorbitant returns or interest by issuing post-dated checks that ultimately bounce. The group asserted that they had a junket deal with private casinos and that the funds will be used to pay their international guests' gaming operations. In an effort to provide the appearance of a real organization, the gang uses names of legitimate businesses.

3. Transactions Not Commensurate with Declared Source of Funds

Due to suspicious circumstances, a bank reported 32 STRs, totaling PHP262.73 million tied to the account of AMG. Upon account-opening, AMG purportedly submitted an SEC registration document. LYM, who produced his driver's license and Chinese passport as identification, is the authorized signatory. AMG's client information file shows that it is involved in management consulting. Per branch's inquiries, however, AMG was found to be a casino junket operator at Casino D. According to the branch's evaluation of the account statement, AMG's transactions do not correspond to its declared source of funds. From account-opening in April 2015 to March 2016, the only activity in the account was the initial deposit of PHP50,000. In April 2016, however, the account began to have a large number of transactions. AMG's deposits and on-us credits, which were usually processed inter-branch, had values as high as eight digits. Between October 2016 and March 2017, the reporting branch identified transactions worth PHP262.73 million, which are deemed suspicious or not commensurate with the declared source of funds of AMG.

E. Use of Virtual Assets¹⁹

1. Money Laundering thru Mix of Bank Accounts & Virtual Assets

¹⁹ APG Typologies Report 2022 (13 August 2022)
(<http://www.apgml.org/includes/handlers/get-document.ashx?d=d2972f3d-aa22-4b7f-ac9e-848cd26e9461>)

Under the guise of friendship, Person A was coaxed into providing his bank account details online. Consequently, he received funds in his bank account, which turned out to be criminal proceeds from a business email compromise scam conducted outside Singapore. Person A further provided his personal information to facilitate the creation of an account with a cryptocurrency trading platform based outside Singapore, control of which was ceded to the unknown person. Under the instructions of the unknown person, Recipient A then transferred most of the criminal proceeds to the bank account of Recipient B. Consequently, investigations revealed that Recipient B sent Bitcoin to Recipient A's trading account, and the proceeds were further laundered via cryptocurrency.

2. Cryptocurrency Trading related to Phishing

Several online news articles and stories circulated in social media regarding several accounts hacked by unknown perpetrators. Based on the report submitted by a bank (which was shared by a Supervising Agency), certain accounts were identified as recipients of the funds from another bank (alleged hacked accounts). Most of the identified recipients had financial transactions, particularly inter-account transfers (outflows), during the period when the alleged hacking incident transpired.

The aforementioned funds which may possibly represent the funds that were unlawfully transferred from multiple accounts were then transferred by the subjects to another bank's accounts (layering), which may indicate that the accountholders may likely be money mules and that their accounts may have been used as a pass-through account. Furthermore, the second beneficiaries, who are either individuals or businesses, appear to be engaged in cryptocurrency trading based on their financial activities.

STRs related to the subjects indicated that their accounts were involved in phishing activities or had received unauthorised fund transfers. The initial beneficiaries had outgoing transactions (inter-account transfers) involving significant amounts which were transacted after the period of the alleged hacking incident. The total amount of debit transactions of some of the subjects almost totalled the amount of their credit transactions, indicating that their accounts were merely just pass-through accounts. According to an online news article, the hacked funds were used to buy cryptocurrencies. During the layering stage, the initial beneficiaries (possible money mules) transferred funds to businesses and individuals (second beneficiaries), some of which were allegedly engaged in cryptocurrency trading. Some of the second beneficiaries have had outgoing transactions to companies who are associated with cryptocurrency exchanges. The second beneficiaries received significant amounts of incoming fund transfers from numerous

individuals, which appeared not to be commensurate with their declared businesses and financial capacities.

3. Cryptocurrency Investment Program Scam

The suspect, Mr. C, has been the owner of Company T since 2017. Mr. C established four investing platforms and promoted his cryptocurrency investment programs in online chat groups, promising investors that his programs can generate 80% to 720% returns per year. However, many of the investment programs did not exist. To invest, investors could either deposit cash into Company T's bank account or transfer cryptocurrencies to the crypto wallets provided by Company T or Mr. C's personal wallet. In order to convince investors that these programs could genuinely make profits, Mr. C sent cryptocurrencies to investors as returns from his own crypto wallets or Company T's bank accounts. However, Mr. C was fraudulently operating a pyramid scheme. Finally, in order to conceal and disguise the illegal gains, Mr. C sold his cryptocurrencies through over-the-counter trading (OTC) markets, then transferred the money into Company T's bank account and withdrew the cash. In August 2021, a District Prosecutors Office prosecuted Mr. C for fraud and offenses against Article 29 of the Banking Act.

F. Online Sexual Abuse and Exploitation of Children

Please refer to AMLC Study: ***“ONLINE SEXUAL ABUSE AND EXPLOITATION OF CHILDREN IN THE PHILIPPINES: An Evaluation Using STR Data (July 2020 – December 2022)***, published in the AMLC Website - [OSAEC in the Philippines](#)

G. Gold Smuggling

Involvement of Unrelated Counterparties:

Mr. DWK was involved in the business of selling raw materials for building constructions. Mr. DWK maintained multiple personal and business accounts at different banks and his transactional activity was unusual comprising of home remittances, online transfers, clearing of cheques, cash deposits and withdrawals. The transactions were conducted with various unrelated counterparties including clearing/forwarding agents, jewellers, car dealers, real estate dealers, overseas Pakistanis etc. A few counterparties were identified to be involved in illegal foreign exchange businesses which strengthened the suspicion of the involvement of Mr. DWK in Hawala/Hundi. During analysis, STRs were also found on the family members of Mr. DWK including 1) Mr. RWK (brother), 2) Mr. TWK (brother), 3) Mr. AUK (brother), 4) Mr. YK (son), 5) Mr. AK (son), whereby similar transactional activity was identified, and suspicions were reported. Some of the family members were residing in Country A and involved

in businesses related to transport, while a few of them were living in Pakistan and involved in trading businesses.

During analysis, Mr. DWK was found to be under investigation by a law enforcement agency (LEA) in Pakistan for his involvement in the smuggling of gold. The individual was apprehended for smuggling of gold from the airport. The LEA informed that the individual managed to import artificial jewellery against the export of pure gold, which is in violation of the Procedure for Export of Gold Jewellery and Precious / Semi-Precious Stones and Import Facility.²⁰

²⁰ APG Typologies Report 2022 (13 August 2022)
(<http://www.apgml.org/includes/handlers/get-document.ashx?d=d2972f3d-aa22-4b7f-ac9e-848cd26e9461>)