Form Guide for STR Form

(Version 17 July 2024)

IMPORTANT – USE UPDATED ADOBE SOFTWARE

If you submit STR Forms using an incompatible Adobe software, you may be required to file your STR Form again.

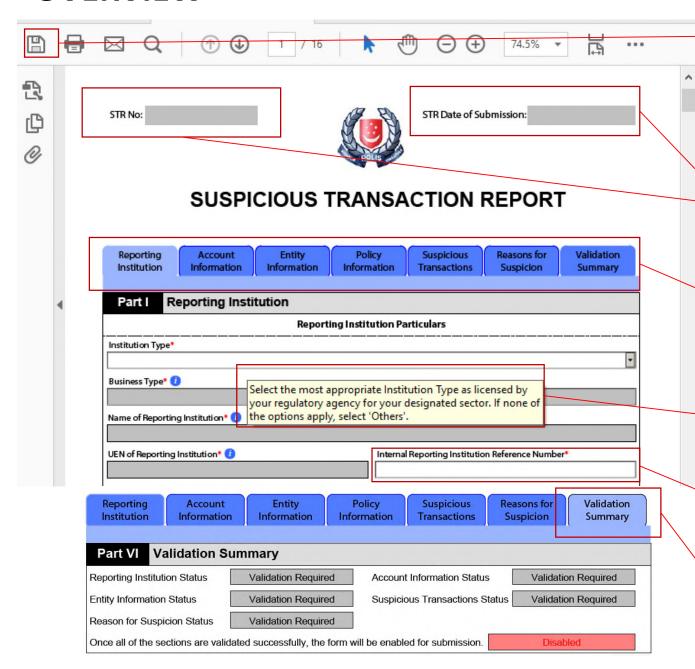
Use only the following Adobe software.

- 1. Acrobat Reader DC (release note 15 or later); OR
- 2. Acrobat XI (release note 11 or later)

Note:

- Adobe Acrobat Reader DC is the **preferred software**, it is available for **free** on the **Adobe website**.
- If you have created draft STR Forms with outdated Adobe software or third party (non-Adobe) PDF editors, you should
 - <u>Delete</u> the old draft STR Forms or templates;
 - Download a fresh STR Form template from the SONAR platform; and
 - O Use either of the above Adobe software to create a new draft STR Form.

OVERVIEW



Click on the **SAVE** button to save changes to your draft STR. This draft will be saved onto your local device.

Greyed out fields will be auto-populated after form is uploaded onto SONAR.

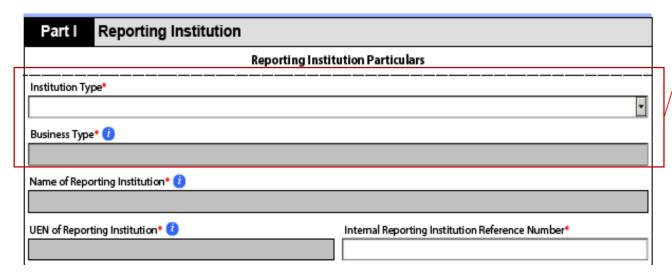
You can click on the tab headers to quickly access the different sections. No input is required for sections which are not applicable to your Institution Type.

When you hover your mouse over active fields, a short description of the field will appear. You may refer to the descriptions of the fields if you are unsure of how to complete the STR.

Use a unique Internal Reference No. for each STR filed. Quote this Internal Reference No. when corresponding with STRO on the submitted report.

Under the tab "Validation Summary", the validation status of each section you are required to complete is displayed. After all sections have been validated, the form will be "Enabled" for submission. Non-validated forms and forms not "Enabled" for submission will be rejected.

TAB – REPORTING INSTITUTION



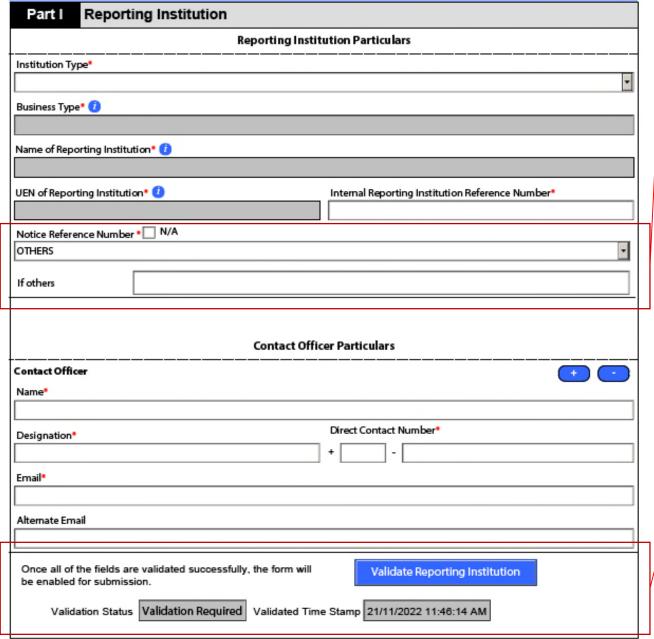
Select your Institution Type and Business Type (according to your licensed/main business activity). The Institution Type selected will control the fields you see in the STR. Hence, do not change the Institution Type after you have amended / added data to other fields in the Form.

NEW There are new Institution Type and Business Type selections. Refer to the Current and New ITBT mapping below.

	Institution Type	Business Type				
		MONEY CHANGER				
	MONEY CHANGING AND REMITTANCE BUSINESS	REMITTANCE AGENT				
		MONEY CHANGER AND REMITTANCE AGENT				
		VIRTUAL CURRENCY INTERMEDIARIES				
	PAYMENT AND SETTLEMENT SYSTEM	STORED VALUE FACILITY OPERATOR				
Current ITBT Mapping		DESIGNATED PAYMENT SYSTEM OPERATOR/SETTLEMENT INSTITUTION				
		NON-DESIGNATED PAYMENT SYSTEM OPERATOR/SETTLEMENT				
		STORED VALUE FACILITY OPERATOR				
	CASINO ODERATOR	CASINO OPERATOR				
	CASINO OPERATOR	MONEY CHANGER AND REMITTANCE AGENT				

	Institution Type	Business Type			
	MONEY-CHANGING LICENSEE	MONEY CHANGING SERVICE			
		MONEY CHANGING SERVICE			
		ACCOUNT ISSUANCE SERVICE			
	DAYAGAIT AND CETTI FAGENT	CROSS-BORDER MONEY TRANSFER SERVICE			
	PAYMENT AND SETTLEMENT SYSTEM	VIRTUAL ASSET SERVICE PROVIDER			
		DOMESTIC MONEY TRANSFER SERVICE			
		E-MONEY ISSUANCE SERVICE			
New ITBT		MERCHANT ACQUISITION SERVICE			
Mapping	MAJOR PAYMENT INSTITUTION	MONEY CHANGING SERVICE			
iviapping		ACCOUNT ISSUANCE SERVICE			
		CROSS-BORDER MONEY TRANSFER SERVICE			
		VIRTUAL ASSET SERVICE PROVIDER			
		DOMESTIC MONEY TRANSFER SERVICE			
		E-MONEY ISSUANCE SERVICE			
		MERCHANT ACQUISITION SERVICE			
		CASINO OPERATOR			
	CASINO OPERATOR	MONEY CHANGING SERVICE			
		CROSS-BORDER MONEY TRANSFER SERVICE			

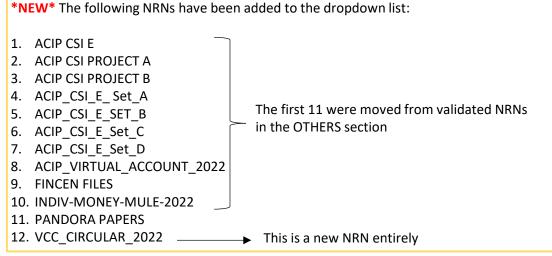
TAB – REPORTING INSTITUTION



Notice Reference No. (NRN) is a mandatory field. If you are not filing an STR pursuant to a crime advisory/bulletin/notice, please select the "N/A" checkbox.

Notices <u>exclude</u> the MAS 626 Notice and instead refer to ad-hoc notices that your regulator or STRO may publish. In such Notices, there will be explicit instructions for you to enter the NRN.

If the NRN applicable to the STR you are filing is not listed in the dropdown list, please select "Others" from the dropdown list and enter the NRN in the free-text field that will appear. The entry in this free-text field will be validated against the list of valid NRNs maintained in STRO's database.



Validation has to be done at the end of every section. The validation will check that all mandatory fields have been completed and that the information has been keyed in the expected format (e.g. Date is in DD/MM/YYYY format). An error message will appear if validation fails and fields with errors will be highlighted for your attention.

TAB – ACCOUNT INFORMATION

Part II Account Information								
Are there account(s) involved in the suspicious activity you are report	ing on?*							
Please provide details of any accounts related to the suspicious transaction(s). If there are more than one such account known to the reporting institution, click on the "+" to add more records.								
Account	Details							
Account	Details							
Is the known account maintained with the reporting institution?* Name of Financial Institution* 1	(●) Yes							
Name of Financial institution.								
We do not have the information on the Authorized Cinneton.								
We do not have the information on the Authorised Signatory.								
We do not have the information on the Beneficial Owner.								
Account Number*	Type of Account*							
	Savings Investment Fixed Deposit							
	☐ Current ☐ Trust ☐ Loan							
	☐ Betting ☐ Credit / Debit Card ☐ Payment Account							
	Clearing Virtual Currency							
Date Account Opened* (DD/MM/YYYY)								
Date Account Opened (DD/MMV111)								
Account Balance* OR OR								
Account Ownership* Singly Held Jointly Held	I/A							

Select "Yes" and provide ALL known accounts (including accounts not maintained with you) unless there is no possibility of the account(s) being linked to the suspected drug dealing or criminal conduct.

Note: For STRs filed due to adverse news on the entity(ies), even if the review of accounts did not uncover any suspicious transactions, you cannot exclude the possibility that tainted funds may have passed through these accounts. Hence, you should still select "Yes" and provide the account information.

Account information, e.g. bank name and account number, is useful for STRO's analysis of the STR filed and for law enforcement agencies to quickly detect relevant STRs in the STRO database. If the information is not provided in the designated fields or only provided in the <Reason(s) for Suspicion> free text field, STRO and law enforcement agencies may not be able to quickly detect the relevant STRs.

Use this arrow to minimize the section.

Use the "+" button to add more accounts. You are expected to provide full details of all accounts involved in the suspicious transaction(s) to the best of your knowledge.

NEW The maximum no. of accounts that can be added has been increased from 20 to <u>40 accounts</u>. If there are more than 40 accounts, enter the account information for 40 accounts in the form and the remaining accounts in a .csv file (upload as attachment). The .csv file should contain the same fields as the Account Information section.

Select "Yes" if the account involved is maintained with your institution. Select "No" if the account is not maintained with your institution. Only basic information (Bank Name, Account Number, Type of Account) will be collected for accounts not held with your institution.

NEW* There are new unknown checkboxes for Account Information as follow:

"We do not have the information on the Authorised Signatory" (This is available to all ITBTs) "We do not have the information on the Beneficial Owner" (This is available to all ITBTs)

The validation for the respective relationship will be removed if the checkbox is checked.

NEW* The allowed characters for Account Numbers in all sections (including Sender & Receiver Wallet Addresses) have been increased from 40 to 60

TAB – ACCOUNT INFORMATION

Date Account Opened* (DD/MM/YYYY)						
Account Balance* ODR OCR						
Account Ownership* Singly Held Jointly Held N/A						
Other accounts maintained by the same entity(s) but not part of this STR						
Account Number						
Account Status* CActive C Dormant Suspended Closed						
Date Account Opened* (DD/MM/YYYY) Date of Account Suspension/Closure* (DD/MM/YYYY)						
Account Status						
Account Status* Active Dormant Suspended Closed						
Account has been seized by a Law Enforcement Agency						
☐ The reporting institution has taken measures against the account						
Handling Of Account Balance Upon Account Closure You have indicated that the reported account is closed. Please provide details on how the account balance was handled.						
Date of Account Suspension/Closure* (DD/MM/YYYY)						
Account Balance was returned via: (select 1)*						
C Remitted to Local Beneficiary						
Remitted to Foreign Beneficiary						
Returned in cash / cash equivalent (cashier's order, cheque, etc) N/A - No instructions received						
Account Information Updated as at* (DD/MM/YYYY)						
Account information operated as at (DD/MM/1111)						
Once all of the fields are validated successfully, the form will be enabled for submission. Validate Account Information						
Validation Status Validation Required Validated Time Stamp						

If the same entity maintains multiple accounts with your reporting institution, please provide full details of accounts which are involved in the suspicious transactions by adding more accounts.

For accounts which are not linked to the suspicious activity, you may key in the account numbers in this field (do not include "-" or space between numbers or description of the accounts).

Use the "+" button to add more accounts.

NEW "Account Status", "Date Account Opened", "Date of Account Suspension/Closure", for each "Other Account"

Account Status and Date Account Opened and Type of Account are mandatory so long an "Other Account" is provided.

Date of Account Suspension/Closure is mandatory so long Account Status of the "Other Account" is Suspended/Closed.

"Account Status" here refers to the main account reported on in the STR

If "Closed" is selected, you should indicate the handling of the account balance upon its closure – i.e. how and where the remaining funds in the account were disbursed.

Note: If the information on the flow of funds is not available at the time of filing the STR, but becomes available later (e.g. account is closed later or cashier's order is cashed at a later date), you should indicate that the information is currently not available and promptly file another follow-up STR upon receipt of such information.

TAB - ACCOUNT INFORMATION

Account Status						
Account Status*						
Account has been seized by a Law Enforcement Agency						
Law Enforcement Agency Name*	Law Enforcement Agency Case Reference No*					
Law Enforcement Agency Contact Officer Name*	Law Enforcement Agency Contact No.*					
	+					
Date of Seizure*						
The reporting institution has taken measures against the accou	nt					
Describe Measures Taken* No. of Characters (Max): 100						
Describe measures function for characters (max). To						
Date Action Taken* (DD/MM/YYYY)						
Date Action Taken (DD/MINVTTTT)						
Account Information Upo	dated as at* (DD/MM/YYYY)					
Once all of the fields are validated successfully, the form will be enabled for submission.	Validate Account Information					
Validation Status Validation Required Validated Time Stamp						

Check "Account has been seized by a Law Enforcement Agency" and provide details on the law enforcement agency and the seizure order. The details should be found on the seizure order.

Note:

- The information will allow STRO to quickly disseminate the relevant information to the law enforcement agency interested in the matter.
- You should respond to the seizure order and/or production orders.

Check "The reporting institution has taken measures against the account" and provide details on measures taken. For example, enhanced monitoring, reporting institution to close account.

Note: There is no need to indicate 'STR filed' as a measure taken.

Part III Entity Profile							
Please provide details of all entities related to the suspicious transaction you are reporting on. This includes account owners, authorized signatories and ultimate beneficial owners of the reported suspicious accounts as well as known transacting parties of the suspicious transaction.							
Is this entity related to the reported account(s)?*	^ ∩No						
Relationship	to Account 1						
Select Account Number*	Relationship of Entity to Account*						
123456789	Authorised Signatory						
Date of Appointment as Authorised Signatory / Beneficial Owner* Unknown Relationship of Entity to Account Holder* Unknown							
	V						
Relationship	to Account 2						
Select Account Number*	Relationship of Entity to Account*						
123456789	Beneficial Owner						
Date of Appointment as Authorised Signatory / Beneficial Owner* Unknown	Relationship of Entity to Account Holder* Unknown						
	▼						
Entity Pa	articulars						
Profile Information*							
Entity featured in foreign adverse news/sanction lists							
Entity featured in local adverse news/sanction lists							
Entity not featured in adverse news/sanction lists but suspecte	d of committing an offence						
Entity is a Politically Exposed Person (PEP)							
Entity is a relative/close associate of a Politically Exposed Perso	n (PEP)						
☐ None of the Above							
Check if adding Person Entity							
Check if adding Business Entity							

Use the "+" button to add more entities.

Provide full details of **ALL entities involved** in the suspicious transaction(s), include **joint accounts holders, authorised signatories and beneficial owners** of the accounts and policies added in in Part II <Account Information> section or Part IV <Policy Information> section.

Note: Entity information e.g. name, identifiers, address and contact numbers provided in the designated fields (should not be in the <Reason(s) for Suspicion> free text field), is useful for STRO's quick analysis of the STR filed and for law enforcement agencies to accurately determine their entities of interest.

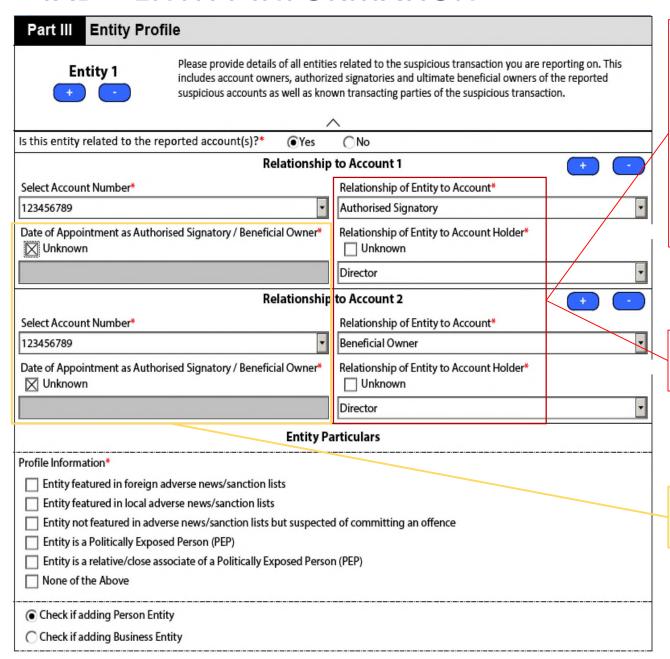
NEW The maximum no. of entities that can be added has been increased from 20 to 40 entities. If there are more than 40 entities, enter the entity profiles for 40 entities in the form and the remaining entities in a .csv file (upload as attachment). The .csv file should contain the same fields as the Entity Information section.

Select "Yes" and provide details if the entity is related to the accounts added in the Account Information section. For every account added, the account holder must be added as an entity in the Entity Information section.

Note:

- Relationship to Account section is only displayed if you select "Yes" at the "Is this entity related to the reported account(s)?" field.
- If the entity has 2 or more relationships to the account(s), use the "+" button to add more relationships (up to 20 relationships).
- It is mandatory to provide authorised signatory(ies) and beneficial owner(s) of business accounts.
- There should be at least 2 account holders if the account is a joint account. Account holders of joint accounts must be Person Entity.

Indicate whether the entity is a Person Entity or Business Entity. This will change the fields that you have to complete for this section. **Do not change this selection** after you have completed the section to prevent loss of information. By default, the form shows the fields required for a Person Entity.



Entering Directorship Details

Director of a company is NOT the account holder of the company's account, but could be the beneficial owner and/or authorized signatory.

If your reporting institution has full ownership information of a corporate bank account and the company is beneficially-owned by 1 director, you may enter the relationship by creating 2 entities in the STR: 1 person entity (director) and 1 business entity.

Note: The relationship information is critical in the scenario where the account holder is a foreign corporate entity and such information is only available to reporting institution during account opening CDD process.

When "Others" is selected for "Relationship of Entity to Account" or "Relationship of Entity to Account Holder", a free-text field "If others, please specify" will appear. The values entered in the free-text field will be rejected if they resemble values found in the drop-down list.

NEW There are now "Unknown" checkboxes for the date of appointment as Authorised Signatory/Beneficial Owner. Select this checkbox if you do not have the relevant dates of appointments; the date field will then be greyed out.

•

Provide the name of the entity, based on official identification document as far as possible.

If the separation between <First Name> and <Last Name> is not apparent, provide the full name as it appears in the identification documentation under <First Name and Middle Name, if any> and click unknown for <Last Name>.

For example, Emily Tan Ah Goh. <First Name and Middle Name, if any> = "Emily Tan Ah Goh" and click unknown for <Last Name>.

You should <u>NOT</u> repeat the full name for both *<First Name and Middle Name, if any>* and *<Last Name>* fields. This will corrupt the data and make it more difficult for STRO and law enforcement agencies to detect the relevant STR.

"Unknown" checkboxes are provided for most mandatory fields. If you are unable to obtain the information, select "Unknown" and the field will be disabled.

Check if adding Pe							
Check if adding Bu	usiness Entity	□ Unknown					
Entity's Legal Name*		Unknown					
Type of Legal Entity			Main Business Ad	ctivity*			Unknown
		-					₹
Net Assets (SGD)*		Unknown					
Tax Residency*		Unknown	•				
					•	•	
		Entity Identifica	tion Informatio	.			
Identification/Registra	ation Number*	Unknown	Country/Region		aiion*		Unknown
							_
		Entity Contac	ct Information		•		
Address*	Unknown	Partial Add	ress 🔲 Sa	me as Entity 1			
Address							
Block/House No			Street Name		1		
Building Name			Floor No		Unit		
City			State				
Postal/ZIP Code			Country/Region				▼
Contact*	Unknown						
Contact Number	+		Contact Type				
Entity Other Information							
Entity's Role in Suspici	ous Activity* (Tick all that	is applicable)					
Payor/Sender	Payee/F	l ecei ver	Intermedi	ary	Clai	mant	
No Role No Role							
Others	ana aif d						
(please	specity)						

NEW Tax Residency has just been enabled and made a mandatory field for Business Entities. If you do not know the Tax Residency of the Business, check the "Unknown" checkbox.

NEW Identification/Registration Number* has been increased from 20 characters to 25 characters.

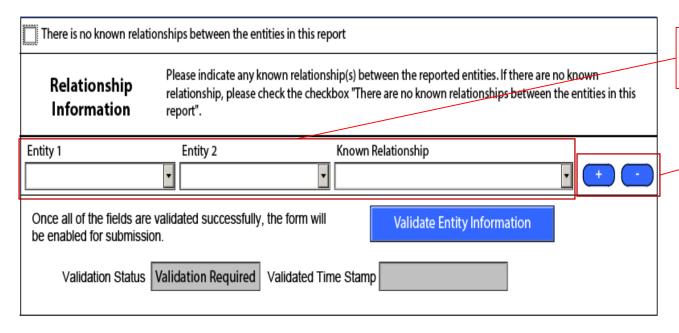
- Select "Unknown" if the address of the entity is not available.
- Select "Partial Address" if you do not have all mandatory information required in this section.
- Select "Same as Entity 1" if the entities share the same address

Select "No Role" if the entity is a director/shareholder/authorised signatory/beneficial owner of a company but is not directly involved in the suspicious transaction.

This section will appear when 2 or more entities are entered in "Entity Information".

If the account holder is a Business Entity, you should

- enter the authorized signatory, beneficial owner and/or director as a Person Entity in the "Entity Information" section
- Link the Business Entity to the relevant Person Entity.
- Enter "Business Partners/ Business/ Formal Relationship in < Known Relationship > field.



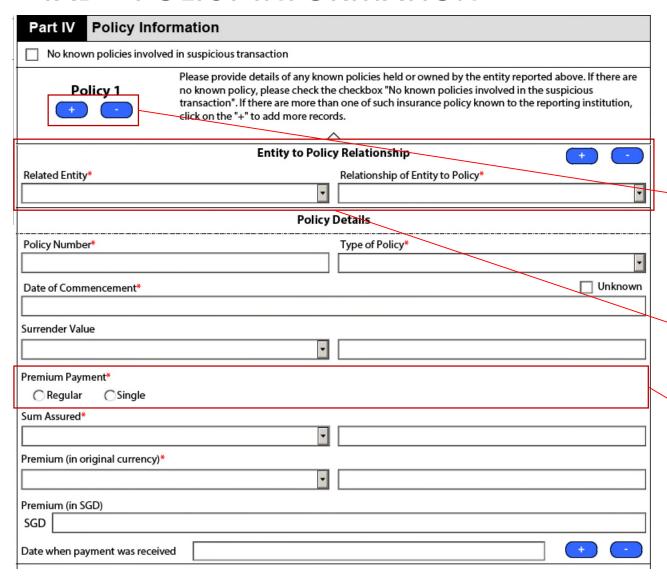
Illogical relationships will be rejected.

-For example, if Entity A and Entity B are declared as Parent-Child, then Entity A and Entity B cannot be declared as Spouses.

Select the related entities and their relationship.

Use the "+" button to add more relationships.

TAB – POLICY INFORMATION



This section will appear when the Institution Type selected in the Reporting Institution tab is "Direct Insurance", "Reinsurance" or "Financial Adviser".

Use the "+" button to add more policies.

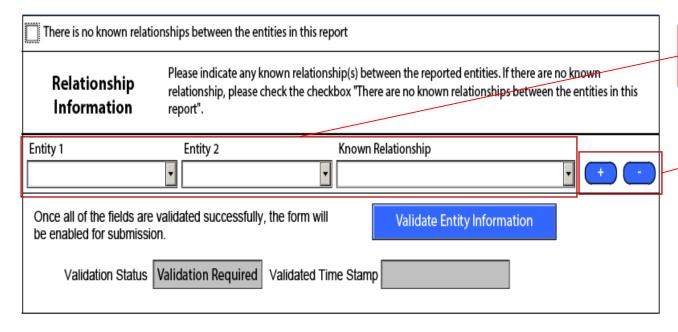
Provide full details of all policies involved in the suspicious transaction(s) to the best of your knowledge.

You may enter up to <u>10 policies</u>. If there are more than 10 policies, enter the policy information for 10 policies in the form and the remaining policies in a .csv file (upload as attachment). The .csv file should contain the same fields as the Policy Information section.

Select the related entities and their relationship. Use the "+" button to add more relationships.

Indicate whether the premium is paid regularly or in a single payment. If Regular is selected, please indicate the Premium Interval.

TAB – POLICY INFORMATION



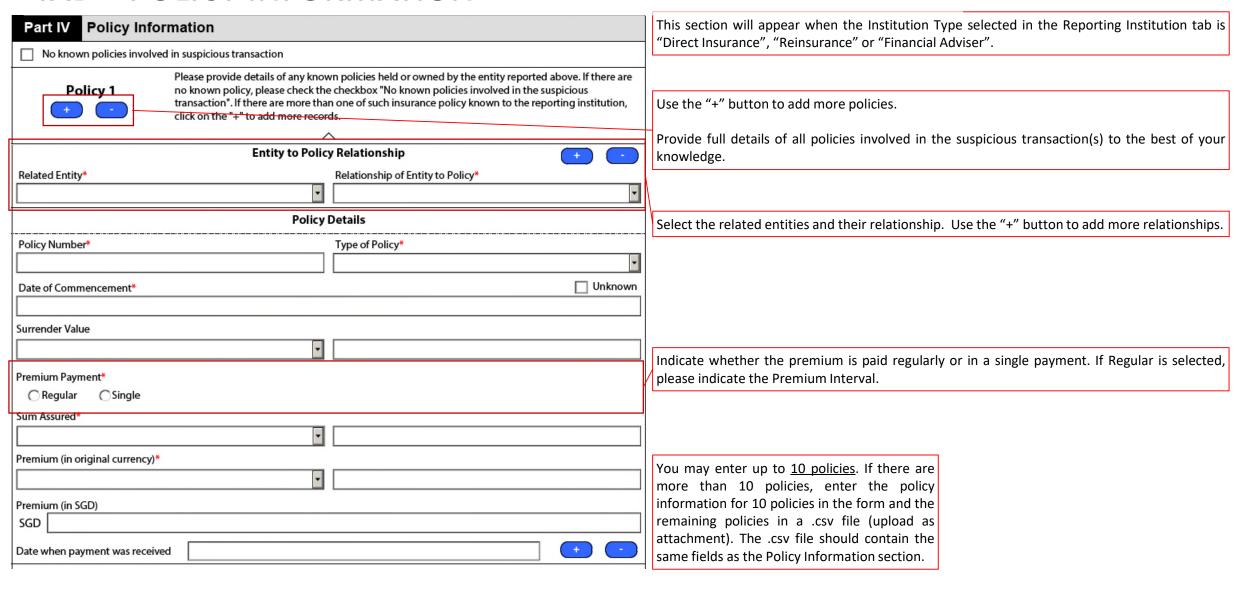
Illogical relationships will be rejected.

-For example, if Entity A and Entity B are declared as Parent-Child, then Entity A and Entity B cannot be declared as Spouses.

Select the related entities and their relationship.

Use the "+" button to add more relationships.

TAB - POLICY INFORMATION



Part V Suspicious Transaction(s)								
Suspicious Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file								
Total Amount Involved (Actual Transactions)*	SGD 3	0,000,000 to <sgd 50<="" td=""><td>0,000,000</td><td>-</td><td>Unknown</td></sgd>	0,000,000	-	Unknown			
Total Amount Involved (Attempted/Rejected Transactions)*	SGD 0	to <sgd 20,000<="" td=""><td></td><td>¥</td><td>Unknown</td></sgd>		¥	Unknown			
Transaction +		Please Indicate	Actual	○Atter	npted/Rejected			
Select the Account Number for which this transaction relate	es to							
1234567890					-			
Type of Transaction								
Amount in Original Currency					<u> </u>			
	-							
Check this box if the suspicious transaction(s) occurred or	vera pe	riod of time.						
Transaction Date								
Check this box if the suspicious transaction(s) occurred or	vera pe	riod of time.						
Start Date		End Date						

NEW "Total Amount Involved in the Suspicious Transactions" has been changed to "Total Amount Involved (Actual Transactions) & Total Amount Involved (Attempted/Rejected Transactions". The ranges of amounts remain the same. If the amount involved is unknown for either type of transactions, click the respective "Unknown" checkboxes.

NEW Indicate in for each transaction if it is an "Actual" transaction or "Attempted/Rejected" transaction.

NEW The maximum no. of transactions that can be added has been increased from 30 to 40 transactions. If there are more than 40 transactions, provide ALL the transactions in a .csv file. The .csv file for the transaction information should contain the same fields as the Suspicious Transaction(s) section.

You are able to select which account the transaction relates to.

NEW "Start Date" has been changed to "Transaction Date" for single transactions. When the suspicious transaction(s) occurred at a specific date, the "start date" should be the value date of the transaction(s).

NEW For transactions that occurred over a period of time, select "Check this box if the suspicious transaction(s) occurred over a period of time." "Transaction date" will change to "Start Date" and "End Date" will be populated.

Note:

- Provide transaction details **over the review period**, **or at least over a three month period** that covers the suspicious transaction(s), whichever is the longer period.

Country/Region of Source		Country/Region o	of Destination			
▼						
Counterparty Name		Counterparty ID				
Counterparty Date of Birth/Incorporation (DD/M					*N	IEW* "Counterparty Date of Birth/Incorporation" and "Counterparty Address are new
Counterparty Bank Name		Counterparty Acc	count Number			lds that are added to all Transaction Types.
					<u> </u>	··
Counterparty Address Unknown	Partial Address					
Block	2	Street [
Building Name	F	Floor No [Unit			
City	5	State [
Postal/ZIP Code		Country/Region [▼		
IP Address					1	
					N	IEW "IP Address" has been moved up from below the "Instrument Type Involved" section
If IP Address is provided, to provide correspondir	ng Date and Time				IP.	Address "Date" and "Time" fields are new fields added for all transaction types.
Date (DD/MM/YYYY)	-	Time (HH:MM)				
Were any of the following instrument type(s)/pay	yment mechanism(s) i	involved in the su	spicious transaction?*		Ĭ	
(Tick all that is applicable)	Cand Carbinda	Ouder 🗖 Desse	tia Mina Tuan afan 🖂 Indo	annati mal Mina Tuan afan	*N	IEW* "Cryptocurrency" has been changed to "Virtual Assets".
Physical Currency Cheque Credit Prepaid Cards Mobile Payments		_	the state of the s			
			_			
	_	_	utomatic Teller Machines	S (A I IVIS)		
☐ Virtual Assets ☐ Precious Stones and Pr☐ Precious Stones and Metals Asset-backed To						
		Froducts" (e.g. W	attries, Jaue Darigie)			
Payment Kiosks (e.g. AXS, SAM) Other	(please specify))				
*as defined under section 2 of the Precious Stones a			aundering and Terrorism Fin	nancing) Act 2019		

Part V Suspicio	ous Transaction(s)					
Suspicious Transaction(s)	Enter details of any suspicious tra upload the transaction details as				on. You ma	y also wish to
Total Amount Involved (Act	ual Transactions)*				•	Unknown
Total Amount Involved (Atte	empted/Rejected Transactions)*				-	Unknown
Transaction 🕕			Please Indicate	Actual	○ Atte	empted/Rejected
Select the Account Number	for which this transaction relates to					
1234567890						•
Type of Transaction						
Virtual Assets						•
Virtual Asset Transaction*		Т	○ Deposit	○ Withdrawal		
Name of Virtual Asset*			Amount in Virtual	Asset*		
NFT		•				
If NFT:						
Name of Virtual Asset*			Amount in Virtual	Asset*		
Others						
If Others:						

NEW A new Type of Transaction "Virtual Assets" has been added

NEW Select whether the virtual asset transaction involves a deposit or withdrawal from the account

NEW "Name of Virtual Asset" (formerly "Name of Digital Payment Token" has been moved up from "Instrument Type Involved" section. It is only applicable for Virtual Asset Transactions.

Select the name of the Virtual Asset involved in the transaction from the dropdown list. If the Virtual Asset involved is an NFT, select "NFTs" and fill in the name of the NFT in the "If NFTs" free-text field. If the Virtual Asset involved is not in the dropdown list, select "Others" and fill in the name of the Virtual Asset in the "If Others" free-text field.

Part V Suspicious Transaction(s)					
Suspicious Enter details of any suspicious Transaction(s) upload the transaction details				n. You may a	also wish to
Total Amount Involved (Actual Transactions)*				•	Unknown
Total Amount Involved (Attempted/Rejected Transactions)*				•	Unknown
Transaction • •		Please Indicate	Actual	Attem	pted/Rejected
Select the Account Number for which this transaction relate:	s to				
1234567890					•
Type of Transaction					
Virtual Assets					▼
Virtual Asset Transaction*		○ Deposit	○ Withdrawal		
Name of Virtual Asset*		Amount in Virtual	Asset*		
Others	•				
If Others:					
Amount in Fiat Currency					
	~				
Fransaction Date					
Transaction Hash*					Unknown
Sender Wallet Address*					□ N/A
Receiver Wallet Address*					Unknown
Country/Region of Source		Country/Region of	Destination		
	_				-
Name of Counterparty Virtual Asset Service Provider*					□ N/A
Counterparty Name		Counterparty ID			

NEW Enter the transaction amount in the relevant Fiat Currency. The value date of the Virtual Asset in Fiat Currency will be the Transaction Date.

NEW For Virtual Asset Transactions, there will be no option to accumulate transactions over a period of time. If there are multiple Virtual Asset Transactions, enter each transaction as an additional suspicious transaction.

NEW "Transaction Hash", "Sender Wallet Address", "Wallet Address", have been moved up from "Instrument Type Involved" section. They will only be applicable for Virtual Asset Transactions.

NEW "Name of Counterparty Virtual Asset Service Provider" (formerly "Name of Virtual Asset Service Provider") has been moved up from "Instrument Type Involved" section. This field is only applicable to Virtual Asset Transactions.

Part VI Reasons for Suspic	ion			
Possible Type of Crime Select the most applicable type(s) of crime from the options provided below. You may select more than 1 option. This section is mandatory. If there is no discernable type of crime in this STR, please select "Not Established/Unknown".				
Terrorism and Threats to National Security	Money Laundering	Robbery, Theft and other serious violent		
Illicit Arms Trafficking Known or Suspected terrorist/terrorist organisation Terrorism-financing Terrorism/related sanctions Transfer/brokering of strategic goods Proliferation-financing and related Proliferation-related sanction Tax Crimes and Smuggling Domestic Tax Evasion Foreign Tax Evasion Tax Amnesty Customs/Excise duties evasion GST/VAT evasion Illicit Trafficking in Stolen and Other Goods Income Tax Evasion Other types of tax evasion Other types of tax evasion Fraud / Cheating	Legal Entity Natural Person Self-Laundering Third Party Laundering ML involving fraudulent wire transfer ML involving fraudulent trade documents Organised Crime and Racketeering Illegal Gambling and Remote Gambling related Syndicated/OrganisedCrime Unlicensed Money Lending Securities-related Offences False or Misleading Statements Insider Trading Market Manipulation/Rigging Regulatory Offences Unauthorised Share Trading	Crimes Kidnapping, Illegal Restraint and Hostage Taking Maritime Piracy Murder and Grievous Bodily Injury Theft Extortion and other Serious Violent Crimes AML / CFT / Other Offences relating to Accountants Act 2004 Accounting and Corporate Regulatory Authority Act 2004 Banking Act 1970 Business Names Registration Act 2014 Casino Control Act 2006 CDSA 1992 (for matters relating to Cash Movement Reports) CDSA 1992 (for matters relating to failure to file STR) Charities Act 1994 Companies Act 1967 Computer Misuse Act 1993		
Public/Company funds in official capacity Non-public/company funds Counterfeit financial instruments Credit/Debit/ATM card fraud Criminal Breach of Trust/ Embezzlement Falsification of Accounts Fictitious Invoice Financing Forgery/Fraudulent Documents Internal Bank Fraud Internet/E-commerce Fraud Investment Fraud (including Ponzi Scams) Loan Fraud MLM/Pyramid Selling Phone Scam Wire Transfer Fraud Other Fraud/Cheating Trafficking of Humans, Smuggling of Migrants, Sexual exploitation including exploitation of children	Import/Export of Endangered Species without permit Import/Export of Hazardous Waste without permit False Statements relating to Hazardous Waste Import/Export of Radioactive Materials Disposal/Accumulation of Radioactive Waste Import of Wild Animals and Birds Import/Storage/etc. of hazardous substances Illegal Harvesting or Trafficking of Wild Fauna and Flora Illegal Logging/Land Clearing Counterfeiting and Piracy of Products Counterfeit Currency Offences under Medicines Act 1975 Trademark/Copyright infringement Bribery / Corruption-related Drugs-related Offences Import/Export of a controlled drug Manufacture/Cultivation of a controlled drug	Estate Agents Act 2010 Finance Companies Act 1967 Financial Advisers Act 2001 Insolvency, Restructuring and Dissolution Act 2018 Insurance Act 1966 Legal Profession Act 1966 Monetary Authority of Singapore Act 1970 Moneylenders Act 2008 Pawmbrokers Act 2015 Payment Services Act 2019 Precious Stones and Precious Metals (Prevention of Money Laundering and Terrorism Financing) Act 2019 Securities and Futures Act 2001 Trust Companies Act 2005 Other possible offences Dealing with Obscene Materials Illegal Dealing of Prohibited Items Other Sanctions Possible Offences related to crowdfunding		
Immigration-related Oriences Vice	Trafficking of a controlled drug	Not Established / Unknown		

Select at least 1 Possible <Type of Crime> related to the STR. You may either select a **header** or a more detailed option. You may select more than 1 option.

In most instances, you should be able to identify possible Type(s) of Crime based on the suspicious indicators which prompted you to file a STR. Hence, you should **NOT** be selecting "Not Established/Unknown" **except only for a few cases.**

Categories of Suspicion Select the applicable categories of suspicion that describes the reported suspicious transaction(s). You may select more than 1 option. This section is mandatory. **Anomalies noted during Customer / Supplier Due Diligence** a. Entity was uncontactable for long period(s) (more than 2 months) b. Entity was unable/unwilling to provide information/documentation c. Questionable or false information/document was/were provided during onboarding d. Unable to determine relationship between entity and transacting party/parties e. Financial activity inconsistent with known profile of entity f. Purchase of insurance/investment products inconsistent with known profile of entity g. Multiple accounts/policies opened under a single entity h. Sudden change in account activity i. Unable to determine source of wealth j. Personal account used for business purposes k. Business account used for personal purposes I. Unusual interest in reporting institution's AML/CFT policies m. Unusual interest in refund policies n. Origins of precious stones, precious metals or precious product appears to be fictitious o. Rough diamonds are not accompanied by a valid Kimberley Process (KP) certificate p. Entity(s) featured in adverse news/Transactions with entity(s) featured in adverse news q. Entity(s) participating in Tax Amnesty Fund Movement a. Unusual/Uneconomic movement of funds i. Domestic movement of funds ii. International receipt of funds from high-risk jurisdictions/sanctioned countries iii. International outward transfer of funds to high-risk jurisdictions/sanctioned countries iv. Funds transferred from multiple entities into the account of a single entity v. Funds transferred from a single entity into the accounts of multiple entities b. Frequent deposits which are promptly withdrawn in cash c. Funds received are immediately transferred out/withdrawn d. Funds transferred from businesses into individual's account(s) e. Funds transferred from money changers/remittance companies into individual's account(s) f. Incomplete remittance information in wire transfers

Select at least 1 <Categories of Suspicion> that describes the suspicious transaction(s) in this STR. You do not have to reiterate the same description in the <Reason(s) for Suspicion> if they have already been selected here.

Structuring/Layering of Transactions
a. Segregating a large transaction into a number of smaller transactions
b. Transactions using separate entities to conceal the source of funds/orderor of transactions
i. Transactions with offshore companies
ii. Entity conducting transaction(s) on behalf of third party/s
iii. Unable to establish relationship between third party/s and entity
iv. Unable to establish reason for/purpose of third party payment
c. Unable to determine source of funds
d. Multiple transactions below reporting requirements
e. Refining – Exchanging coinage or small denomination notes for larger denominations
f. Large cash transactions (please indicate original currency)
i. Local Currency (SGD)
ii. Foreign Currency (please select)
Transactions with no apparent business/lawful purpose
a. Dubious/Uneconomical transactions
i. Frequent redemptions and short holding period of investments
ii. Minimal investments with large/frequent transactions
iii. Customer is not concerned with exchange rates, the value and/or specifications of the purchase/investment
iv. Frequent/repeated transactions with no apparent purpose
b. Unusual use of credit/debit/ATM cards
i. Multiple cash card refunds into a single account
c. Questionable Financial Instruments (Counterfeit Currency, Chips, Tokens, etc)

Categories of Suspicion Select the applicable categories of suspicion that describes the reported suspicious transaction(s). You may select more than 1 option. This section is mandatory. **Casino-Related Suspicious Indicators** a. Unusual Transfer of Funds i. Funds deposited from multiple entities into a single patron's account ii. Funds transfers to/from company accounts iii. Transactions conducted on behalf of other patrons iv. Unusual use of credit/debit/ATM cards v. Rejected/Reversed Transactions b. Unusual use of Gaming Instruments i. Passing of Physical Currency ii. Passing of Chips iii. Non-premium/Non-program members gaming with premium/program chips iv. Unusual use of gaming machines v. Unusual use of entertainment vouchers vi. Unusual use of Casino Products and/or Casino Marketing Programmes c. Unusual Behaviour i. Unknown source of funds/cash out chips ii. Unusual behaviour involving casino staff iii. Gaming activities inconsistent with known profile of entities iv. Cash-ins, Cash-outs and win/loss do not tally Charge C Large Regular Cash-in Minimal Cash-out Minimal Gaming Minimal No cash-out No cash-in No Gaming v. Frequent entries to High Limit Gaming Area (HLGA) but with minimal or no gaming d. Suspected Undesirable Betting i. Verbal Betting ii. Contra Betting (offsetting bets) iii. Phone Betting iv. Insurance Betting v. Fluctuations in average bets vi. Side betting vii Recording gaming details during bet e. Junket/Casino Affiliation

This section will appear when the Institution Type selected in the Reporting Institution tab is
"Casino Operator".

Reasons for Suspicion No. of Characters (Max): 10,000	
Date of Detection* (DD/MM/YYYY)	
Attachment(s) (Only .csv files 35MB or below are allowed; please restrict file name to below 90 characters and file name cannot contain the symbols? * < > : & \ / [] " ')	1
+ - Select File	
List of other supporting documents available	_
+ -	٦
	_

Complete all structured fields in the STR Form to the fullest extent possible. STRO has increased the character limit in the <Reason(s) for Suspicion> free-text field to 10,000 to allow reporting institutions to provide a more comprehensive basis of filing the STR. However, please note that the free-text field <Reason(s) for Suspicion> should only be used to provide information to substantiate the STR **not captured by the structured fields.** Note:

- Do NOT mention the name of your company or yourself in this field.
- There is no need to repeat information/details provided in earlier sections of the STR). E.g. It is sufficient to just mention the entity name as particulars of the entity should be entered in Part III <Entity Profile>.
- Do not repeat the list of suspicious indicators under <Reason(s) for Suspicion>. Check the appropriate <Categories of Suspicion> option, unless it is not applicable.
- If you cite research/independent checks done on the entities or its counterparties, provide the source of the information e.g. website link.
- Do NOT provide STR forms with a .csv attachment for the <Reason(s) for Suspicion>.

Date of detection is the date in which the reporting institution assesses that an STR should be filed on the suspicious transaction(s). This may differ from the date of the actual suspicious transaction(s). STRs should be filed as soon as reasonably practicable.

- Maximum size of all files attached has been increased from 2MB to 35MB.
- File name must not contain the symbols ? * <>: | & \ / [] " '
- Only files in .csv format can be attached.
- File name must not exceed 90 characters (this includes the extension ".csv").

Indicate other supporting documents you have but cannot be attached in .csv format. You need not provide them, unless STRO requests for them e.g.

- Commercial database screening results
- Image of Identification documents
- Image of source documents e.g. account opening forms, copy of identification documents, counterfoil of cheques, wire transfer application and advice, remittance advice
- Network map of entities and transactions

You should keep a copy of the files listed, so that you can provide them promptly to STRO when STRO contacts you.

FILING A FOLLOW-UP STR

When?

- You have made any erroneous data entry in the submitted STR form; and/or
- You have <u>updates or new information</u> pertaining to suspicious transaction(s), account(s) or entity(s) involved in a previously filed STR.

How?

Reasons for Suspicion No. of Characters (Max): 10,000

This is an amendment to STR No. xxxxxx-xx < Reference number of previously filed STR>

The <First name> field and <Middle Name> field of Entity 1 are amended.

ons for suspicion>

Note: The same information in the fields of the first/ preceding STR should be provided, with amendments/ updates made to the relevant fields. This is for the IT system to link up the two STRs.

If you are filing multiple follow-up STRs on the same entity, provide the reference number of the immediate preceding STR. For e.g. If you are filing a third follow-up STR, you should make reference to the second follow-up STR.

You may wish to save a copy of the previous STR so that it is easier to update the information and then submit the follow-up STR Form.

Scenario 1: Entity name misspelt

Provide reference number of previous STR.

Indicate which part of the STR form was updated.

Reasons for Suspicion No. of Characters (Max): 10,000

This is an **update** to STR No. xxxxxx-xx < Reference number of previously filed STR>

The account status of Account No. <Account number xxxx> and Account No. <Account number xxxx> are updated. Transactions since the previous STR was filed is attached.

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Scenario 2: Accounts closed after filing the previous STR

Provide reference number of previous STR.

Indicate which part of the STR form was updated.

Note: Indicate that the account is closed under the account information tab. This will change the fields that you have to complete for this section.

SONAR USER GUIDE

For more information on the following functions of SONAR:

General Information on SONAR User Rights

Apply for Administrator User Right

Create Non-Administrator Users

Search, Edit and Delete Users

Submit Suspicious Transaction Reports

Search Submitted Reports

View Bulletins and Alerts

SONAR Technical Requirements

Refer to the SONAR User Guide at https://www.police.gov.sg/e-services/report/stro-online-notices-and-reporting-platform/what-you-need

GETTING STARTED WITH SONAR

For STR filers (Updated on 1 July 2024)

Suspicious Transaction Reporting Office STRO Online Notices And Reporting Platform (SONAR)