GETTING STARTED WITH SONAR

For CTR filers

(Updated on 25 Mar 2025)

Suspicious Transaction Reporting Office

STRO Online Notices And Reporting Platform (SONAR)

TECHNICAL REQUIREMENTS

Compatible Web Browsers

SONAR platform has been tested to be compatible with the following web browsers:

- Internet Explorer 11
- Microsoft Edge (recommended)
- Mozilla Firefox 50+
- Google Chrome 60+

! We recommend clearing your cache each time before starting a new SONAR session using a private browser.

To optimise your experience, you may wish to check with your IT department to ensure that the following settings have been made on your organisation's workstations and proxy servers.

Proxy Server Settings

- Allow internet traffic from the domain *.gov.sg
- Proxy server should not terminate or refresh internet access sessions automatically

Internet Explorer Settings

- Enable cookies
- Do not use the <Back>, <Forward> and <Refresh> buttons on your browser or use "Ctrl + N" to launch a new window when the SONAR application is open. Keyboard shortcuts such as <Backspace> to go to the previous page will also cause your session to be terminated prematurely.

Compatible Adobe Readers

Use only the following Adobe software to open SONAR PDF forms:

- **Acrobat DC (release note 15 or later)** (Available for free on the Adobe website); OR
- Acrobat XI (release note 11 or later)

If you submit a report using an incompatible Adobe software or third party PDF editor, you may be required to file your report again.

Do also install the necessary Adobe Font Pack(s) to use certain font type(s) in the form (available for free on the Adobe website).

If you have created draft forms with outdated Adobe software or third party PDF editors, you should:

1. Delete the old drafts or templates;
2. Download a fresh template from SONAR; and
3. Use a compatible Adobe software to create a new draft

Do not open SONAR PDF forms with your web browser. Otherwise, you will encounter the following error:

The document you are trying to load requires Adobe Reader 8 or higher. You may not have the Adobe Reader installed or your viewing environment may not be properly configured to use Adobe Reader.

For information on how to install Adobe Reader and configure your viewing environment please see http://www.adobe.com/go/pdf_forms_configure.

INTRODUCTION AND CONTENTS

Introduction

The STRO Online Notices And Reporting platform (SONAR) is the consolidated platform to allow electronic submission of Suspicious Transaction Reports (STR), Cash Movement Reports (Form NP 728) and Cash Transaction Reports (Form NP 784). This guide serves to inform Cash Transaction Report filers on the functions of SONAR and how they can use SONAR to electronically submit Cash Transaction Reports.

Getting Started

- First, ensure **your entity's CorpPass Admin** has allowed you access to **"SPF e-Services (G2B)"** via the CorpPass portal.
- Then, access SONAR through www.go.gov.sg/SONAR
- Click on Log in for Business Users (Singpass)

Click on the relevant section you would like to know more about.

GENERAL INFORMATION ON SONAR USER RIGHTS

SONAR User Rights

There are 3 main user rights on SONAR – Submitter, Reviewer and Administrator. Each SONAR user can hold any combination of the 3 user rights.

	SUBMITTER	REVIEWER	ADMINISTRATOR
Submit Reports	Yes	No	No
Search and View submitted Reports	Yes (for own submissions)	Yes (for all submissions in the organisation)	No
Manage SONAR user accounts	No	No	**Yes (Create/delete/extend expiry)**
Approval required from STRO?	No	No	Yes (Need to submit application)

! Users can hold a combination of user rights. If you are a submitter and reviewer, you will be able to submit reports **and** search for all reports submitted by the organisation.

ADMINISTRATOR APPLICATION

Each organisation can only have a maximum of 2 users holding the Administrator user right.
Before you apply as an Administrator, please ensure that you have the following:

1. A valid CorpPass and SingPass account (Your entity's CorpPass Admin has to create a CorpPass user account for each individual user)
2. Access to SPF Digital Services (Your entity's **CorpPass Admin** should assign users to "**SPF e-Services (G2B)**")
3. Copies of the following documents (to be submitted on SONAR):

Applicant	Documents Required
If the applicant is a director, partner or owner of the company/organisation	The company's ACRA bizfile profile
If the applicant is an employee	**Authorization letter** with company letterhead (signed by reporting officer/ Head of Compliance or above)

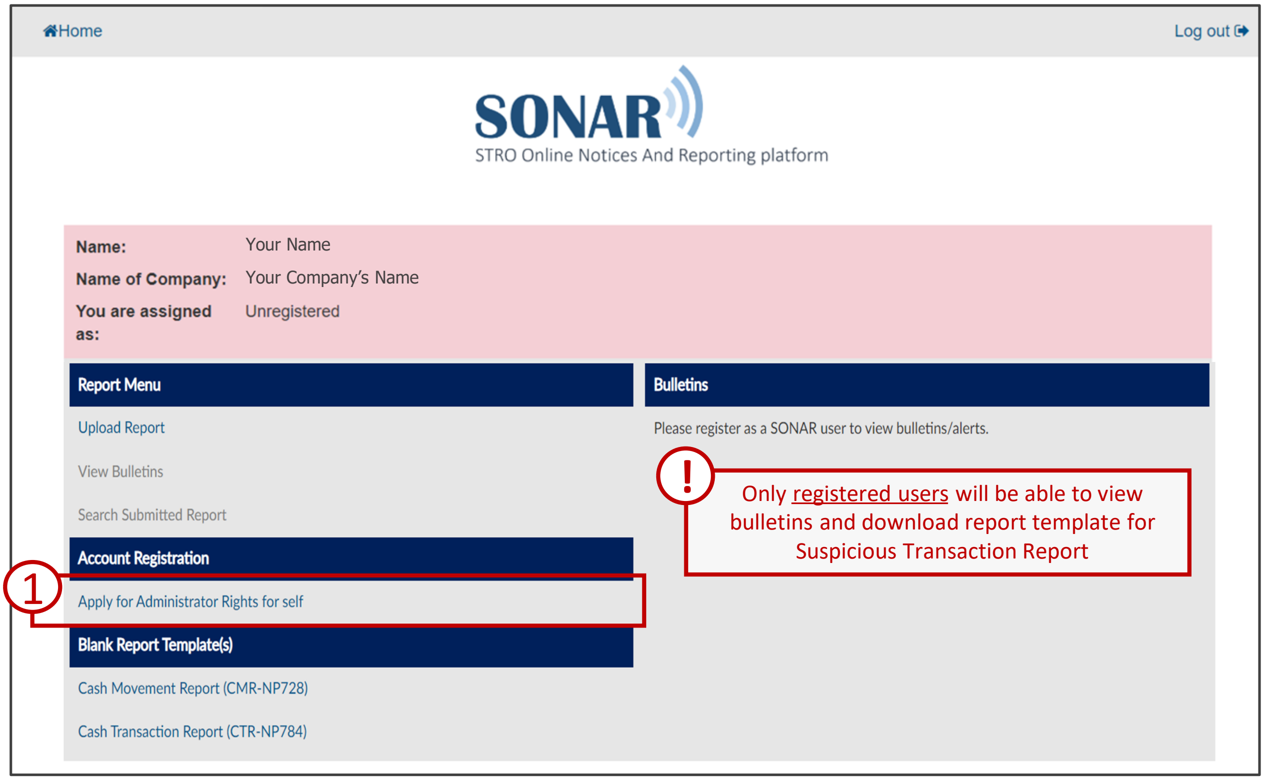
The following pages contain detailed steps on how to apply for the administrator user right on SONAR. Please note that turnaround time for approval may take up to 3 working days. To expedite approval, email your SONAR Admin Application Number (SA-XXXXX) to SPF_STRO_IT_Team@spf.gov.sg.

APPLY FOR ADMINISTRATOR USER RIGHTS

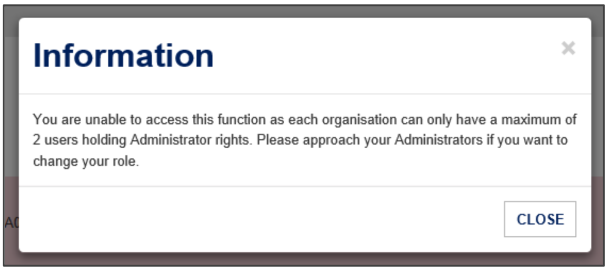
Applying for Administrator rights

You should see the following Homepage after logging in if you are an unregistered user. You will notice that you are unable to view Bulletins and unable to submit Suspicious Transaction Reports.

1. Click on "Apply for Administrator Rights for self"



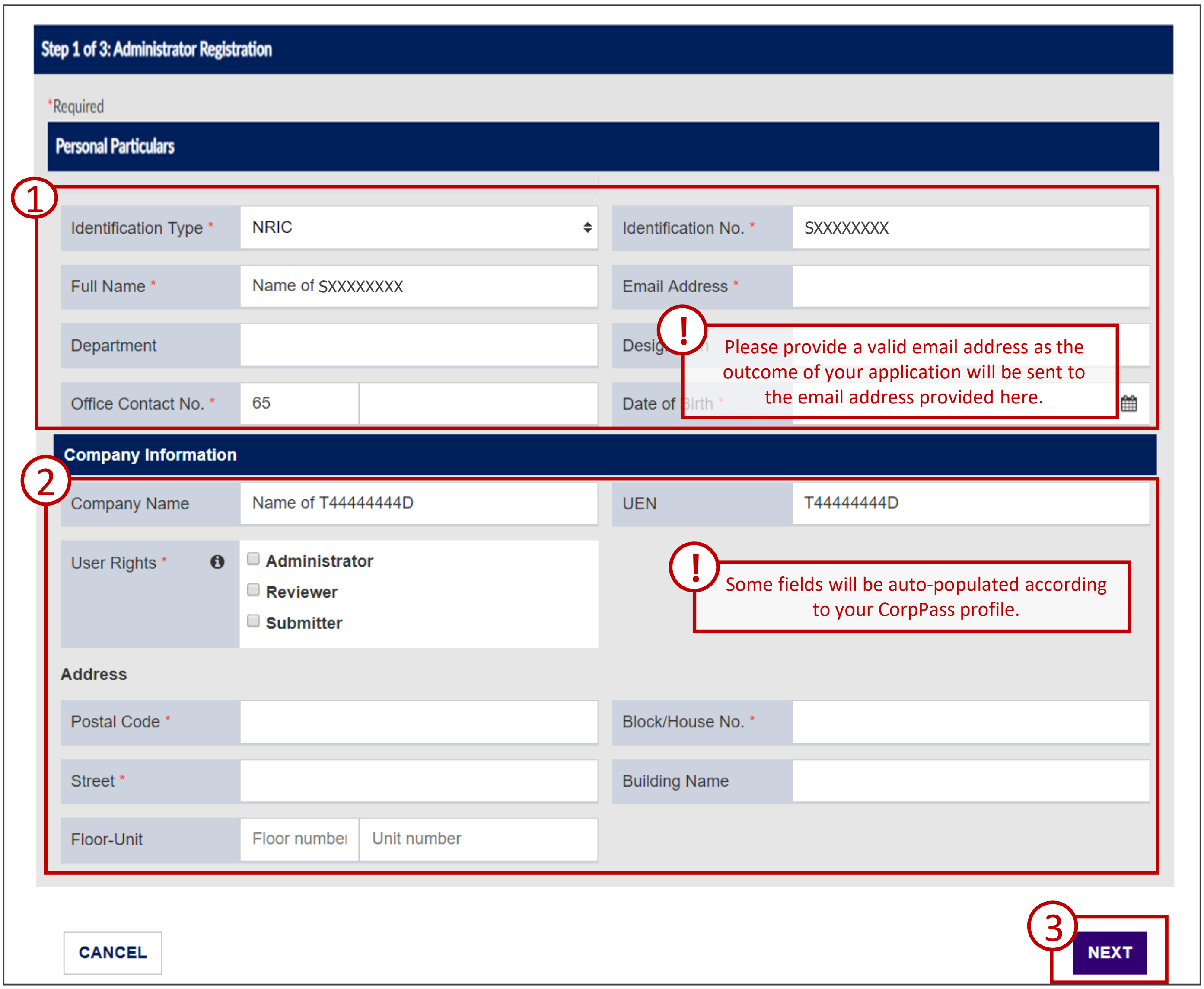
You will not be allowed to proceed further with your registration if your organisation already has 2 Administrators. The following prompt will appear. At least 1 of the existing Administrators will have to deactivate his/her SONAR account in order for a new user to apply as Administrator.



APPLY FOR ADMINISTRATOR USER RIGHTS

Administrator Registration – Personal Particulars

1. Complete your Personal Particulars. You may notice that some fields have been auto-populated from CorpPass
2. Select your required User Rights (If you select all three User Rights, you will be able to access all functions on SONAR) and fill in details of your organisation's registered address
3. Click "NEXT"

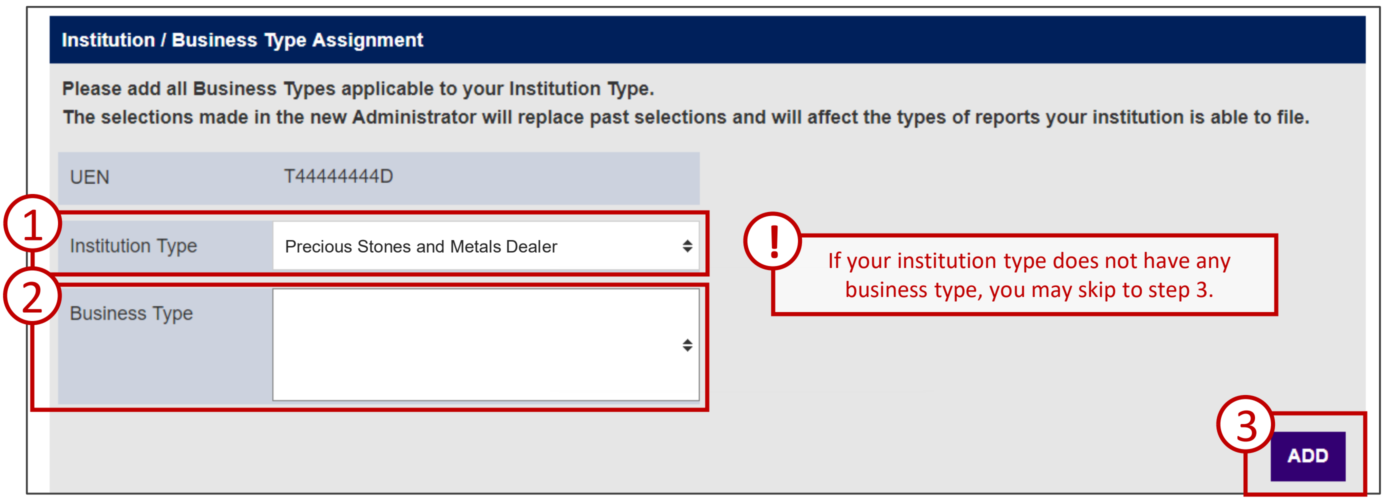


APPLY FOR ADMINISTRATOR USER RIGHT

Administrator Registration – Select Institution and Business Type

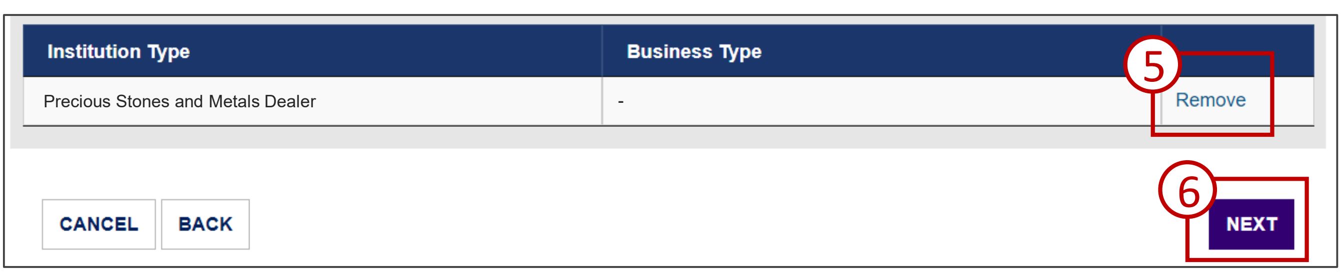
Select the applicable Institution and Business Type that applies to your organisation. This includes business activities that your organisation is licensed to carry out.

1. Select an applicable Institution Type
2. Select an applicable Business Type - you may use *Ctrl* or *Shift* keys to select multiple items
3. Click "ADD"
4. Select another Institution and Business Type, if your company operates in more than one business activity.



The Institution and Business Types will be added to the list at the bottom of the screen.

5. To remove an Institution Type/Business Type, click "Remove"
6. After adding all the applicable Institution Type and Business Type that applies to your organisation, click "NEXT"



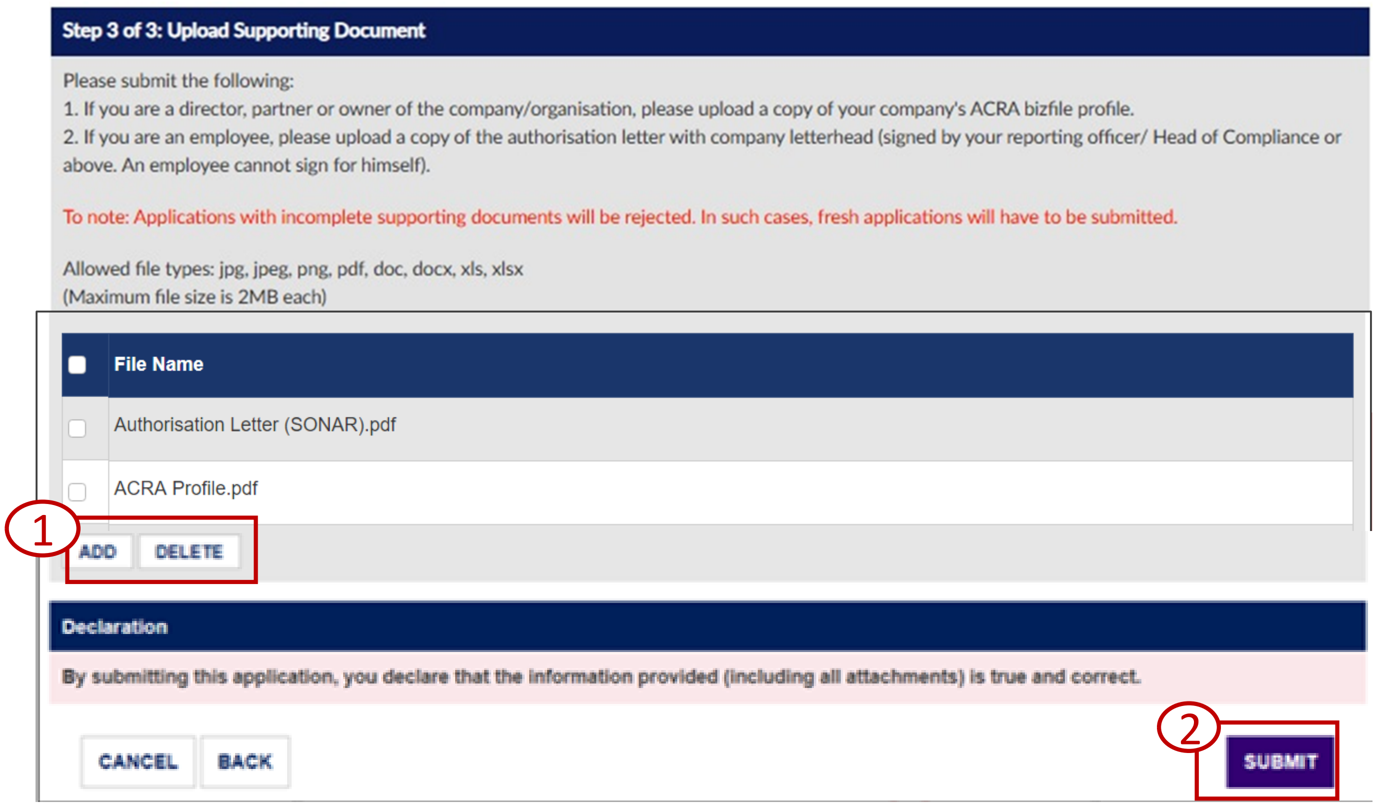
! Institution Type and Business Type affects what bulletins your organisation will receive

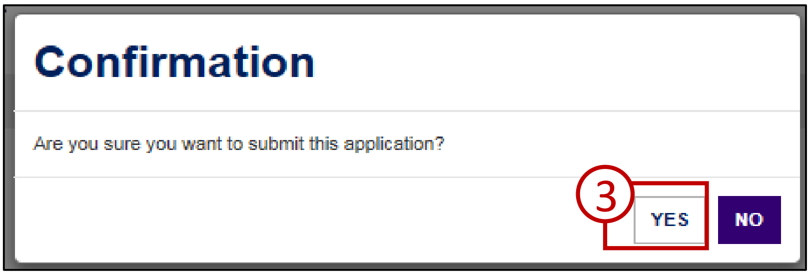
APPLY FOR ADMINISTRATOR USER RIGHT

Administrator Registration – Supporting Documents

Supporting documents are required for users applying to be Administrators. Please follow the instructions on the types of supporting documents required. If insufficient or erroneous documents are provided, the application will be rejected and fresh applications will have to be submitted.

1. Click “ADD” to upload supporting documents. Use the checkboxes and click “DELETE” to remove uploaded documents
2. Click “SUBMIT” when all the necessary supporting documents have been uploaded
3. A confirmation prompt will appear. Click “YES” to proceed.

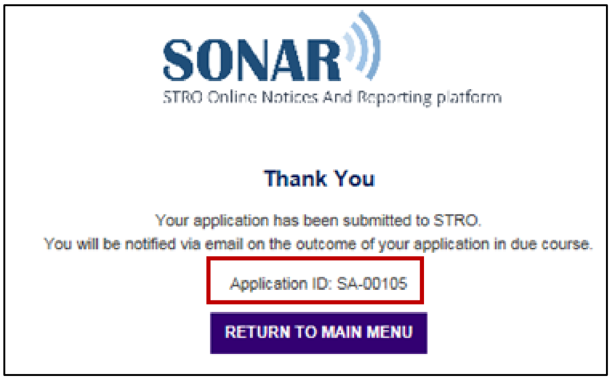




APPLY FOR ADMINISTRATOR USER RIGHT

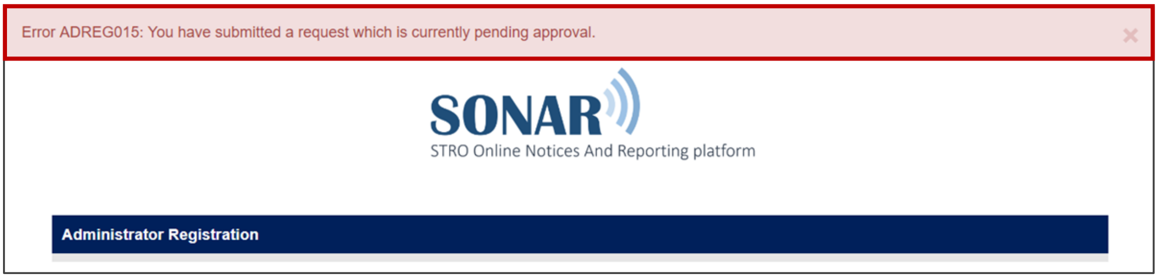
Administrator Registration – Acknowledgement

If your application is successfully submitted, you will be assigned an Application ID.
Please provide your Application ID when making queries to STRO for us to better assist you.



The Administrator application process is complete. You will be notified on the outcome of your application via email. The approval process may take up to 3 working days. To expedite approval, email your SONAR Admin Application Number (SA-XXXXX) to SPF_STRO_IT_Team@spf.gov.sg.

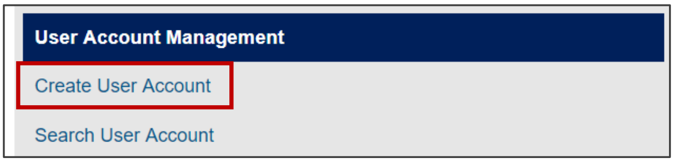
You will not be allowed to submit another administrator application while we are reviewing the submitted application. You will encounter the following error message.



CREATE NON-ADMINISTRATOR USERS

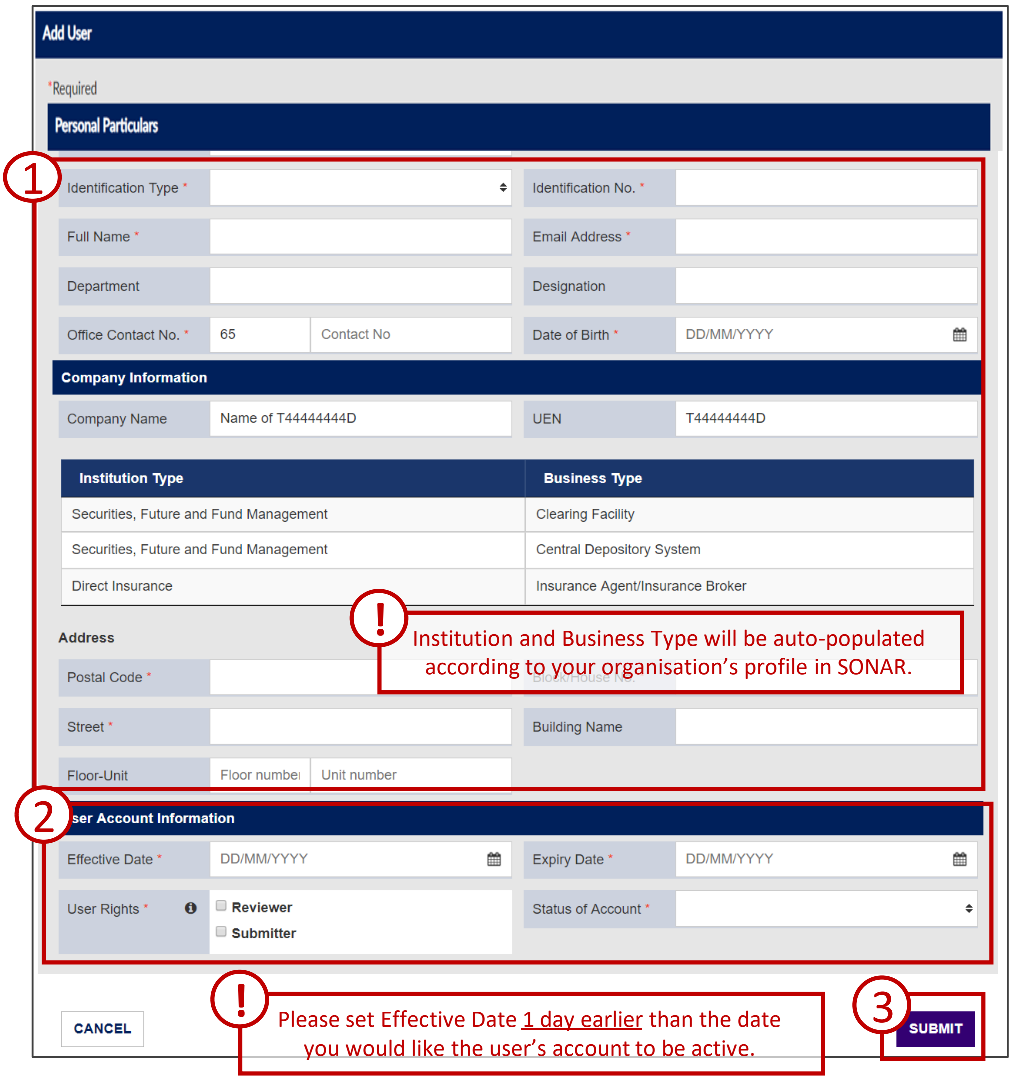
Account Creation – Submitters and Reviewers

This section is a guide on how to create non-administrator accounts. Click here to learn how to create administrator accounts on SONAR. Your company's **CorpPass Admin** will have to assign all SONAR users to "**SPF e-Services (G2B)**" before they can access SONAR on your Company's behalf. After that has been done, click on "Create User Account" under the User Account Management menu.



! Only users with the Administrator user right will be able to access User Account Management functions

1. Complete the required fields in the form
2. Indicate the effective period, status of account and user right(s) to be appointed
3. Click "SUBMIT"

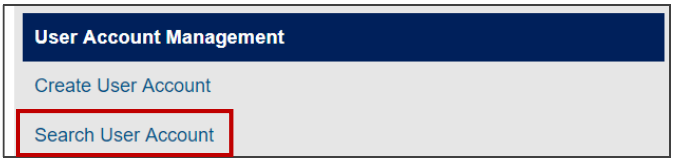


The user account will be created immediately. There is no approval process for non-administrator accounts.

SEARCH, EDIT AND DELETE USERS

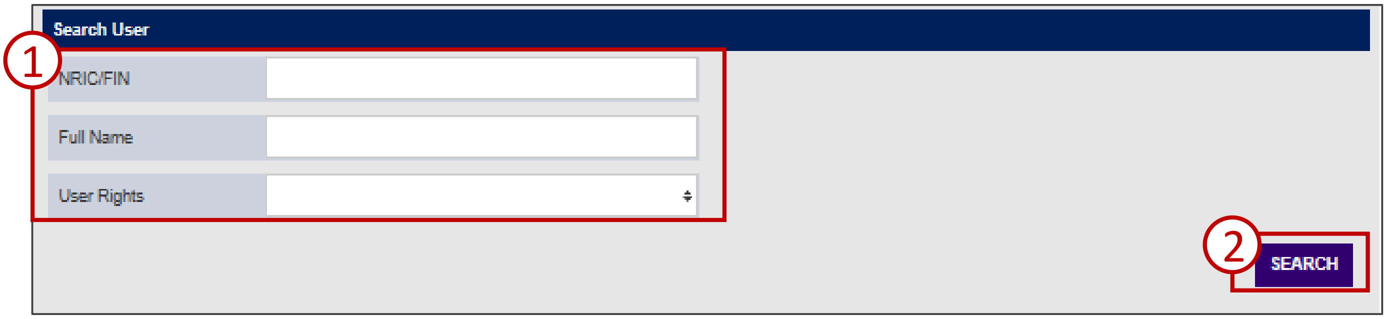
Search SONAR Accounts

To retrieve the list of SONAR users in your organisation, click “Search User Account”.

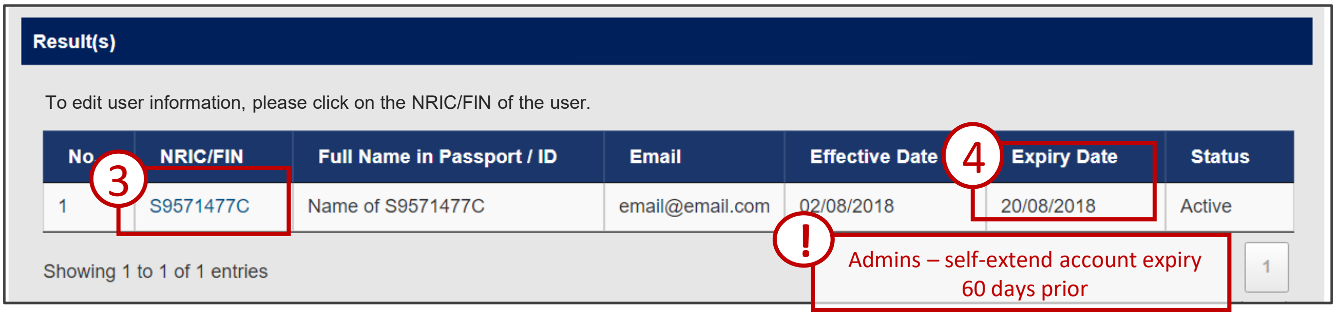


Only users with the Administrator user right will be able to access User Account Management functions

1. Key in either the NRIC/FIN, Full Name or User Rights of the user you would like to search for
2. Click “SEARCH”



3. The list of users that match your search parameters will be returned. Click on the NRIC/FIN of the user you would like to edit/delete



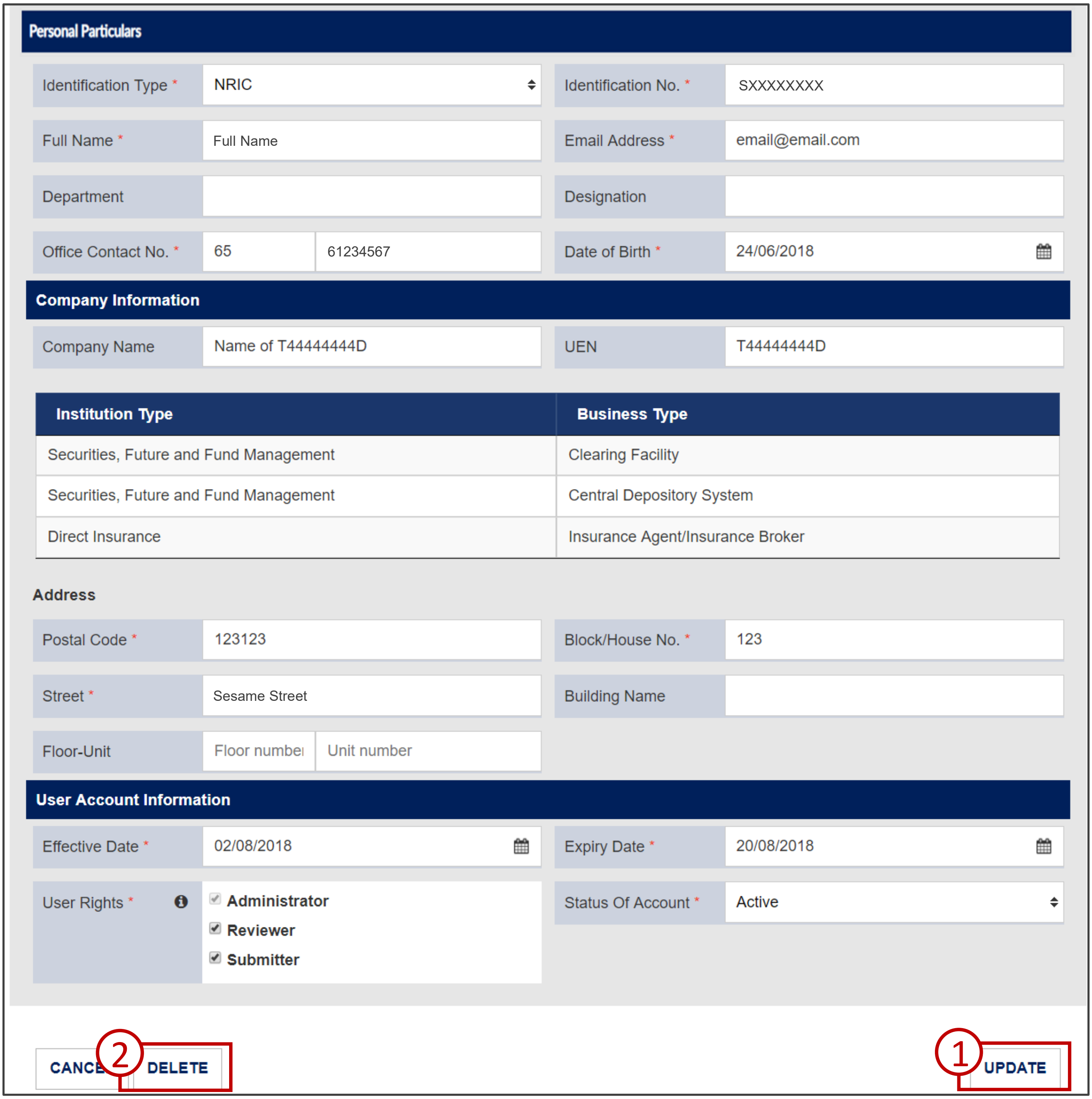
No	NRIC/FIN	Full Name in Passport / ID	Email	Effective Date	Expiry Date	Status
1	S9571477C	Name of S9571477C	email@email.com	02/08/2018	20/08/2018	Active

SEARCH, EDIT AND DELETE USERS

Edit and Delete SONAR Accounts

You may make amendments to the user profile on this page.

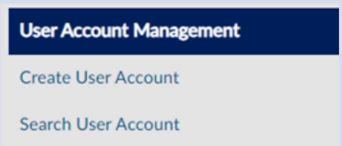
1. Click “UPDATE” to save changes made to the profile
2. Click “DELETE” to delete this user’s SONAR account

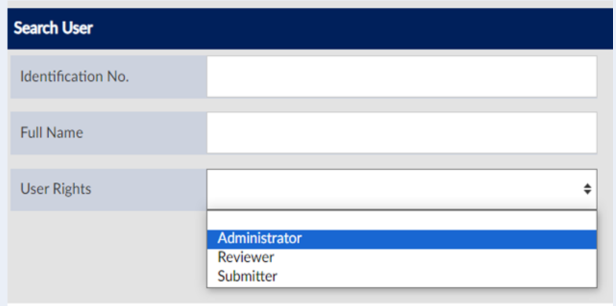


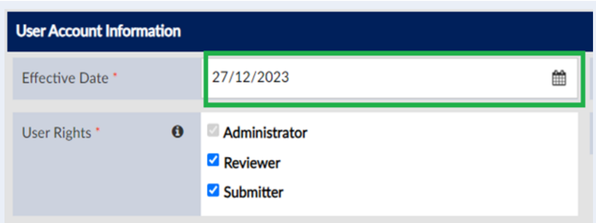
EXTENDING USER ACCOUNTS EXPIRY DATES

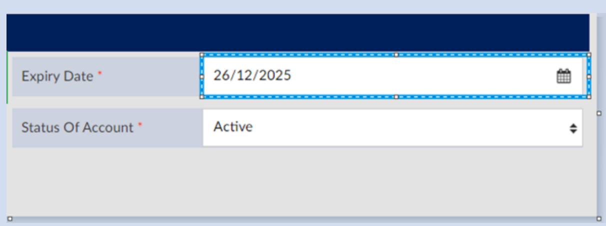
All SONAR accounts have a maximum expiry date of 2 years. Before the accounts are expired, SONAR Admins are able to extend them (including their own accounts) using the steps below. If a Submitter or Reviewer account has expired, SONAR Admins are able to reactivate these accounts on their own, using the following same steps (no application is required). However, once a SONAR Admin account has expired, the SONAR administrator will have to reapply for SONAR admin rights.

SONAR Admins can extend SONAR user accounts expiry dates using the following steps:

<table>
<tr><th>S/N</th><th>Steps</th><th>Screenshots</th></tr>
<tr><td>1</td><td>Click on “Search User Account”</td><td>


</td></tr>
<tr><td>2</td><td>Select the user rights that you want to extend then click on “Search”</td><td>


</td></tr>
<tr><td>3</td><td>Select the ID number of the user you want to extend</td><td></td></tr>
<tr><td>4</td><td>Set the Effective Date to today (Do not set this as a future date)</td><td>


</td></tr>
<tr><td>5</td><td>Set the Expiry Date that you want (Maximum is 2 years from today)
Ensure Status of Account is “Active”</td><td>


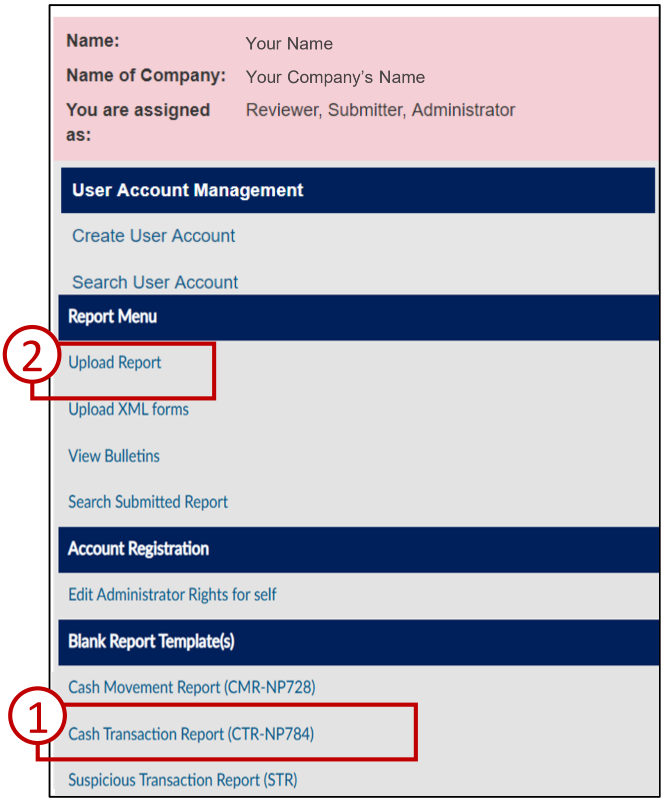
</td></tr>
<tr><td>6</td><td>Click on “Update”</td><td></td></tr>
</table>

SUBMIT CASH TRANSACTION REPORTS (CTRs) – PDF UPLOADS

Submit CTRs on SONAR via 'Upload Report' module (for PDF uploads)

SONAR will only accept submissions of the validated CTR Offline Forms.

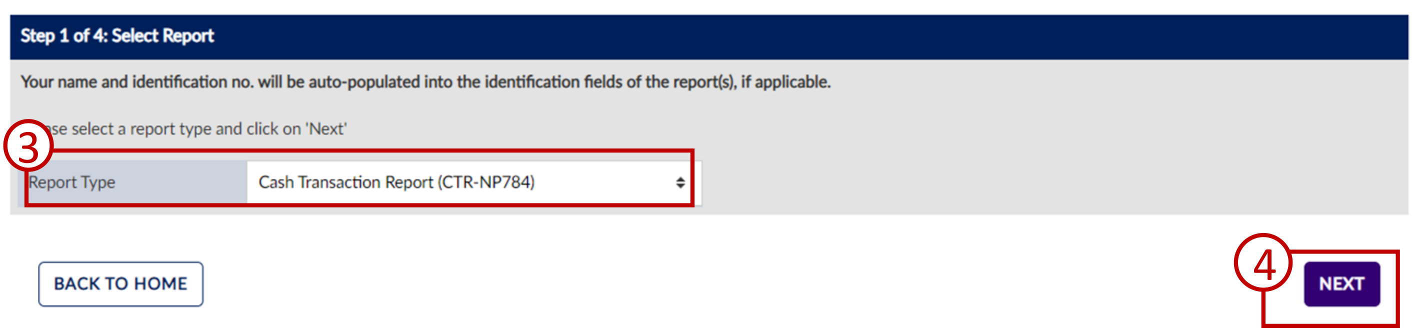
1. To obtain a copy of the form template, click on "Cash Transaction Report (CTR-NP784)" under the Blank Report Template(s) Menu.
2. To begin filing reports, click on "Upload Report" under the Report Menu



! If you have pre-registered as a SONAR user, please check that your assigned user right(s) are accurate. Please contact STRO if you notice any discrepancy or if you are reflected as an unregistered user.

! If prompted to "Open" or "Save As", choose "Save As" and download the file to your local disk. You will encounter an error message if you open the file in your web browser.

3. In the form selection page that appears, select "Cash Transaction Report (CTR-NP784)" in the drop-down list to file CTRs.
4. Click "NEXT"

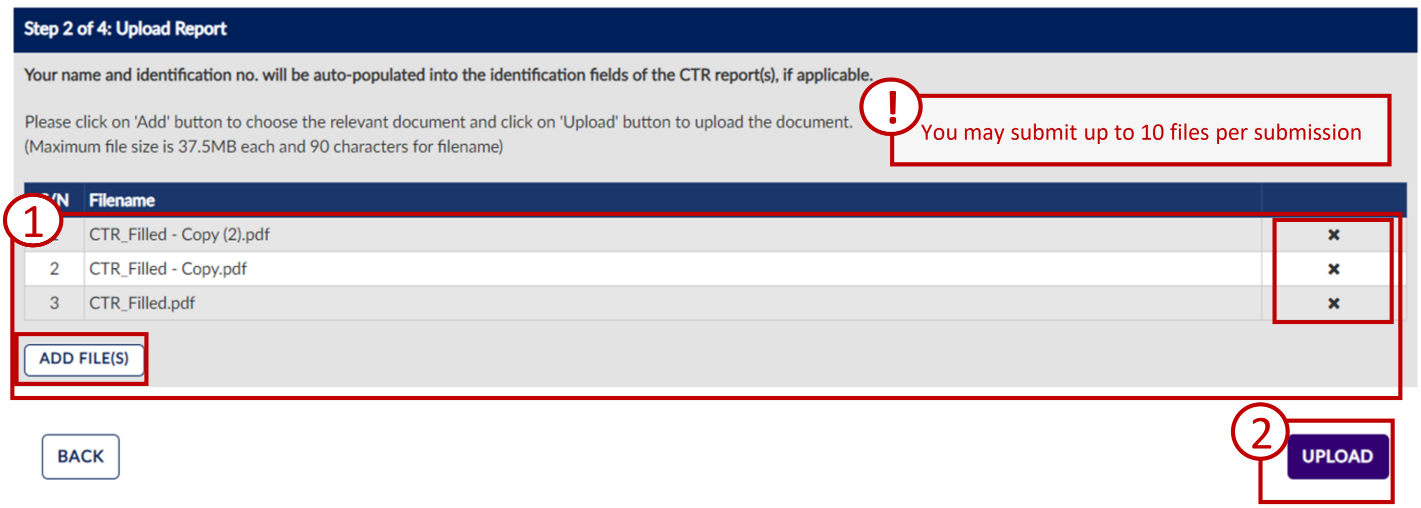


SUBMIT CASH TRANSACTION REPORTS (CTRs) – PDF UPLOADS

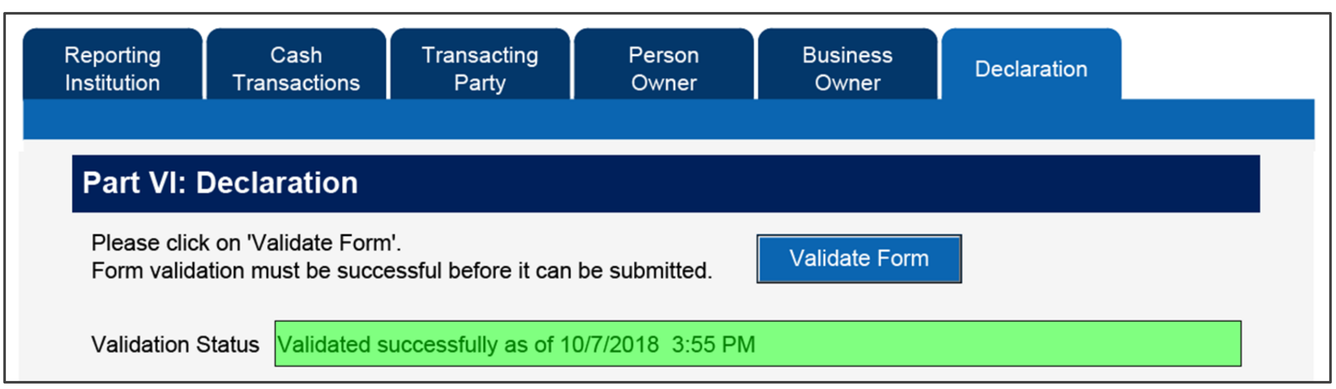
Submit CTRs on SONAR via ‘Upload Report’ module (for PDF uploads)

Upload only <u>validated</u> CTR forms at the Upload Report screen

1. Click “ADD FILE(S)” to upload your form(s). Click “x” to delete the uploaded documents.
2. Click “UPLOAD”



! Make sure that your forms have been validated (validation status is green) before submitting them on SONAR



SUBMIT CASH TRANSACTION REPORTS (CTRs) – PDF UPLOADS

Submit CTRs on SONAR via 'Upload Report' module (for PDF uploads)

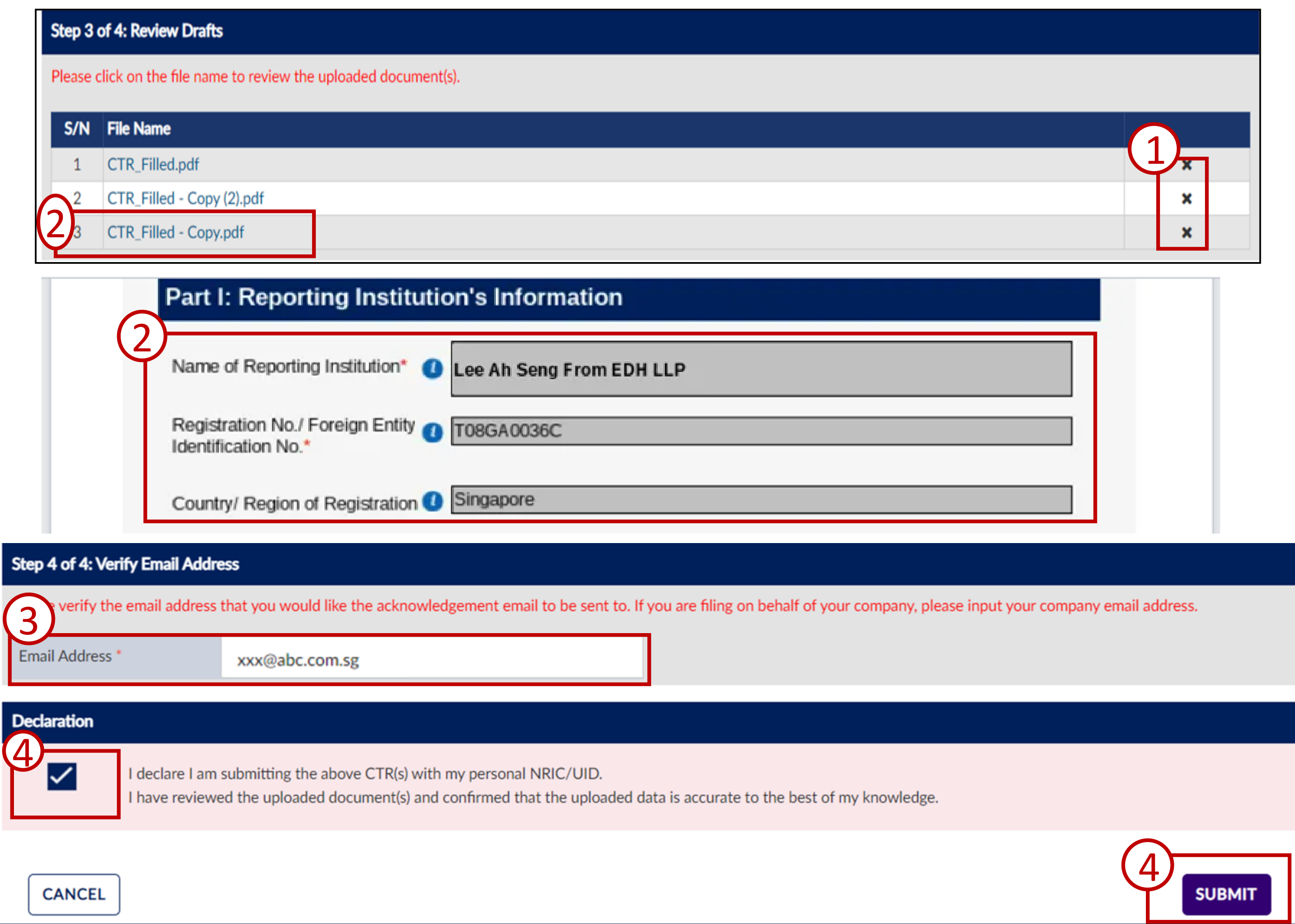
If you upload erroneous files, you will be prompted on the error encountered.

1. Click on the "x" beside the file to remove the erroneous file or a file you do not wish to submit
2. Click on the file you wish to submit to <u>preview</u> it. You will notice that your organisation's name, Registration No./Foreign Entity Identification No. and Country/Region of Registration will be auto-populated into the form. Please ensure that the information within the form is correct before submitting the form
3. Verify the email address that you would like the acknowledgement email to be sent to
4. Check on the declaration checkbox and click "SUBMIT"

Sample Error Messages

The file uploaded is erroneous and will not be submitted.
Sample CMR Form.pdf
Error AEMWB006: Do not upload a different Form type from the Report Type you selected previously. Please cancel your transaction and try again with the correct Report Type.

The file uploaded is erroneous and will not be submitted.
Sample CTR Form (Not Validated).pdf
Error AEMWB008: Do not upload forms that have not been successfully validated. Please cancel your transaction and try again with a valid f orm.

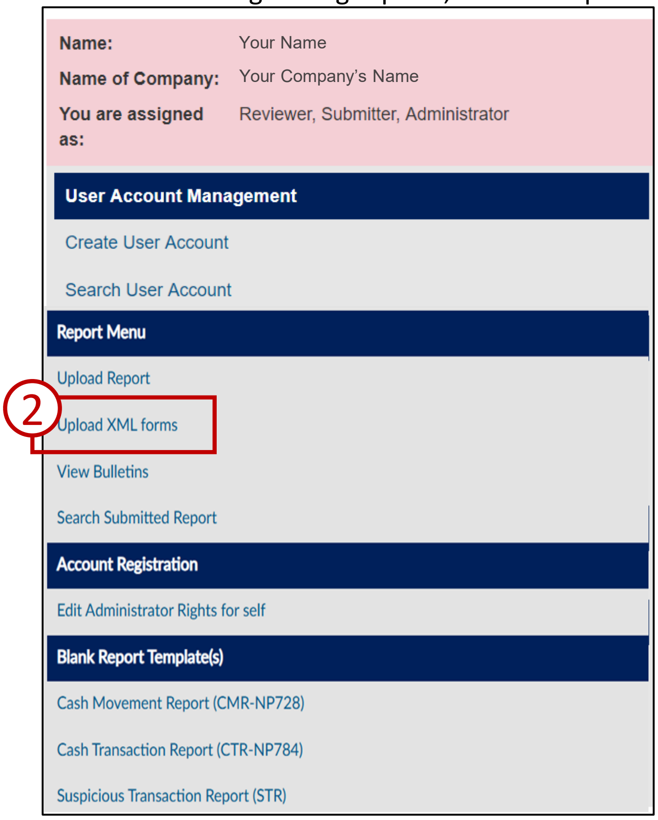


SUBMIT CASH TRANSACTION REPORTS (CTRs) – XML UPLOADS

Submit CTRs on SONAR via 'Upload XML forms' module (for XML uploads)

Please ensure that your XML forms adhere strictly to the XSD before submitting.

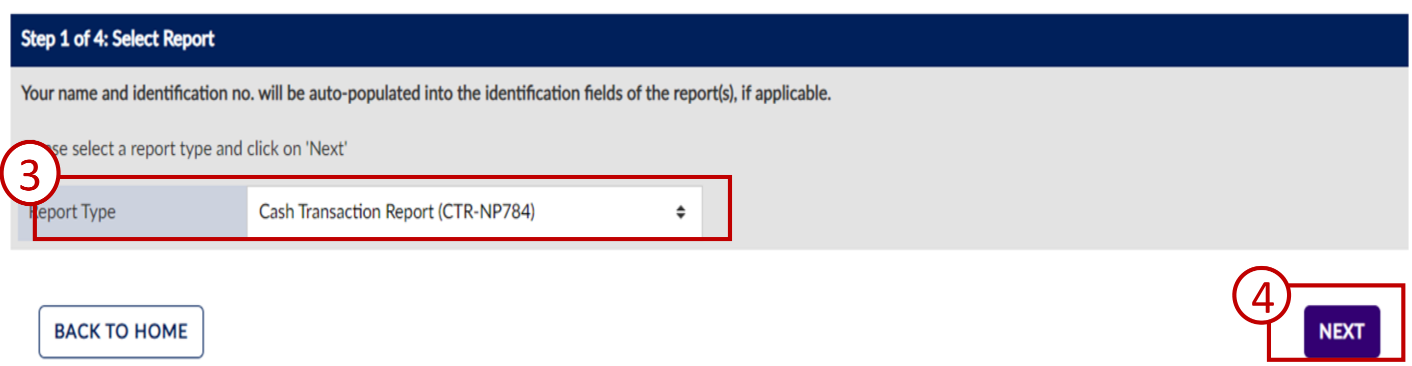
1. To obtain a copy of the technical documents (XSD, sample XML and CTR code tables), please email SPF_STRO_IT_TEAM@spf.gov.sg. You will need to go through UAT with STRO and onboard successfully before uploading XML forms.
2. To begin filing reports, click on "Upload XML forms" in the Report Menu



!

If you have pre-registered as a SONAR user, please check that your assigned user right(s) are accurate. Please contact STRO if you notice any discrepancy or if you are reflected as an unregistered user.

3. In the form selection page that appears, select "Cash Transaction Report (CTR)" in the drop-down list to file CTRs.
4. Click "NEXT"

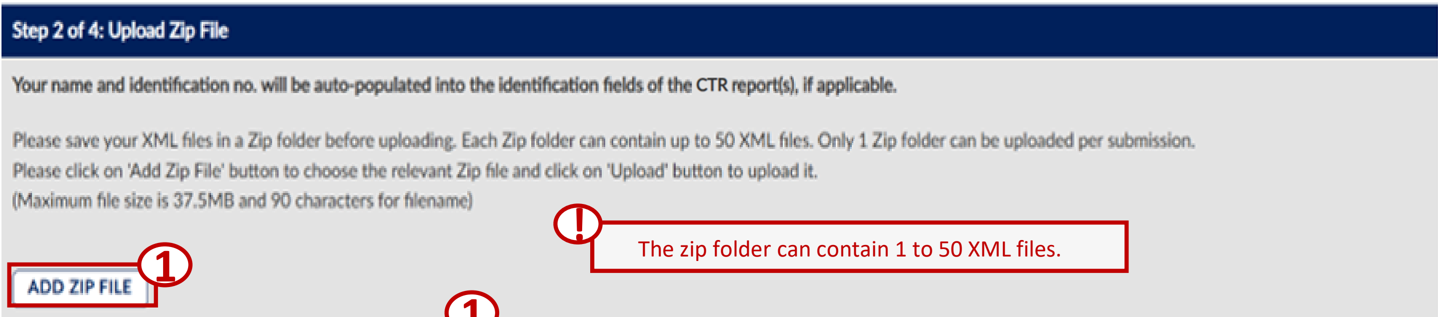


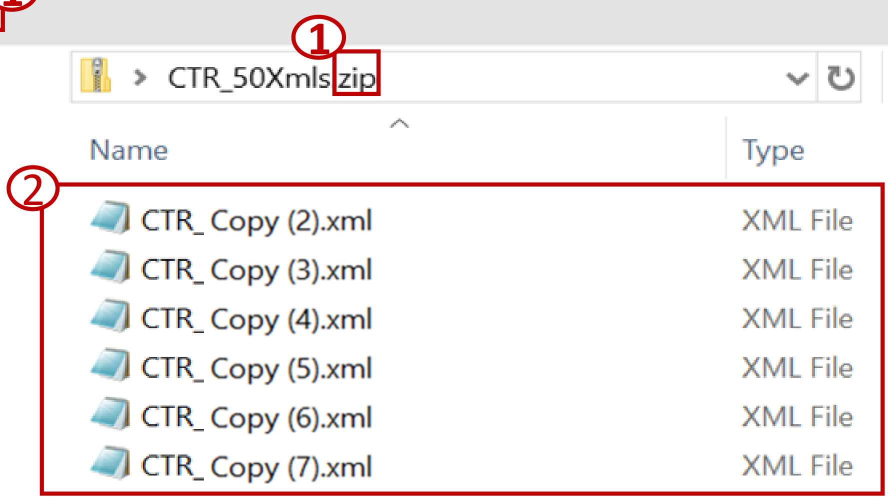
SUBMIT CASH TRANSACTION REPORTS (CTRs) – XML UPLOADS

Submit CTRs on SONAR via 'Upload XML forms' module (for XML uploads)

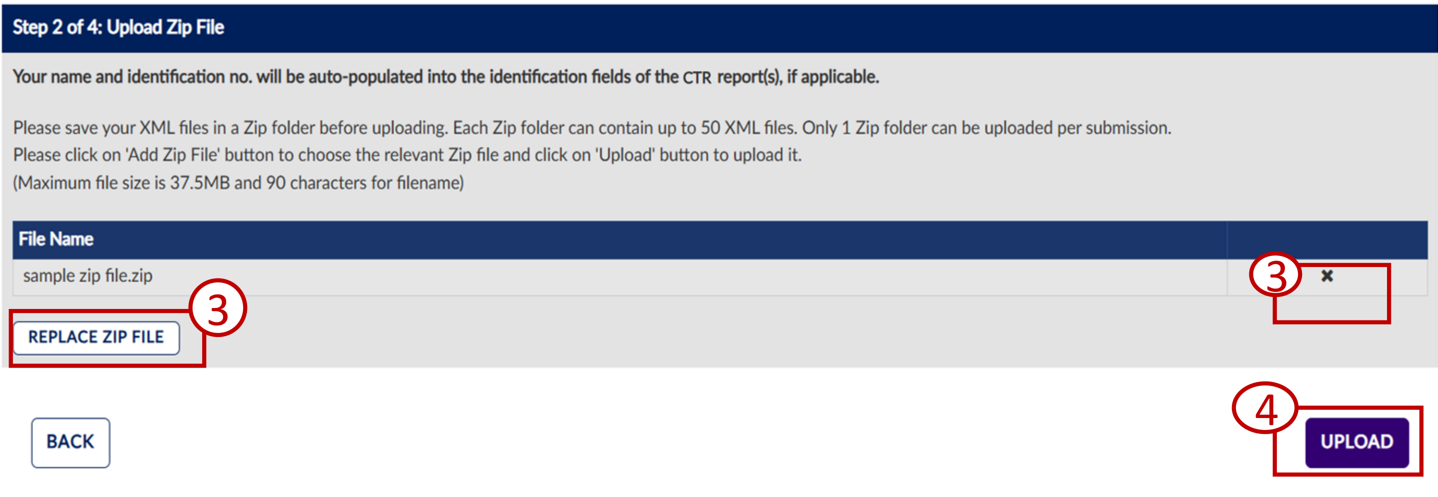
Save your XML files in a zip folder before uploading. Only one zip folder consisting up to 50 XML files can be uploaded per submission.

1. Click "ADD ZIP FILE" to upload your zip folder. Only files with .zip extension can be added.
2. The zip folder can only contain XML files with .xml extensions.





3. Click "REPLACE ZIP FILE" to replace your zip folder. Click "x" to delete the uploaded file.
4. Click "UPLOAD"



SUBMIT CASH TRANSACTION REPORTS (CTRs) – XML UPLOADS

Submit CTRs on SONAR via ‘Upload XML forms’ module (for XML uploads)

If you upload erroneous files, an error message will appear to prompt you on the error encountered and the file name will state the name of the erroneous file.

1. Click on “CANCEL” and a confirmation prompt will appear to ask if you would like to leave the page.
2. Select “YES” to return to Step 1 (Report Selection).

> **!** The ZIP and XML filenames cannot exceed 90 characters or contain the special characters ? * < > : | & \ / [ ] " ‘. The maximum size of ZIP and XML files is 37.5MB.

Sample Error Messages

Step 3 of 4: Review Files

Zip File Name	Validation Message
CTR_MoreThan50Xmls.zip	ZIP file contains more than 50 XML files.

Step 3 of 4: Review Files

Zip File Name	Validation Message
CTR_InvalidXML.zip	ZIP file contents are incorrect.

File Name	Error Message
FakeXML.xml	The XML file is invalid.

3. If the file is successfully validated at Step 3, proceed to Step 4.
4. Verify the email address that you would like the acknowledgement email to be sent to and click on “SUBMIT”.

Step 3 of 4: Review Files

Zip File Name	Validation Message
CTR_XML.zip	3 File has been successfully validated.

Step 4 of 4: Verify Email Address

Please verify the email address that you would like the acknowledgement email to be sent to. If you are filing on behalf of your company, please input your company email address.

Email Address * 4 xxx@gmail.com

CANCEL

4 SUBMIT

SUBMIT CASH TRANSACTION REPORTS (CTRs)

Submit CTRs on SONAR (Acknowledgement)

Upon report submission, you will be directed to an acknowledgement page and provided with a Submission Request ID. The submitted reports will be processed and you will receive an acknowledgement email within an hour (for PDF uploads)/ 24 hours (for XML uploads) stating whether the submission was successful.

For PDF uploads

Thank you

Your submission has been received and is being processed.
The Submission Request ID is <**SR-20240610-00229**>.
SONAR will send you an acknowledgement email to inform you whether your submission has been successfully processed.
If you do not receive the acknowledgement email within 1 hour, please email SPF_STRO_IT_Team@spf.gov.sg

RETURN TO MAIN MENU

For XML uploads

Thank you

Your submission has been received and is being processed.
The Submission Request ID is <**SR-20250311-00009**>.
SONAR will send you an acknowledgement email to inform you whether your submission has been successfully processed.
If you do not receive the acknowledgement email within 24 hours, please email SPF_STRO_IT_Team@spf.gov.sg

RETURN TO MAIN MENU

For successful submissions: Details of the submission, such as the Report Number and Date/Time of submission etc. will be provided in the acknowledgement email.
You are encouraged to retain a copy of the acknowledgment email, as well as to maintain and retain a separate record that accurately reflects the contents of the CTR filed with STRO.

You have successfully submitted the following report(s) via SONAR on **02 Apr 2024.**

S/N	Submission Request ID	Date and Time of Submission	Internal Institution Reference Number	Report Number	UEN	Company Name	Filer ID	Filer Name	Submission Status
1	SR-20240402-00009	02/04/2024 15:26:34	371209441	E000000081	R09CC5678L	Lee Ah Seng From EDH LLP	SXXXX325B	USER S9990326B	Success

For unsuccessful submissions: The error message will be provided in the acknowledgement email. You will need to make the necessary amendments before resubmitting the report(s) on SONAR.

You have failed to submit the following report(s) via SONAR on **21 Mar 2024.**

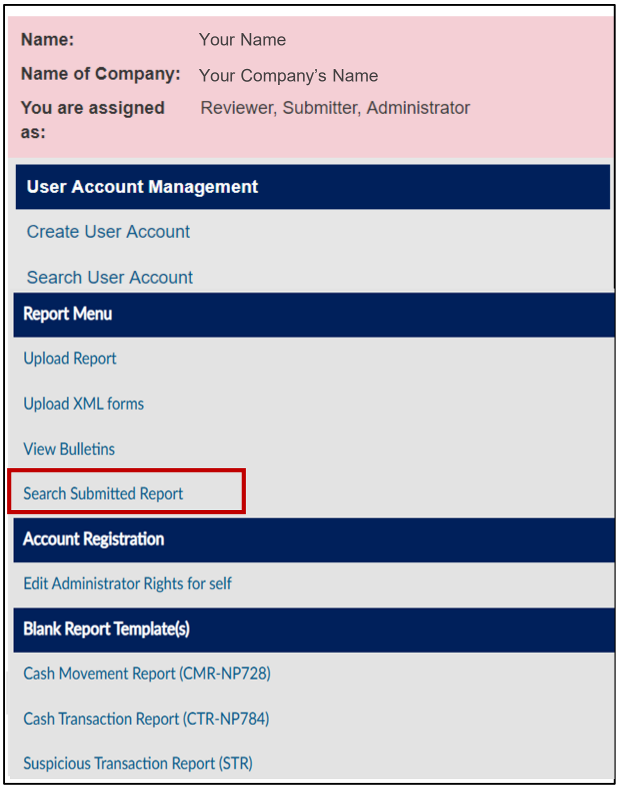
S/N	Submission Request ID	Date and time of submission	File Name	UEN	Company Name	Filer Name	Submission Status	Error Reason
1	SR-20240321-00009	21/03/2024 09:19:11	CTR_Filled - Copy.pdf	R09CC5678L	Lee Ah Seng From EDH LLP	USER 123	Failed	Experienced system connectivity issues. Please resubmit your report on SONAR.

If you do not receive the acknowledgement email after 3-4 hours (for PDF uploads)/ 24 hours (for XML uploads), you can email STRO at **SPF_STRO_IT_Team@spf.gov.sg** and quote the Submission Request ID. Alternatively, you can use the 'Search Submitted Report' function to see if your submission was successful.

SEARCH AND VOID SUBMITTED REPORTS

Searching and Voiding Submitted Reports on SONAR

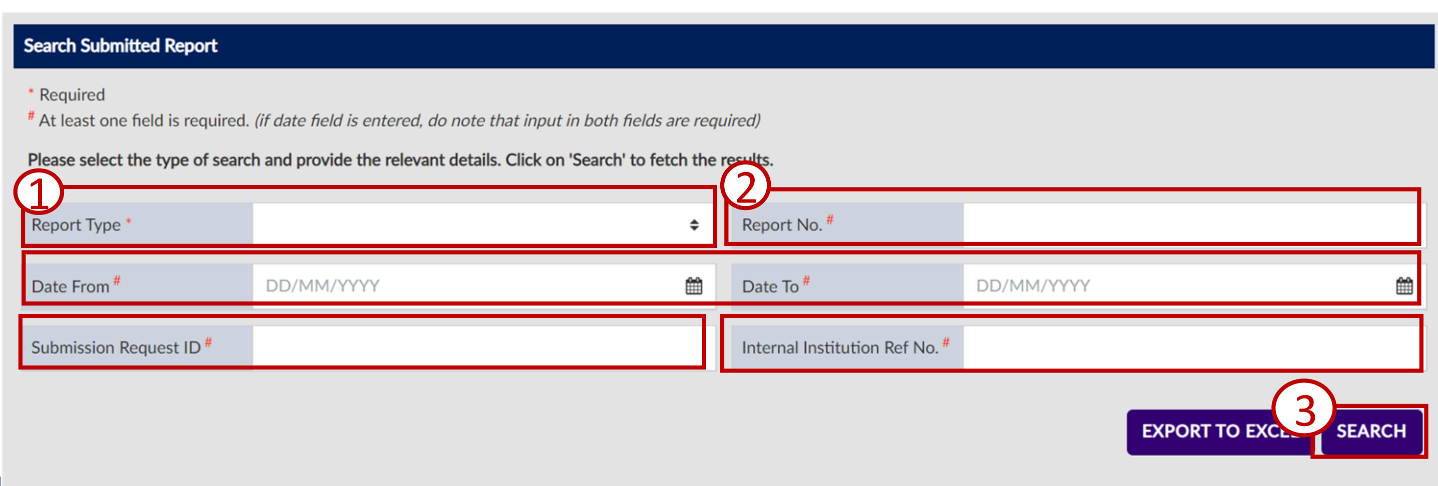
To retrieve a list of submitted CTRs and to void submitted reports, click on "Search Submitted Report" under the Report Menu.



! Submitters will only be able to retrieve reports submitted by himself/herself.
Reviewers will be able to retrieve all reports submitted by the organisation.

1. Select the Report Type you would like to search (Cash Transaction Reports)
2. Indicate **<u>either</u>** the Report No., date submitted, Submission Request ID **<u>or</u>** Internal Institution Ref No.
3. Click "SEARCH"

If you have not received the acknowledgement email, you can search using Internal Institution Ref No. or date submitted to see if your submission was successful (Submission Request ID may take a while to be reflected)



SEARCH AND VOID SUBMITTED REPORTS

Searching and Voiding Submitted Reports on SONAR

The list of CTRs that match your search parameter(s) will be generated.

1. Click on the Report No. to view further details (E.g. Void Report information) or to void the CTR (able to void between the 3rd day and 8th day of submission)
2. Click "EXPORT TO EXCEL" to export the results into an Excel file

! Illustration:
CTR E000000357 was submitted on **Monday**.
The report can be voided from **Wednesday to the next Monday**.

Search Submitted Report

* Required
\# At least one field is required. *(if date field is entered, do note that input in both fields are required)*

Please select the type of search and provide the relevant details. Click on 'Search' to fetch the results.

! Report No. supports partial search

Report Type *	Cash Transaction Report (CTR-NP784)	Report No. #	
Date From #	01/02/2024	Date To #	18/06/2024
Submission Request ID #		Internal Institution Ref No. #	

2 EXPORT TO EXCEL | SEARCH

Result(s)

Note: Results will only be displayed for reports that are successfully submitted and processed.

Submission Request ID	Submitted Date	Report No.	Internal Institution Reference No.	Submitted By	Uploaded By	Status	Remarks
SR-20240414-00005	14/04/2024	1 E000043781	DSA21D21			Voided	-

! Please allow for a 5 to 10 minute processing time after submission for your submitted report to appear on the search results. If you have not received the acknowledgement email, you can search using Internal Institution Ref No. or date submitted to see if your submission was successful (Submission Request ID may take a while to be reflected)

View Submitted CTR

Submitted Date	13/03/2024
Report No.	E000043781
Submitted By	USER
Name of Declarant	USER
Status	Voided
1 Void Remarks	test to void
Void By	USER
Void Date	15/03/2024

SEARCH AND VOID SUBMITTED REPORTS

Searching and Voiding Submitted Reports on SONAR

A void button will appear for CTRs that are within the voiding window period.

1. Click on “CLICK HERE TO VOID REPORT”
2. Enter your reason(s) for voiding the CTR
3. Check the declaration checkbox
4. Click “VOID”
5. Click “VOID” again in the confirmation prompt
6. You will receive a confirmation message on the next page

Void Submitted CTR

Submitted Date	10/08/2018
Report No.	E000000357
Submitted By	Name of Submitter
Name of Declarant	Name of Declarant
Status	Submitted

① **CLICK HERE TO VOID REPORT**

! Can’t find the void button? It may be because of the following reasons:

1. Your report is not within the void period (3rd – 8th day of submission)
2. The report has already been voided (check the Status of report)

Void Remark *

② Reason for Voiding (E.g. The information is wrong and I have submitted a new CTR.)

Minimum Characters: 10

Declaration

③ I declare I am aware that voiding of submitted report is irreversible.

④ **VOID**

Confirmation ×

Are you sure you want to void the submitted report?

CLOSE ⑤ **VOID**

SONAR

STRO Online Notices And Reporting platform

⑥ **Thank You**

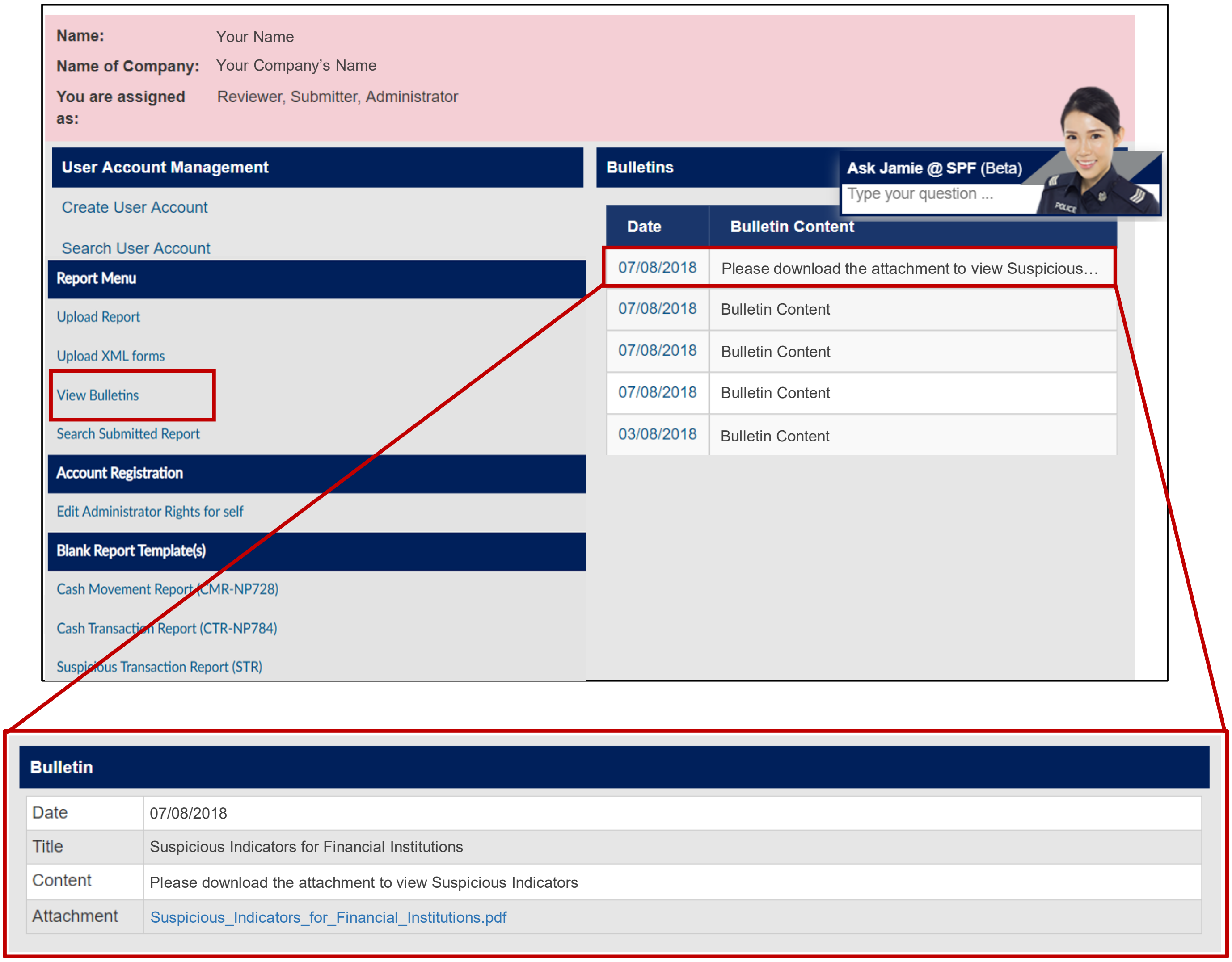
Form has been successfully voided.

Report No: E000000357

VIEW BULLETINS AND ALERTS

View Bulletins and Alerts on SONAR

A list of the latest bulletins and alerts will be displayed on your Homepage upon logging in. You may either click on the date for each bulletin to view the detailed contents and attachment(s) or click on “View Bulletins” under the Report Menu to view all bulletins and alerts.



! Click on the Attachment file names to download the documents.