goAML Web User's Guide – Examples of STR Scenarios (for Reporting Entities)

version 1.2

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Last Edited: September 2019, FIAD – FIU Mauritius

Effective 01 October 2019

UNODC United Nations Office on Drugs and Crime

FINANCIAL INTELLIGENCE UNIT REPUBLIC OF MAURITIUS

UNODC SOFTWARE

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Foreword

goAML is an integrated and modular system designed to fit the needs of Financial Intelligence Units. The goAML solution is executed in the following steps – collection, collation, analysis (rule-based, risk score and profiling), case workflow and intelligence dissemination. The data sent by the financial institutions goes to a common database and becomes accessible to the Financial Intelligence Unit of Mauritius' ("FIU") analysis division. The goAML system then permits data for analysis. goAML is able to process and analyse high volumes of reports; suspicious transactions or cash transactions, cross border amongst others. The reports are fully populated with all the information needed for analysis to begin, from full customer details through to transactional details for multiple time frames. The system also permits electronic data collection and dissemination from other Sources such as Tax and Law Enforcement authorities, Property Registrars, Vehicle Registrars etc.

This guide aims to assist persons from Reporting Entities[1] authorised to access the goAML Web application to report a Suspicious Transaction Report ("STR") with FIU. While the goAML Web application aims to be user friendly, new users may experience some difficulties in navigating its interface and in properly reflecting the reported suspicious transactions within the goAML concepts of bi-party or multi-party mode. To alleviate such difficulties, this guide regroups the most common STR scenarios (i.e. type of transactions that are reported) that a Reporting Entity may encounter during its day-to-day operations and that may become the basis of the STRs reported to the FIU.

This guide is available to Reporting Entities and their users once they have logged into their accounts. It is highly recommended that this guide should be read in conjunction with the **Guidance Note 3 – Suspicious Transaction Report** issued by the FIU and which is available on the website of the FIU (*Guidelines* menu). Also, a pre-reading of the **goAML Web User's Guide** (version 2.4) is recommended, notably the Chapters 1 to 4 (it is available on the goAML home page after log in).

This guide will become effective as from 01 October 2019.

Legal Disclaimer

The FIU reserves the right to amend, modify or change the contents of this document.

[1] Under the Financial Intelligence and Anti-Money Laundering Act 2002 ("FIAMLA 2002"), a "Reporting Person" is defined as a bank, financial institution, cash dealer or member of a relevant profession or occupation. Across the goAML application, the term "Reporting Person" has a different meaning than that used in FIAMLA 2002. Hence, for the purpose of this guide and in order to avoid any confusion, the alternative terms "Reporting Entity" or "Reporting Entities" will be used throughout to designate any of those entities/ persons having an obligation to make a report to the FIU under the Section 14 of FIAMLA 2002.

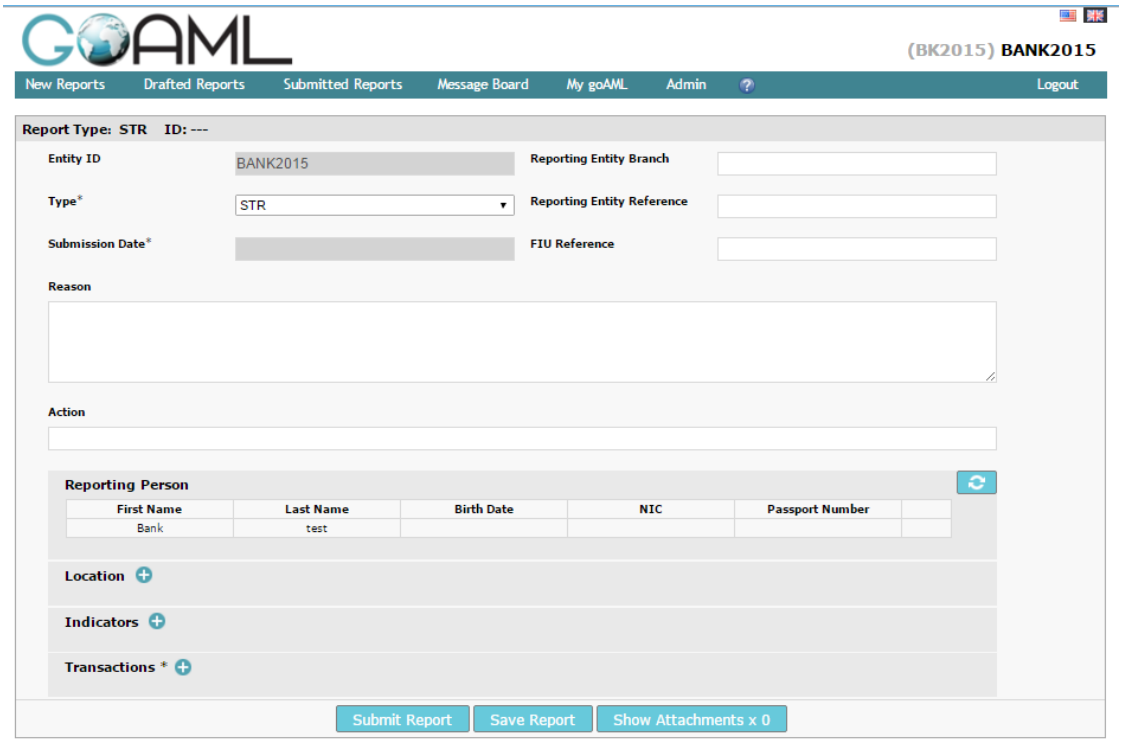
LEGEND

The following icons and formatting in tables will be used throughout this guide.

Icons/ Tabular formatting	Meaning	Explanation
	PERSON (MY CLIENT)	Icon illustrating the concept of **Person (My Client)**
	PERSON (NOT MY CLIENT)	Icon illustrating the concept of **Person (Not My Client)**
	ENTITY (MY CLIENT)	Icon illustrating the concept of **Entity (My Client)**
	ENTITY (NOT MY CLIENT)	Icon illustrating the concept of **Entity (Not My Client)**
	ACCOUNT (MY CLIENT) HELD BY A PERSON	Icon illustrating the concept of an **Account (My Client) held by a Person**
	ACCOUNT (NOT MY CLIENT) HELD BY A PERSON	Icon illustrating the concept of an **Account (Not My Client) held by a Person**
	ACCOUNT (MY CLIENT) HELD BY AN ENTITY	Icon illustrating the concept of an **Account (My Client) held by an Entity**
	ACCOUNT (NOT MY CLIENT) HELD BY AN ENTITY	Icon illustrating the concept of an **Account (Not My Client) held by an Entity**
Red font	MANDATORY FIELDS (SYSTEM DEFINED)	A mandatory field that must be filled for the process to be allowed
Orange fill	MANDATORY FIELDS (BY SET STANDARDS)	A mandatory field that must be filled for the report to be accepted
[…]	FIELDS (SELF-EXPLANATORY COMPLETION)	A set of fields that is expanded from a main field. If the Reporting Entity needs/ wishes to complete this set of fields, it should only follow (self-explanatory) the on-screen instructions
[See Expanded Window]	FIELDS (EMPHASISED)	Explanation on set of fields are shown in a separate, but connected, table to provide clarity and emphasis to users (set of fields will appear in an Expanded Window upon clicking ⊕ next to the main field)
Green font	FREE TEXT FIELD	Field can be used to document any additional information or to document any reason on why data in a Mandatory field (by set standards) is not available [or more rarely, why the prescribed scenario cannot be used].

1 Web Reports: Basic Principles and Terminology

Once logged in, Reporting Entities that are registered on goAML Web must file STRs via the **New Reports** ▸ **Web Reports** menus. The components of the **Web Reports** interface are fully flexible and are adjustable according to the number and type of transactions reported.



To facilitate the navigation on the **Web Reports** interface, explanations in each chapter and section of this guide, including **Chapter 2** where examples of STR Scenarios are provided, are supported with tables that clearly delineate the relevant fields to be filled. Moreover, each field of these tables is categorised according to a defined colour code to highlight the importance of the field (*see also **Legend** on page v of this guide*).

Chapter 1 of this guide will provide screenshots of the different components of the **Web Reports** interface, accompanied side by side by the corresponding equivalent in tabular format. **Chapter 2** of this guide will provide only the tabular equivalent while illustrating a transaction; reference can be made to the screenshots under **Chapter 1** for better comprehension.

Prior to proceeding, the following important concepts should be well understood in order to file properly STRs and minimise instances where they are rejected. These concepts will be mentioned throughout this guide:

- *Mandatory fields (system defined)*: in goAML Web, mandatory fields, that are system defined, are denoted by an asterisk (*) and Reporting Entities have an obligation to fill these fields. Otherwise, goAML will prevent users from submitting the report. In **Scenarios**, mandatory fields (system defined) are distinguished with a Red font (*see also **Legend** on page v of this guide*).

- *Mandatory fields (by set standards)*: over and above the mandatory fields defined by goAML, the FIU has established a set of fields in the Web Reports that are also deemed mandatory. If these fields are not completed, the Web Reports will be rejected. In **Scenarios**, mandatory fields (by set standards) are highlighted in Orange (*see also* ***Legend*** *on page v of this guide*). Whenever one of the required mandatory fields cannot be completed for a certain reason, then, the user should provide a reason in fields designated with green fonts.

- *Other fields*: Any other field, not labelled as mandatory fields (system defined or by set standards), is left to the Reporting Entity to be filled or not. For the completeness of the audit trail, maximum information is always useful. However, please note that when a user does not have an information for such fields, they should be left **blank**; users should **NEVER** enter values such as, " - ", "N/a", "No ID", "Not known" or similar terms.

- *Person, Account, Entity*: these are fundamental concepts in goAML. goAML will categorise elements reported in the STR as **Person**, **Entity** or **Account**. Every Web Report consists of transactions involving Persons (i.e. individuals/ natural persons), Entities (i.e. legal persons/ arrangements) and/ or Accounts (i.e. accounts held by Persons/ Entities at Banks or Financial Institutions). While the **Reason** field of the Web Report interface will require the user to describe logically what transactions connect these Persons/ Entities/ Accounts to form the basis of the suspicions, the **Transactions** section will require the user to describe in details each suspicious transaction and identify involved Persons/ Entities/ Accounts.

- *My Client and Not My Client*: these are also fundamental concepts in goAML.

  (i) **My Client** refers to a **Person**, **Entity** or **Account**, which is a customer of the Reporting Entity, and as such, is subject to comprehensive 'Know Your Customer' or Customer Due Diligence measures.

  (ii) **Not My Client** refers to a **Person**, **Entity** or **Account**, which is not a customer of the Reporting Entity but has transacted with a customer of the Reporting Entity, and as such as, is subject to limited 'Know Your Customer' or Customer Due Diligence measures.

  Depending on whether a Person/ Entity/ Account is a **My Client** or **Not My Client** the mandatory fields (system defined or by set standards) will evolve.

- *Bi-Party or Multi-Party transactions*: these are fundamental concepts in goAML and they refer to the flow of transactions. A transaction can either be:

  (i) A **Bi-Party** transaction with a clear "from" and "to" sides, i.e. the transaction initiated **from** a Person/ Entity/ Account, in favour of (**to**) another Person/ Entity/ Account; or

  (ii) A **Multi-Party** transaction is directionless, with an unlimited list of parties linked to that transaction (Persons/ Entities/ Accounts) where each has a *role*[2] in the transaction rather than a clear "From" or "To" sides.

  For Reporting Entities such like Banks and Financial Institutions, most of the transactions they may report will be Bi-Party transactions. In practice, there are only limited scenarios where Multi-Party mode is selected. **Chapter 2** of this guide provides the most common STR Scenarios, most of which are under Bi-Party mode.

- *Status of Web Reports after submission*: The submission of a **Web Report** does **not** mean that the STR has been accepted by the FIU. Once a report is submitted, it will go through a validation process at the FIU where it will either be accepted or rejected. Hence, after submission, users should remain on the lookout for any email notifications that may be sent to the Reporting Entity's registered email. These notifications will advise users on the new status of the report and depending on that status, the user may be required to take further action. Users can view the statuses of submitted **Web Reports** in the **Submitted Reports** menu of the Navigation bar of the goAML interface.

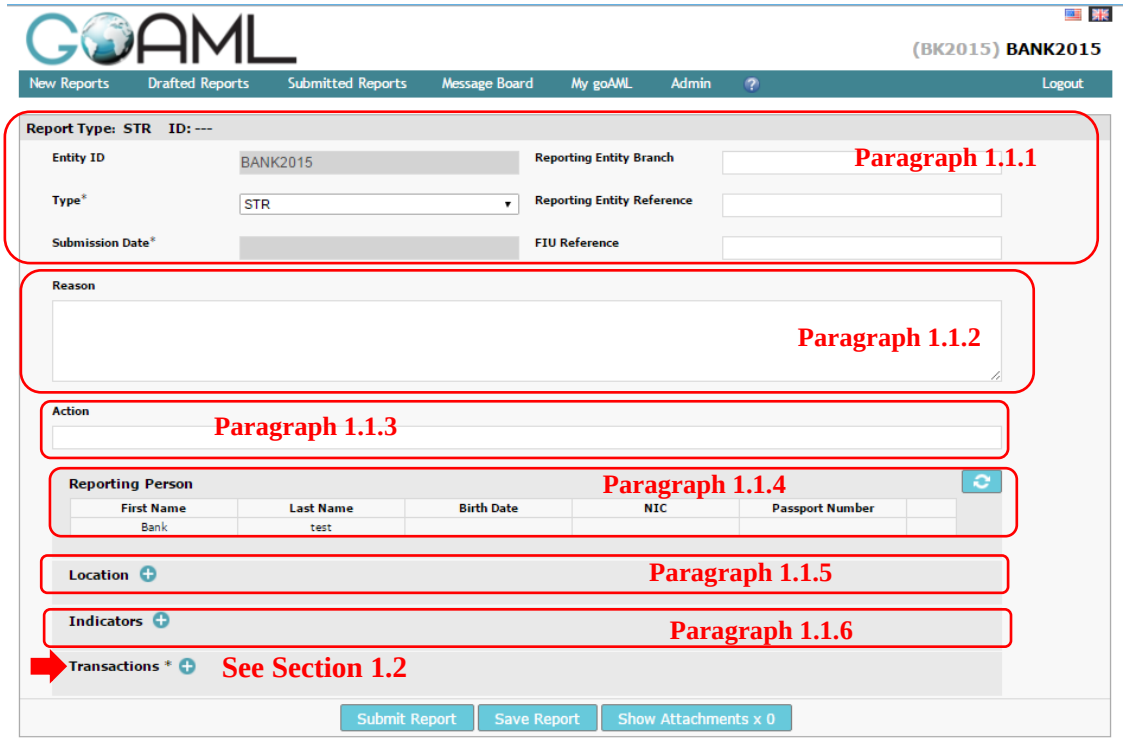
- *Saving progress of Web Reports prior to submission*: Since a lack of activity on the goAML account will log off automatically a user, you are advised to save regularly your STR to avoid losing any data entered in the Web Report form.

[2] *Role* in the context of **Web Reports** has a different meaning as to Roles (set of permissions) evoked in **goAML Web User's Guide** (version 2.4) for the administration of the access of goAML users. *Role*, in the context of **Web Reports**, refer to the nature of the involvement of the reported Person/ Entity/ Account in the reported Multi-Party Transaction.

1.1 STR Form: Main Report window

It is advisable to read **Chapter 2** of the **goAML Web User's Guide** (version 2.4) for a quick overview of the processes associated with STR form on goAML, prior to proceeding with this guide.

To initiate an STR, the user should select **New Reports ▸ Web Reports** from the Navigation Bar.



1.1.1 "Report identifiers" section

This is where you select the **Type** of report being submitted and provide other report identifier data such as reference.

FIELD NAME	COMMENTS
Type	Choose from drop down list. For Reporting Entities, the type should **always** be **STR**. Prior to filling any other fields of the Web Report, you need to make the selection for this field as depending on the type of report filed, the components of the Web Report form will change.
Reporting Entity Reference	This is the Internal Reference assigned to the report at the level of the Reporting Entity. It is important to fill this selection for audit trail purposes.
Submission Date	This field is auto-populated with the date on which the Web Report was first created. Users may need to update manually the date in this field if the date of submission of the report is subsequent to the date of creation.

Other notable fields:

- **Entity ID**: this field is auto-populated and hence does not require an input from the Reporting Entity.

- **Reporting Entity Branch**: not a mandatory field, but can filled by the Reporting Entity if deemed relevant.

- **FIU Reference**: This is the reference used at FIU level. **It should be left blank by the Reporting Entity**. Do not type the Reporting Entity Reference in this field.

1.1.2 "Reason" section

It is a **mandatory** field (by set standards).

FIELD NAME	COMMENTS
Reason	The Reason section is where the grounds for the suspicion are detailed out. The Reason section should provide a concise report of the suspicion/s detected, that is presented in a logical and, if possible, in a chronological way. All relevant facts relating to the suspicion/s detected should be reported in this section. • This section should identify, to the extent possible, the essential elements of information of the suspicious transaction/s being reported; namely WHO, WHAT, WHEN, WHERE, WHY and HOW. In other words, *Who* is conducting the suspicious transaction? *What* instruments or mechanisms are being used to facilitate the suspicious transaction(s)? *When* did the suspicious transaction take place? *Where* did the suspicious transaction take place? and *Why* does the Reporting Entity think the transaction is suspicious? The method of operation (or *How*?) is also important and should be included in the narrative. • All parties involved in the suspicious transaction/s (i.e. accounts, persons, and entities) should be outlined in the Reason section. As such easy cross reference can be made to the facts described in the Reason section and that the transaction parties that are added in the Transactions section later on. • Full details pertaining to each Person/ Entity/ Account such as DOB, address etc should not be entered in the Reason section; full details are required in the Transactions section. • There is a limit of 4000 characters for this field. In case, you have more information to add you may attach a separate document. In such cases, Reporting Entities are still expected to make a concise summary report of the grounds for suspicion in the Reason section. Note: the grounds for suspicions should **NEVER** be entered in Transactions section of the Web Report; the "Description"/ "Comments" fields in the Transactions section cannot be used as a substitute for the Reason section as they are meant to describe a single transaction and not to describe the grounds for suspicions for the whole report. STRs with a blank Reason section will be systematically rejected.

1.1.3 "Action" section

FIELD NAME	COMMENTS
Action	In the Action section, the Reporting Entity must describe what action it has taken upon detection of the suspicion. E.g.: raise STR, keep monitoring on client, conduct field enquiry, initiated legal procedures etc

1.1.4 "Reporting Person" section

The Reporting Person (i.e. full name and details of the logged in user) fields are automatically filled in when an STR form is generated and cannot be changed. However, before submitting the STR, as "Admin User", you may click to refresh the fields so that the Reporting Person section is changed to contain details of the "Admin User", even if the STR was initially created by an ordinary user.

1.1.5 "Location" section

This section is not mandatory.

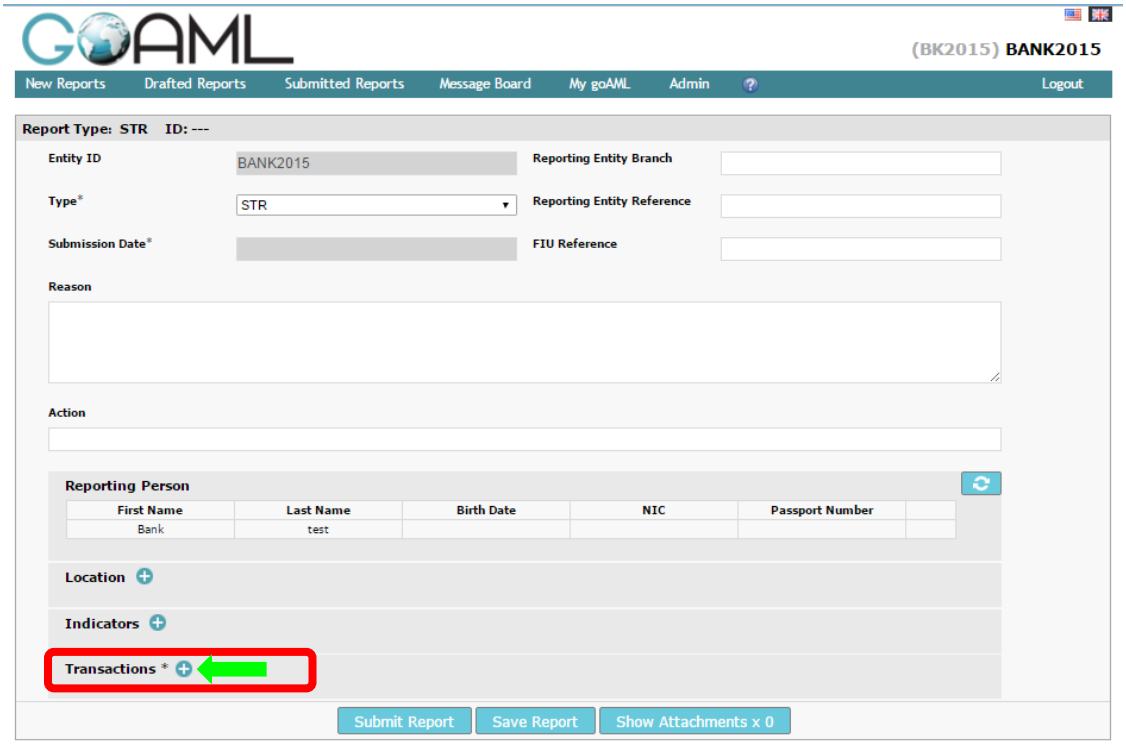
1.1.6 "Indicators" section

FIELD NAME	COMMENTS
Indicators	From the list of available values, select at least 1 indicator on each of the following: a) how suspicion was detected (indicator code which starts with "I"); b) Offence (indicator code which starts with "O"); and c) Typology (indicator code which starts with "T"). Notes: - Indicators represent only suspicions and perceptions of threat identified at the time of detection of the suspicious transactions being reported and based on information available at level of Reporting Entities. As such, indicators may provide useful information on the perceived ML/TF threat trends but they are not interpreted as being conclusive evidence of any criminal offence that may have occurred. - If you select the indicator "OD Money Laundering", please also consider adding another indicator(s) for the perceived alleged predicate offence(s) - If you select the indicator "Other", describe the indicator in the Reason section. - **However, Reporting Entities are encouraged to select as many relevant indicators as possible**.

1.2 STR Form: Transaction Main window

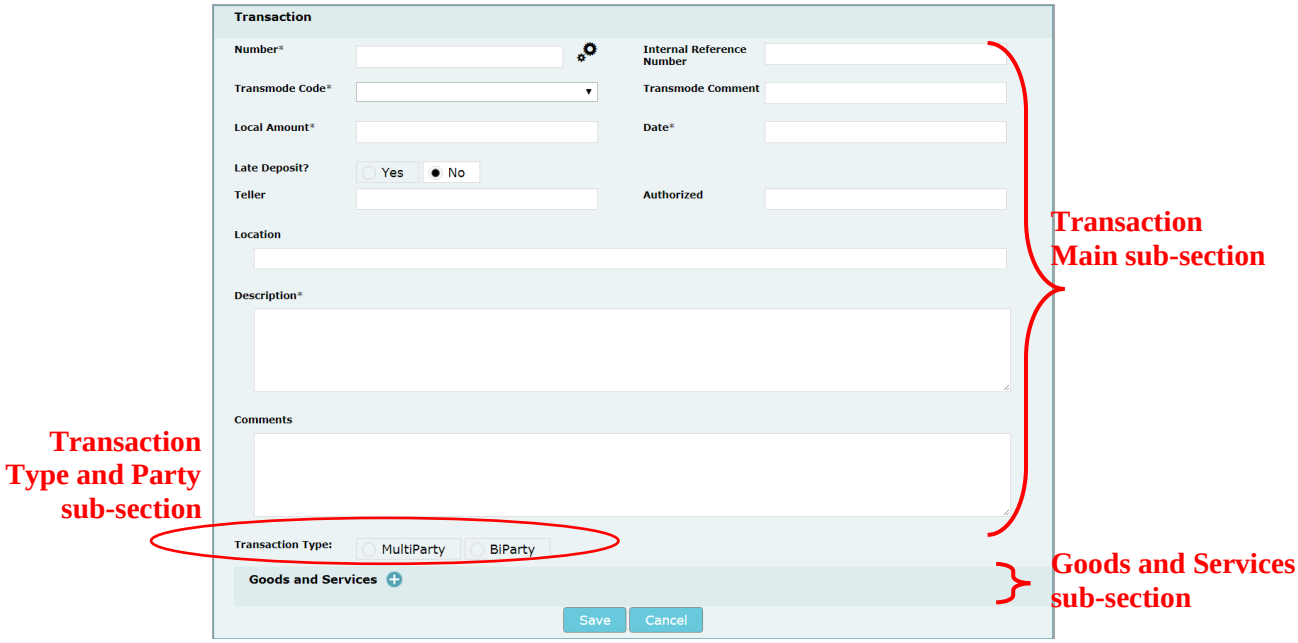
Beside the **Reason** field, a key section of the Web Report form is the **Transactions** section. It is a **mandatory** section where the details of each suspicious transaction must be provided by the Reporting Entity.

Concepts like *My Client*/ *Not My Client* and *Bi-Party*/ *Multi-Party* are central to the **Transactions** section and the proper filing of suspicious transactions therein.



1. To expand on the **Transaction** section, click on the icon. When this icon is clicked, it is to report **1 single suspicious transaction**. Users must click on the icon again, to report a 2nd suspicious transaction, and so on until all suspicious transactions have been reported.

2. The **Transaction** section is made up of three main sub-sections:



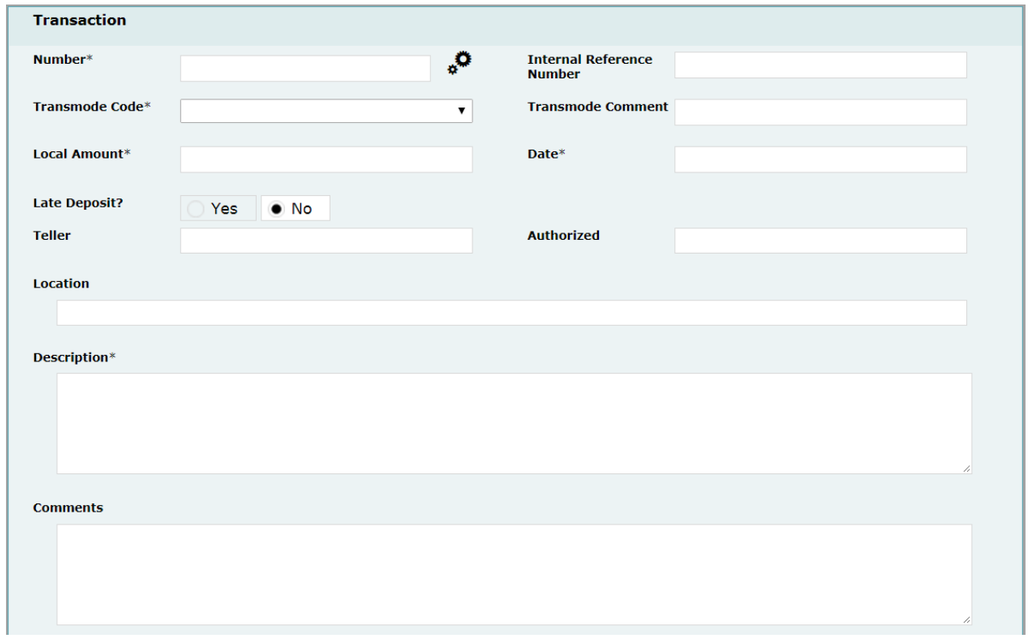
(i) *"Transaction Main" sub-section*: This is where the main facts pertaining to the single transaction are entered e.g. amount of transaction, date of transaction, transaction reference, nature of transaction etc. *Full details on how to fill this sub-section are provided in* ***paragraph 1.2.1*** *of this guide.*

(ii) *"Transaction Type/ Party" sub-section*: This is where the parties (Person/ Entity/ Account) involved in the single transaction are identified. The Transaction window will change depending on whether the user selects **MultiParty** or **BiParty**. As highlighted earlier, for Reporting Entities such like Banks and Financial Institutions, most of the transactions they may report will be Bi-Party transactions. *Full details on how to fill this sub-section are provided in* ***paragraphs 1.2.2 – 1.2.5*** *and* ***Section 1.3*** *of this guide.*

(iii) *"Goods and Services" sub-section*: If the single transaction reported involves specific items of any kind, e.g., Equipment, Property, Jewellery etc, this section can be completed. In practice, this sub-section is only relevant to Reporting Entities in the Insurance or Leasing business and to some Members of a relevant profession or occupation. *Full details on how to fill this sub-section are provided in* ***Section 1.6*** *of this guide.*

1.2.1 “Transaction Main” sub-section

Remember that a separate “Transaction Main” sub-section must be completed for **each suspicious transaction reported**.



FIELD NAME	COMMENTS
Number	This is an Internal reference assigned to the transaction by the Reporting Entity. It can be manually input or it can also be auto populated by using the icon found next to the field.
Transmode Code	Choose from drop down list. See also **Chapter 2** of this guide for assistance on which Transmode Code applies in a given scenario.
Transmode Comment	Mandatory **only if** Transmode Code selected is "Other"
Local Amount	Amount of the suspicious transaction in MUR. Note: The actual currency of the transaction is recorded elsewhere, namely in the *“Transaction Type/ Party”* sub-section, *Foreign Currency* window e.g. see Para 1.2.3 below
Date	Enter the Date on which the suspicious transaction was effected, or was proposed or attempted to be effected. This is usually the date which appears under the column "Transaction Date" in bank statements
Description	This is used to provide a brief and concise description of each specific transaction. • It is not meant for lengthy description. Also, the facts described earlier in Reason section should not be repeated here. **It is not meant to be a substitute to completing the Reason section**.
Comments	Used only to document additional facts, or exceptions such as, 1. If Conductor is required by the Scenario but is actually unknown by the Reporting Entity. 2. To highlight that the transaction amount entered is not the same as on the transaction receipt.

Other notable fields:

- ***Teller***, ***Authorized***, ***Location*** *fields*: these are not mandatory fields. But in some instances, Reporting Entities may consider it relevant to complete these fields.

Notes:

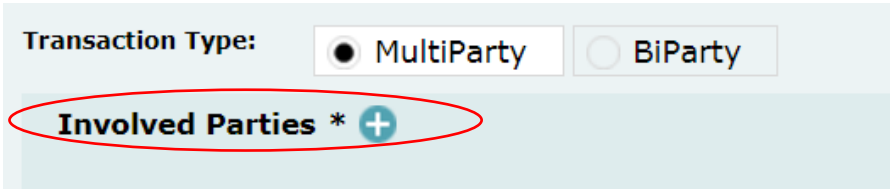
- goAML will not allow user to proceed to the next section (**Transaction Type / Party** section) if the above mandatory fields (system defined) have not been filled.

1.2.2 "Transaction Type / Party" section: Bi-Party or Multi-Party mode

First, the user has the choice between selecting as "Transaction Type", **MultiParty** or **BiParty**. The components of the Transaction window will change depending on this choice.

- Selecting "MultiParty" mode

  A **Multi-Party** transaction is directionless with no clear "from" and "to" side

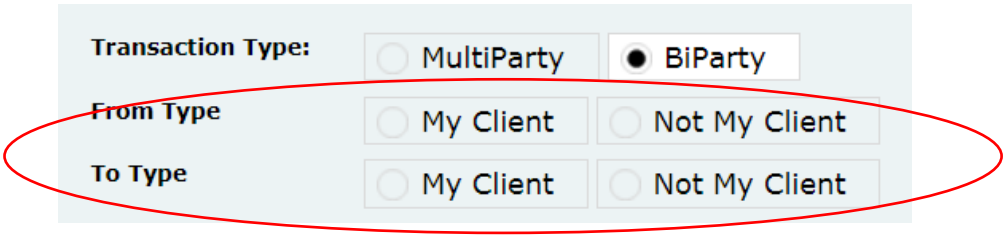


  (i) The **Involved Parties** section appears.

  (ii) See **Section 1.4** and **Chapter 2** of this guide for full explanations on the mechanisms/ scenarios associated with **Multi-Party** mode.

- Selecting "BiParty" mode

  A **Bi-Party** transaction has a distinct and definite funds flow direction, with a clear "from" and "to" side.



  (i) Hence, the **From Type** and **To Type** fields appear.

  (ii) For each **Bi-Party** transaction, the user must select one **From Type** and one **To Type**. goAML will prevent submission of the STR if the **Bi-Party** transaction has only one side of the transaction.

  (iii) On the **From Type** side, the party is either a **My Client** or a **Not My Client**. Depending on this choice, the sub-components of **From Party** window that will be generated will be different. *See **paragraph 1.2.3** for details of the **From Party** window*.

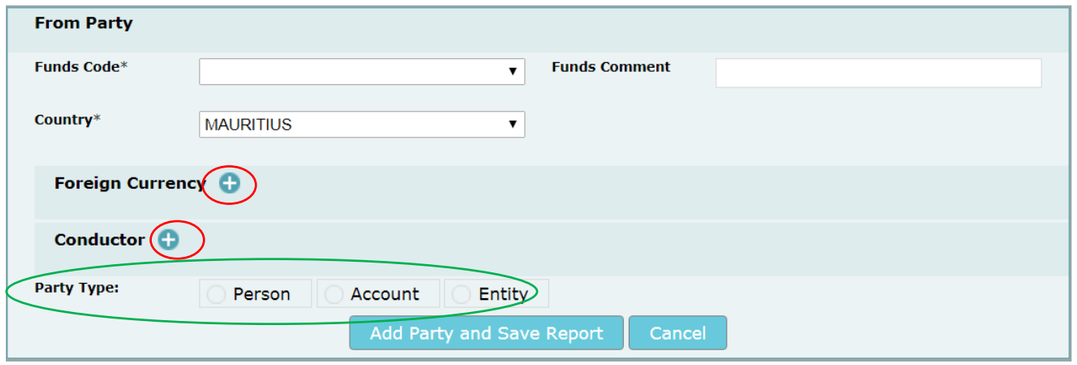
  (iv) On the **To Type** side, the party is either a **My Client** or a **Not My Client**. Depending on this choice, the sub-components of **To Party** window that will be generated will be different. *See **paragraph 1.2.4** for details of the **To Party** window*.

1.2.3 "Transaction Type / Party" section: From Party window

In the **From Party** window (irrespective of whether the *My Client* or the *Not My Client* option was selected previously), the user has to provide all mandatory/ applicable information pertaining to the **From** side of the suspicious transaction e.g. geographical information, Foreign currency information, Conductor[3] information, and the **Party Type** (i.e. Person/ Entity / Account).

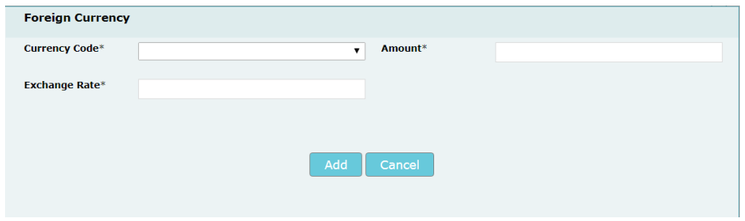
*Note 1: Only **one** **Party Type** can be chosen at a time for the **From** side. **Chapter 2** of this guide provides assistance on which **From: Party Type** is appropriate for a given scenario.*

*Note 2: Explanations pertaining to **Party Type** are provided separately under **paragraph 1.2.5** below and **Chapter 2** of this guide.*



FIELD NAME	COMMENTS
Funds Code	Choose from drop down list. See also **Chapter 2** of this guide for assistance on which Funds Code applies in a given scenario.
Funds Comment	Mandatory **only if** Funds Code selected is "Other"
Country	Enter the Country where the Person/ Entity/ Account is situated Eg: If the remitting Account is in Australia, then, Country should be Australia.
Foreign Currency	Mandatory **only if** the From side of the transaction was not effected in MUR. See **Chapter 2** of this guide. [See Expanded Window]
Conductor[3]	Mandatory **only if** the scenario of the suspicious transaction requires details of the Conductor. See **Chapter 2** of this guide. [See Expanded Window]

→ Upon clicking on icon next to **Foreign Currency**, the following sub-window appears:



→ "**Foreign Currency**" expanded window

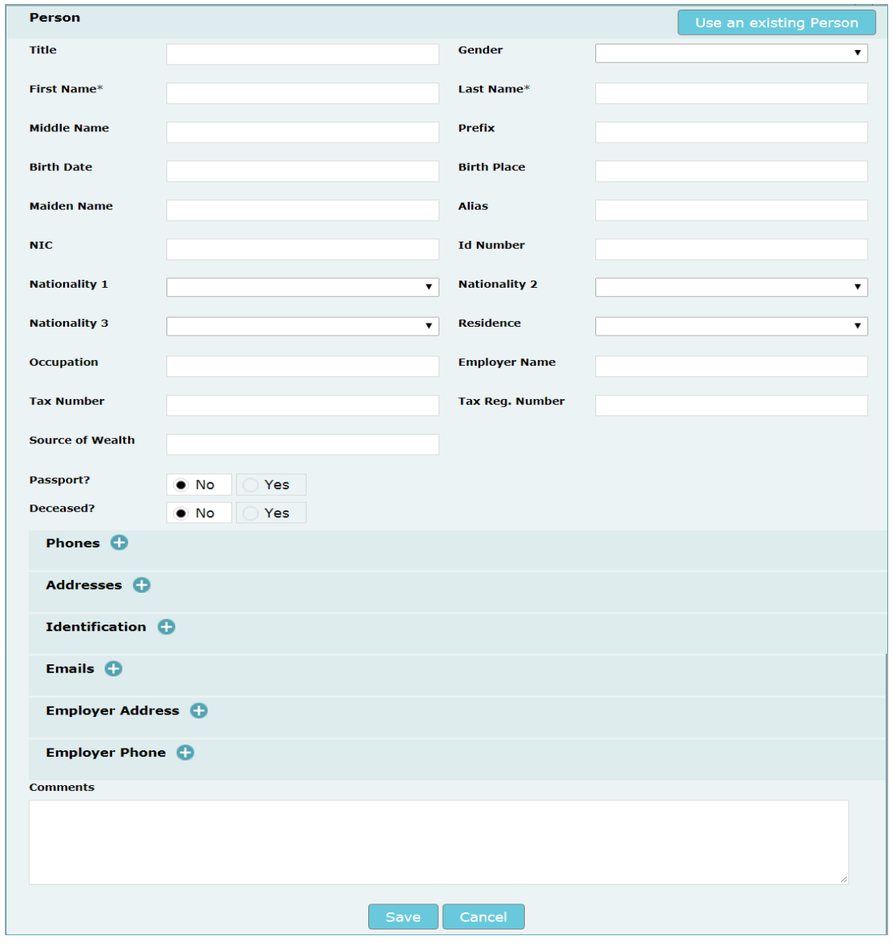
FIELD NAME	COMMENTS
Currency Code	Choose from drop down list
Amount	Enter Foreign amount
Exchange Rate	Enter the Conversion rate at transaction date. It should be equal to the rate between the Local Amount entered under paragraph 1.2.1 above and the Foreign amount entered in this window.

[*Explanation continues on next page*]

[*Explanation continues on next page*]

[3] In goAML terminology, a "Conductor" is a natural person who has conducted the over-the-counter transaction on behalf of another natural person or on behalf of a legal person/ legal arrangement.

→ Upon clicking on ⊕ icon next to **Conductor**, the following sub-window appears:



→ "**Conductor**" expanded window

FIELD NAME	COMMENTS
First Name	Enter the **first** name of the Conductor Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Conductor Person
Identifier fields: *Birth Date / NIC / ID number / Passport?*	Enter data in **at least one** identifier field. If none, document this exception in comments
Comments	Document here that identifiers of Conductor were not secured

Notes:

- goAML will not allow user to proceed to the next section (**Party Type** section) if the above mandatory fields (system defined) have not been filled.

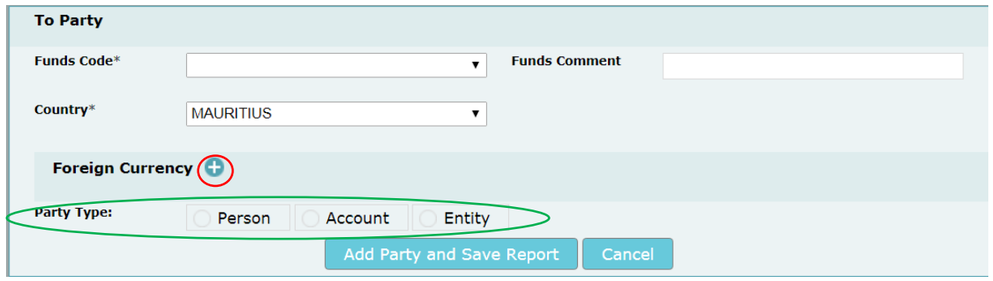
1.2.4 "Transaction Type / Party" section: To Party window

In the **To Party** window (irrespective of whether the *My Client* or the *Not My Client* option was selected previously), the user has to provide all mandatory/ applicable information pertaining to the **To** side of the suspicious transaction e.g. geographical information, Foreign currency information, and the **Party Type** (i.e. Person/ Entity / Account).

*Note 1: Only **one** **Party Type** can be chosen at a time for the **To** side. **Chapter 2** of this guide provides assistance on which **To: Party Type** is appropriate for a given scenario.*

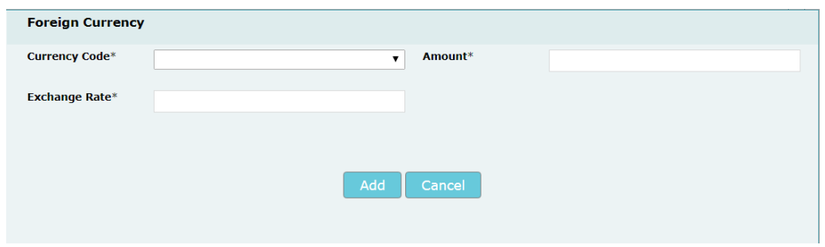
*Note 2: Explanations pertaining to **Party Type** are provided separately under **paragraph 1.2.5** below and **Chapter 2** of this guide.*

*Note 3: Depending on the scenario, the **To** side may require a **Conductor**. However, goAML does not offer for the moment **Conductor** fields on the **To** side. If the scenario requires a **Conductor** for the **To** side, then record the **Conductor** detail on the **From** side. See **paragraph 1.2.3** above for details on the fields to be completed.*



FIELD NAME	COMMENTS
Funds Code	Choose from drop down list. See also **Chapter 2** of this guide for assistance on which Funds Code applies in a given scenario.
Funds Comment	Mandatory **only if** Funds Code selected is "Other"
Country	Enter the Country where the Person/ Entity/ Account is situated Eg: If the beneficiary Account is in Austria, then, Country should be Austria.
Foreign Currency	Mandatory **only if** this side of the transaction was not effected in MUR. See **Chapter 2** of this guide. [See Expanded Window]

→ Upon clicking on icon next to **Foreign Currency**, the following sub-window appears



→ "**Foreign Currency**" expanded window

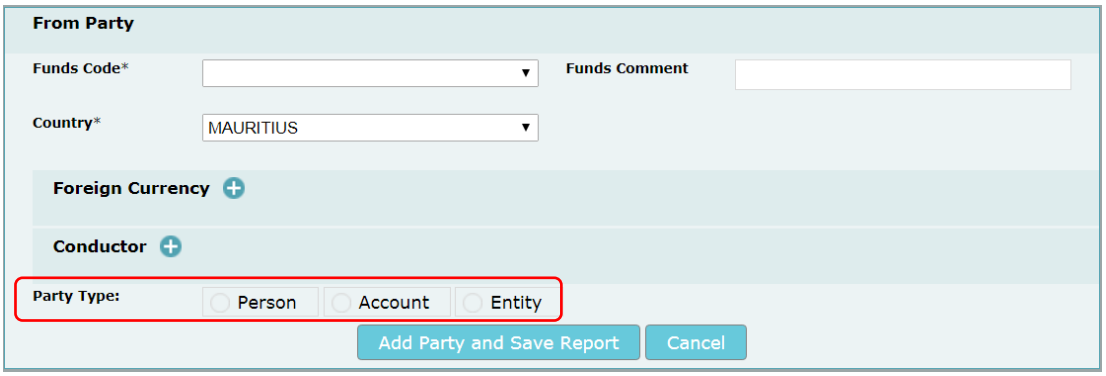
FIELD NAME	COMMENTS
Currency Code	Choose from drop down list
Amount	Enter Foreign amount
Exchange Rate	Enter the Conversion rate at transaction date. It should be equal to the rate between the Local Amount entered under paragraph 1.2.1 above and the Foreign amount entered in this window.

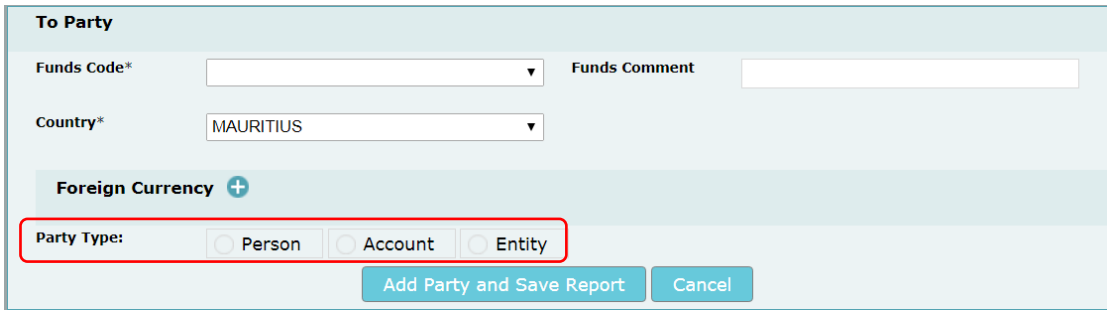
Notes:

- goAML will not allow user to proceed to the next section (**Party Type** section) if the above mandatory fields (system defined) have not been filled.

1.2.5 "Transaction Type / Party" section: Party Type

Whether it is on the **From Party** side or on the **To Party** side, the user is required to designate a **Party Type** on each side. In other words, the user has to select a *Person* or an *Entity* or an *Account* on the **From** side, and a *Person* or an *Entity* or an *Account* on the **To** side.





This selection will depend on the type of transaction (i.e. STR scenario) being reported:

- For example, if the Reporting Entity is reporting a SWIFT transfer, it is expected that an *Account* will be selected on the **From** side and another *Account* on the **To** side.
- Similarly, if a cash deposit effected by an individual is being reported, it will be expected that the **Bi-Party** parties will consist of a *Person* and an *Account*.

*To assist users in determining the appropriate party on each side of a **Bi-Party** transaction, the most common types of STR scenarios have been compiled and illustrated, along with the mandatory fields required for each involved **Party Type**, in **Chapter 2** of this guide.*

Once the user effects his **Party Type** selection (on the **From** or on the **To** side), a window will pop up with fields which the user will have to fill before saving. If for example, the user is on the **From Party** window and selects as **Party Type** Entity. Immediately, a window labelled "Entity" will pop up. The user is then required to fill in the mandatory fields of this window prior to proceeding; the mandatory fields are, in effect, fields providing additional information on the Entity such as its name, incorporation date etc. It is important to understand that the range of mandatory fields will depend on the selection of *My Client* or *Not My Client* made at the precedent stage (see **paragraph 1.2.2** above). If the Entity is a *My Client*, more mandatory fields will be required since the Entity is a customer of the **Reporting Entity**. Conversely, if

the Entity is a *Not My Client*, less mandatory fields will be generated, as it is not expected that **Reporting Entity** will have full details on the Entity.

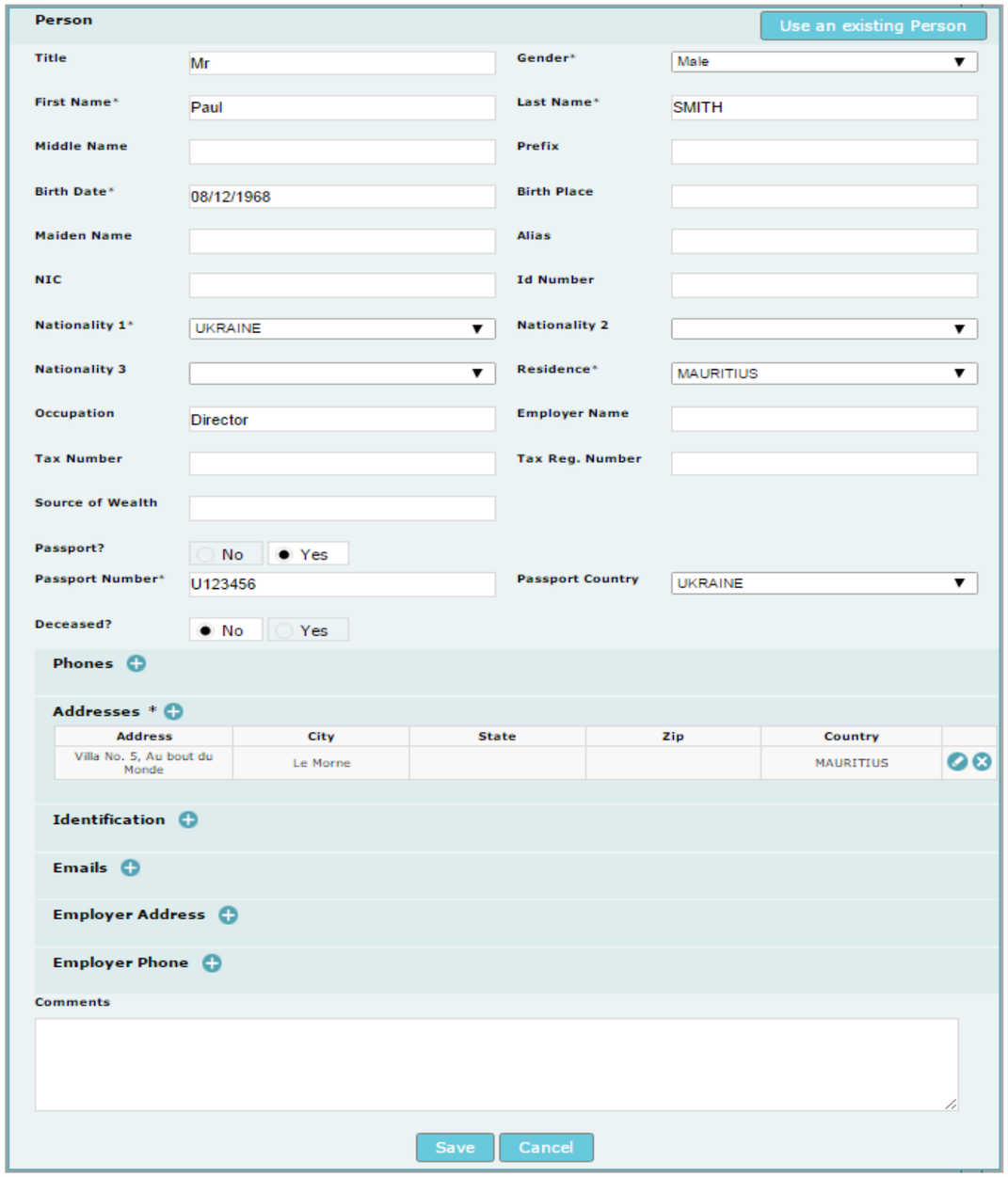
Therefore, considering all the possible combinations between a **Party Type** and the *My Client*/ *Not My Client* choice (which is determined at a stage immediately preceding **Party Type** selection – see **paragraph 1.2.2** above), a Party Type can be:

- **Person** (*My Client*)
- **Person** (*Not My Client*)
- **Entity** (*My Client*)
- **Entity** (*Not My Client*)
- **Account** (*My Client*) – held by a **Person**
- **Account** (*Not My Client*) – held by a **Person**
- **Account** (*My Client*) – held by an **Entity**
- **Account** (*Not My Client*) – held by an **Entity**

In the next section, the mandatory fields for each of the above Party type will be detailed out in tables (using the Formatting described in **Legend** on page v of this guide), accompanied by screenshots of the corresponding window that will pop up in practice.

1.3 STR Form: Party Type

1.3.1 Party Type: Person (My Client)



FIELD NAME	COMMENTS
Gender	Select from Drop Down list
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Birth Date	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Maiden Name	Mandatory **only if** relevant and available.
Nationality 1	Select from Drop Down list
Residence	Country of Residence. Select from Drop Down list
NIC	Add data **only if** available in records.
Occupation	Free text field. Add data **only if** available in records.
Deceased?	Used **only if** relevant […]
Address	Mandatory […] – there are also Mandatory subfields
Comments	Document here any additional details or any exceptions to mandatory fields

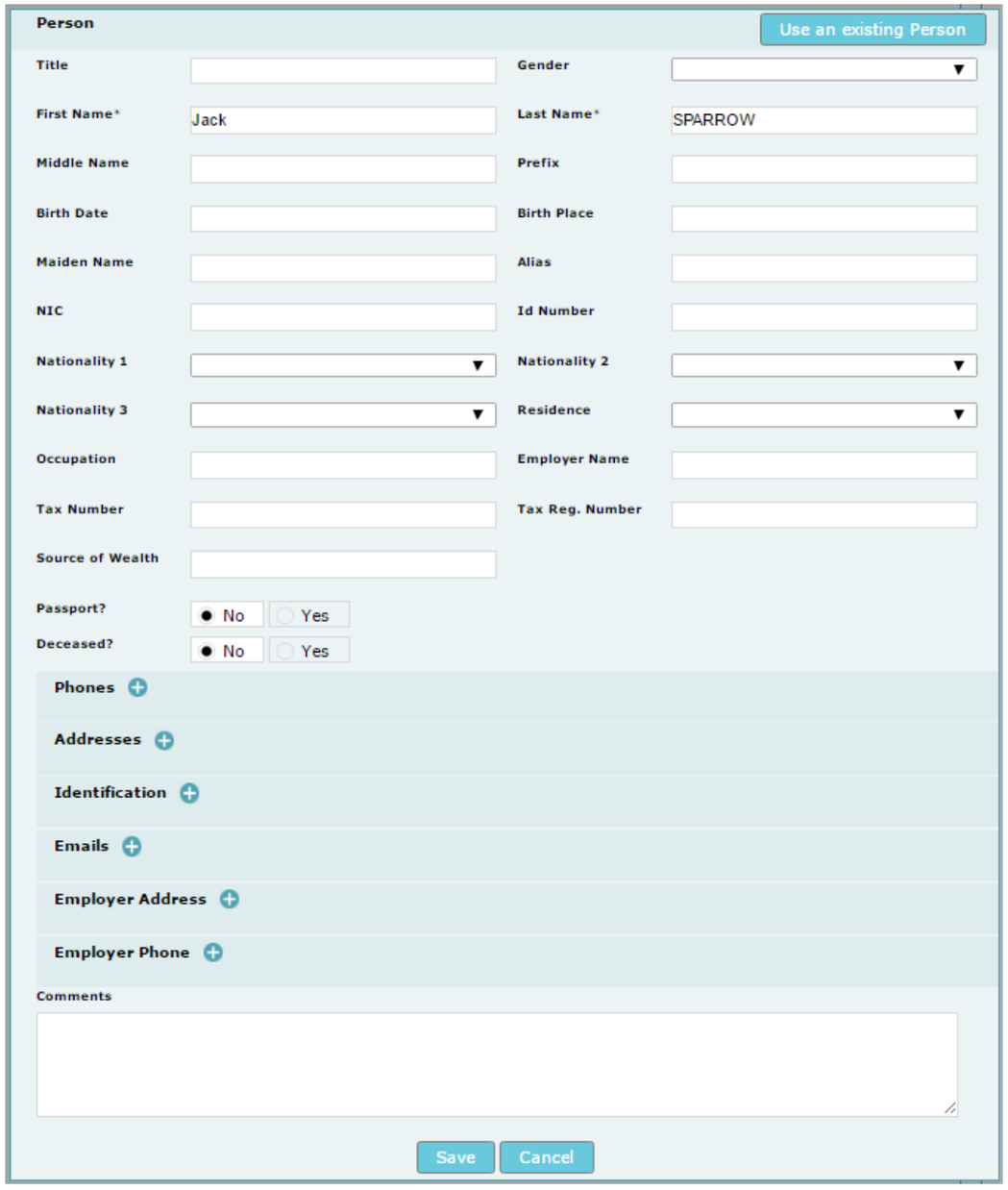
Other notable fields:

- ***ID number***, ***Passport?*** *fields*: these are not mandatory fields. But for completeness of the STR, if you have the data available, please input.

Notes:

- Once the user clicks on **Save**, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.
- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.
- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the** Use an existing Person **or** Use an existing Entity **or** Use an existing Account **button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

1.3.2 Party Type: Person (Not My Client)



FIELD NAME	COMMENTS
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Identifier fields: *Birth Date / NIC / ID number / Passport?*	Enter data in **at least one** identifier field. If none, document this exception in comments
Comments	Document here any additional details on the Person or any exception to Mandatory field.

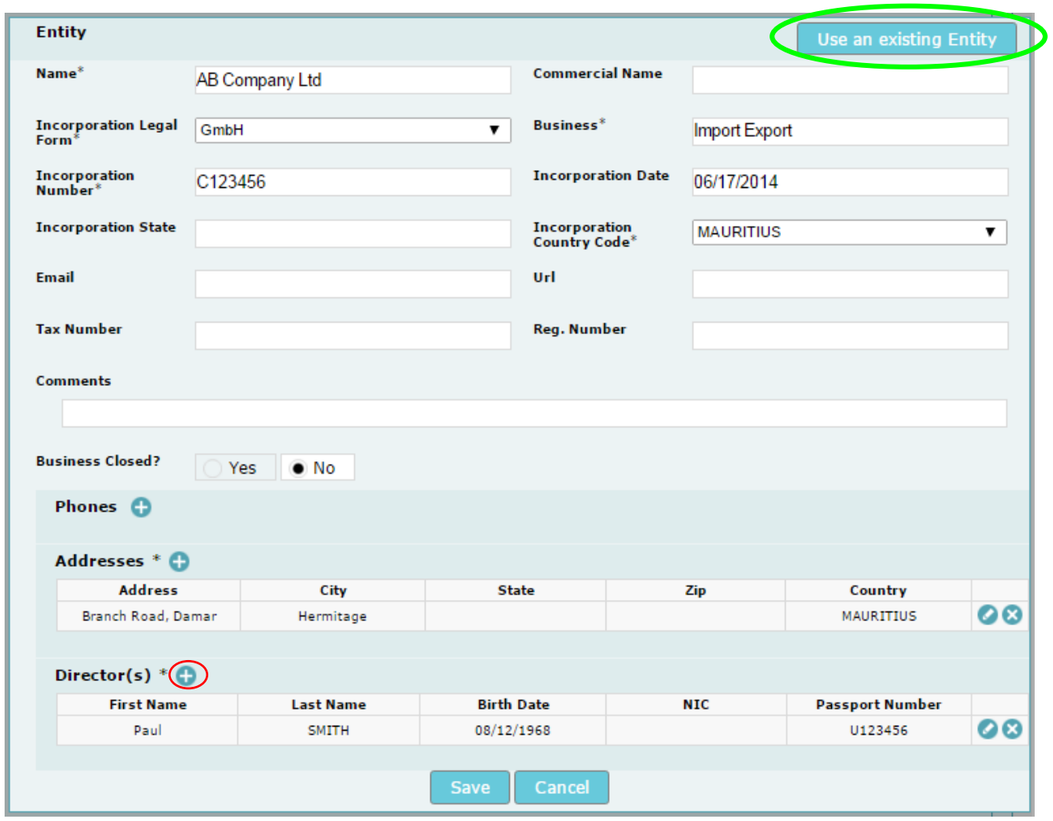
Notes:

- Once the user clicks on **Save**, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.

- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.

- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the Use an existing Person or Use an existing Entity or Use an existing Account button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

1.3.3 Party Type: Entity (My Client)

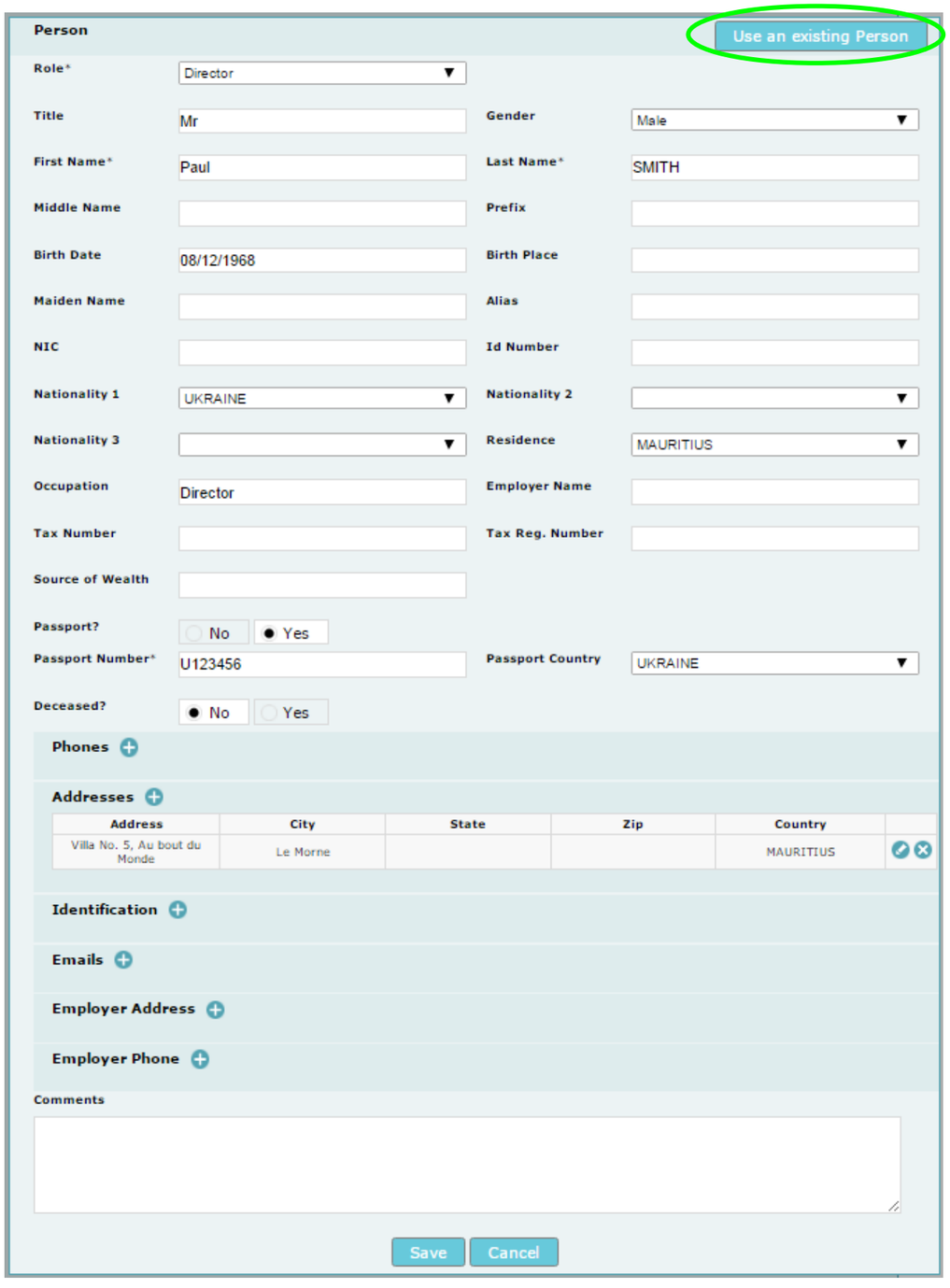


FIELD NAME	COMMENTS
Name	Enter the full and exact name of the Entity
Incorporation Legal Form	Choose from Drop Down list
Business	Enter declared business activity
Incorporation Number	Enter incorporation no. / file no. of the Entity
Incorporation Date	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Incorporation Country Code	Choose from Drop Down list
Comments	Document here any additional details or any exceptions to mandatory fields
Business Closed?	Used **only if** relevant […]
Address	Mandatory […] – there are also Mandatory subfields
Director(s)	MANDATORY. Click on ⊕ to generate a window. Users are required to record here **all current officers/owners of the Entity**. Despite the generic name of this section, it is **not restricted to Directors only**. The user must click each time on ⊕ to create an officer record. If an Entity has 5 Directors, 2 Shareholders and 3 Beneficial owners, then the user has to click on ⊕ 10 times to create the 10 records. **STRs with missing officers/ owners will be rejected**. [See Expanded window]

[*Explanation continues on next page*]

[*Explanation continues on next page*]

→ Upon clicking on ⊕ icon next to **Director(s)**, the following sub-window appears:



→ "**Director(s)**" expanded window

FIELD NAME	COMMENTS
Role	Choose from Drop Down list. This is where the roles of Director, Shareholder, Beneficial Owner, Director and Shareholder etc can be picked
Gender	Select from Drop Down list (applicable for natural persons only)
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Identifier fields: *Birth Date / NIC / ID number / Passport?*	Enter data in **at least one** identifier field. Users are encouraged, for best practice, to fill Birthdate and NIC if available.
Nationality 1	Select from Drop Down list
Residence	Country of Residence. Select from Drop Down list
Occupation	Free text field. Add data **only if** available in records.
Address	[…] – there are also Mandatory subfields
Comments	Document here any additional information or exceptions to mandatory fields

Notes:

- The user has to click on **Save** at least twice (assuming there is only one officer/ owner): once for the "**Director(s)**" window and once for the **Entity** main window.

- Once the user clicks on **Save** on the main window, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.

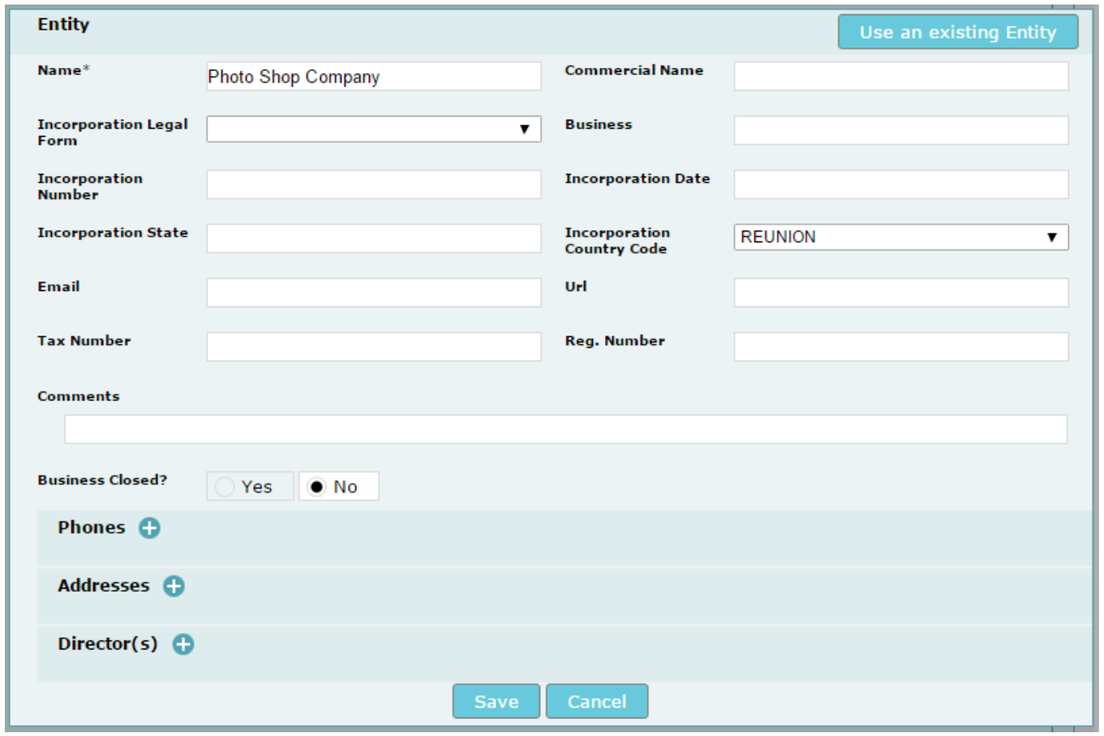
- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.

- Note that, in effect, the "**Director(s)**" window is the same as a generic "**Person**" window. The only difference is the additional **Role** field.

- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the** Use an existing Person **or** Use an existing Entity **or** Use an existing Account **button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

- *Corporate Director/ Shareholder*: See **Section 1.5** where the procedures for recording details of Corporate Directors/ Shareholders are explained.

1.3.4 Party Type: Entity (Not My Client)

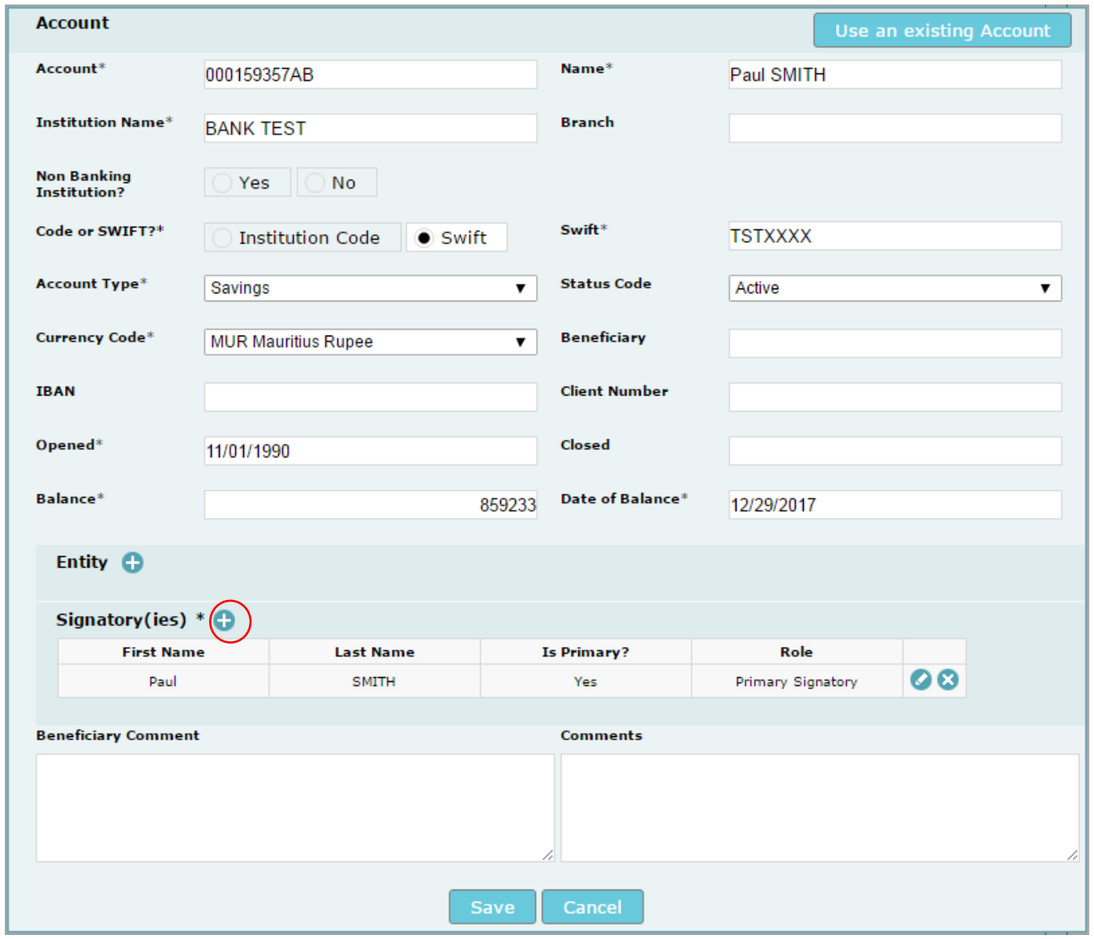


FIELD NAME	COMMENTS
Name	Enter the full and exact name of the Entity
Incorporation Country Code	Default country is always set as MAURITIUS. In case you do know not the country, then, remove MAURITIUS from the field and leave field blank by selecting first top choice on list.
Comments	Document here any additional details on the Entity

Notes:

- Once the user clicks on **Save**, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.
- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.
- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the Use an existing Person or Use an existing Entity or Use an existing Account button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

1.3.5 Party Type: Account (My Client) held by a Person



FIELD NAME	COMMENTS
Account	Enter the Account number of the bank account
Name	Enter the Full Name of account holder (Person) i.e First Name and Last Name
Institution Name	Enter the Bank at which account is held. Local bank names are auto-completed, upon prompting, along with its swift codes.
Institution Code or SWIFT?	Local bank swift codes are auto generated. For foreign bank, swift code is available from open source.
Account Type	Enter the type of bank account
Status Code	Choose from Drop Down list
Currency Code	Currency in which the bank account is denominated
Opened	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Closed	Mandatory **only if** account has been closed
Balance	Enter latest bank balance on account
Date of Balance	Enter date of latest bank balance on account
Comments	Document here any additional details on Account, including, any Proxy arrangement
Signatories	MANDATORY. Click on ⊕ to generate a window. Users are required to record here **all Authorised Bank Signatories of the Account**. The user must click each time on ⊕ to create an Authorised Bank Signatory record. If the Account has 3 Authorised Bank Signatories, then the user has to click on ⊕ 3 times to create the 3 records. [See Expanded window]

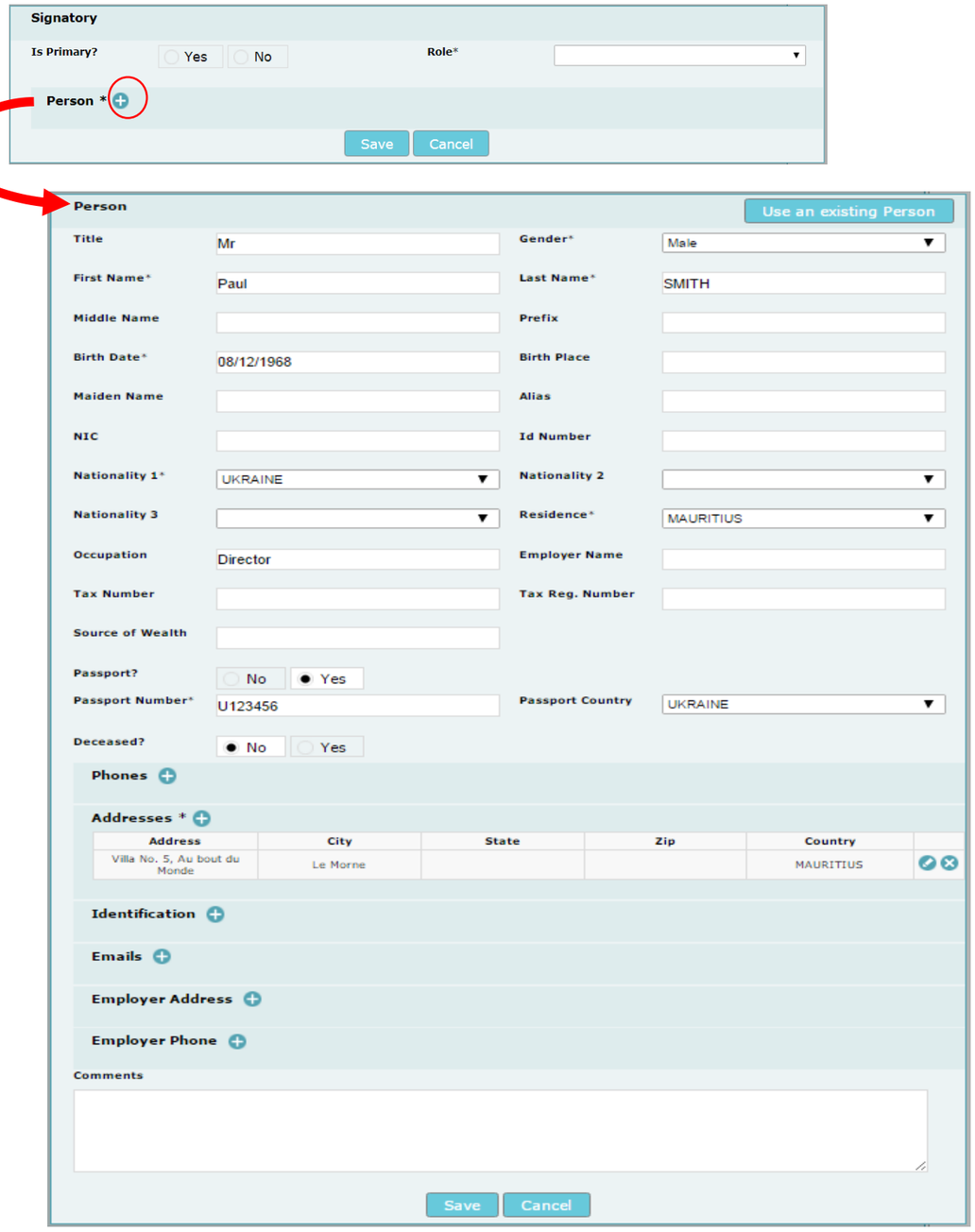
Other notable field:

- ***Beneficiary*** *field*: Field should be left **blank**.

[*Explanation continues on next page*]

[*Explanation continues on next page*]

→ Upon clicking on ⊕ icon next to **Signatory (ies)**, the following sub-windows appear:



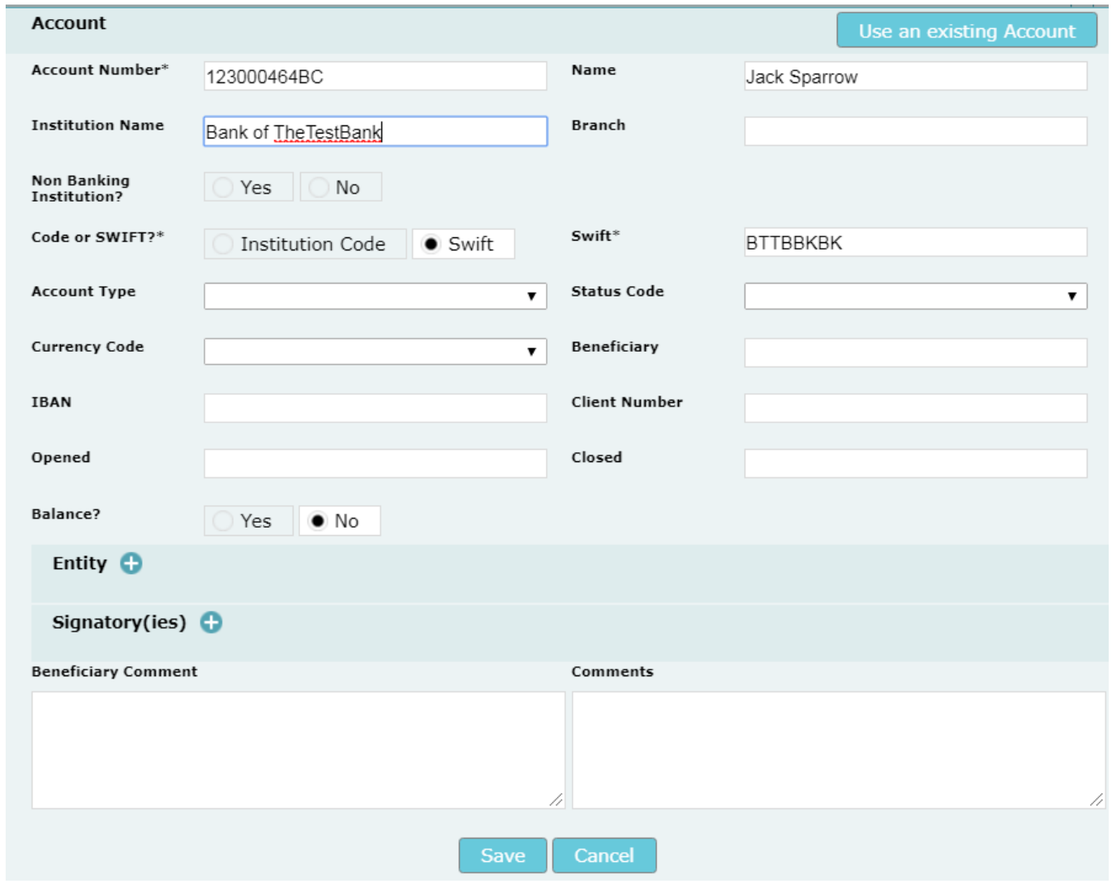
→ "**Signatory (ies)**" expanded window

FIELD NAME	COMMENTS
Role	Select Signatory role from drop down list
Gender	Select from Drop Down list
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Birth Date	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Nationality 1	Select from Drop Down list
Residence	Country of Residence. Select from Drop Down list
NIC	Add data **only if** available in records.
Occupation	Free text field. Add data **only if** available in records.
Address	Mandatory […] – there are also Mandatory subfields
Comments	Document here any additional information or exceptions to mandatory fields

Notes:

- The user has to click on **Save** at least thrice (assuming there is only one Signatory): once for the **Person** window, once for the "**Signatory**" window and once for the **Account** main window.
- Once the user clicks on **Save** on the main window, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.
- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.
- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the Use an existing Person or Use an existing Entity or Use an existing Account button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

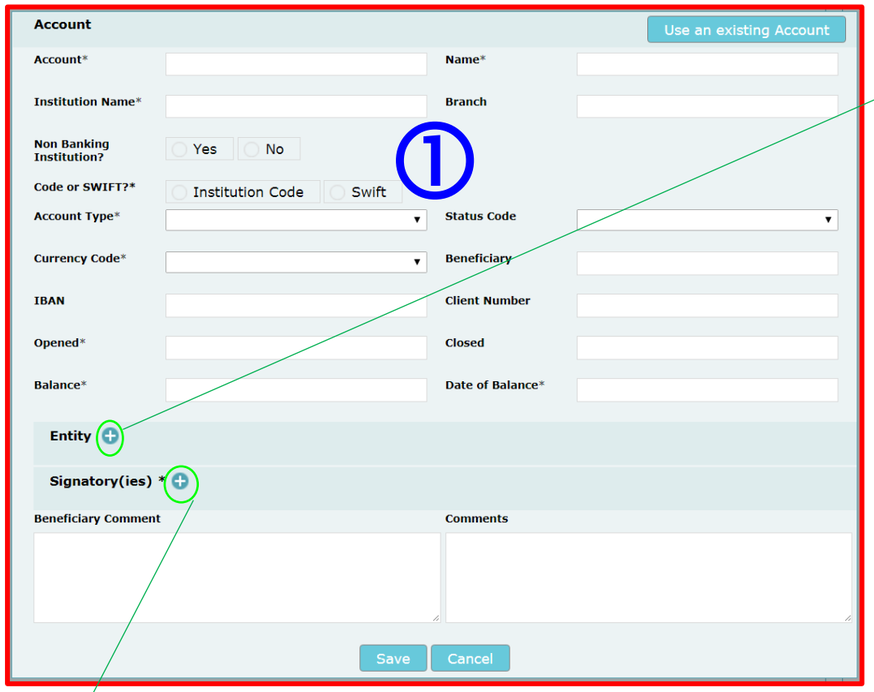
1.3.6 Party Type: Account (Not My Client) held by a Person

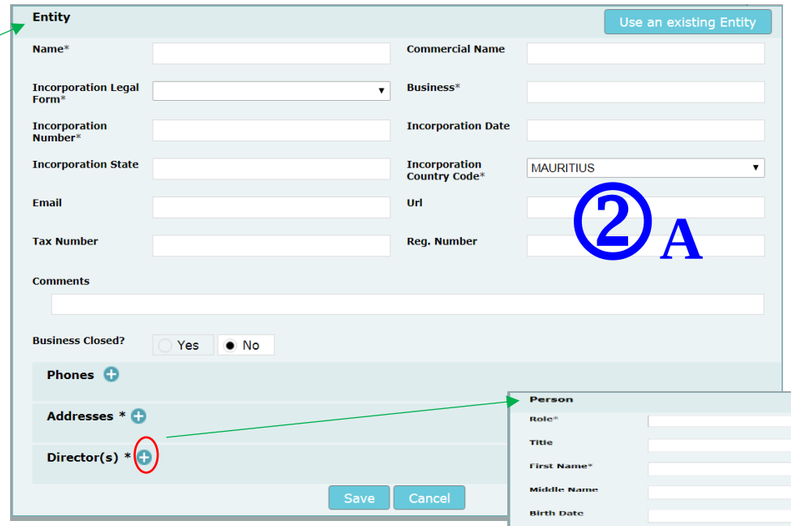


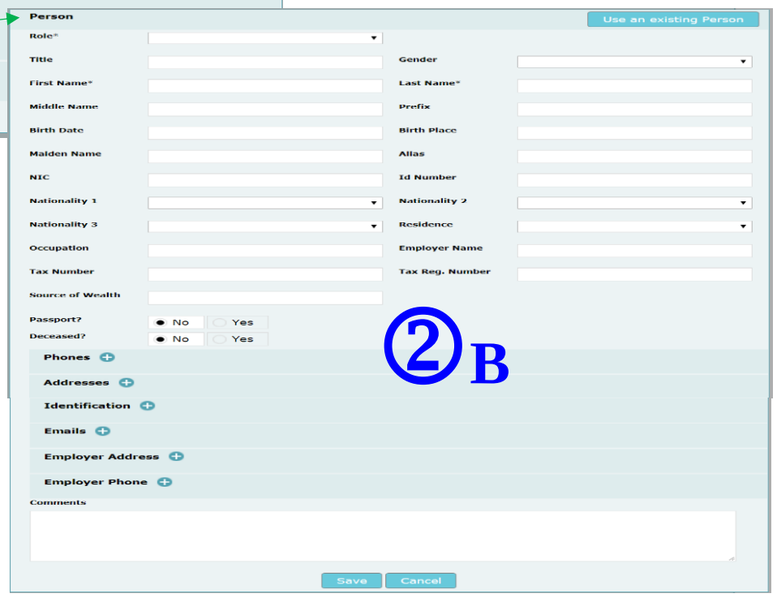
FIELD NAME	COMMENTS
Account	Enter the Account number of the bank account
Name	Enter the Full Name of account holder (Person) i.e First Name and Last Name
Institution Name	Enter the Bank at which account is held. Local bank names are auto-completed, upon prompting, along with its swift codes.
Institution Code or SWIFT?	Local bank swift codes are auto generated. For foreign bank, swift code is available from open source.
Comments	Document here any additional details on Account

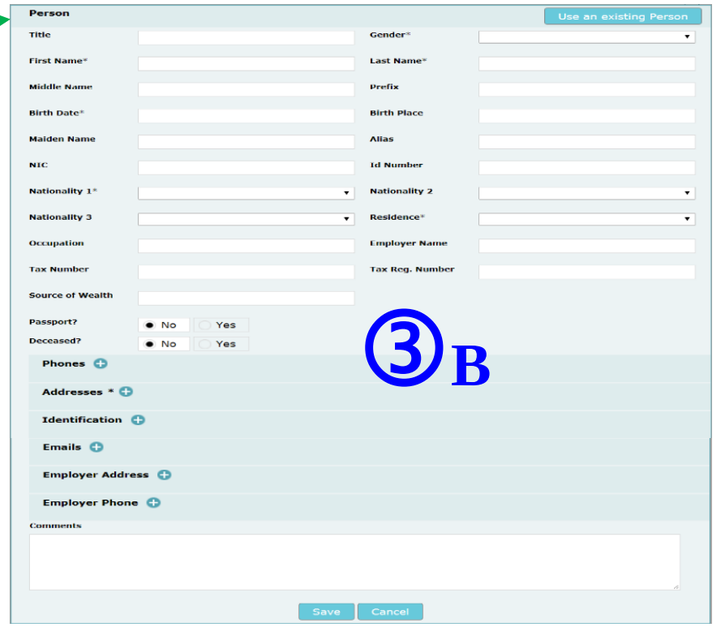
1.3.7 **Party Type: Account (My Client) held by an Entity**

This specific **Party Type** is the most complex of all other types. Hence, prior to providing the tabular equivalent, an overview of the flow of windows to be generated for this **Party Type** is shown below (① to ③).

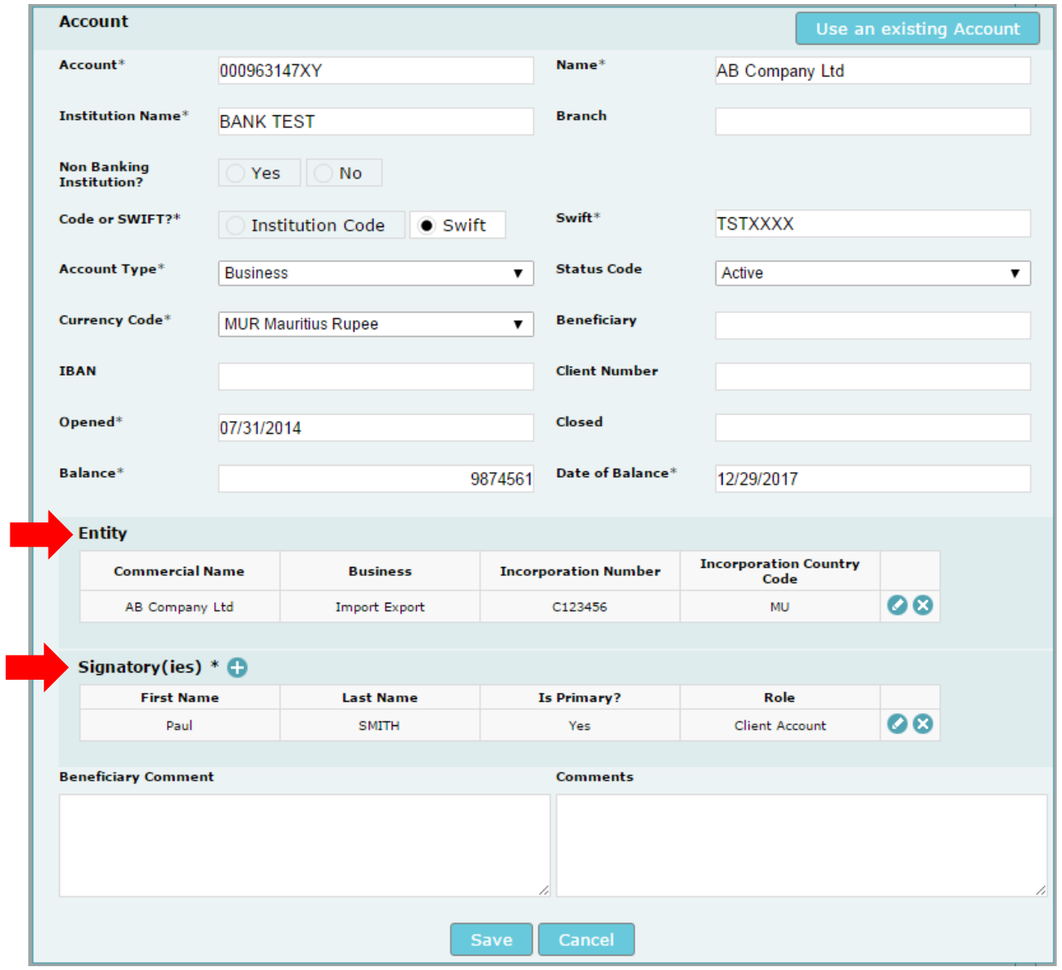








MAIN ACCOUNT WINDOW



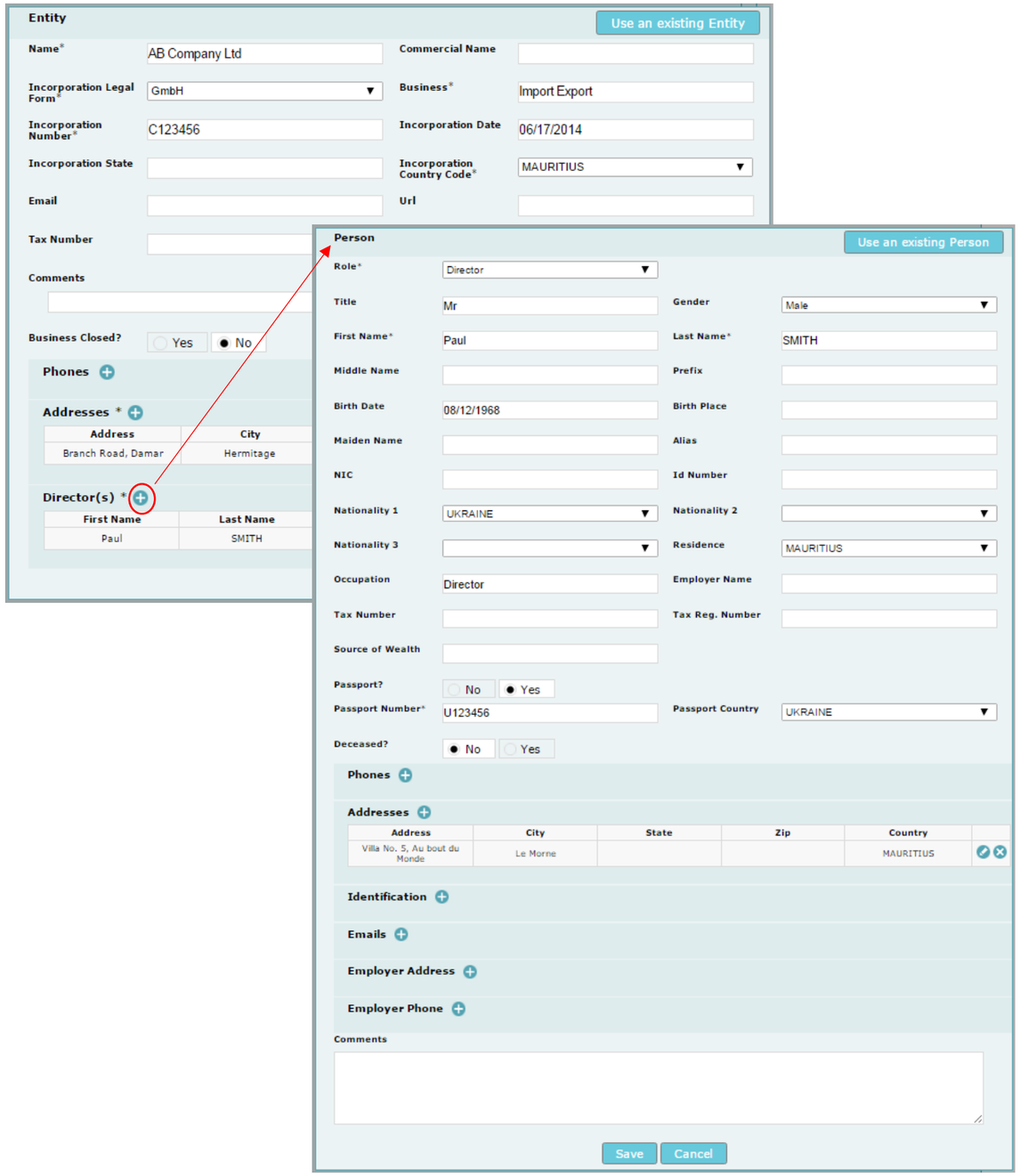
[*Explanation continues on next page*]

MAIN ACCOUNT WINDOW (Tabular Equivalent)

FIELD NAME	COMMENTS
Account	Enter the Account number of the bank account
Name	Enter the Full and Exact Name of account holder (Entity)
Institution Name	Enter the Bank at which account is held. Local bank names are auto-completed, upon prompting, along with its swift codes.
Institution Code or SWIFT?	Local bank swift codes are auto generated. For foreign bank, swift code is available from open source.
Account Type	Choose from Drop Down list.
Status Code	Choose from Drop Down list
Currency Code	Currency in which the bank account is denominated
Opened	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Closed	Mandatory **only if** account has been closed
Balance	Enter latest bank balance on account
Date of Balance	Enter date of latest bank balance on account
Comments	Document here: • Mode of Operation of the bank account
Entity	MANDATORY (by set standards). Click on ⊕ to generate a window and thereby record details of the Entity holding the Bank Account. [See Expanded Window]
Signatories	MANDATORY. Click on ⊕ to generate a window. Users are required to record here **all Authorised Bank Signatories of the Account**. The user must click each time on ⊕ to create an Authorised Bank Signatory record. If the Account has 3 Authorised Bank Signatories, then the user has to click on ⊕ 3 times to create the 3 records. [See Expanded window]

[*Explanation continues on next page*]

→ Upon clicking on ⊕ icon next to **Entity**, the following sub-windows appear:



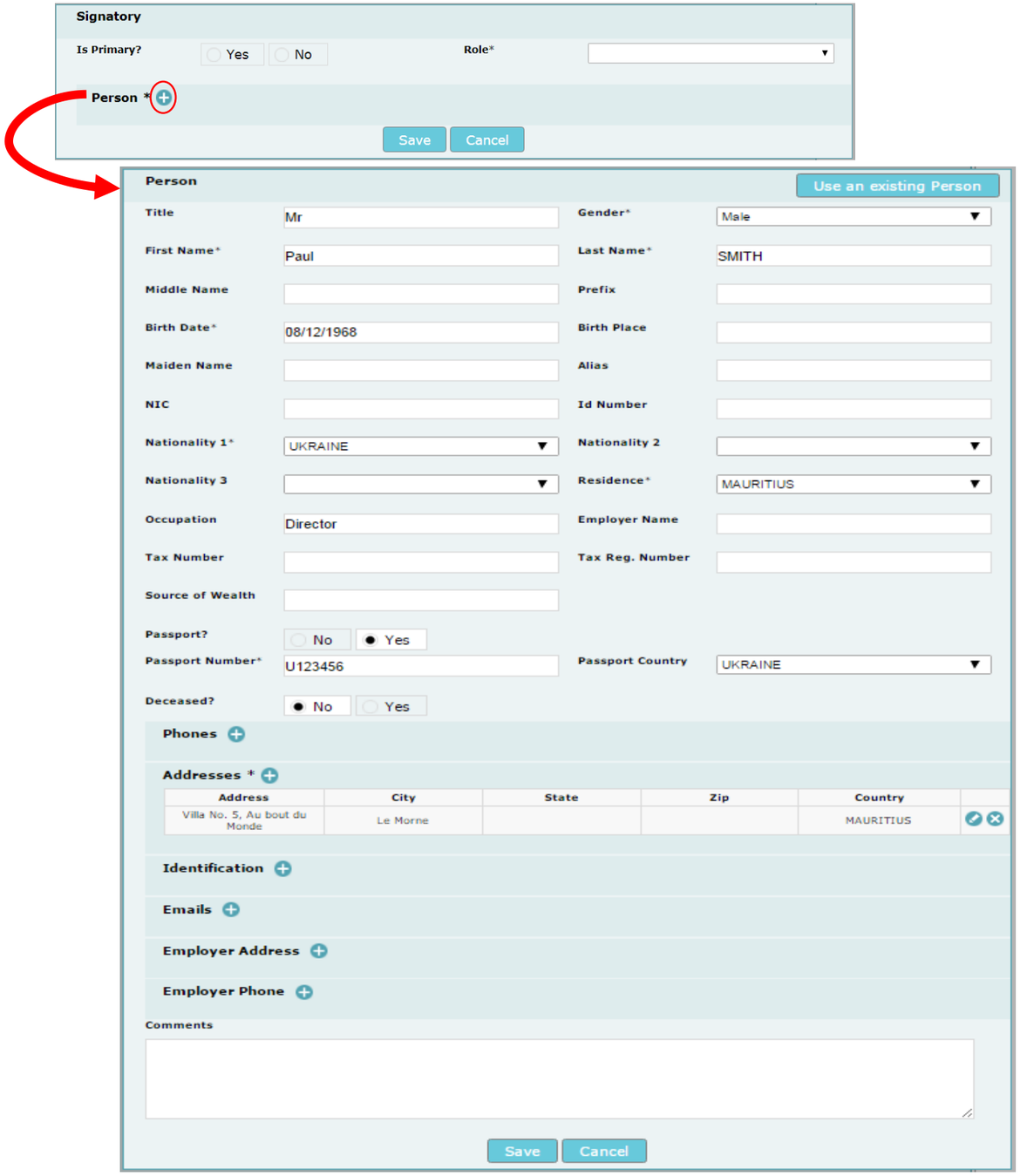
→ "**Entity**" expanded window

FIELD NAME	COMMENTS
Name	Enter the full and exact name of the Entity
Incorporation Legal Form	Choose from Drop Down list
Business	Enter declared business activity
Incorporation Number	Enter incorporation no. / file no. of the Entity
Incorporation Date	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Incorporation Country Code	Choose from Drop Down list
Comments	Document here any additional details or any exceptions to mandatory fields
Business Closed?	Used **only if** relevant […]
Address	Mandatory […] – there are also Mandatory subfields
Director(s)	MANDATORY. Click on ⊕ to generate a window. Users are required to record here **all current officers/owners of the Entity**. Despite the generic name of this section, it is **not restricted to Directors only**. The user must click each time on ⊕ to create an officer record. If an Entity has 5 Directors, 2 Shareholders and 3 Beneficial owners, then the user has to click on ⊕ 10 times to create the 10 records. **STRs with missing officers/ owners will be rejected**. [See Expanded (sub) window]

→ "**Director(s)**" expanded (sub) window

FIELD NAME	COMMENTS
Role	Choose from Drop Down list. This is where the roles of Director, Shareholder, Beneficial Owner, Director and Shareholder etc can be picked
Gender	Select from Drop Down list
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Identifier fields: *Birth Date / NIC / ID number / Passport*	Enter data in **at least one** identifier field.
Nationality 1	Select from Drop Down list
Residence	Country of Residence. Select from Drop Down list
Occupation	Free text field. Add data only if available in records.
Address	[…] – there are also Mandatory subfields
Comments	Document here any additional information or exceptions to mandatory fields

→ Upon clicking on ⊕ icon next to **Signatory (ies)**, the following sub-windows appear:



→ "**Signatories**" expanded window

FIELD NAME	COMMENTS
Role	Select Signatory role from drop down list
Gender	Select from Drop Down list
First Name	Enter the **first** name of the Person
Last Name	Enter the **last** name (i.e. the SURNAME) of the Person
Birth Date	Pick from calendar. The selected date will appear in the format mm/dd/yyyy.
Nationality 1	Select from Drop Down list
Residence	Country of Residence. Select from Drop Down list
Occupation	Free text field. Add data **only if** available in records.
Address	Mandatory […] – there are also Mandatory subfields
Comments	Document here any additional information or exceptions to mandatory fields

Notes:

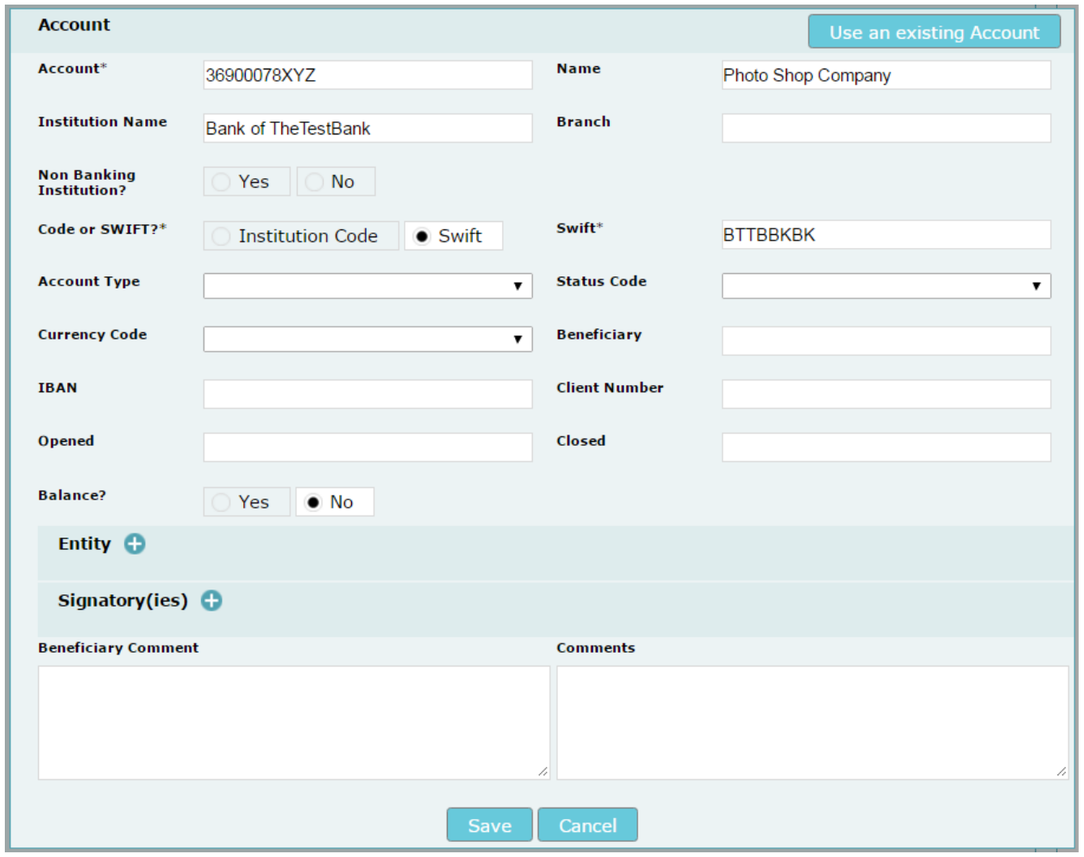
- Once the user clicks on **Save** on the Account main window, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.

- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.

- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the Use an existing Person or Use an existing Entity or Use an existing Account button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

- *Corporate Director/ Shareholder*: See **Section 1.5** where the procedures for recording details of Corporate Directors/ Shareholders are explained.

1.3.8 Party Type: Account (Not My Client) held by an Entity



FIELD NAME	COMMENTS
Account	Enter the Account number of the bank account
Name	Enter the Full and Exact Name of account holder (Entity)
Institution Name	Enter the Bank at which account is held. Local bank names are auto-completed, upon prompting, along with its swift codes.
Institution Code or SWIFT?	Local bank swift codes are auto generated. For foreign bank, swift code is available from open source.
Comments	Document here any additional details on Account

Notes:

- Once the user clicks on **Save**, **Party** will be created, and the user will be re-directed back to the **From Party** or **To Party** window. **Party** created can be deleted or edited.
- If the user is satisfied with the **From Party** or **To Party** created, the user should click on Add Party and Save Report and proceed with the rest of the STR.
- ***Tip to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the Use an existing Person or Use an existing Entity or Use an existing Account button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.**

1.4 STR Form: Involved Parties (Multi-Party)

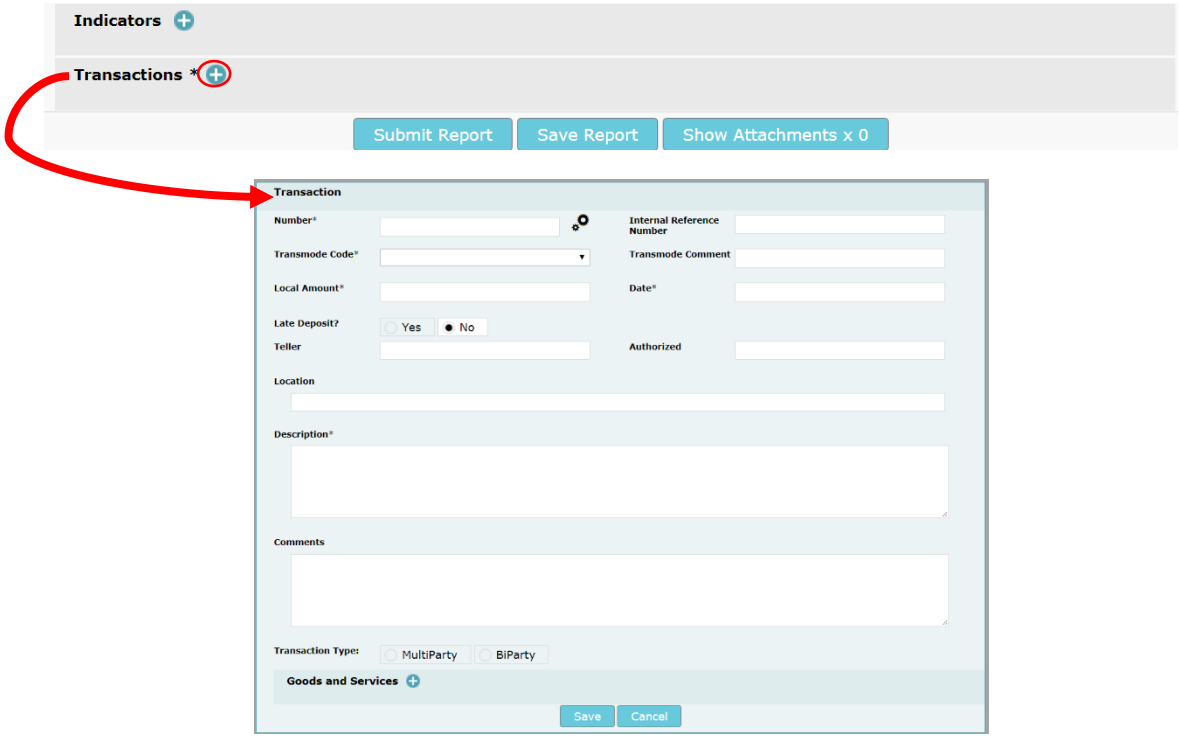
Multi-Party transactions are directionless, with an unlimited list of parties (Persons/ Entities/ Accounts) linked to one transaction where each party has a role in the transaction rather than a clear "From" or "To" sides. Under **Multi-Party** transactions, there can be one or more parties to a transaction; these parties are called **Involved Parties**.

The list of roles, available to qualify Involved Parties, is pre-set and includes role such as "Seller", "Accompanied/ Was present", "Bought on behalf of" etc. This list may grow in the future, depending on the type of suspicious transactions being reported.

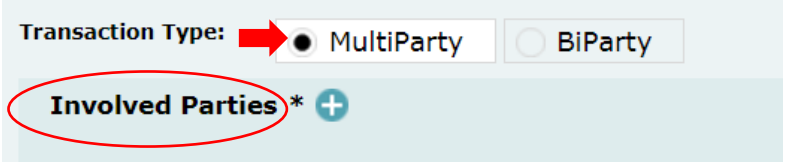
Hence, **Multi-Party** transactions differ completely from **Bi-Party** transactions and the associated mechanisms on the goAML Interface will differ too.

Below is a walkthrough on the goAML Interface, when **Multi-Party** mode is selected:

(i) On the Main Report window (see **Section 1.1** above), click on ⊕ next to the **Transactions** section (bottom of window). This will generate the Transaction Main window, thereby creating a form to report one single transaction:

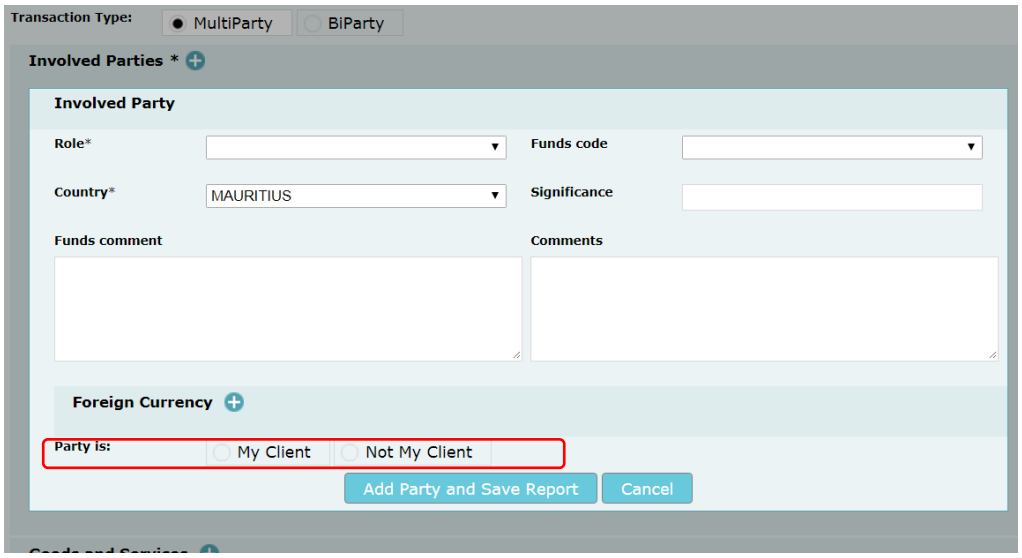


(ii) Fill in the Transaction Main window as explained under **paragraph 1.2.1** above. Then, select **MultiParty** mode and the Involved Parties section will be generated:



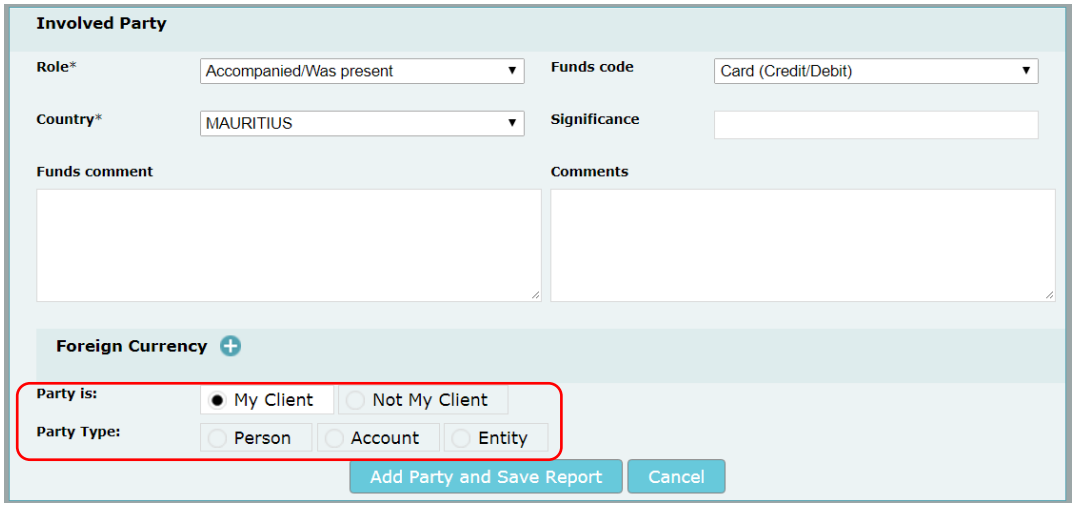
(iii) When the user clicks on the ⊕ next to **Involved Parties**, it is to create **1 single party** to the transaction. Once the first party has been added to the report, the user has to click again on the ⊕ next to **Involved Parties**, to create a 2nd party.

(iv) Hence, for the 1st party, an "Involved Party" window pops up. Mandatory fields are explained in tabular format:



FIELD NAME	COMMENTS
Role	Choose from Drop Down list. This is where the role of Involved Party can be picked
Country	Choose from Drop Down list, Country where Involved Party is situated
Funds Code	Choose from Drop Down list. See also **Chapter 2** of this guide for examples of Funds Code that may apply in a given scenario.
Funds Comment	Enter data in field **only if** Funds Code selected is "Other"
Comments	Document here any additional details on Involved Party. **Do not repeat data from *Reason* section or substitute this field for *Reason* section.**
Foreign Currency	Mandatory **only if** relevant […] to scenario
Party Is	Choose either "My Client" or "Not My Client". Window will expand once choice is made.

(v) At the bottom of the "Involved Party" window, choose either "My Client" or "Not My Client". Window will expand once choice is made.



(vi) Depending on the selected combination of *My Client/ Not My Client* and a **Party Type**, the window generated will differ. Refer to **Section 1.3** of this guide for the 8 different possible combinations and the mandatory fields required for each combination in tabular format.

(vii) Whatever the combination selected, after entering data in the mandatory fields in the generated Person/ Entity/ Account window, the user clicks on **Save**, and is redirected back to the initial "Involved Party" window. **Party** created can be deleted or edited. If the user is satisfied with the "Involved Party" window, the user should click on Add Party and Save Report. The user can then create a 2nd **Multi-Party** transaction, or report **Bi-Party** transactions or proceed with the rest of the STR.

*See also **Chapter 2** of this guide for examples of most common Multi-Party mode scenarios.*

1.5 STR Form: Reporting Corporate Directors/ Shareholders

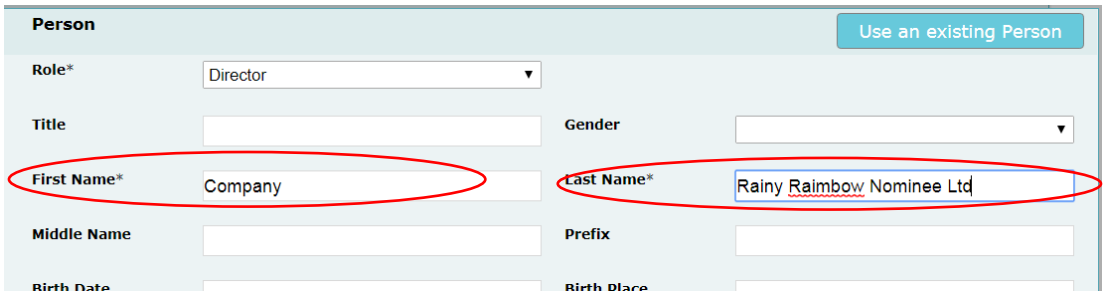
Currently, goAML does not cater for Directors/ Shareholders/ Officers of an Entity that are not natural persons.

In practice, this results in:

- Whenever a **Director(s)** window is generated in an **Entity** (see examples in **paragraphs 1.3.3 and 1.3.7** above), a **Person** window is generated requiring a *First Name* and a *Last Name*.

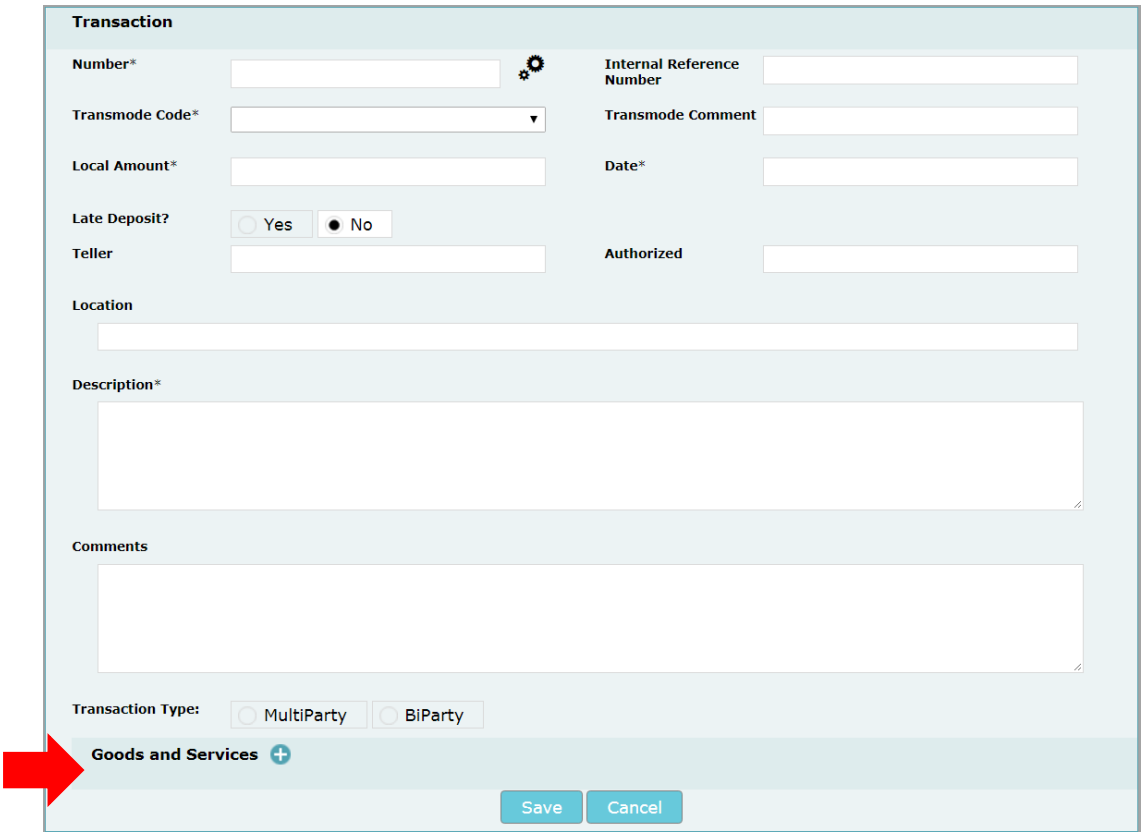
- The technical impossibility for an **Entity** window to be generated (in lieu of the **Person** window) to records details of any Corporate Directors and Corporate Shareholders.

To bypass this technical constraint, users are require to input "Company" in the *First Name* field and the full name of the Corporate Director/ Shareholder/ Office in the *Last Name* field:

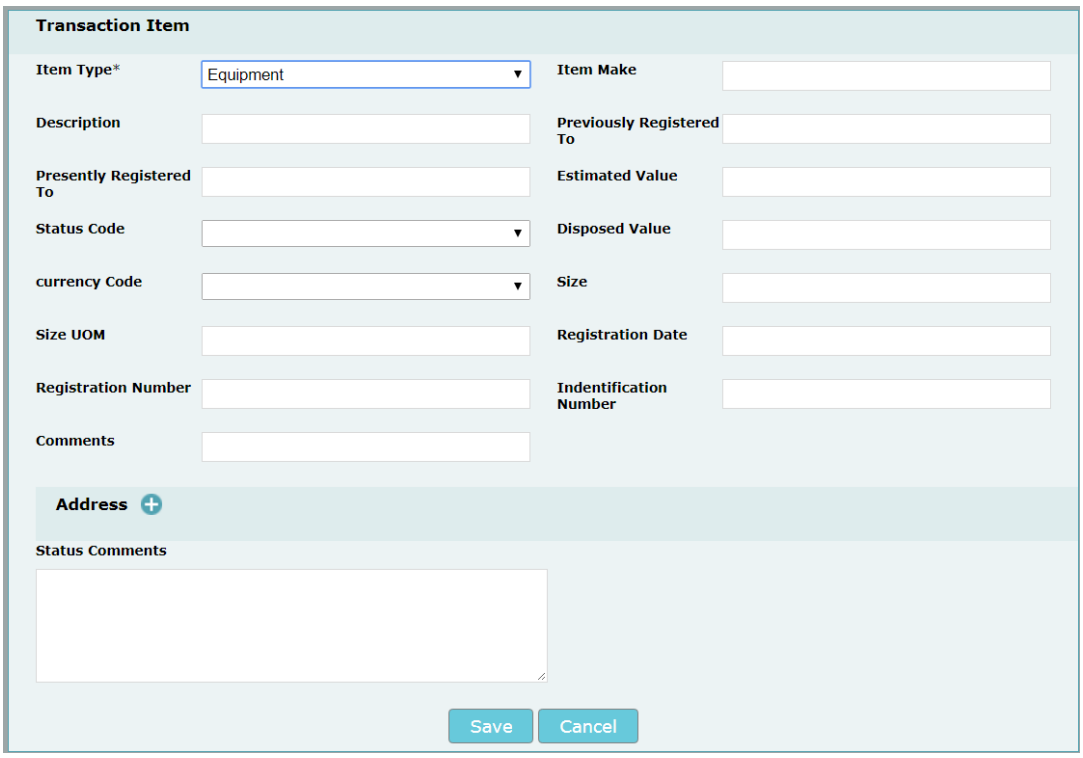


1.6 STR Form: Goods And Services

Goods and Services is a component of the Transaction Main window. The user has the possibility to add the identifier details of specific items such as, Equipment, Property, Jewellery etc, that are connected to the transaction being reported. In practice, this component is only relevant to Reporting Entities in the Insurance or Leasing business and to some Members of a relevant profession or occupation.



Upon clicking on the ⊕ next to **Goods and Services**, the following **Transaction Item** window appears:



Procedures:

- The only Mandatory (system defined) field is **Item Type**. Choose from a Drop Down list.

- Completion of other fields, including fields which are Mandatory (by set standards), will depend on the nature of the **Item**. For example:

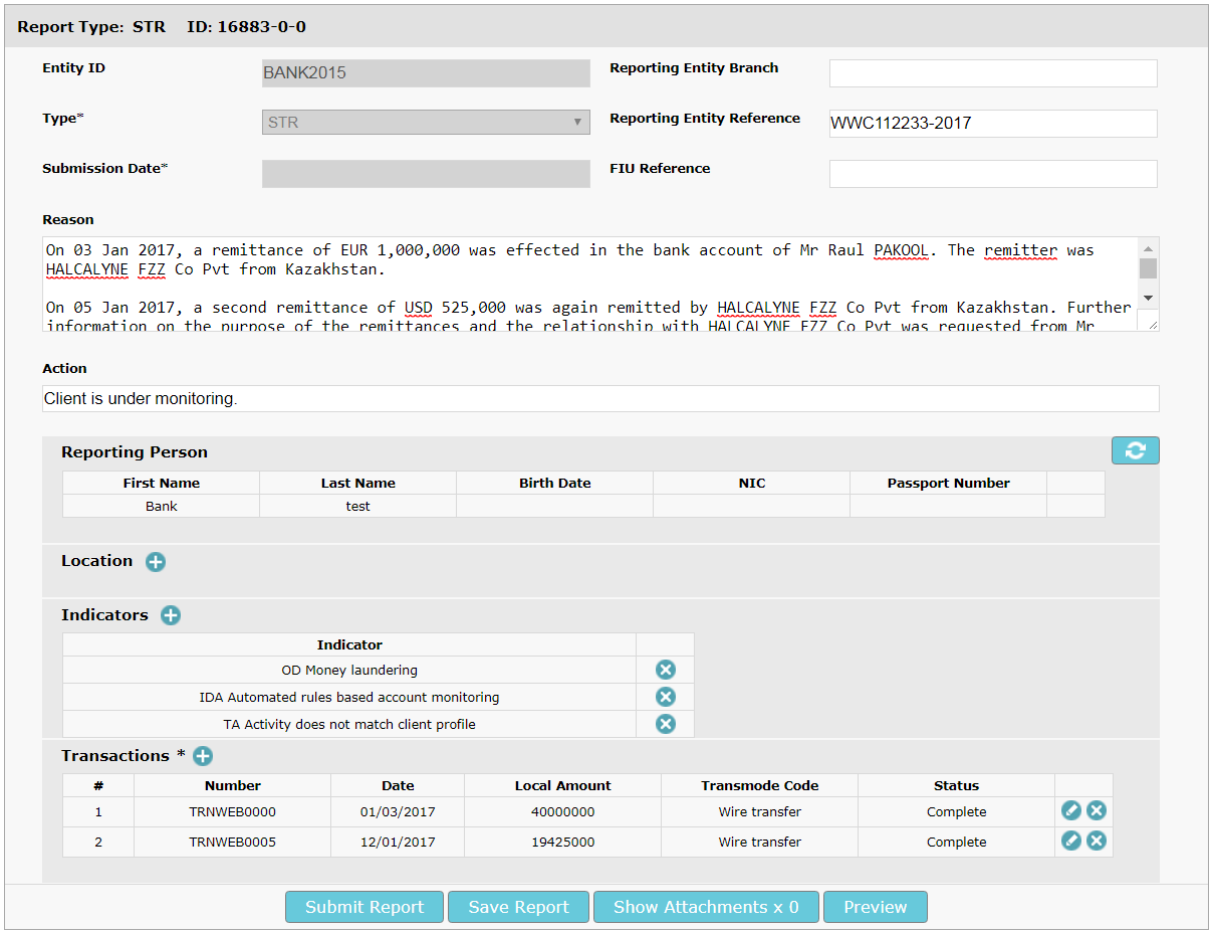
  (i) For a Motor Vehicle, fields like *Description*, *Item Make*, *Estimated Value*, *Registration number* etc.. would become Mandatory by set standards.

  (ii) For Real Estate, *Description*, *Size*, *Disposed Value*, *Address* etc.. may be Mandatory by set standards.

- At this stage, due to the various **Item Types**, this guide cannot list the Mandatory fields (by set standards) for each different type of **Goods and Services**. The most common STR scenarios involving completion of **Goods and Services** fields are provided in **Chapter 2** of this guide.

1.7 STR Form: Overview of completed form (prior to Submission)

An example of fully completed Web Report (Main Report window) is provided below:



Report Type: STR ID: 16883-0-0

Entity ID	BANK2015	**Reporting Entity Branch**	
Type*	STR	**Reporting Entity Reference**	WWC112233-2017
Submission Date*		**FIU Reference**	

Reason

On 03 Jan 2017, a remittance of EUR 1,000,000 was effected in the bank account of Mr Raul PAKOOL. The remitter was HALCALYNE FZZ Co Pvt from Kazakhstan.

On 05 Jan 2017, a second remittance of USD 525,000 was again remitted by HALCALYNE FZZ Co Pvt from Kazakhstan. Further information on the purpose of the remittances and the relationship with HALCALYNE FZZ Co Pvt was requested from Mr

Action

Client is under monitoring.

Reporting Person

First Name	Last Name	Birth Date	NIC	Passport Number	
Bank	test				

Location

Indicators

Indicator	
OD Money laundering	
IDA Automated rules based account monitoring	
TA Activity does not match client profile	

Transactions *

#	Number	Date	Local Amount	Transmode Code	Status	
1	TRNWEB0000	01/03/2017	40000000	Wire transfer	Complete	
2	TRNWEB0005	12/01/2017	19425000	Wire transfer	Complete	

Submit Report | Save Report | Show Attachments x 0 | Preview

Notes:

The above illustrative report shows the reporting of two **Bi-Party** transactions.

2 Examples of STR scenarios

In this Chapter, the most common STR scenarios seen on goAML have been reproduced using a combination of (a) a brief description of a type of transaction, (b) illustrative icons, and (c) tables showing mandatory fields and with dummy data to fit the proposed scenario.

Users may refer to the screenshots provided under **Chapter 1** of this guide while going through the different scenarios. The basic structure of tables used throughout the STR scenarios are the same as the tables shown next to the screenshots.

Prior to proceeding with the STR scenarios, users should be aware of the following:

- The STR scenarios is an enhanced version of the **Test STR Scenarios** document previously proposed to users on the goAML Home page after log in. This guide supersedes the **Test STR Scenarios** document.

- In an effort to bring consistency to the validation process, at least for the most common type of transactions, this guide supersedes all previous *Transmode*/ *Funds code* or Scenarios. All Reporting Entities are invited to go through this guide prior to filing an STR on goAML. Validation of STRs (i.e. accept/ reject process) at FIU level, as far as it concerns the same type of transactions documented in this Chapter, is undertaken on the sole basis of this guide. STRs with such transactions but with missing data in mandatory fields or incorrect *Transmode*/ *Funds code* or incorrect *Party* on the *From*/ *To* side, i.e. with an incorrect Scenario, will be rejected.

- As mentioned earlier, the most common STR Scenarios are being illustrated in this Chapter. However, this does not preclude that some Reporting Entities may encounter new or more complex transactions that do not fit in any of the Scenarios listed in this guide. In such cases, Reporting Entities are encouraged to seek the assistance of the goAML Helpdesk to straighten out the specifics of their particular Scenarios. These new/ complex scenarios may be added to future revised versions of this guide.

- For the purpose of the Scenarios in this chapter, it is assumed that all information required for all mandatory fields (system defined or by set standards) are available and have been entered in the required fields and that therefore **no exceptions have occurred**. In practice, this will not always be the case. Hence, users should not rely solely on the examples of STR Scenarios but also carefully read, understand and apply the concepts detailed out in **Chapter 1** of this guide according to the particular context of the suspicious transactions being reported.

- *Use shortcuts on goAML interface to save time*: If a Person or Entity or Account has previously been created within the same report (e.g. in a precedent transaction), the user has the option to use the

or

or

button that is situated at the top right corner of Person or Entity or Account window. This shortcut will populate the fields entered previously for that Person or Entity or Account. The user may then add additional fields in the current Person or Entity or Account window.

- Most of the Scenarios evoked in this Chapter are **Bi-Party** transactions. Users should note that despite the fact that one particular transaction is by essence a **Bi-Party** transaction, this does not preclude the user from adding an **Involved Party** in the STR.

Example 1:

Suppose that the Reporting Entity has to report a Cash Deposit effected by the account holder in his/ her own bank account:

- The **Bi-Party** mode requests that on the **From** side, the Reporting Entity report a *Person (My Client)*, and on the **To** side, an *Account (My Client)* held by a Person.

Now suppose that there was a 3rd party accompanying the account holder. This 3rd party acted in a suspicious way that is reported by the Teller. The Teller knows that this 3rd party is a client of the Bank and normally is not associated with the account holder. The correct way to report such a situation is:

- **Report the Bi-Party**: same as above i.e. report on the **From** side, a *Person (My Client)*, and on the **To** side, an *Account (My Client)* held by a Person; **and**

- **Report the 3rd party as an Involved Party**: i.e. create a Multi-Party transaction with Amount as zero, add a Role (e.g. "Accompanied/ Was present") for the 3rd Party, and fill in a *My Client/ Person* form.

Example 2:

Suppose that the Reporting Entity has to report a Remittance from a foreign bank account into the personal bank account of a client:

- The **Bi-Party** mode requests that on the **From** side, the Reporting Entity report an *Account (Not My Client)*, and on the **To** side, an *Account (My Client)* held by a Person.

Now suppose that that the account holder provides explanation that the remittance was in fact received on behalf of an identified 3rd party. The correct way to report such a situation is:

- **Report the Bi-Party**: same as above i.e. report on the **From** side, an *Account (Not My Client)*, and on the **To** side, an *Account (My Client)* held by a Person; **and**

- **Report the 3rd party as an Involved Party**: i.e. create a Multi-Party transaction with Amount as zero, add a Role (e.g. "Beneficiary or on whose behalf") for the identified 3rd Party, and fill in a *Not My Client/ Person* form.

Over and above these 2 examples, there are endless variations in Scenarios involving a **Bi-Party** transaction and the adding of one or more linked **Involved Parties**. All variations cannot be reproduce in this guide. Hence, users are encouraged to use the guidance provided for **Multi-Party** mode in **Section 1.4** of this guide, as a basis to

report **Involved Parties** linked to a particular **Bi-Party** scenario. In case of doubt, the goAML Helpdesk can provide assistance to users.

- *Documenting exceptions*: In the rare cases that the Reporting Entity does not have a mandatory information, these exceptions can be documented in the **Comments** field of the different windows of the STR form. However, please note that if the Person/ Entity/ Account is a *My Client*, it is presumed that the Reporting Entity should have the information. A particular circumstance has been brought to the FIU's attention concerning STR scenarios:

> Example:
>
> Suppose that the Reporting Entity has to report a Remittance from a foreign bank account (held by an Entity) into the current bank account of a client (an Entity):
>
> - The **Bi-Party** mode requests that on the **From** side, the Reporting Entity report an *Account (Not My Client)*, and on the **To** side, an *Account (My Client)* held by an Entity.
> - Reporting the *Account* of the Remitter will entail that the Reporting Entity should provide, at the very least, the account no., the originating bank name and the name of the account holder.
>
> Some non-Bank Reporting Entities often aver that they have no information on the account no. or originating bank account of the remitter. If the Reporting Entity has no way of obtaining such information, then, the Bi-Party should be **exceptionally** reported as:
>
> - On the **From** side, an *Entity (Not My Client)*, and on the **To** side, an *Account (My Client)* held by an Entity. The failure to obtain the Account information should be clearly documented in the *Transaction Description* or *Comments* fields.

Such a situation is only allowed on an **exceptional basis** as most Reporting Entities are clearly required to abide by the AML/CFT guidelines issued by their respective Supervisory Bodies and to maintain full records on transactions. You may note that failure to keep records is an offence under Section 19 of FIAMLA 2002.

- *Documenting exceptions – no Conductor information*: In some STR Scenarios, a Conductor is required to be added for the **From** side or the **To** side. In case, Reporting Entity does not have information on the Conductor, then this should be documented in the *Transaction Description* or *Comments* fields to avoid rejection of the STR on this ground. As a general rule, to avoid rejection due to missing data in a mandatory field, the Reporting Entity should always document the exception in one of the free text field.

List of example STRs Scenarios

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CAD002 From Person A my client, to Account my client held by Person B 50
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CAD005 From Entity X my client via Conductor C, to Account my client held by Entity X 56
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CAD008 From Person A my client, to Account my client held by Person A 62

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CAD009 From Person A my client, to Account (Card a/c) my client held by Person A 64

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CAW003 From Account my client held by Entity X, to Person A my client 70
CAW004 From Account my client held by Entity X, to Person A not my client via Conductor C 72

CASH WITHDRAWALS – via ATM 74

CAW005 From Account my client held by Person A, to Person A my client 74

CHEQUE DEPOSITS 76

CHD001 From Account my client held by Person A, to Account my client held by Person B 76
CHD002 From Account not my client held by Person C, to Account my client held by Person A 78
CHD003 From Account my client held by Entity X, to Account my client held by Entity Y via Conductor B 80
CHD004 From Account not my client held by Entity Z, to Account my client held by Entity X via Conductor A 82

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CHW008 From Account my client held by Entity X, to Person C not my client 98

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OFW002 From Account my client held by Person A, to Person C not my client 102
OFW003 From Account my client held by Entity X via Conductor A, to Account my client held by Entity Y 104
OFW004 From Account my client held by Entity X via Conductor A, to Entity Z not my client 106

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ITF002 From Account not my client held by Entity Y, to Account my client held by Person A 110
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ITF004 From Account not my client held by Person B, to Account my client held by Entity X 114

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OTF001 From Account my client held by Person A, to Account not my client held by Person B 116
OTF002 From Account my client held by Person A, to Account not my client held by Entity Y 118
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ITL002 From Account not my client held by Entity Z, to Account my client held by Person A 126
ITL003 From Account not my client held by Entity Z, to Account my client held by Entity X 128
ITL004 From Account not my client held by Person C, to Account my client held by Entity X 130

OUTWARD TRANSFER (DOMESTIC BANK) 132

OTL001 From Account my client held by Person A, to Account not my client held by Person C 132
OTL002 From Account my client held by Person A, to Account not my client held by Entity Z 134
OTL003 From Account my client held by Entity X, to Account not my client held by Entity Z 136
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MVT003 From Account not my client held by Person D, to Account my client held by Person A 152

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MVT005 From Person A my client, to Person A my client 156

POS Transaction 158

POS001 From Account my client held by Person A, to Entity Z not my client (casino) 158

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DNX001 Denomination Exchange – by an Entity 162
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LON001	Early repayment of loan	186

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SPD001	Suspected Fake Bank Draft	188

[Left blank intentionally]

CAD001 Cash Deposit
from Person A *my client*
to Account *my client* held by Person A

Text Scenario

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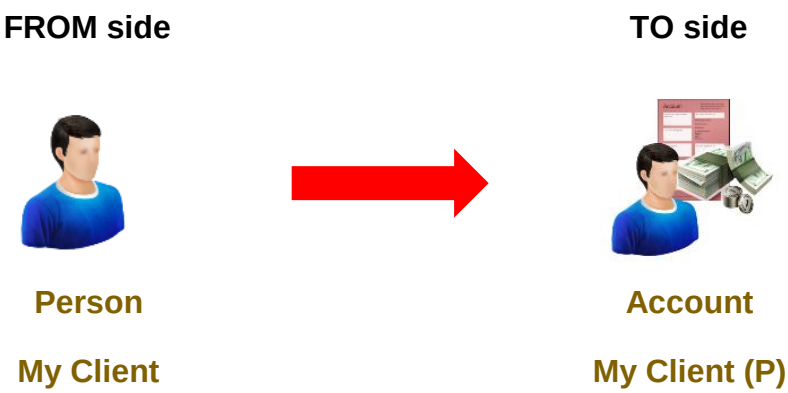
On 20 December 2017, Mr Paul SMITH came to the bank to deposit an amount of MUR 450,000 on his Savings Account.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9999 20 JAN 18
Transmode Code	Deposit
Local Amount	450000
Date	12/20/2017
Description	Cash Deposit of MUR 450,000.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD001 Cash Deposit
from Person A *my client*
to Account *my client* held by Person A

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

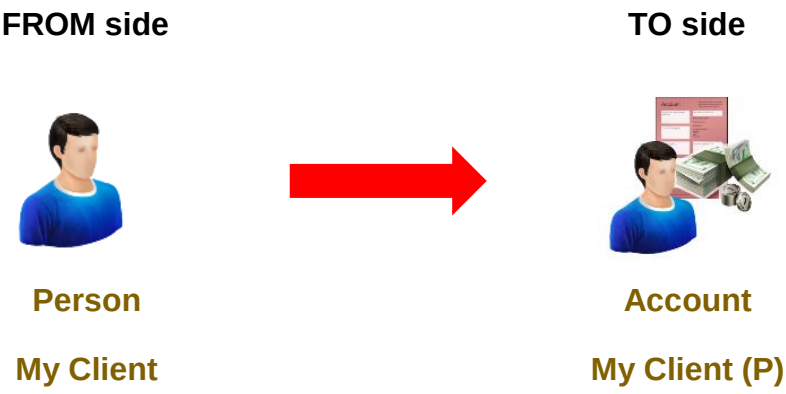
CAD002 Cash Deposit
from Person A *my client*
to Account *my client* held by Person B

Text Scenario

[Back to Top]

On 22 December 2017, Mr Paul SMITH came to the bank to deposit an amount of MUR 350,000 on the bank account of his wife Isabelle SMITH.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9998 20 JAN 18
Transmode Code	Deposit
Local Amount	350000
Date	12/22/2017
Description	Cash Deposit of MUR 350,000 on account of spouse.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD002 Cash Deposit
from Person A *my client*
to Account *my client* held by Person B

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000357689AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Current
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/11/2012
Balance	789136
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

CAD003 Cash Deposit from Person C *not my client* to Account *my client* held by Person A

Text Scenario

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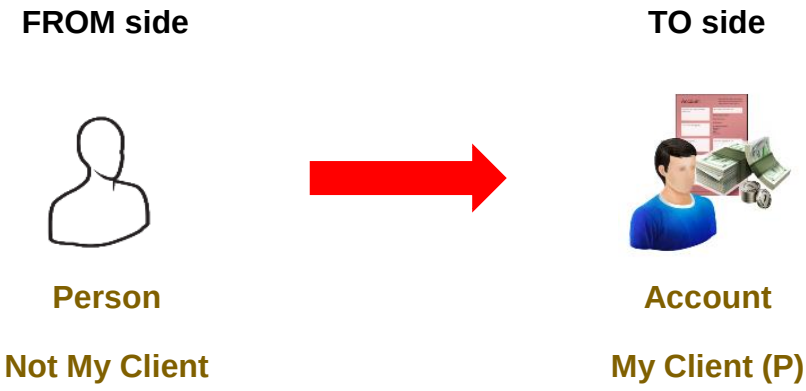
On 20 December 2017, Mr Jack SPARROW (not a client of the Reporting Entity) came to the bank to deposit an amount of MUR 450,000 on the Account of Mr Paul SMITH. He stated that he was paying Mr SMITH for a job done.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9997 20 JAN 18
Transmode Code	Deposit
Local Amount	450000
Date	12/20/2017
Description	Cash Deposit of MUR 450,000.
Transaction Type	Bi-Party
From Type	Person not my client
To Type	Account my client

CAD003 Cash Deposit from Person C *not my client* to Account *my client* held by Person A

FROM SIDE
Person Not My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H465865

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAD004 Cash Deposit from Person A *my client* via Conductor C to Account *my client* held by Person A

Text Scenario

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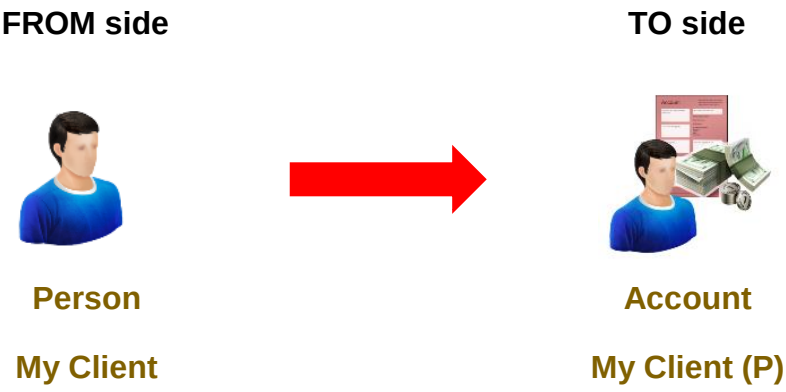
On 24 December 2017, Mr Jack SPARROW, driver of Mr Paul SMITH came to the bank on instruction of Mr Paul SMITH to deposit an amount of MUR 300,000 on the Account of Mr Paul SMITH.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9996 20 JAN 18
Transmode Code	Deposit
Local Amount	300000
Date	12/24/2017
Description	Cash Deposit of MUR 300,000.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD004 Cash Deposit
from Person A *my client* via Conductor C
to Account *my client* held by Person A

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *NIC*	S1234567890125

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAD005 Cash Deposit from Entity X *my client* via Conductor C to Account *my client* held by Entity X

Text Scenario

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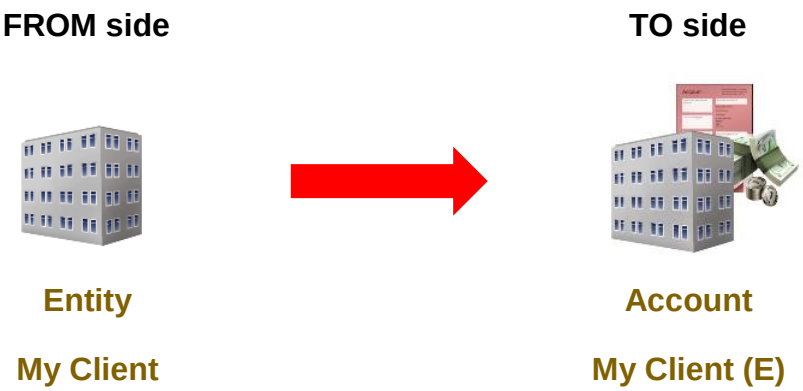
On 20 December 2017, Mr Jack SPARROW (messenger) of AB Company Ltd came to the bank to deposit an amount of MUR 300,000 on the account of the AB Company Ltd.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9995 20 JAN 18
Transmode Code	Deposit
Local Amount	300000
Date	12/20/2017
Description	Cash Deposit of MUR 300,000 on company's account.
Transaction Type	Bi-Party
From Type	Entity my client
To Type	Account my client

CAD005 Cash Deposit
from Entity X *my client* via Conductor C
to Account *my client* held by Entity X

FROM SIDE
Entity My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H2465416

"**Entity my client**" sub-window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAD006 Cash Deposit from Person A *my client* to Account *my client* held by Entity X

Text Scenario

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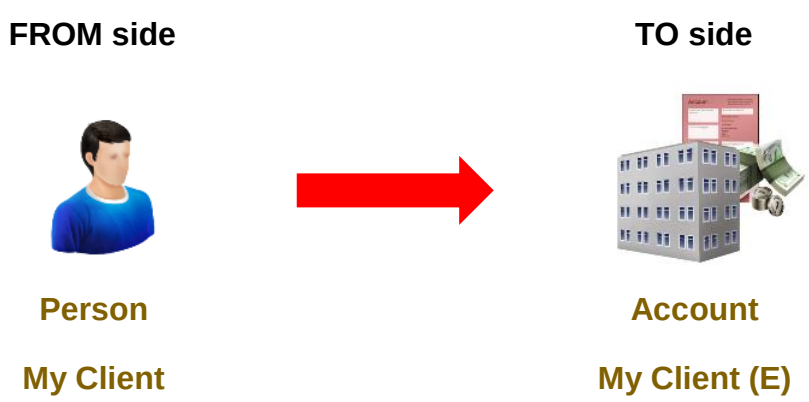
On 20 December 2017, Mr Paul SMITH, Director of AB Company Ltd came to the bank to deposit an amount of MUR 200,000 on the Account of the AB Company Ltd.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9991 20 JAN 18
Transmode Code	Deposit
Local Amount	200000
Date	12/20/2017
Description	Cash Deposit of MUR 200,000 on company's account.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD006 Cash Deposit from Person A *my client* to Account *my client* held by Entity X

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAD007 Cash Deposit from Entity Z *not my client* via Conductor C to Account *my client* held by Entity X

Text Scenario

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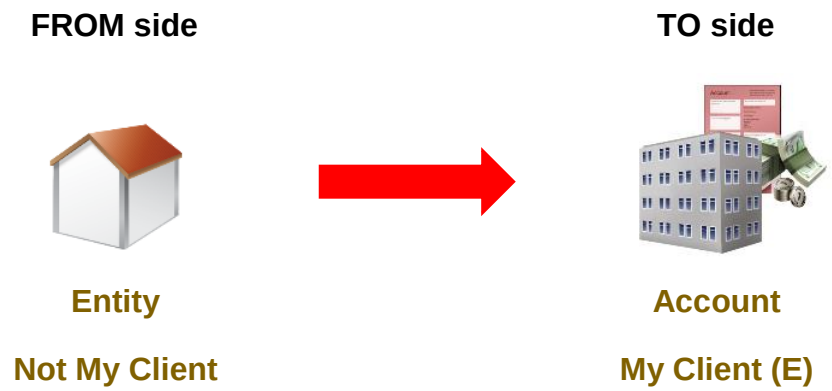
On 21 December 2017, Mr Jack SPARROW (messenger) of Photo Shop Company came to the bank to deposit an amount of MUR 400,000 on the Account of the AB Company Ltd.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9994 20 JAN 18
Transmode Code	Deposit
Local Amount	400000
Date	12/20/2017
Description	Cash Deposit of MUR 400,000 on company's account.
Transaction Type	Bi-Party
From Type	Entity not my client
To Type	Account my client

CAD007 Cash Deposit from Entity Z *not my client* via Conductor C to Account *my client* held by Entity X

FROM SIDE
Entity Not My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H54654

"**Entity not my client**" sub-window

Name	Photo Shop Company
Incorporation Country Code	MAURITIUS

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAD008 Cash Deposit – via ATM
from Person A *my client*
to Account *my client* held by Person A

Text Scenario

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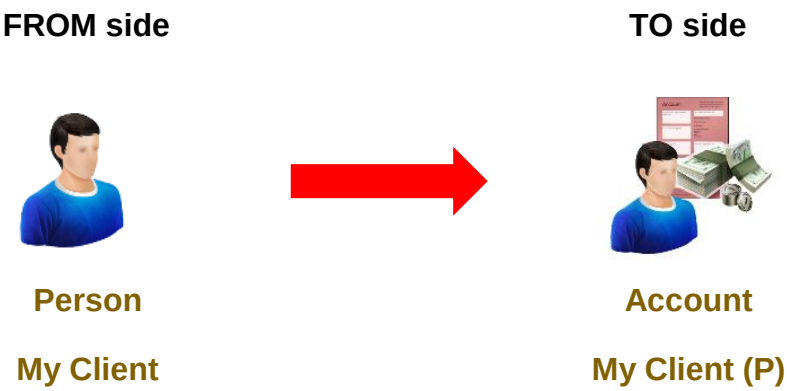
On 19 Oct 2017, Mr Paul SMITH deposited an amount of MUR 9,000 on his account via ATM.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9993 20 JAN 18
Transmode Code	ATM
Local Amount	9000
Date	10/19/2017
Description	Cash Deposit of MUR 9000 through ATM.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD008 Cash Deposit – via ATM from Person A *my client* to Account *my client* held by Person A

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Alternative Scenario:

If the Reporting Entity is aware that the Cash Deposit via ATM was in fact effected by a third party different from the Account holder, but the identity of this third party is unknown, the bi-party transaction should still be reported as above. However, the Reporting Entity should also add a note concerning the third party in the "Comments" field of the "Transaction" window.

CAD009 Cash Deposit – on Card from Person A *my client*, to Account *my client* held by Person A

Text Scenario

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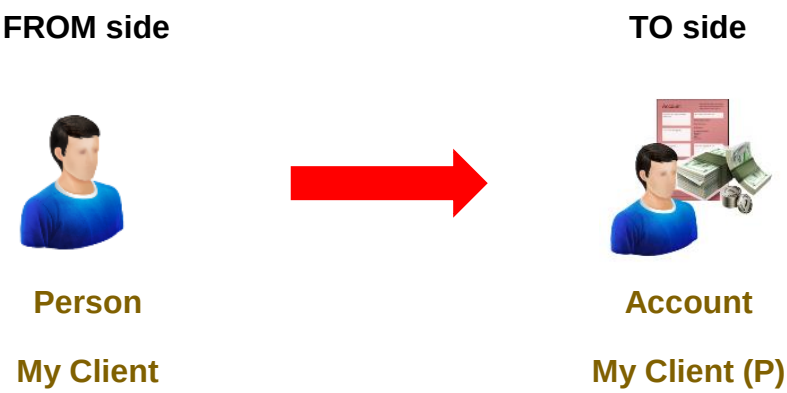
On 23 December 2017, Mr Paul SMITH deposited an amount of MUR 10,000 on his Card number CR0001239.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9992 20 JAN 18
Transmode Code	Deposit
Local Amount	10000
Date	12/23/2017
Description	Cash Deposit of MUR 10000 on credit card.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

CAD009 Cash Deposit – on Card from Person A *my client*, to Account *my client* held by Person A

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	CR0001239
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Other
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/01/2017
Balance	100000
Date of Balance	12/29/2017
Signatories	[See Expanded window]
Comments	Credit Card number.

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAW001 Cash Withdrawal – over the counter from Account *my client* held by Person A to Person A *my client*

Text Scenario

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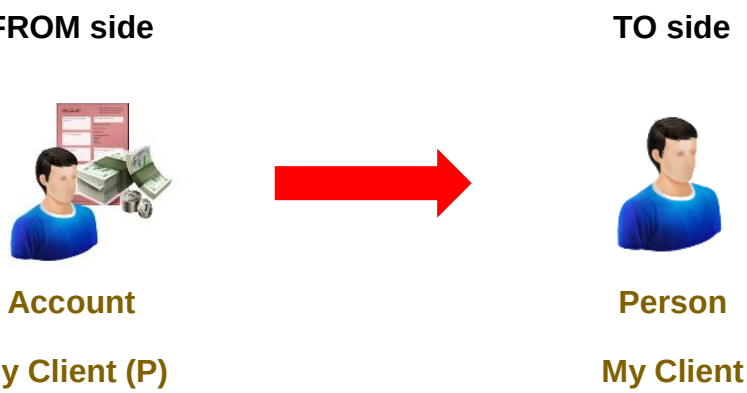
On 20 December 2017, Mr Paul SMITH came to the bank to withdraw an amount of MUR 95,000 from his Savings Account.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9989 20 JAN 18
Transmode Code	Withdrawal
Local Amount	95000
Date	12/20/2017
Description	Cash Withdrawal of MUR 95,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CAW001 Cash Withdrawal – over the counter from Account *my client* held by Person A to Person A *my client*

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAW002 Cash Withdrawal – over the counter from Account *my client* held by Person A to Person A *my client* via Conductor C

Text Scenario

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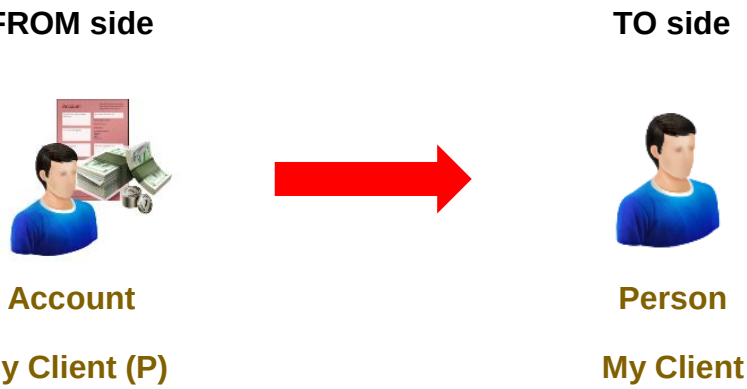
On 24 December 2017, Mr Jack SPARROW, on behalf of Mr Paul SMITH came to the bank to withdraw an amount of MUR 200,000 from bank account of Mr Paul SMITH.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9987 20 JAN 18
Transmode Code	Withdrawal
Local Amount	200000
Date	12/24/2017
Description	Cash Withdrawal of MUR 200,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CAW002 Cash Withdrawal – over the counter from Account *my client* held by Person A to Person A *my client* via Conductor C

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *Birth Date*	05/20/1970

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note: Conduction details are recorded on the From-side.

CAW003 Cash Withdrawal – over the counter from Account *my client* held by Entity X to Person A *my client*

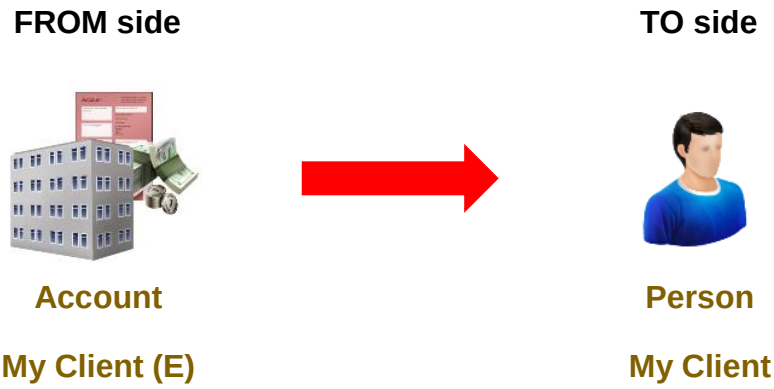
Text Scenario

[Back to Top]

On 24 December 2017, Mr Paul SMITH came to the bank to withdraw an amount of MUR 250,000 from the bank account of his company AB Company Ltd.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9986 20 JAN 18
Transmode Code	Withdrawal
Local Amount	250000
Date	12/24/2017
Description	Cash Withdrawal of MUR 250,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CAW003 Cash Withdrawal – over the counter from Account *my client* held by Entity X to Person A *my client*

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CAW004 Cash Withdrawal – over the counter from Account *my client* held by Entity X to Person A *my client* via Conductor C

Text Scenario

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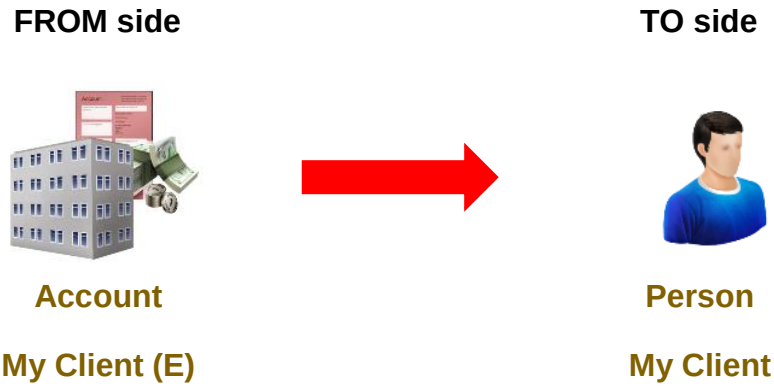
On 21 December 2017, Mr Jack SPARROW (messenger) came to the bank with an authorisation letter from Mr Paul SMITH (as Director and Shareholder of AB Company Ltd), to withdraw an amount of MUR 150,000 from the Account of the AB Company Ltd.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9985 20 JAN 18
Transmode Code	Withdrawal
Local Amount	150000
Date	12/21/2017
Description	Cash Withdrawal of MUR 150,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CAW004 Cash Withdrawal – over the counter from Account *my client* held by Entity X to Person A *my client* via Conductor C

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H246531

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note: Conduction details are recorded on the From-side.

CAW005 Cash Withdrawal – via ATM from Account *my client* held by Person A to Person A *my client*

Text Scenario

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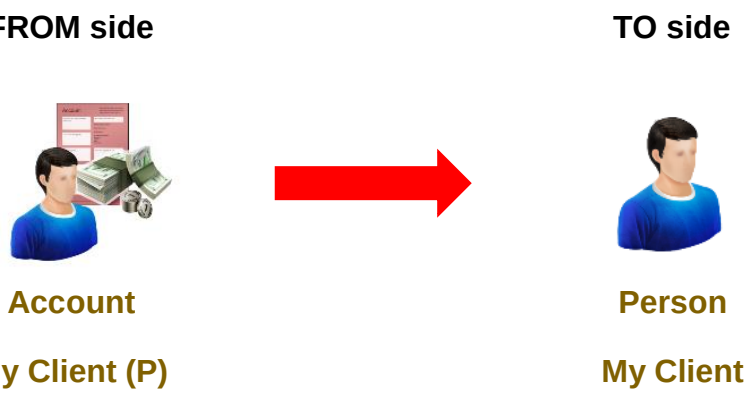
On 20 December 2017, Mr Paul SMITH withdrew an amount of MUR 10,000 from his Savings Account via ATM.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9984 20 JAN 18
Transmode Code	ATM
Local Amount	10000
Date	12/20/2017
Description	Cash Withdrawal of MUR 10,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CAW005 Cash Withdrawal – via ATM from Account *my client* held by Person A to Person A *my client*

FROM SIDE Account My Client (P)	TO SIDE Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CHD001 Cheque Deposit from Account *my client* held by Person A to Account *my client* held by Person B

Text Scenario

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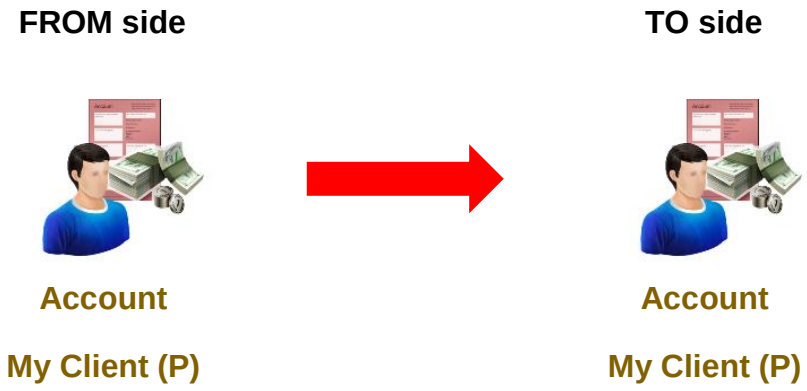
On 19 December 2017, Mrs Isabelle SMITH deposited a cheque that was issued by Mr Paul SMITH in her favour of an amount of MUR 250,000 on her account.

(*Assumption: Cheque presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9983 20 JAN 18
Transmode Code	Deposit
Local Amount	250000
Date	12/19/2017
Description	Cheque deposit of MUR 250,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

CHD001 Cheque Deposit
from Account *my client* held by Person A
to Account *my client* held by Person B

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000357689AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Current
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/11/2012
Balance	789136
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

CHD002 Cheque Deposit from Account *not my client* held by Person C to Account *my client* held by Person A

Text Scenario

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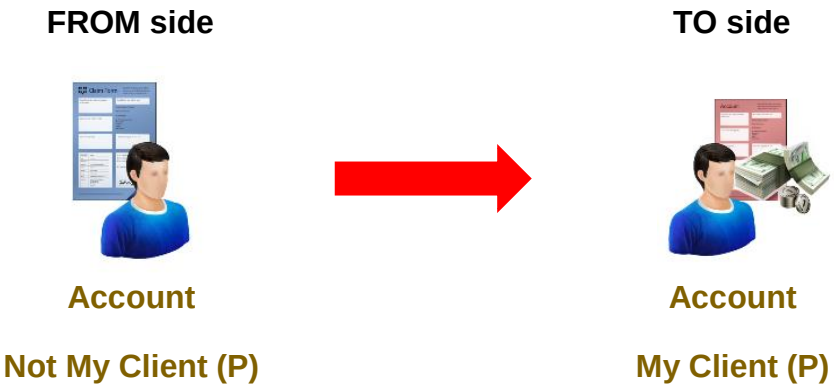
On 18 December 2017, Mr Paul SMITH deposited a cheque that was issued by Mr Jack SPARROW in Mr Paul SMITH's favour, of an amount of MUR 300,000, on his bank account.

(*Assumption: Drawee bank is different*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9982 20 JAN 18
Transmode Code	Deposit
Local Amount	300000
Date	12/18/2017
Description	Cheque deposit of MUR 300,000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

CHD002 Cheque Deposit
from Account *not my client* held by Person C
to Account *my client* held by Person A

FROM SIDE Account Not My Client (P)	TO SIDE Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account not my client**" sub-window

Account	12300046ABC
Name	Jack SPARROW
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CHD003 Cheque Deposit
from Account *my client* held by Entity X
to Account *my client* held by Entity Y via Conductor B

Text Scenario

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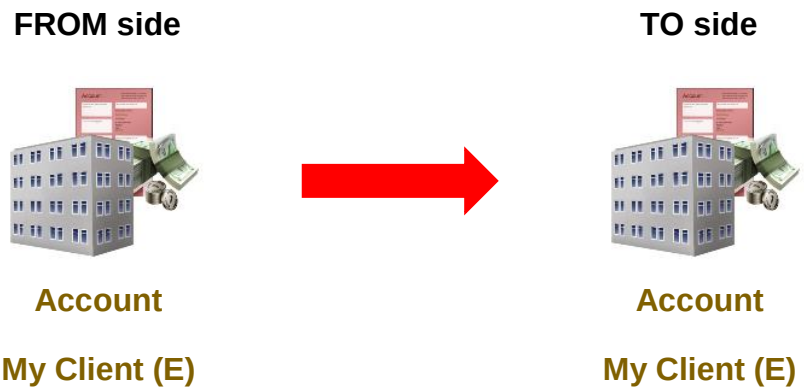
On 23 December 2017, Mrs Isabelle SMITH deposited a cheque which was issued by AB Company Ltd, in favour of her company PQ Fast Ltd, of an amount of MUR 500,000 on the account on PQ Fast Ltd.

(*Assumption 1: Both companies have only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Cheque presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9981 20 JAN 18
Transmode Code	Deposit
Local Amount	500000
Date	12/23/2017
Description	Cheque deposit of MUR 500,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

CHD003 Cheque Deposit
from Account *my client* held Entity X
to Account *my client* held by Entity Y via Conductor B

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Isabelle
Last Name	SMITH
Available Identifier fields: *NIC*	L280570123654H

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000147236XY
Name	PQ Fast Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	02/29/2016
Balance	3258843
Date of Balance	12/29/2017
Comments	Mrs Isabelle SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	PQ Fast Ltd
Incorporation Legal Form	Company
Business	Spare Parts
Incorporation Number	C987456
Incorporation Date	02/08/2016
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Female
First Name	Isabelle
Last Name	SMITH
Maiden Name	La Fontaine
Available Identifier fields: *Birth Date*	05/28/1970
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

Note: Conduction details are recorded on the From-side.

CHD004 Cheque Deposit from Account *not my client* held by Entity Z to Account *my client* held by Entity X via Conductor A

Text Scenario

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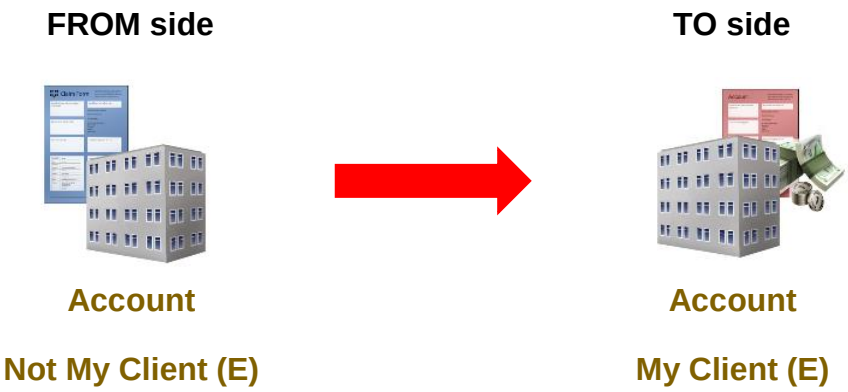
On 23 December 2017, Mr Paul SMITH deposited a cheque which was issued by Photo Shop Company, in favour of his company AB Company Ltd, of an amount of MUR 900,000 on the bank account on AB Company Ltd.

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Drawee bank is different*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9980 20 JAN 18
Transmode Code	Deposit
Local Amount	900000
Date	12/23/2017
Description	Cheque deposit of MUR 900,000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

CHD004 Cheque Deposit
from Account *not my client* held by Entity Z
to Account *my client* held by Entity X via Conductor A

FROM SIDE
Account Not My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Paul
Last Name	SMITH
Available Identifier fields: *ID number*	U123456

"Account not my client" sub-window

Account	36900078XYZ
Name	Photo Shop Company
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note: Conduction details are recorded on the From-side.

CHW001 Cheque Withdrawal
from Account *my client* held by Person A
to Account *my client* held by Person B

Text Scenario

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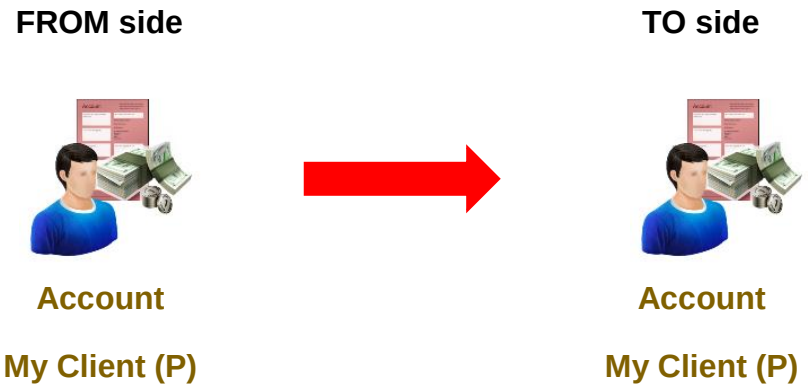
On 15 December 2017, Mr Paul SMITH issued a cheque of MUR 350,000 in favour of Mrs Isabelle SMITH.

(*Assumption: Cheque presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9979 20 JAN 18
Transmode Code	Withdrawal
Local Amount	350000
Date	12/15/2017
Description	Cheque withdrawal of MUR 350,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

CHW001 Cheque Withdrawal from Account *my client* held by Person A to Account *my client* held by Person B

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000357689AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Current
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/11/2012
Balance	789136
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

CHW002 Cheque Withdrawal from Account *my client* held by Person A to Person C *not my client*

Text Scenario

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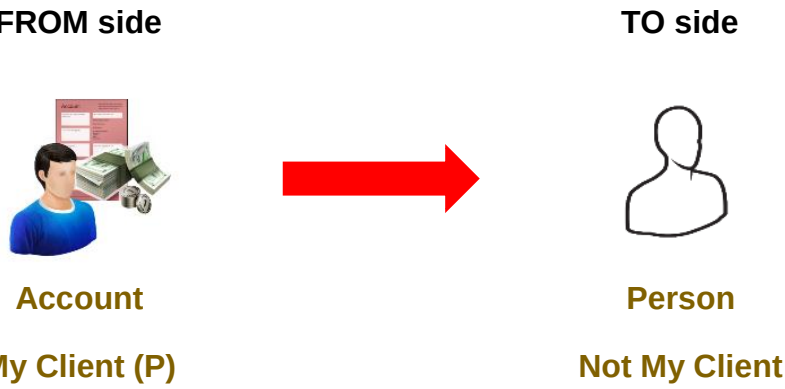
On 16 December 2017, Mr Paul SMITH issued a cheque of MUR 550,000 in favour of Mr Jack SPARROW.

(*Assumption: Presented at different bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9978 20 JAN 18
Transmode Code	Withdrawal
Local Amount	550000
Date	12/16/2017
Description	Cheque withdrawal of MUR 550,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person not my client
Comments	Cheque was deposited at Bank of TheTestBank

CHW002 Cheque Withdrawal from Account *my client* held by Person A to Person C *not my client*

FROM SIDE Account My Client (P)	TO SIDE Person Not My Client

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H465865

CHW003 Cheque Withdrawal
from Account *my client* held by Entity X
to Account *my client* held by Entity Y

Text Scenario

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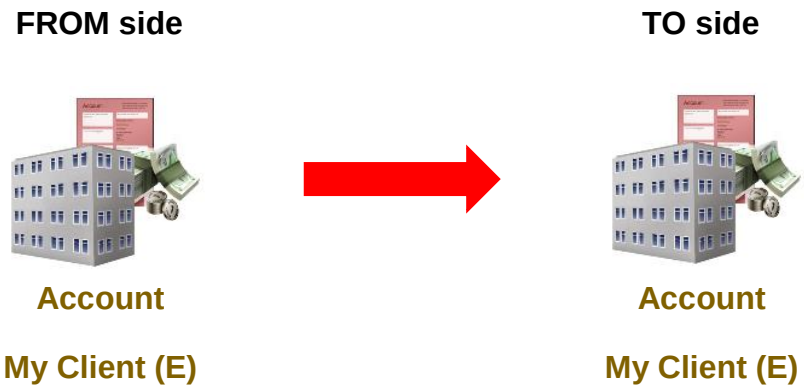
On 16 December 2017, AB Company Ltd issued a cheque of MUR 1,500,000 in favour of PQ Fast Ltd.

(*Assumption 1: Both Companies have only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Cheque presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9977 20 JAN 18
Transmode Code	Withdrawal
Local Amount	1500000
Date	12/16/2017
Description	Cheque withdrawal of MUR 1,500,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

CHW003 Cheque Withdrawal from Account *my client* held by Entity X to Account *my client* held by Entity Y

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000147236XY
Name	PQ Fast Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	02/29/2016
Balance	3258843
Date of Balance	12/29/2017
Comments	Mrs Isabelle SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	PQ Fast Ltd
Incorporation Legal Form	Company
Business	Spare Parts
Incorporation Number	C987456
Incorporation Date	02/08/2016
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Female
First Name	Isabelle
Last Name	SMITH
Maiden Name	La Fontaine
Available Identifier fields: *Birth Date*	05/28/1970
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

CHW004 Cheque Withdrawal from Account *my client* held by Entity X to Entity Z *not my client*

Text Scenario

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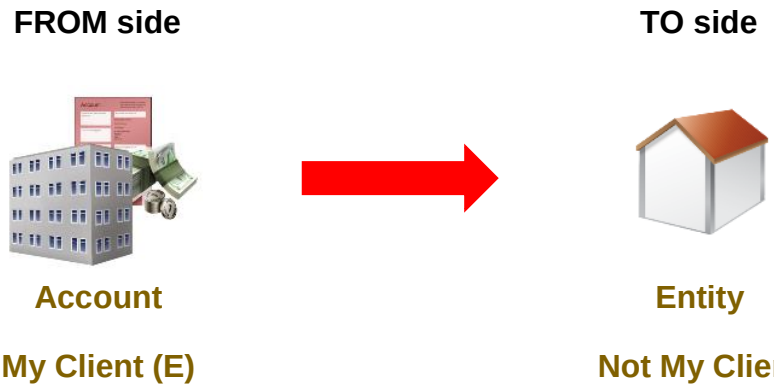
On 17 December 2017, AB Company Ltd issued a cheque of MUR 2,750,000 in favour of Photo Shop Company.

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Bank where cheque was presented is different*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9976 20 JAN 18
Transmode Code	Withdrawal
Local Amount	2750000
Date	12/17/2017
Description	Cheque withdrawal of MUR 2,750,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Entity not my client
Comments	Cheque was deposited at Bank of TheTestBank.

CHW004 Cheque Withdrawal from Account *my client* held by Entity X to Entity Z *not my client*

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Entity Not My Client

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Entity not my client**" sub-window

Name	Photo Shop Company
Incorporation Country Code	MAURITIUS

CHW005 Cash Cheque Issued from Account *my client* held by Person A to Person B *my client*

Text Scenario

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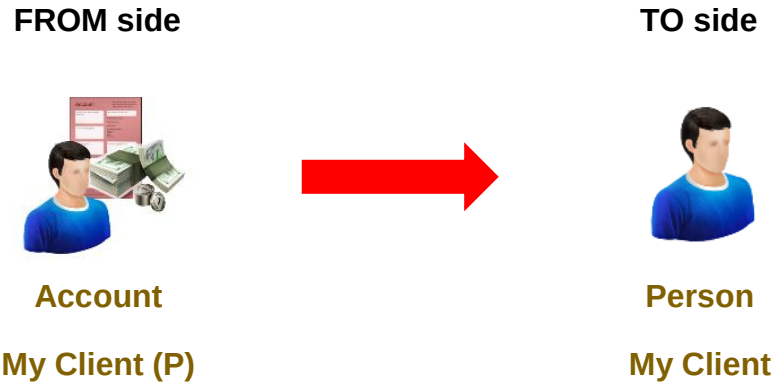
On 20 December 2017, Mr Paul SMITH issued a cash cheque of MUR 250,000 in favour of Mrs Isabelle SMITH.

(*Assumption: Mrs Isabelle SMITH is also a client and cheque presented at same bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9990 20 JAN 18
Transmode Code	Withdrawal
Local Amount	250000
Date	12/20/2017
Description	Cash cheque issued in favour of Isabelle SMITH.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CHW005 Cash Cheque Issued from Account *my client* held by Person A to Person B *my client*

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

CHW006 Cash Cheque Issued from Account *my client* held by Person A to Person C *not my client*

Text Scenario

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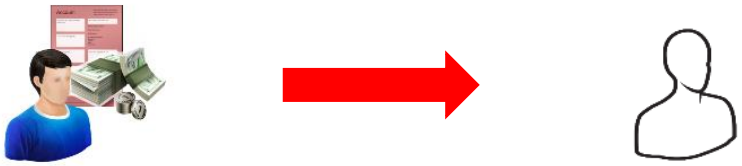
On 20 December 2017, Mr Paul SMITH issued a cash cheque of MUR 350,000 in favour of Mr Jack SPARROW (he is not a client).

(*Assumption: Cheque presented at same bank*)

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account **Person**

My Client (P) **Not My Client**

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9988 20 JAN 18
Transmode Code	Withdrawal
Local Amount	350000
Date	12/20/2017
Description	Cash cheque issued in favour of Jack Sparrow.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person not my client

CHW006 Cash Cheque Issued from Account *my client* held by Person A to Person C *not my client*

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person Not My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H13246

CHW007 Cash Cheque Issued from Account *my client* held by Entity X to Person A *my client*

Text Scenario

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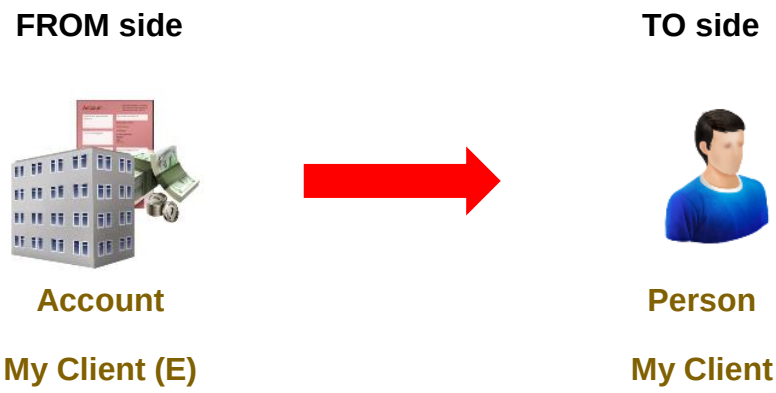
On 21 December 2017, AB Company Ltd issued a cash cheque of MUR 400,000 in favour of Mr Paul SMITH.

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Mr Paul SMITH is a client of the bank and cheque presented at same bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9975 20 JAN 18
Transmode Code	Withdrawal
Local Amount	400000
Date	12/21/2017
Description	Cash cheque issued in favour of Paul Smith.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

CHW007 Cash Cheque Issued from Account *my client* held by Entity X to Person A *my client*

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

CHW008 Cash Cheque Issued from Account *my client* held by Entity X to Person C *not my client*

Text Scenario

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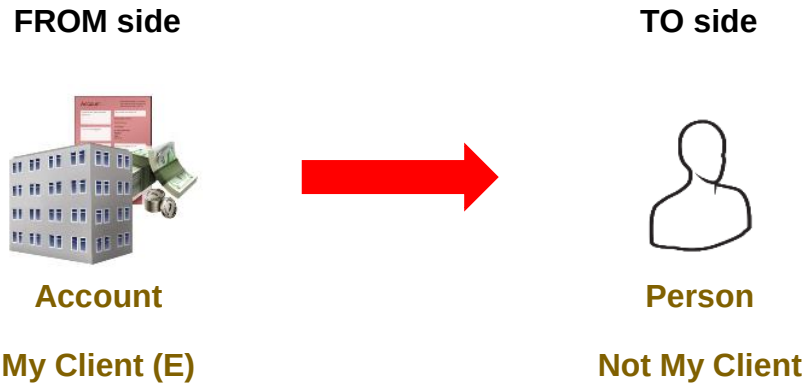
On 21 December 2017, AB Company Ltd issued a cash cheque of MUR 450,000 in favour of Mr Jack SPARROW (not a client of the bank).

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Cheque presented at same bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9974 20 JAN 18
Transmode Code	Withdrawal
Local Amount	450000
Date	12/21/2017
Description	Cash cheque issued in favour of Jack Sparrow.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person not my client

CHW008 Cash Cheque Issued from Account *my client* held by Entity X to Person C *not my client*

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *Birth Date*	06/22/1988

OFW001 Purchase of Office Cheque
from Account *my client* held by Person A
to Account *my client* held by Person B

Text Scenario

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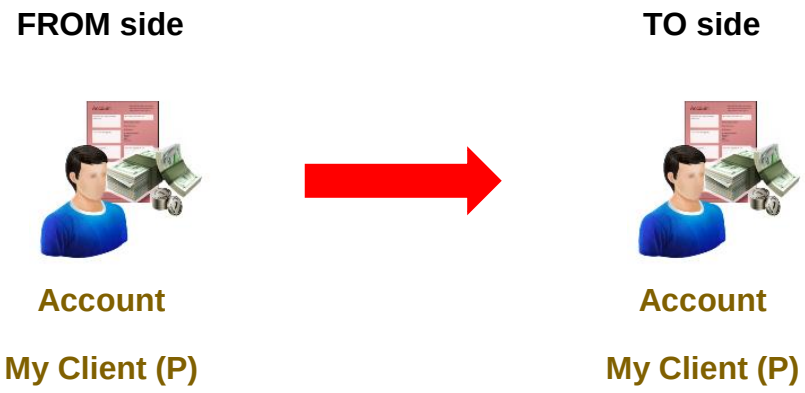
On 19 December 2017, Mr Paul SMITH purchased an Office Cheque of MUR 1,250,000 in favour of Mrs Isabelle SMITH.

(*Assumption: Cheque was presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9973 20 JAN 18
Transmode Code	Purchase of negotiable instrument
Local Amount	1250000
Date	12/19/2017
Description	Purchase of Office Cheque.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

OFW001 Purchase of Office Cheque from Account *my client* held by Person A to Account *my client* held by Person B

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Account my client**" sub-window

Account	000357689AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Current
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/11/2012
Balance	789136
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

Alternative Scenario:

(a) In case the office cheque purchased has not yet been presented, the bi-party transaction changes to the following:

- *On the from side, Account my client (P)*
- *On the to side, Person my client*

Also the fact that the cheque was not yet presented should be described in the "Comments" field of the "Transaction" window

(b) In case an office cheque was deposited by your client, the same principles as the scenario above apply (with due consideration of the proper parties to be reflected on the from and to side); the Transmode Code however would change to "Sale of negotiable instrument"

OFW002 Purchase of Office Cheque from Account *my client* held by Person A to Person C *not my client*

Text Scenario

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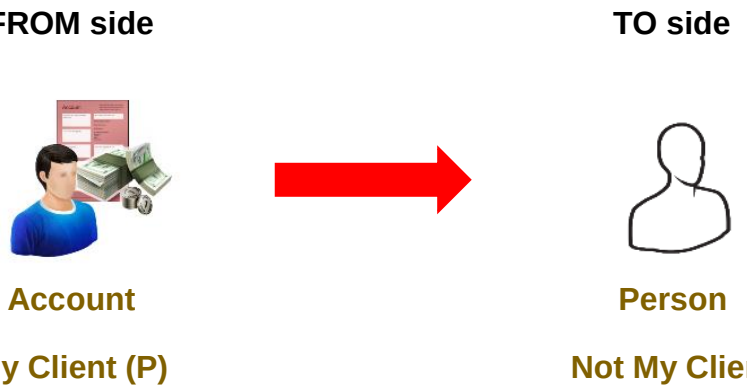
On 22 December 2017, Mr Paul SMITH purchased an Office Cheque of MUR 750,000 in favour of Mr Jack SPARROW (not a client).

(*Assumption: Cheque was presented at a different bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9972 20 JAN 18
Transmode Code	Purchase of negotiable instrument
Local Amount	750000
Date	12/22/2017
Description	Purchase of Office Cheque.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person not my client
Comments	Cheque was presented at Bank of TheTestBank

OFW002 Purchase of Office Cheque from Account *my client* held by Person A to Person C *not my client*

FROM SIDE Account My Client (P)	TO SIDE Person Not My Client

"**From Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

"**To Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Identifier fields: *DOB / NIC / ID number / Passport*	
Comments	No Identifier secured

Alternative Scenario:

In case the office cheque has not yet been presented, document this fact in the "Comments" field of the "Transaction" window.

In case an office cheque was deposited by your client, the same principles as the scenario above apply (with due consideration of the proper parties to be reflected on the from and to side – i.e. From Person Not my client, To Account My Client (P)); the Transmode Code however would change to "Sale of negotiable instrument".

OFW003 Purchase of Office Cheque from Account *my client* held by Entity X via Conductor A to Account *my client* held by Entity Y

Text Scenario

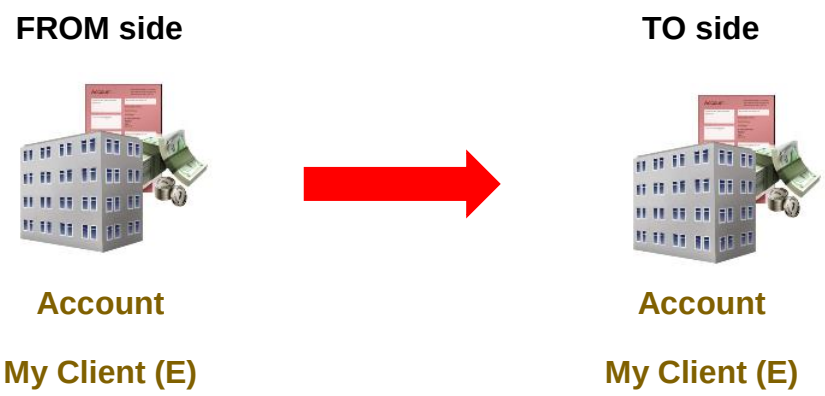
[Back to Top]

On 21 December 2017, Mr Paul SMITH, Director of AB Company Ltd purchased an Office Cheque of MUR 3,000,000 in favour of PQ Fast Ltd (also a customer of the Reporting Entity).

(*Assumption 1: Both Companies have only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Cheque presented at same bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9967 20 JAN 18
Transmode Code	Purchase of negotiable instrument
Local Amount	3000000
Date	12/21/2017
Description	Purchase of Office Cheque.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

OFW003 Purchase of Office Cheque from Account *my client* held by Entity X via Conductor A to Account *my client* held by Entity Y

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Bank draft
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Paul
Last Name	SMITH
Identifier fields: *DOB / NIC / ID number / Passport*	U123456

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Account my client**" sub-window

Account	000147236XY
Name	PQ Fast Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	02/29/2016
Balance	3258843
Date of Balance	12/29/2017
Comments	Mrs Isabelle SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	PQ Fast Ltd
Incorporation Legal Form	Company
Business	Spare Parts
Incorporation Number	C987456
Incorporation Date	02/08/2016
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Female
First Name	Isabelle
Last Name	SMITH
Maiden Name	La Fontaine
Available Identifier fields: *Birth Date*	05/28/1970
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

Alternative Scenario: See OFW001

OFW004 Purchase of Office Cheque from Account *my client* held by Entity X via Conductor A to Entity Z *not my client*

Text Scenario

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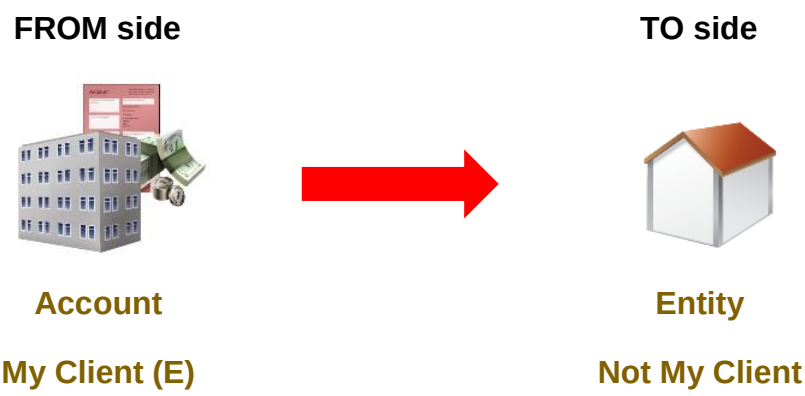
On 19 December 2017, Mr Paul SMITH, Director of AB Company Ltd purchased an Office Cheque of MUR 950,000 in favour of Photo Shop Company (not a client of the Reporting Entity).

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: Cheque presented at different bank*).

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9966 20 JAN 18
Transmode Code	Purchase of negotiable instrument
Local Amount	950000
Date	12/19/2017
Description	Purchase of Office Cheque.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Entity not my client
Comments	Cheque presented at a BANK ADMIRALTY

OFW004 Purchase of Office Cheque from Account *my client* held by Entity X via Conductor A to Entity Z *not my client*

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Bank draft
Country	Mauritius
Conductor	[See Expanded window]

→"**Conductor**" expanded window

First Name	Paul
Last Name	SMITH
Available dentifier fields: *ID number*	U123456

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Entity Not My Client

"**To Party**" window

Funds Code	Bank draft
Country	Mauritius

"**Entity not my client**" sub-window

Name	Photo Shop Company
Incorporation Country Code	MAURITIUS

Alternative Scenario: same principles as in OFW002.

ITF001 Inward Transfer (Foreign bank)
from Account *not my client* held by Person B
to Account *my client* held by Person A

Text Scenario

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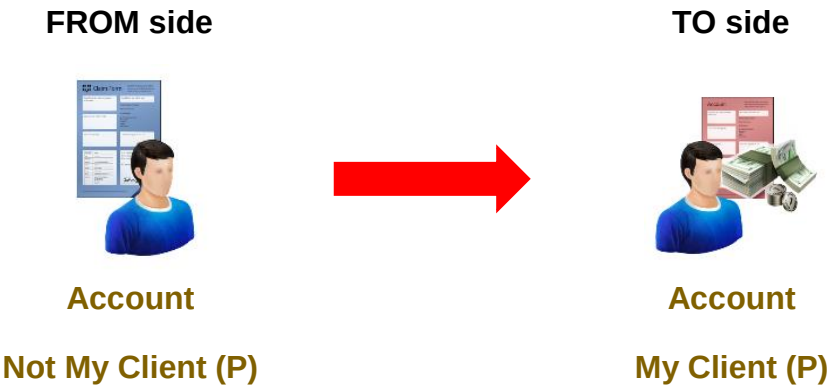
On 23 December 2017, Mr Paul SMITH received a wire transfer of USD 10000, from the Ukrainian bank account of Mrs Isabelle SMITH.

(*Assumption: local bank account is denominated in USD*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9961 20 JAN 18
Transmode Code	Wire transfer
Local Amount	340000
Date	12/23/2017
Description	Wire Transfer of USD 10000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITF001 Inward Transfer (Foreign bank)
from Account *not my client* held by Person B
to Account *my client* held by Person A

FROM SIDE
Account Not My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	10000
Exchange Rate	34.00

"**Account not my client**" sub-window

Account	U000111123
Name	Isabelle SMITH
Institution Name	Ukrain BNK
Institution Code or SWIFT?	UKXXX

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	10000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note:

For all bank accounts reported on the from and to sides of the transaction, please note that you have to provide details as follows:
- From-side: details of the originating bank account and originating country of the bank account
- To-side: details of the beneficiary bank account and beneficiary country of the bank account

The Correspondent bank details should not be reported on the from and to sides of the transaction.

ITF002 Inward Transfer (Foreign bank) from Account *not my client* held by Entity Y to Account *my client* held by Person A

Text Scenario

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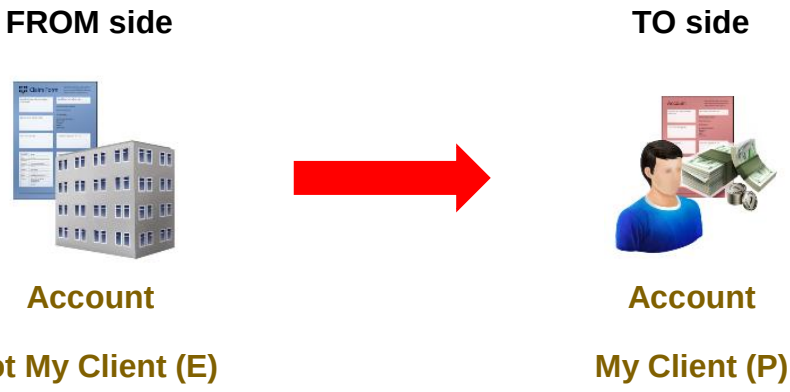
On 22 December 2017, Mr Paul SMITH received a wire transfer of USD 15000, from the Ukrainian account of PQ Fast.

(*Assumption: local bank account is denominated in USD*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9960 20 JAN 18
Transmode Code	Wire transfer
Local Amount	510000
Date	12/22/2017
Description	Wire Transfer of USD 15000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITF002 Inward Transfer (Foreign bank) from Account *not my client* held by Entity Y to Account *my client* held by Person A

FROM SIDE
Account Not My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	15000
Exchange Rate	34.00

"**Account not my client**" sub-window

Account	U001122334
Name	PQ Fast Ltd
Institution Name	Ukrain Bnk
Institution Code or SWIFT?	UKXXX

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	15000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note:

See ITF001

ITF003 Inward Transfer (Foreign bank) from Account *not my client* held by Entity Y to Account *my client* held by Entity X

Text Scenario

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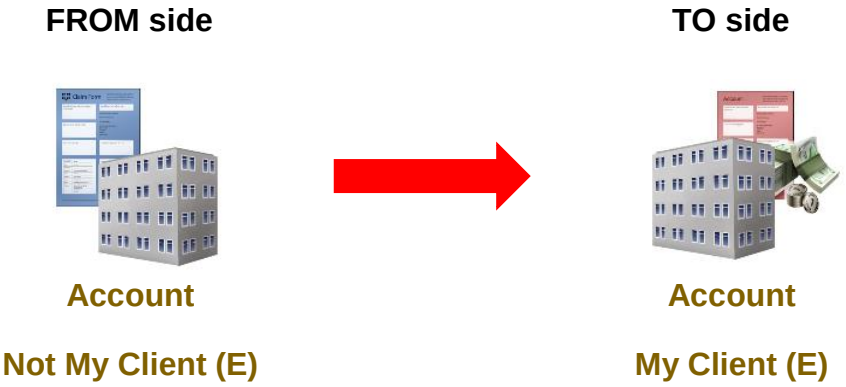
On 20 December 2017, the account of AB Company Ltd was credited with a wire transfer of USD 35000 received from the Ukrainian bank account of PQ Fast Ltd.

(*Assumption 1: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

(*Assumption 2: local bank account is denominated in USD*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9959 20 JAN 18
Transmode Code	Wire transfer
Local Amount	1190000
Date	12/20/2017
Description	Wire Transfer of USD 35000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITF003 Inward Transfer (Foreign bank) from Account *not my client* held by Entity Y to Account *my client* held by Entity X

FROM SIDE
Account Not My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	35000
Exchange Rate	34.00

"**Account not my client**" sub-window

Account	U001122334
Name	PQ Fast Ltd
Institution Name	Ukrain Bnk
Institution Code or SWIFT?	UKXXX

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	35000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note:

See ITF001

ITF004 Inward Transfer (Foreign bank)
from Account *not my client* held by Person B
to Account *my client* held by Entity X

Text Scenario

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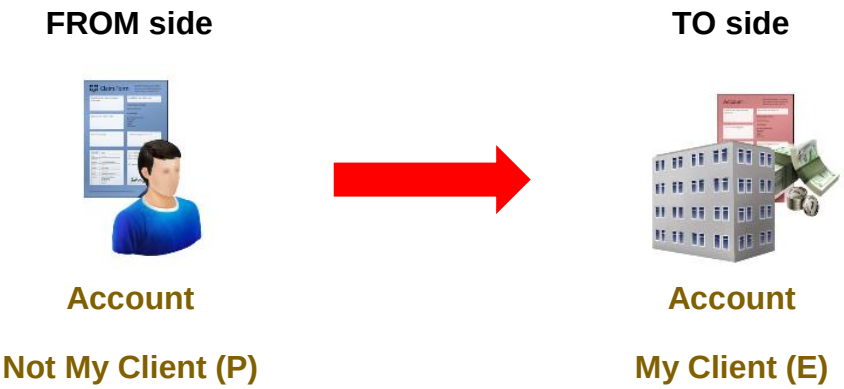
On 20 December 2017, the EURO account of AB Company Ltd was credited with a wire transfer of USD 50000 from Isabelle SMITH in Ukraine.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9958 20 JAN 18
Transmode Code	Wire transfer
Local Amount	1700000
Date	12/20/2017
Description	Wire Transfer of USD 50000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITF004 Inward Transfer (Foreign bank) from Account *not my client* held by Person B to Account *my client* held by Entity X

FROM SIDE
Account Not My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	50000
Exchange Rate	34

"**Account not my client**" sub-window

Account	U000111123
Name	Isabelle SMITH
Institution Name	Ukrain BNK
Institution Code or SWIFT?	UKXXX

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	EUR Euro
40	42500
Exchange Rate	40

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Note:

See ITF001

OTF001 Outward Transfer (Foreign bank)
from Account *my client* held by Person A
to Account *not my client* held by Person B

Text Scenario

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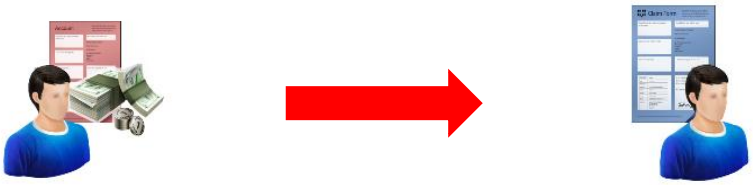
On 23 December 2017, Mr Paul SMITH sent a wire transfer of USD 10000, to Mrs Isabelle SMITH in Ukraine.

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account

My Client (P)

Account

Not My Client (P)

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9957 20 JAN 18
Transmode Code	Wire transfer
Local Amount	340000
Date	12/23/2017
Description	Wire Transfer of USD 10000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTF001 Outward Transfer (Foreign bank)
from Account *my client* held by Person A
to Account *not my client* held by Person B

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	10000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Curency**" expanded window

Currency Code	USD United States Dollar
Amount	10000
Exchange Rate	34.00

"**Account not my client**" sub-window

Account	U000111123
Name	Isabelle SMITH
Institution Name	Ukrain BNK
Institution Code or SWIFT?	UKXXX

Note:
For all bank accounts reported on the from and to sides of the transaction, please note that you have to provide details as follows:
- From-side: details of the originating bank account and originating country of the bank account
- To-side: details of the beneficiary bank account and beneficiary country of the bank account

The Correspondent bank details should not be reported on the from and to sides of the transaction.

OTF002 Outward Transfer (Foreign bank)
from Account *my client* held by Person A
to Account *not my client* held by Entity Y

Text Scenario

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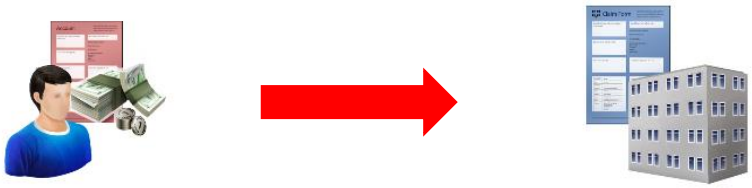
On 22 December 2017, Mr Paul SMITH sent a wire transfer of USD 15000, to the account of PQ Fast held in Ukraine.

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account
My Client (P)

Account
Not My Client (E)

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9956 20 JAN 18
Transmode Code	Wire transfer
Local Amount	510000
Date	12/22/2017
Description	Wire Transfer of USD 15000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTF002 Outward Transfer (Foreign bank) from Account *my client* held by Person A to Account *not my client* held by Entity Y

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	15000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	15000
Exchange Rate	34.00

"Account not my client" sub-window

Account	U001122334
Name	PQ Fast Ltd
Institution Name	Ukrain Bnk
Institution Code or SWIFT?	UKXXX

Note:

See OTF001.

OTF003 Outward Transfer (Foreign bank)
from Account *my client* held by Entity X
to Account *not my client* held by Entity Y

Text Scenario

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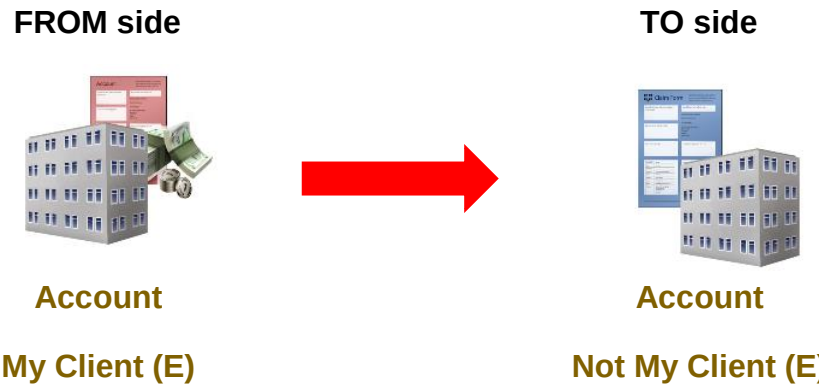
On 20 December 2017, the account of AB Company Ltd was debited with a wire transfer of USD 35000 to the account of PQ Fast Ltd held in Ukraine.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9955 20 JAN 18
Transmode Code	Wire transfer
Local Amount	1190000
Date	12/20/2017
Description	Wire Transfer of USD 35000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTF003 Outward Transfer (Foreign bank)
from Account *my client* held by Entity X
to Account *not my client* held by Entity Y

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	35000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	35000
Exchange Rate	34.00

"**Account not my client**" sub-window

Account	U001122334
Name	PQ Fast Ltd
Institution Name	Ukrain Bnk
Institution Code or SWIFT?	UKXXX

Note:

See OTF001.

OTF004 Outward Transfer (Foreign bank)
from Account *my client* held by Entity X
to Account *not my client* held by Person B

Text Scenario

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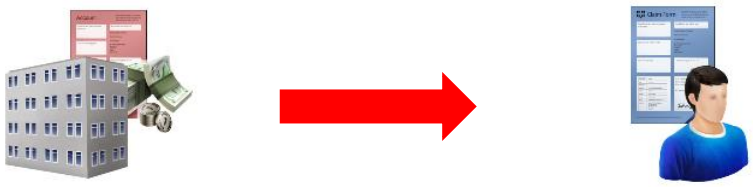
On 20 December 2017, the account of AB Company Ltd was debited with a wire transfer of USD 50000 in favour of Isabelle SMITH in Ukraine.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account **Account**

My Client (E) **Not My Client (P)**

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9954 20 JAN 18
Transmode Code	Wire transfer
Local Amount	1700000
Date	12/20/2017
Description	Wire Transfer of USD 50000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTF004 Outward Transfer (Foreign bank)
from Account *my client* held by Entity X
to Account *not my client* held by Person B

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	50000
Exchange Rate	34.00

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Ukraine
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	50000
Exchange Rate	34.00

Account not my client" sub-window

Account	U000111123
Name	Isabelle SMITH
Institution Name	Ukrain BNK
Institution Code or SWIFT?	UKXXX

Note:

See OTF001.

ITL001 Inward Transfer (Domestic bank) from Account *not my client* held by Person C to Account *my client* held by Person A

Text Scenario

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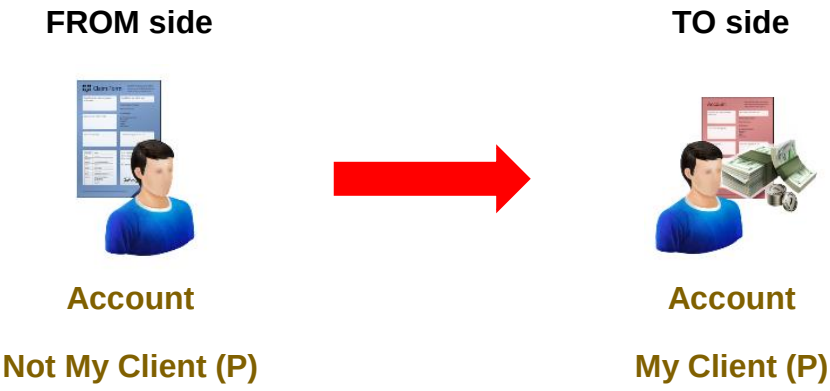
On 23 December 2017, Mr Paul SMITH received a transfer of MUR 150,000, from Mr Jack SPARROW.

(*Assumption: Transfer is received from a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9953 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	150000
Date	12/23/2017
Description	Transfer of MUR 150,000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITL001 Inward Transfer (Domestic bank) from Account *not my client* held by Person C to Account *my client* held by Person A

FROM SIDE
Account Not My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	12300046ABC
Name	Jack SPARROW
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

ITL002 Inward Transfer (Domestic bank) from Account *not my client* held by Entity Z to Account *my client* held by Person A

Text Scenario

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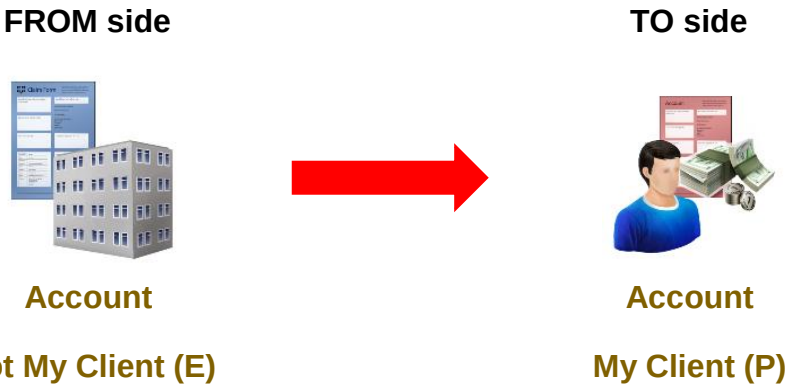
On 22 December 2017, Mr Paul SMITH received a transfer of MUR 200,000, from the account of Photo Shop Company.

(*Assumption: Transfer is received from a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9952 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	200000
Date	12/22/2017
Description	Transfer of MUR 200,000
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITL002 Inward Transfer (Domestic bank) from Account *not my client* held by Entity Z to Account *my client* held by Person A

FROM SIDE
Account Not My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	36900078XYZ
Name	Photo Shop Company
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

ITL003 Inward Transfer (Domestic bank) from Account *not my client* held by Entity Z to Account *my client* held by Entity X

Text Scenario

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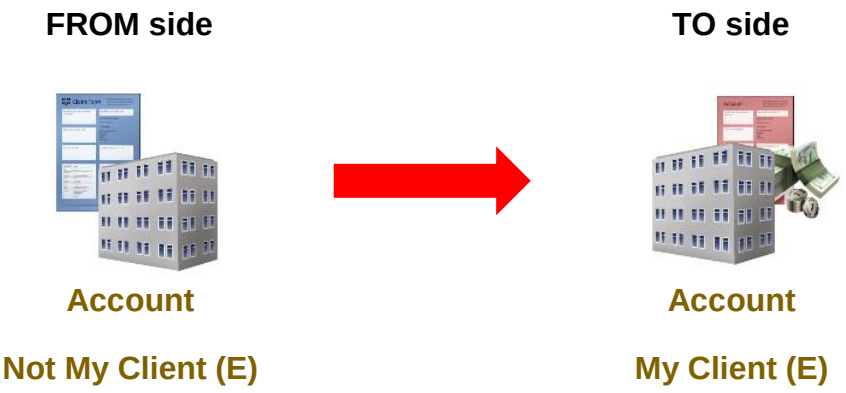
On 20 December 2017, AB Company Ltd received a transfer of MUR 350,000 from Photo Shop Company.

(*Assumption: Transfer is received from a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9951 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	350000
Date	12/20/2017
Description	Transfer of MUR 350,000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITL003 Inward Transfer (Domestic bank) from Account *not my client* held by Entity Z to Account *my client* held by Entity X

FROM SIDE
Account Not My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	36900078XYZ
Name	Photo Shop Company
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

ITL004 Inward Transfer (Domestic bank) from Account *not my client* held by Person C to Account *my client* held by Entity X

Text Scenario

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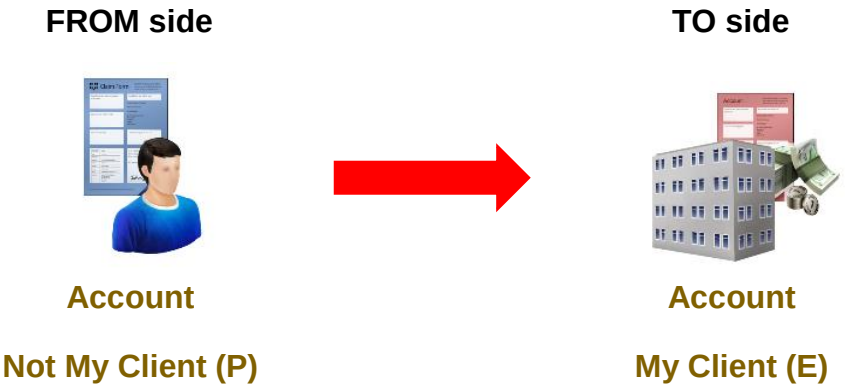
On 20 December 2017, AB Company Ltd received a transfer of MUR 1,500,000 from Jack SPARROW.

(*Assumption: Transfer is received from a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9950 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	1500000
Date	12/20/2017
Description	Transfer of MUR 1,500,000.
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

ITL004 Inward Transfer (Domestic bank) from Account *not my client* held by Person C to Account *my client* held by Entity X

FROM SIDE
Account Not My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	12300046ABC
Name	Jack SPARROW
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

OTL001 Outward Transfer (Domestic bank)
from Account *my client* held by Person A
to Account *not my client* held by Person C

Text Scenario

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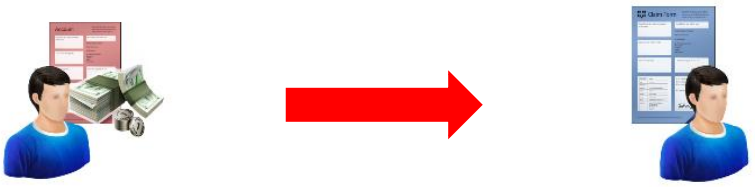
On 23 December 2017, Mr Paul SMITH sent a transfer of MUR 780,000, to Mr Jack SPARROW.

(*Assumption: Transfer is being sent to a different local bank*)

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account

My Client (P)

Account

Not My Client (P)

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9949 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	780000
Date	12/23/2017
Description	Transfer of MUR 780,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTL001 Outward Transfer (Domestic bank) from Account *my client* held by Person A to Account *not my client* held by Person C

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	12300046ABC
Name	Jack SPARROW
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

OTL002 Outward Transfer (Domestic bank)
from Account *my client* held by Person A
to Account *not my client* held by Entity Z

Text Scenario

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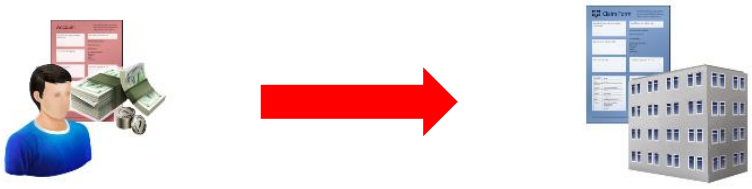
On 22 December 2017, Mr Paul SMITH sent a transfer of MUR 1,500,000, to the account of Photo Shop Company.

(*Assumption: Transfer is being sent to a different local bank*)

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account
My Client (P)

Account
Not My Client (E)

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9948 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	1500000
Date	12/22/2017
Description	Transfer of MUR 1,500,000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTL002 Outward Transfer (Domestic bank) from Account *my client* held by Person A to Account *not my client* held by Entity Z

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"Account not my client" sub-window

Account	36900078XYZ
Name	Photo Shop Company
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

OTL003 Outward Transfer (Domestic bank) from Account *my client* held by Entity X to Account *not my client* held by Entity Z

Text Scenario

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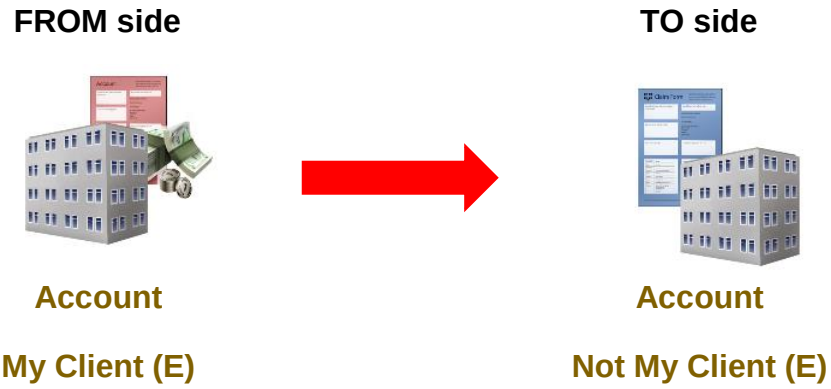
On 20 December 2017, AB Company Ltd sent a transfer of MUR 2,550,000 to the account of Photo Shop Company.

(*Assumption: Transfer is being sent to a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9947 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	2550000
Date	12/20/2017
Description	Transfer of MUR 2,550,000
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTL003 Outward Transfer (Domestic bank) from Account *my client* held by Entity X to Account *not my client* held by Entity Z

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	36900078XYZ
Name	Photo Shop Company
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

OTL004 Outward Transfer (Domestic bank) from Account *my client* held by Entity X to Account *not my client* held by Person C

Text Scenario

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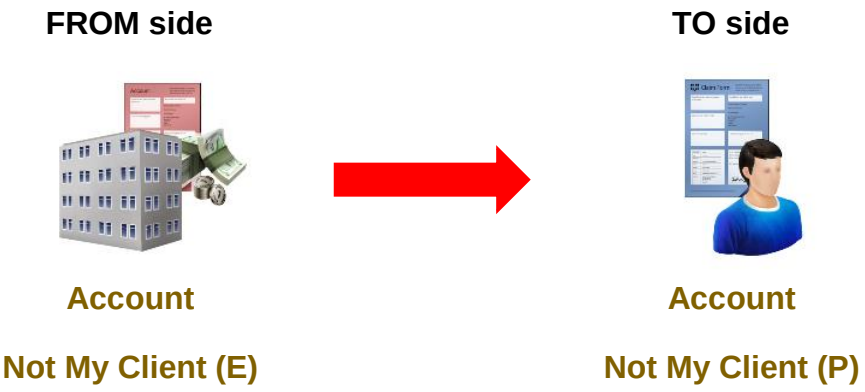
On 20 December 2017, AB Company Ltd sent a transfer of MUR 100,000 to Jack SPARROW.

(*Assumption: Transfer is being sent to a different local bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9946 20 JAN 18
Transmode Code	Inter bank transfer (domestic bank to domestic bank via SWIFT/MACSS)
Local Amount	100000
Date	12/20/2017
Description	Transfer of MUR 100000.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account not my client

OTL004 Outward Transfer (Domestic bank) from Account *my client* held by Entity X to Account *not my client* held by Person C

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account Not My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account not my client**" sub-window

Account	12300046ABC
Name	Jack SPARROW
Institution Name	Bank of TheTestBank
Institution Code or SWIFT?	BTTBBKBK

IAT001 Inter Account transfer (Self)
from Account *my client* held by Person A
to Account *my client* held by Person A

Text Scenario

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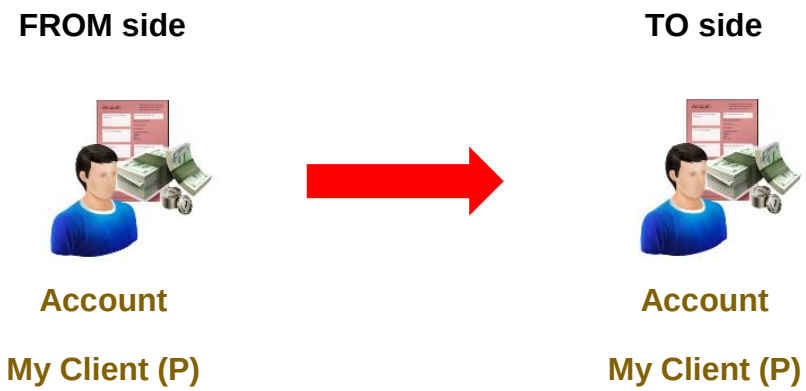
On 18 December 2017, Mr Paul SMITH sent a transfer of MUR 500,000, to his other account at the same bank.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9945 20 JAN 18
Transmode Code	Transfer (to self, other account)
Local Amount	500000
Date	12/18/2017
Description	Own account transfer of MUR 500,000
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

IAT001 Inter Account transfer (Self)
from Account *my client* held by Person A
to Account *my client* held by Person A

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000753951AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	12/12/1999
Balance	200000
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

IAT002 Inter Account transfer (Other)
from Account *my client* held by Person A
to Account *my client* held by Person B

Text Scenario

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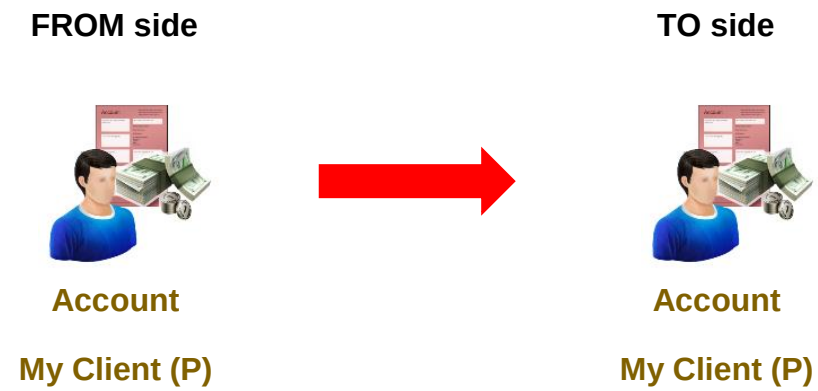
On 18 December 2017, Mr Paul Smith sent a transfer of MUR 300,000, to account of his wife Mrs Isabelle SMITH at the same bank.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9943 20 JAN 18
Transmode Code	Transfer (from/ to other party)
Local Amount	300000
Date	12/18/2017
Description	Transfer of MUR 300,000
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

IAT002 Inter Account transfer (Other) from Account *my client* held by Person A to Account *my client* held by Person B

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000357689AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Current
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	09/11/2012
Balance	789136
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

IAT003 Inter Account transfer (Other) from Account *my client* held by Entity X to Account *my client* held by Entity Y

Text Scenario

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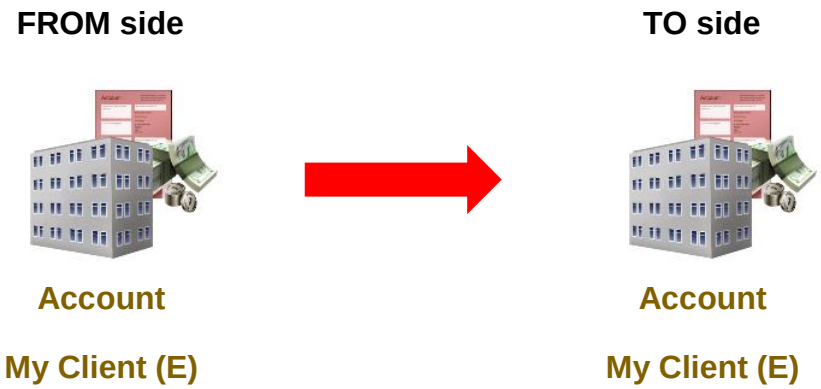
On 18 December 2017, AB Company Ltd sent a transfer of MUR 500,000, to account of PQ Fast Ltd in the same bank.

(*Assumption: Both Companies have only one Director / Shareholder and one Authorised bank signatory*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9942 20 JAN 18
Transmode Code	Transfer (from/ to other party)
Local Amount	500000
Date	12/18/2017
Description	Transfer of MUR 500,000
Transaction Type	Bi-Party
From Type	Account my client
To Type	Account my client

IAT003 Inter Account transfer (Other) from Account *my client* held by Entity X to Account *my client* held by Entity Y

FROM SIDE
Account My Client (E)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000963147XY
Name	AB Company Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	07/31/2014
Balance	9874561
Date of Balance	12/29/2017
Comments	Mr Paul SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	AB Company Ltd
Incorporation Legal Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Available Identifier fields: *Birth Date*	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (E)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius

"**Account my client**" sub-window

Account	000147236XY
Name	PQ Fast Ltd
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Business
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	02/29/2016
Balance	3258843
Date of Balance	12/29/2017
Comments	Mrs Isabelle SMITH is the sole authorised bank signatory
Entity	[See Expanded window]
Signatories	[See Expanded window]

→"**Entity my client**" expanded window

Name	PQ Fast Ltd
Incorporation Legal Form	Company
Business	Spare Parts
Incorporation Number	C987456
Incorporation Date	02/08/2016
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded sub-window

Role	Director and Shareholder
Gender	Female
First Name	Isabelle
Last Name	SMITH
Maiden Name	La Fontaine
Available Identifier fields: *Birth Date*	05/28/1970
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

PFA001 Purchase of Foreign Currency by client from Account from Account *my client* held by Person A to Person A *my client*

Text Scenario

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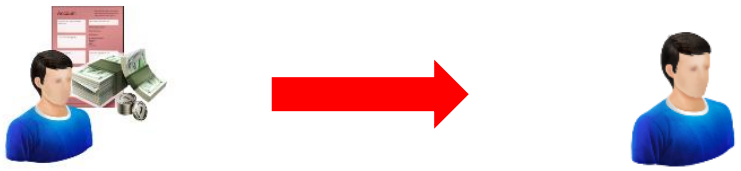
On 26 December 2017, Mr Paul Smith requested to purchase USD 500 out of funds from his MUR account.

Transactional Flow (Bi-Party: Illustration)

FROM side **TO side**



Account **Person**

My Client (P) **My Client**

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9937 20 JAN 18
Transmode Code	Withdrawal
Local Amount	17000
Date	12/26/2017
Description	Withdrawal of USD 500.
Transaction Type	Bi-Party
From Type	Account my client
To Type	Person my client

PFA001 Purchase of Foreign Currency by client from Account from Account *my client* held by Person A to Person A *my client*

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	500
Exchange Rate	34.00

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

MVT001 Money Value Transfer Service –Transfer Outward from Person A *my client* to Person C *not my client*

Text Scenario

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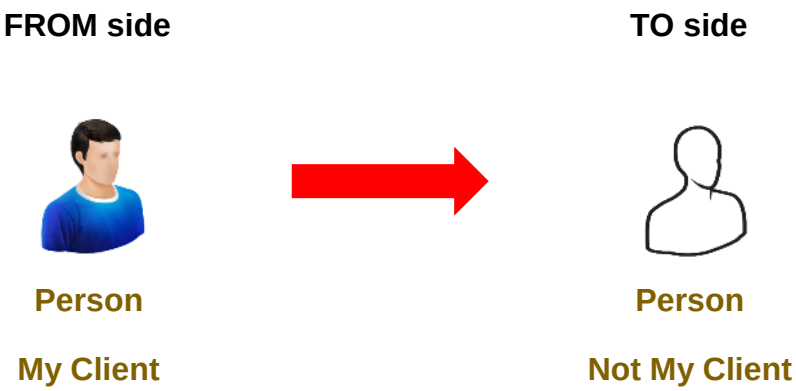
On 22 December 2017, Mr Paul Smith sent an amount of USD 1200 to Mr Jack SPARROW in Cambodia, via the counter of a Money Value Transfer Service.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9936 20 JAN 18
Transmode Code	Transfer (from/ to other party)
Local Amount	40800
Date	12/22/2017
Description	Transfer of USD 1200 to Jack Sparrow via [*name of service*]
Transaction Type	Bi-Party
From Type	Person my client
To Type	Person not my client

MVT001 Money Value Transfer Service –Transfer Outward from Person A *my client* to Person C *not my client*

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1200
Exchange Rate	34.00

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person Not My Client

"**To Party**" window

Funds Code	Cash
Country	Cambodia
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1200
Exchange Rate	34.00

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *Birth Date*	05/05/1975

MVT002 Money Value Transfer Service –Transfer Inward from Person C *not my client* to Person A *my client*

Text Scenario

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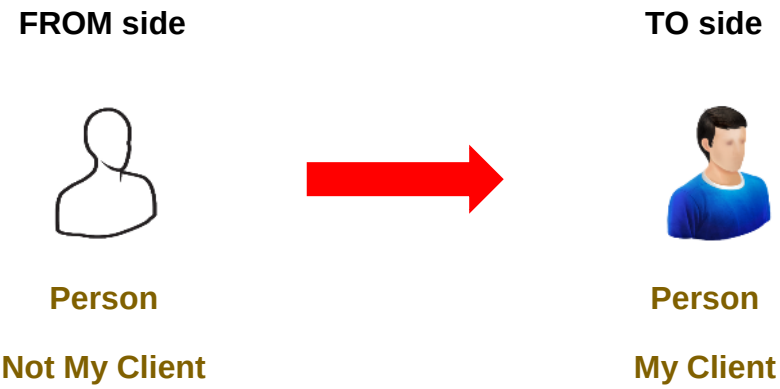
On 21 December 2017, Mr Paul Smith received an amount of USD 1000 from Mr Jack SPARROW via the counter of a Money Value Transfer Service from Japan.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9935 20 JAN 18
Transmode Code	Transfer (from/ to other party)
Local Amount	34000
Date	12/21/2017
Description	Transfer of USD 1000 from Jack Sparrow via [*name of service*]
Transaction Type	Bi-Party
From Type	Person not my client
To Type	Person my client

MVT002 Money Value Transfer Service –Transfer Inward from Person C *not my client* to Person A *my client*

FROM SIDE Person My Client	TO SIDE Person Not My Client

"**From Party**" window

Funds Code	Cash
Country	Japan
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1200
Exchange Rate	34.00

"**Person not my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H24354

"**To Party**" window

Funds Code	Cash
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1200
Exchange Rate	34.00

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

MVT003 Money Value Transfer Service –Transfer Inward
from Account *not my client* held by Person D
to Account *my client* held by Person A

Text Scenario

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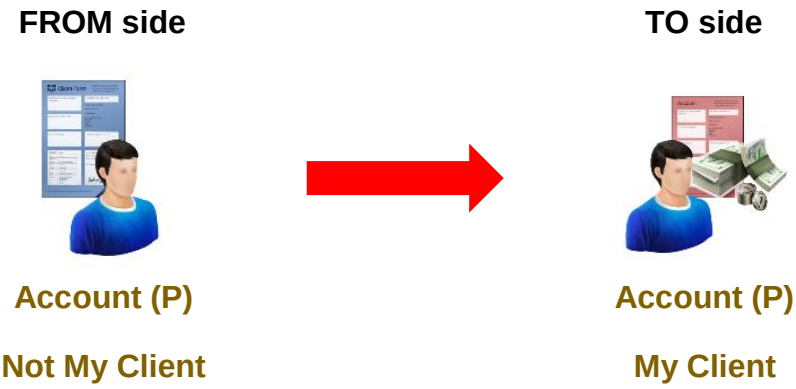
On 22 December 2017, Mr Tom JERRY from UK, used a foreign MVTS in his country to send EUR 2500 into the local bank account of Mr Paul SMITH.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9934 20 JAN 18
Transmode Code	Wire transfer
Local Amount	100000
Date	12/22/2017
Description	Transfer of Euro 2500 via [*name of foreign service*]
Transaction Type	Bi-Party
From Type	Account not my client
To Type	Account my client

MVT003 Money Value Transfer Service –Transfer Inward from Account *not my client* held by Person D to Account *my client* held by Person A

FROM SIDE
Account Not My Client (P)

"**From Party**" window

Funds Code	Electronic funds transfer
Country	United Kingdom
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	EUR Euro
Amount	2500
Exchange Rate	40.00

"**Account not my client**" sub-window

Account	UK00012359
Name	Tom JERRY
Institution Name	UK BANK
Institution Code or SWIFT?	UK111X

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Electronic funds transfer
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	EUR Euro
Amount	2500
Exchange Rate	40.00

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

MVT004 Currency Exchange over the counter (Sell)
from Person A *my client*
to Person A *my client*

Text Scenario

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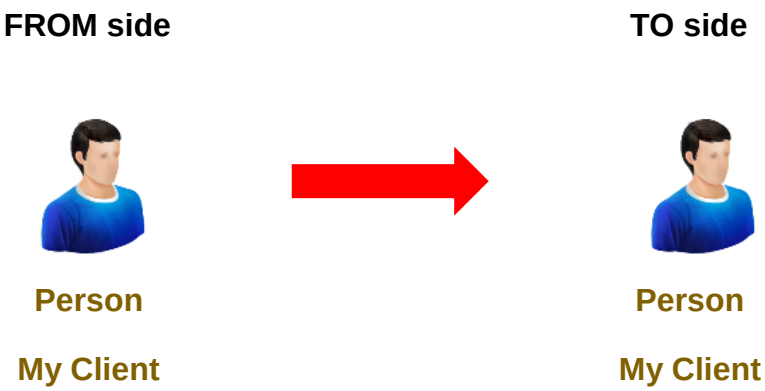
On 27 December 2017, Mr Paul Smith came to the bank (or alternatively to the money changer) counter to purchase USD 1500.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9933 20 JAN 18
Transmode Code	Currency exchange
Local Amount	51000
Date	12/27/2017
Description	Purchase of USD 1500
Transaction Type	Bi-Party
From Type	Person my client
To Type	Person my client

MVT004 Currency Exchange over the counter (Sell) from Person A *my client* to Person A *my client*

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1500
Exchange Rate	34.00

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

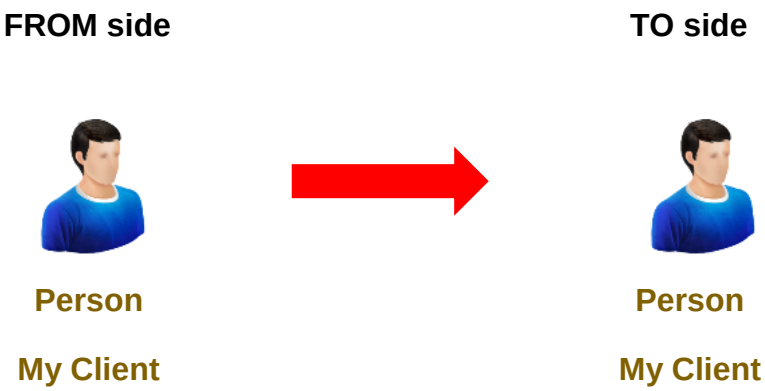
MVT005 Currency Exchange over the counter (Purchase)
from Person A *my client*
to Person A *my client*

Text Scenario

[Back to Top]

On 26 December 2017, Mr Paul Smith came to the bank (alternatively the money changer) counter to sell USD 1000 for MUR.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9932 20 JAN 18
Transmode Code	Currency exchange
Local Amount	34000
Date	12/26/2017
Description	Sale of USD 1000
Transaction Type	Bi-Party
From Type	Person my client
To Type	Person my client

MVT005 Currency Exchange over the counter (Purchase) from Person A *my client* to Person A *my client*

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius
Foreign Currency	[See Expanded window]

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	1000
Exchange Rate	34.00

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Person My Client

"**To Party**" window

Funds Code	Cash (different currency than the from/to side)
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

NOTE:
If client has purchased EURO with USD, then this equates to two transactions:
[1] Sale of EUR
[2] Purchase of USD.

POS001 POS Transaction
from Account *my client* held by Person A
to Entity Z *not my client*

Text Scenario

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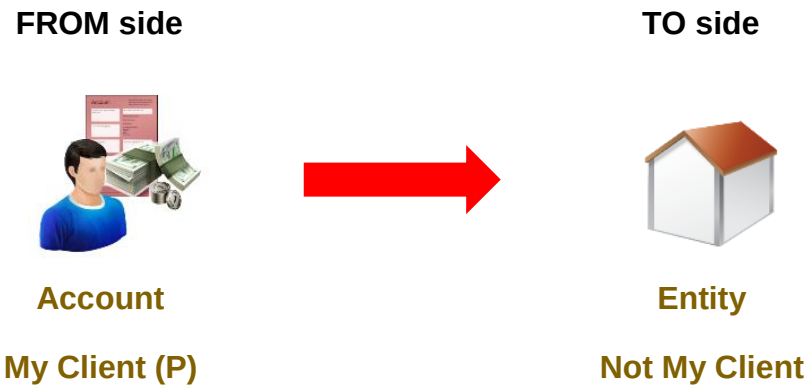
On 29 December 2017, Mr Paul Smith used his debit card at Casino ZX, for a value of MUR 25,000.

(*Assumption: The STR is reported by a bank*)

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9931 20 JAN 18
Transmode Code	Electronic transaction
Local Amount	25000
Date	12/29/2017
Description	Payment using debit card to Casino
Transaction Type	Bi-Party
From Type	Account my client
To Type	Entity not my client

POS001 POS Transaction from Account *my client* held by Person A to Entity Z *not my client*

FROM SIDE
Account My Client (P)

"**From Party**" window

Funds Code	Card (Credit/Debit)
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Entity Not My Client

"**To Party**" window

Funds Code	Card (Credit/Debit)
Country	Mauritius

"**Entity not my client**" sub-window

Name	Casino ZX
Incorporation Country Code	MAURITIUS

VOI001 Void / Cancellation
from Person B *my client*
to Account *my client* held by Person A

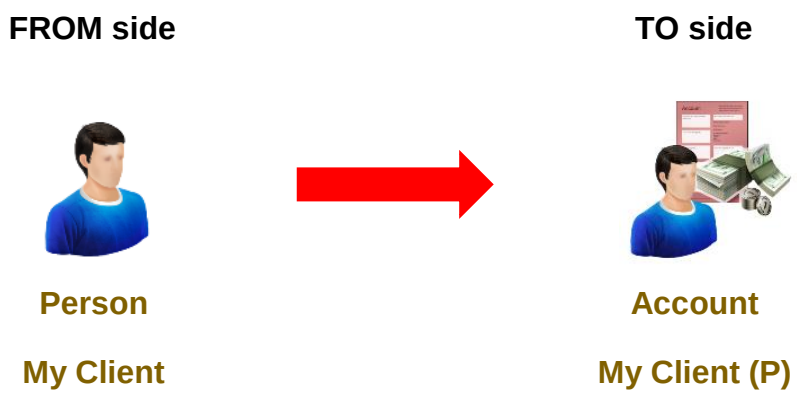
Text Scenario

[Back to Top]

On 23 December 2017, Mr Paul SMITH had purchased an office cheque of an amount of MUR 500,000 in favour of Mrs Isabelle SMITH. However, Mrs Isabelle SMITH returned the cheque to the bank informing to credit the funds back into the account of Mr Paul SMITH.

(*Assumption: Mrs Isabelle SMITH is a client of the same bank)*

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9929 20 JAN 18
Transmode Code	Void / Cancellation
Local Amount	750000
Date	12/20/2017
Description	Cash Deposit of MUR 750,000.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

VOI001 Void / Cancellation from Person B *my client* to Account *my client* held by Person A

FROM SIDE Person My Client	TO SIDE Account My Client (P)

"**From Party**" window

Funds Code	Cheque
Country	Mauritius

"**Person my client**" sub-window

Gender	Female
First Name	Isabelle
Last Name	SMITH
Birth Date	05/28/1970
Maiden Name	La Fontaine
Nationality 1	MAURITIUS
Residence	MAURITIUS
Occupation	Teacher
Address	[…] – Mandatory subfields

"**To Party**" window

Funds Code	Cheque
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

NOTE:
This Scenario requires that the initial Purchase of Office Cheque be also reported.
See OFW001 & OFW002

DNX001 Denomination Exchange – by an Entity

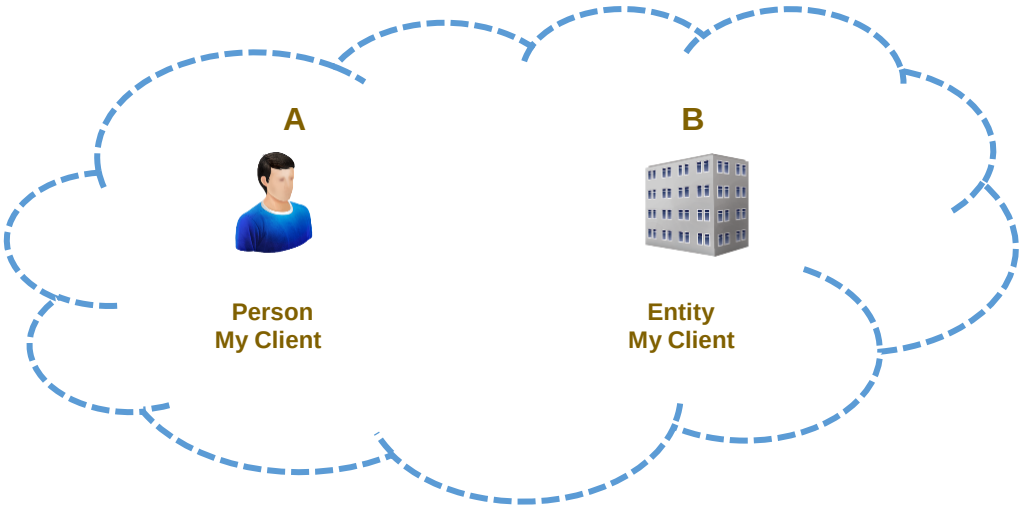
Text Scenario

[Back to Top]

On 28 December 2017, Mr Paul Smith, the Director of AB Company Ltd made a request to the bank to convert 100 notes of Rs 500 and 1500 notes of Rs 200 (totalling MUR 350,000) into Rs 1000 and Rs 2000 denominations.

(*Assumption: AB Company Limited has only one Director / Shareholder and one Authorised bank signatory*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9939 20 JAN 18
Transmode Code	Denomination exchange
Local Amount	350000
Date	12/28/2017
Description	Request to convert 100 notes of Rs 500 and 1500 notes of Rs 200 into Rs 1000 and Rs 2000 denominations.
Transaction Type	Multi-Party

DNX001 Denomination Exchange – by an Entity

A. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cash (different denomination than the from/to side)
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cash (different denomination than the from/to side)
Party is	My client
Party Type	Entity

→"**Entity my client**" sub-window

Name	AB Company Ltd
Incorporation Leagl Form	GmbH
Business	Import Export
Incorporation Number	C123456
Incorporation Date	06/17/2014
Incorporation Country Code	MAURITIUS
Address	[…] – Mandatory subfields
Director(s)	[See Expanded window]

→"**Person my client**" expanded window

Role	Director and Shareholder
Gender	Male
First Name	Paul
Last Name	SMITH
Identifier fields: *ID number*	U123456
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…]

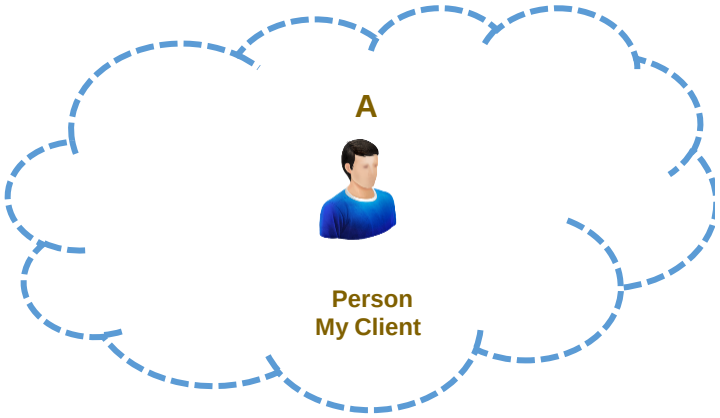
DNX002 Denomination Exchange – by a Person

Text Scenario

[Back to Top]

On 27 December 2017, Mr Paul Smith, made a request to the bank to convert 100 notes of Rs 500 and 1500 notes of Rs 200 (totalling MUR 350,000) into Rs 1000 and Rs 2000 denominations.

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9938 20 JAN 18
Transmode Code	Denomination exchange
Local Amount	350000
Date	12/28/2017
Description	Request to convert 100 notes of Rs 500 and 1500 notes of Rs 200 into Rs 1000 and Rs 2000 denominations.
Transaction Type	Multi-Party

DNX002 Denomination Exchange – by a Person

A. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cash (different denomination than the from/to side)
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

INS001 Purchase of Life Insurance

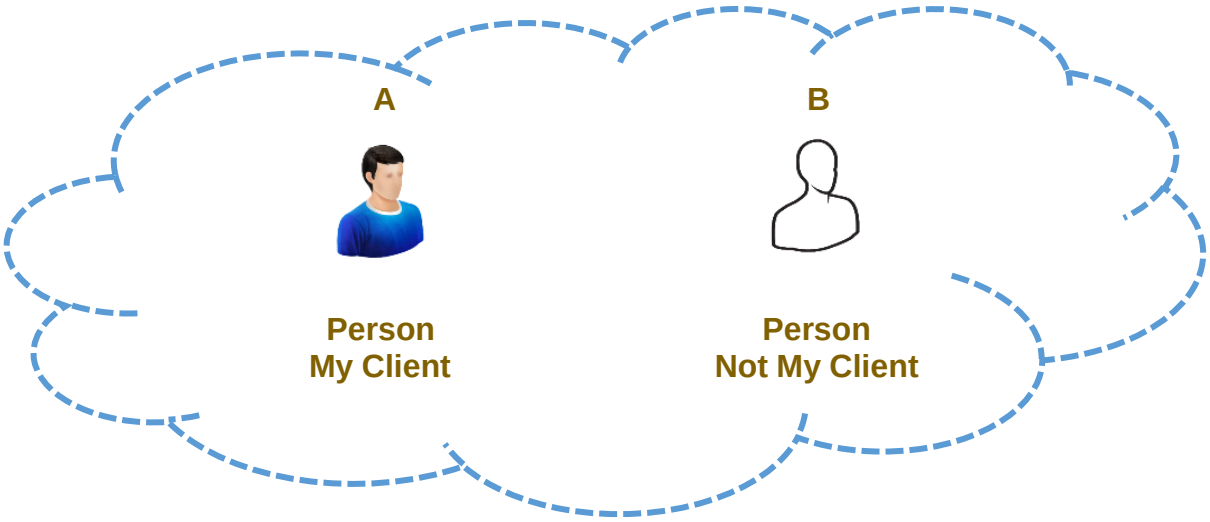
Text Scenario

[Back to Top]

On 18 December 2017, Mr Paul SMITH subscribed to a life insurance policy and paid a single premium of MUR 150 000 in cash. He named his wife, Mrs Isabelle SMITH as beneficiary.

(*Assumption: STR is reported by an Insurance company*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9928 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	150000
Date	12/18/2017
Description	Customer subscribed to a single premium life insurance
Transaction Type	Multi-party
Comments	Settled by cash

INS001 Purchase of Life Insurance

A. "**Involved Party**" window

Role	Buyer
Country	Mauritius
Funds Code	Cash
Party is	My client
Party Type	Person

→ "**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cash
Party is	Not my client
Party Type	Person

→ "**Person not my client"** sub-window

First Name	Isabelle
Last Name	SMITH
Available Identifier fields: *ID number*	H24354

Alternative Scenarios:

1. If the premium was paid by Cheque, then amend the Funds Code to Cheque and in the "Comments" field of the "Transaction" window, mention the date of the cheque and on which bank it was issued.

2. If the premium was paid by bank transfer, then amend the Funds Code to Electronic Funds Transfer and in the "Comments" field of the "Transaction" window, mention name of the remitting bank if known.

3. If the premium was paid by a broker or agent, then in the "Comments" field of the "Transaction" window, mention the name of the broker or agent.

INS002 Redemption of Life Insurance

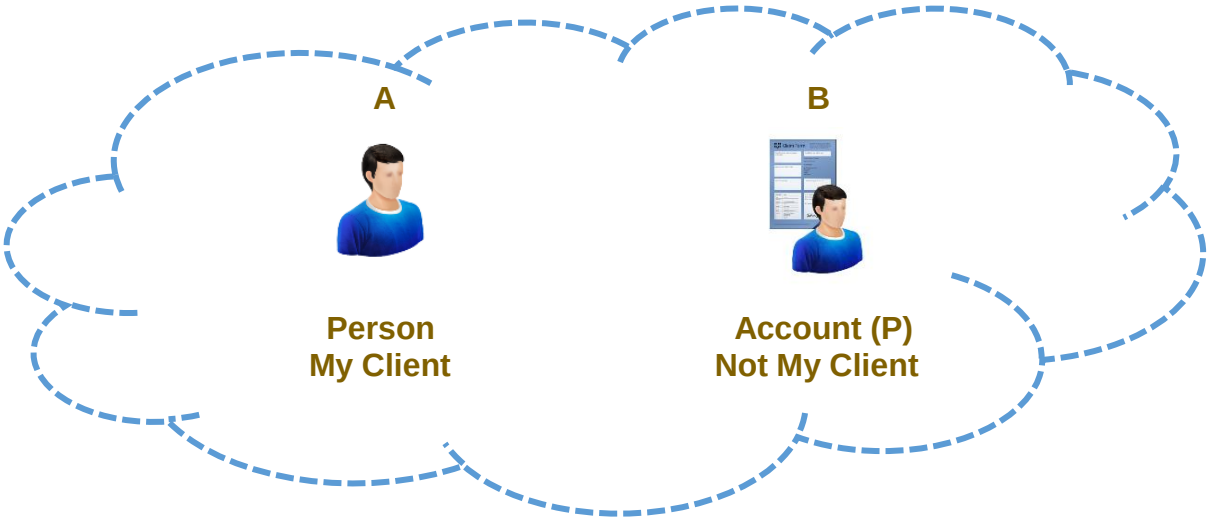
Text Scenario

[Back to Top]

On 21 December 2017, Mr Paul SMITH requested to redeem his life insurance policy. He was paid an amount of MUR 250 000 by bank transfer on 29 December 2017.

(*Assumption: STR is reported by an Insurance company*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9927 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	250000
Date	12/21/2017
Description	Customer redeemed life insurance
Transaction Type	Multi-party
Comments	Settled by bank transfer

INS002 Redemption of Life Insurance

A. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Electronic Funds Transfer
Party is	My client
Party Type	Person

→ "**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Account held by subjects / associates
Country	Mauritius
Funds Code	Electronic Funds Transfer
Party is	Not my client
Party Type	Account

→ "**Account not my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX

Alternative Scenarios:

1. If the premium was paid by Cheque, then amend the Funds Code to Cheque and in the "Comments" field of the "Transaction" window, mention the cheque number, drawee bank and date of the cheque.

2. If the premium was paid by cash, then amend the Funds Code to Cash and in the "Comments" field of the "Transaction" window, mention date redemption was requested and date on which it was paid.

3. If the redemption was made before maturity date, then in the "Comments" field of the "Transaction" window, mention the date of maturity and the actual date of payment.

4. It is assumed that prior to reporting the above scenario, the Purchase of the policy is also reported. See INS001

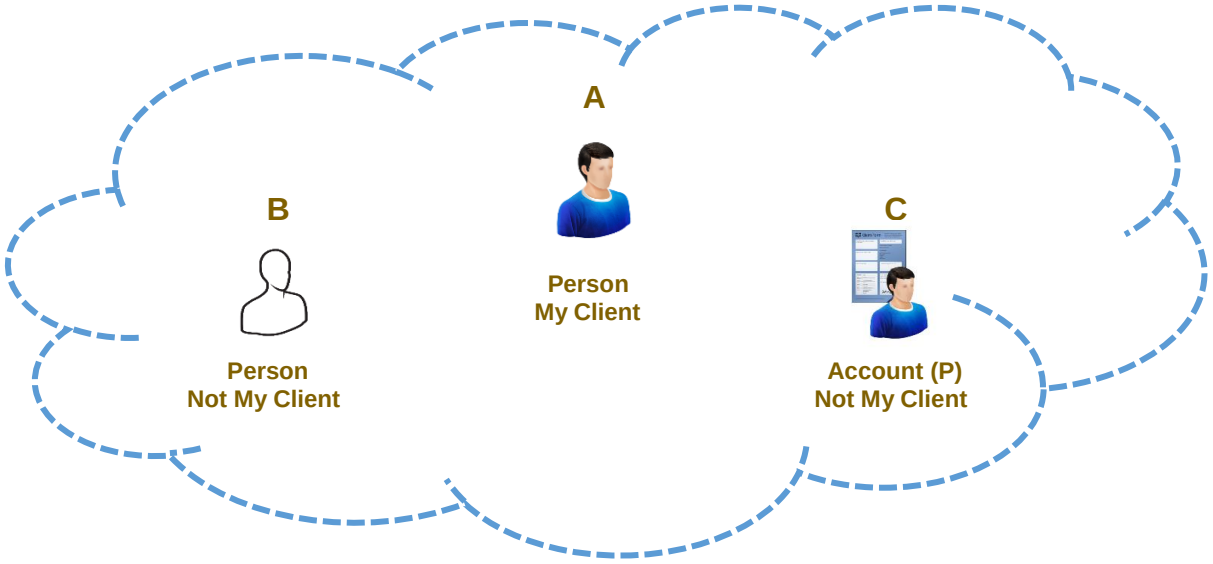
Text Scenario

[Back to Top]

After the death of Mr Paul SMITH (the main insured), his heirs have claimed the life insurance which is of an amount of MUR 4.5 million. The amount was paid to the wife Mrs Isabelle SMITH by bank transfer on 24 December 2017.

(*Assumption: There is only one heir & STR is reported by an Insurance company)*

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9926 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	4500000
Date	12/24/2017
Description	Claim on life insurance after death of main insured.
Transaction Type	Multi-party

INS003 Claim on Life Insurance

A. "**Involved Party**" window

Role	Source Party
Country	Mauritius
Funds Code	Electronic Funds Transfer
Party is	My client
Party Type	Person

→ "**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Electronic Funds Transfer
Party is	Not my client
Party Type	Person

→ "**Person not my client"** sub-window

First Name	Isabelle
Last Name	SMITH
Available Identifier fields: *ID number*	H24354

C. "**Involved Party**" window

Role	Account held by subjects / associates
Country	Mauritius
Funds Code	Electronic Funds Transfer
Party is	Not my client
Party Type	Account

→ "**Account not my client**" sub-window

Account	000524546AB
Name	Isabelle SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX

Alternative Scenarios:

1. If the premium was paid by Cheque, then amend the Funds Code to Cheque and in the "Comments" field of the "Transaction" window, mention the cheque number, drawee bank and date of the cheque.

2. If the premium was paid by cash, then amend the Funds Code to Cash and in the "Comments" field of the "Transaction" window, mention date redemption was requested and date on which it was paid.

3. If death occurred before maturity date of policy, then in the "Comments" field of the "Transaction" window, mention the date of maturity and the actual date of payment.

4. It is assumed that prior to reporting the above scenario; the Purchase of the policy is also reported. See INS001

INS004 Purchase of insurance of Vehicle, House etc

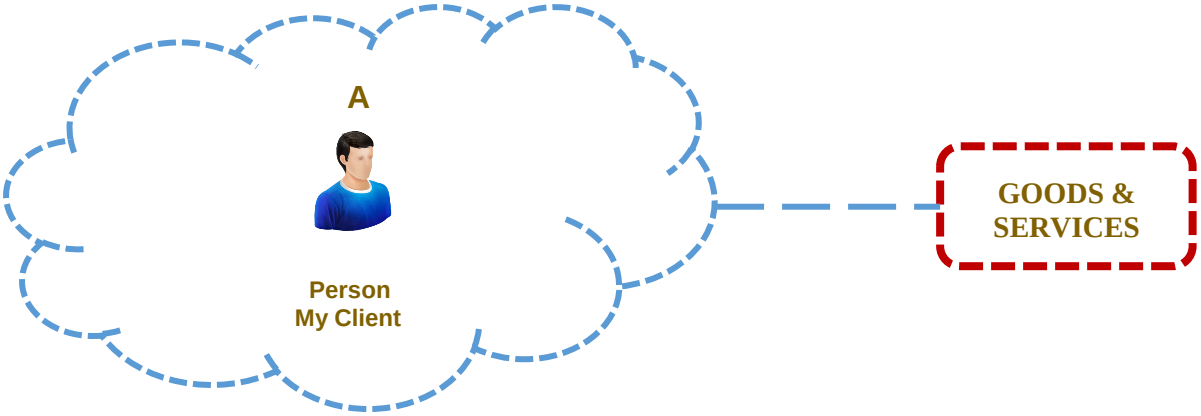
Text Scenario

[Back to Top]

On 18 December 2017, Mr Paul SMITH purchased an insurance policy for his house for a value of MUR 1.5 million. He pays a monthly premium of MUR 10,000.

(*Assumption: STR is reported by an Insurance company*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9921 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	10000
Date	12/18/2017
Description	Purchase of insurance for house.
Transaction Type	Multi-party
Comments	Monthly premium are paid by Cash. Total value insured is MUR 1,500,000.

INS004 Purchase of insurance of Vehicle, House etc

A. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cash
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

"**Goods and Services"** window

Item Type	Property
Description	A house of two floors in Tamarin
Estimated Value	2000000
Currency Code	MUR
Size	2000
Size UOM	square meters
Address	[…]

Alternative Scenarios:

1. If the premium is paid by bank transfer (standing order), then amend the Funds Code to Electronic Funds Transfer and create a second Involved party which will be an Account not my client held by Person. Change the "Comments" field of the "Transaction" window accordingly.

2. If the premium was paid by Cheque, then amend the Funds Code to Cheque and in the "Comments" field of the "Transaction" window, mention the date of the cheque and on which bank it was issued.

INS005 Claim on insurance of Vehicle, House etc

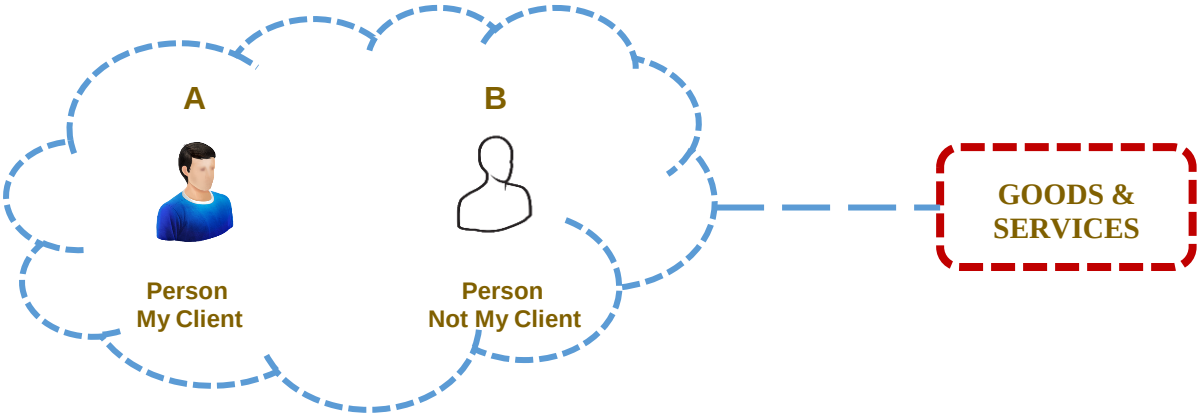
Text Scenario

[Back to Top]

On 23 December 2017, Mr Paul SMITH was paid an amount of MUR 500,000 by cheque for a claim that he had made for his vehicle that had met with an accident with the vehicle of Mr Jack SPARROW in November.

(*Assumption: STR is reported by an Insurance company*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9925 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	500000
Date	12/23/2017
Description	Claim for damaged vehicle.
Transaction Type	Multi-party

INS005 Claim on insurance of Vehicle, House etc

A. "**Involved Party**" window

Role	Beneficiary / Receiver
Country	Mauritius
Funds Code	Cheque
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Associated with
Country	Mauritius
Funds Code	Cheque
Party is	Not my client
Party Type	Person

→"**Person not my client"** sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H24354

"**Goods and Services"** window

Item Type	Vehicle
Item Make	KIA
Description	KIA Picanto
Presently Registered to	Mr Paul SMITH
Estimated Value	800000
Currency Code	MUR
Registration Date	12/08/2010
Registration Number	KIA2017

"**Goods and Services"** window

Item Type	Vehicle
Item Make	TOYOTA
Description	Toyota Corolla
Presently Registered to	Mr Jack SPARROW
Estimated Value	600000
Currency Code	MUR
Registration Date	10/23/2013
Registration Number	5555555 BZ 01

Alternative Scenarios:

1. If the premium is paid by bank transfer, then amend the Funds Code to Electronic Funds Transfer and create a second Involved party which will be an Account not my client held by Person. Change the "Comments" field of the "Transaction" window accordingly.

2. It is assumed that prior to reporting the above scenario, the Purchase of the policy is also reported. See INS004

INS006 Purchase of Pension plan

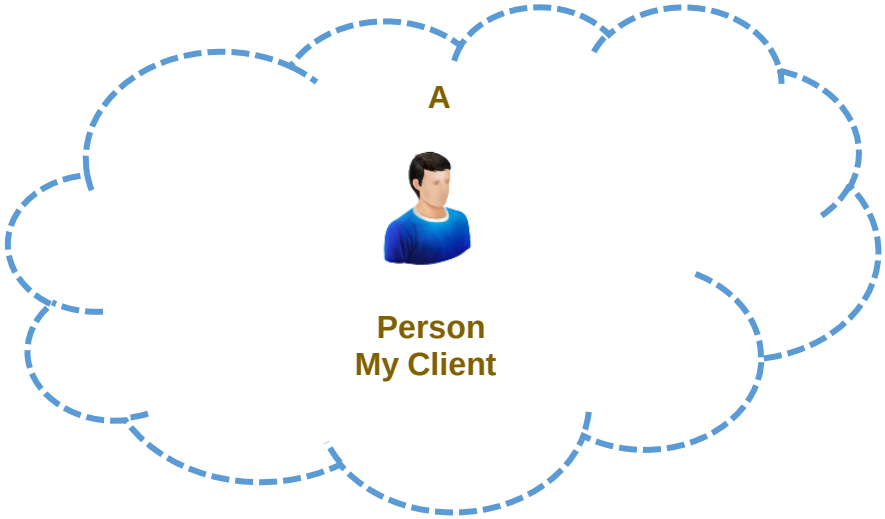
Text Scenario

[Back to Top]

On 20 December 2017, Mr Paul SMITH contracted a Pension Plan from an Insurance Company. He contracted to pay a monthly premium of MUR 5000 as from 15 January 2017.

(*Assumption: STR is reported by an Insurance company*)

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9925 20 JAN 18
Transmode Code	Insurance (Purchase /Redeem/Claim)
Local Amount	5000
Date	12/20/2017
Description	Customer subscribed to a pension plan with a monthly premium of MUR 5000.
Transaction Type	Multi-party
Comments	Maturity of pension plan is 15 January 2033

INS006 Purchase of Pension plan

A. "**Involved Party**" window

Role	Buyer
Country	Mauritius
Funds Code	Cash
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Alternative Scenarios:
1. If the premium is paid by bank transfer (standing order), then amend the Funds Code to Electronic Funds Transfer and create a second Involved party which will be an Account not my client held by Person. Change the "Comments" field of the "Transaction" window accordingly.
2. If the premium was paid by Cheque, then amend the Funds Code to Cheque and in the "Comments" field of the "Transaction" window, mention the date of the cheque and on which bank it was issued.

LEA001 Purchase of vehicle on lease

Text Scenario

[Back to Top]

On 24 December 2017, Mr Paul SMITH went to a leasing company to buy a car on lease of a value of MUR 2,000,000. Mr Paul SMITH paid an initial deposit of MUR 600,000 by office cheque and agreed to pay a monthly lease payment of MUR 17,000.

(*Assumption: STR is reported by a leasing company*)

Involved Parties (Multi-Party: Illustration)

Tabular Scenario

"**Transaction**" window

Number	TRNWEB9924 20 JAN 18
Transmode Code	Lease
Local Amount	600000
Date	12/24/2017
Description	Customer bought a car on lease and made an initial deposit of MUR 600,000
Transaction Type	Multi-party

LEA001 Purchase of vehicle on lease

A. "**Involved Party**" window

Role	Leased (to)
Country	Mauritius
Funds Code	Bank draft
Party is	My client
Party Type	Person

→ "**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

"**Goods and Services"** window

Item Type	Vehicle
Item Make	KIA
Description	KIA Picanto
Presently Registered to	Mr Paul SMITH
Estimated Value	800000
Currency Code	MUR
Registration Date	12/08/2010
Registration Number	KIA2017

NOTE: A second transaction should also be reported with same involved parties but the transaction amount will be the monthly repayment made by the Buyer. See INS004 or INS006. (Except Transmode code should be LEASE)

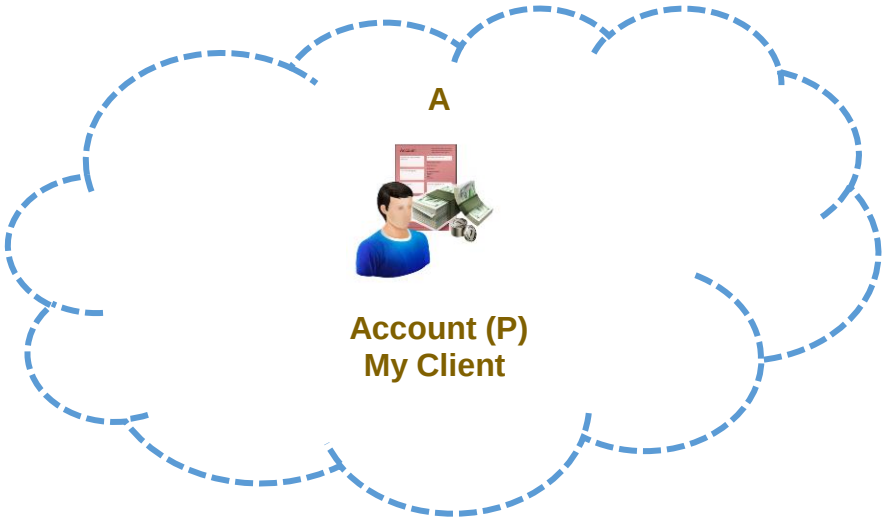
ADV001 Adverse Report on local / international press

Text Scenario

[Back to Top]

On 15 December 2017, an adverse report was found on local newspapers on Mr Paul SMITH.

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9923 20 JAN 18
Transmode Code	Other
Transmode Comment	Adverse information on local / international press
Local Amount	0
Date	12/15/2017
Description	It is reported that Mr Paul SMITH is involved in a scam.
Transaction Type	Multi-party

ADV001 Adverse Report on local / international press

A. "**Involved Party**" window

Role	Other
Country	Mauritius
Funds Code	Other
Funds comment	Adverse information on local press
Party is	My client
Party Type	Account

→**"Account my client"** sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

Alternative Scenarios:

1. If you are not a Bank or a Management Company and do not have full detail on the account of your customer, then you can report either the entity or person mentioned in the press information.

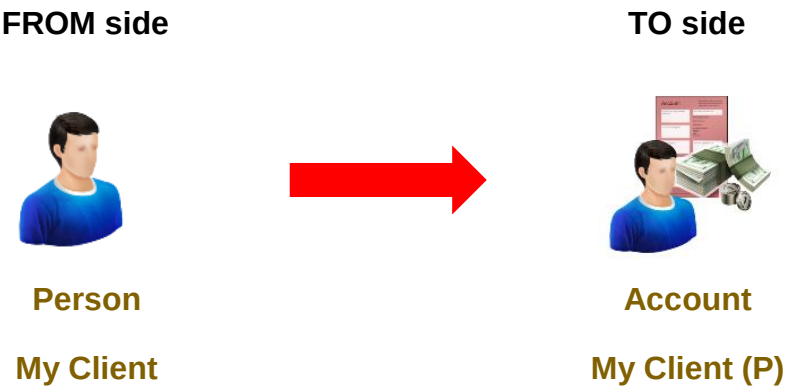
PRP001 Proposed/ Attempted Cash Deposit from Person A *my client* to Account *my client* held by Person A

Text Scenario

[Back to Top]

On 20 December 2017, Mr Paul SMITH came to the bank to deposit an amount of MUR 750,000 in cash on his Savings Account. The transaction was denied by the bank.

Transactional Flow (Bi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9930 20 JAN 18
Transmode Code	Proposed / attempted transaction
Local Amount	750000
Date	12/20/2017
Description	Cash Deposit of MUR 750,000.
Transaction Type	Bi-Party
From Type	Person my client
To Type	Account my client

PRP001 Proposed/ Attempted Cash Deposit from Person A *my client* to Account *my client* held by Person A

FROM SIDE
Person My Client

"**From Party**" window

Funds Code	Cash
Country	Mauritius

"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

TO SIDE
Account My Client (P)

"**To Party**" window

Funds Code	Cash
Country	Mauritius

"**Account my client**" sub-window

Account	000159357AB
Name	Paul SMITH
Institution Name	BANK TEST
Institution Code or SWIFT?	TSTXXXX
Account Type	Savings
Status Code	Active
Currency Code	MUR Mauritian Rupee
Opened	11/01/1990
Balance	859233
Date of Balance	12/29/2017
Signatories	[See Expanded window]

→"**Signatory**" expanded window

Role	Primary Signatory
Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

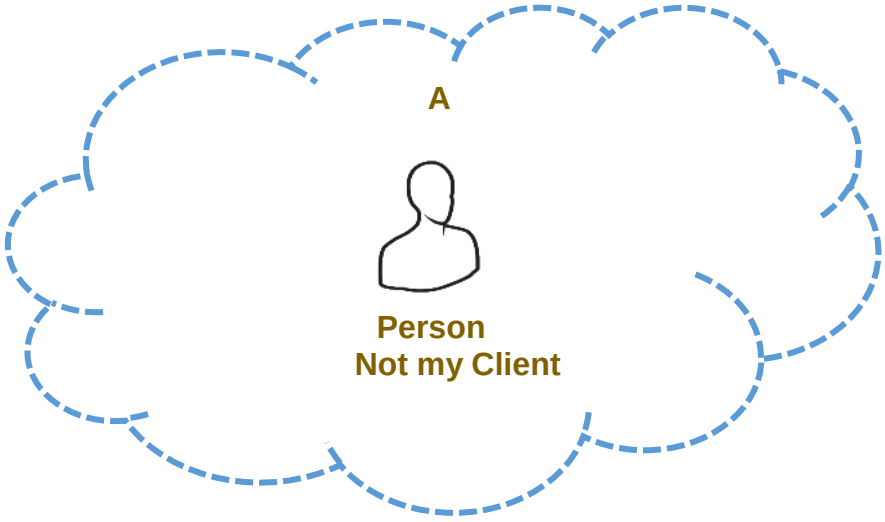
PRP002 Proposed transaction – Walk in customer (non client)

Text Scenario

[Back to Top]

On 26 December 2017, Mr Jack SPARROW, came to open a bank account since he was expecting to receive a wire transfer of USD 75,000 from Ukraine. The transaction was declined.

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9922 20 JAN 18
Transmode Code	Proposed / Attempted transaction
Local Amount	2550000
Date	12/25/2017
Description	Mr Jack Sparrow wanted to open a bank account to receive a huge wire transfer.
Transaction Type	Multi-party

PRP002 Proposed transaction – Walk in customer (non client)

A. "**Involved Party**" window

Role	Inquiry
Country	Mauritius
Funds Code	Wire transfer
Foreign Currency	[See Expanded window]
Party is	Not My client
Party Type	Person

→"**Foreign Currency**" expanded window

Currency Code	USD United States Dollar
Amount	75000
Exchange Rate	34.00

→"**Person my client**" sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	H24354

Alternative Scenarios:

1. If you are not a Bank or a Management Company and do not have full detail on the account of your customer, then you can report either the entity or person mentioned in the press information.

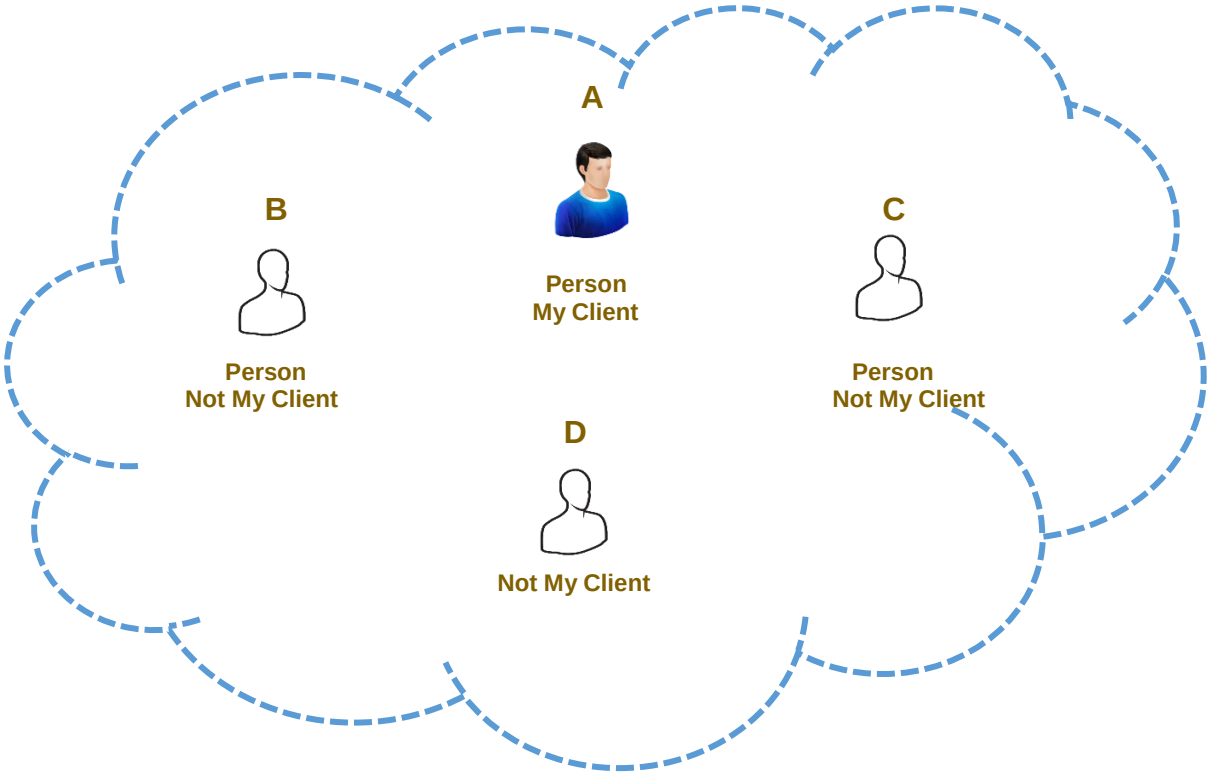
LON001 Early Repayment of Loan

Text Scenario

[Back to Top]

On 05 January 2016, Mr Paul Smith took a loan of MUR 600,000 for 10 years and Mrs Isabelle Smith stood as guarantee for this loan. On 20 December 2018, there was an early repayment of the loan by cash for an amount of MUR 435,000 by two third parties.

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9922 20 JAN 19
Transmode Code	Loan Repaid/ Waived
Local Amount	435,000
Date	12/20/2018
Description	Repayment of loan
Transaction Type	Multi-party

LON001 Early Repayment of Loan

A. "**Involved Party**" window

Role	Loan holder
Country	Mauritius
Funds Code	Cash
Party is	My client
Party Type	Person

→"**Person my client**" sub-window

Gender	Male
First Name	Paul
Last Name	SMITH
Birth Date	08/12/1968
Nationality 1	UKRAINE
Residence	MAURITIUS
Occupation	Director
Address	[…] – Mandatory subfields

B. "**Involved Party**" window

Role	Associated with
Country	Mauritius
Funds Code	Cash
Party is	Not my client
Party Type	Person
Comments	Guarantor

→"**Person not my client"** sub-window

First Name	Isabelle
Last Name	SMITH
Available Identifier fields: *ID number*	H24354

C. "**Involved Party**" window

Role	Payee / Sender
Country	Mauritius
Funds Code	Cash
Party is	Not my client
Party Type	Person

→"**Person not my client"** sub-window

First Name	Jack
Last Name	SPARROW
Available Identifier fields: *ID number*	F654715

D. "**Involved Party**" window

Role	Payee / Sender
Country	Mauritius
Funds Code	Cash
Party is	Not my client
Party Type	Person

→"**Person not my client"** sub-window

First Name	Jane
Last Name	SWAN
Available Identifier fields: *ID number*	C657465

Alternative Scenarios:

1. The above multi-party transaction is reported assuming that a first transaction should have also been reported as a multi-party transaction for the disbursement of loan.

2. The above scenario is being reported from the perspective of a non-bank. If you are a bank and you are reporting a loan repayment or a loan disbursement, then you must report as a bi-party transaction. Refer to earlier scenarios on cash /cheque /transfers transactions.

Text Scenario

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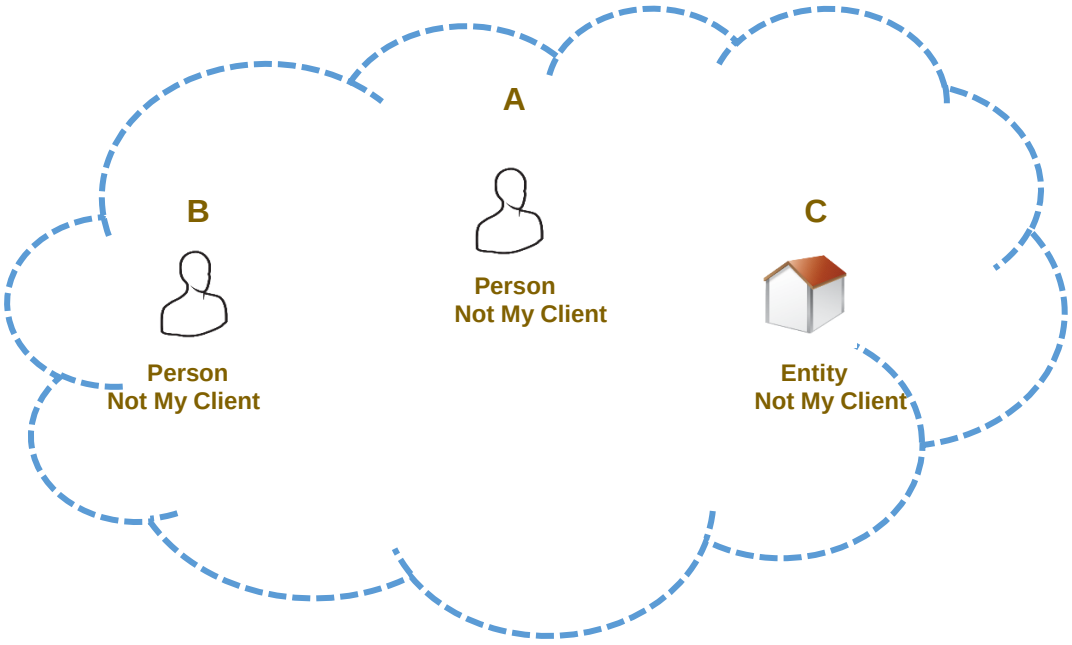
On 26 December 2017, Mr Peter FOX, owner of Red Fox Ltd, came to the bank to open a bank account which shall be credited with a bank draft of an amount of MUR 53 million. He informed the bank of his intention to invest in real estate projects, which will be financed by the bank draft that he received from one Isabelle SMITH of Ukraine and issued by the Bank Test. The document is suspected to be a fake document.

Involved Parties (Multi-Party: Illustration)



Tabular Scenario

"**Transaction**" window

Number	TRNWEB9922 20 JAN 18
Transmode Code	Proposed / Attempted transaction
Local Amount	53000000
Date	12/26/2017
Description	Suspected fake Bank draft
Transaction Type	Multi-party

LOC001 Suspected Fake Bank Draft

A. "**Involved Party**" window

Role	Source Party
Country	Mauritius
Funds Code	Bank draft
Party is	Not My client
Party Type	Person

→ "**Person not my client**" sub-window

First Name	Peter
Last Name	FOX
Available Identifier fields: *ID number*	D6546F

B. "**Involved Party**" window

Role	Payee / Sender
Country	Mauritius
Funds Code	Bank draft
Party is	Not my client
Party Type	Person

→ "**Person not my client"** sub-window

First Name	Isabelle
Last Name	SMITH
Available Identifier fields: *ID number*	H24354

C. "**Involved Party**" window

Role	Associated with
Country	Mauritius
Funds Code	Bank draft
Party is	My client
Party Type	Entity

→ "**Entity not my client**" expanded-window

Name	Red Fox Ltd
Incorporation Country Code	MAURITIUS

Alternative Scenarios:

The same principles as the scenario above applies (with due consideration of the proper parties to be reflected as Involved parties), for any other type of suspected fake / forged documents (e.g. MT199, Bank Guarantee, Letter of Credit, etc…) purportedly to be used for financing/investment.

3 Common Rejection Grounds

The following is a compilation of the most common rejection grounds for STRs that have been submitted to the FIU:

- Wrong Scenario – See **Chapter 2** of this guide for the most common scenarios
- Incomplete Mandatory fields – See **Chapter 2** of this guide for the most common scenarios
- Missing indicators – See **Paragraph 1.1.6** of this guide for explanations on Indicators
- Not using the Reason section and instead using Transaction Description or comments – See **Paragraph 1.1.2** of this guide for explanations on Reason section
- Too brief Reason section with no clear explanation on what is the suspicion – See **Paragraph 1.1.2** of this guide for explanations on Reason section
- Filing multiple STRs at one go for the same subject – If, at the time of reporting, the Reporting Entity has several transactions and/or several parties to a transaction which are all connected to the same grounds for suspicion / suspicious transactions, then the Reporting Entity should file one single STR containing all the transactions and all the parties; the Reporting Entity should **NOT** file several separate STRs.
- Error in entering correct country in the "From" and/or "To" sides – Refer to explanations in **Paragraphs 1.2.3 and 1.2.4** of this guide.
- Input of Correspondent Bank instead of Originating/ Beneficiary Bank – Reporting Entities should be careful while reporting the accounts of a party, so that only the originating bank's name or the beneficiary bank's name is entered in the "Institution Name" field. Correspondent banks are not recorded in bi-party transactions on goAML.
- Reported transaction do not match bank statements/ MT advices / Other attached documents – Reporting Entities should ensure that the reported amounts / dates match any supporting documents provided.
- Previously Rejected STRs are re-submitted without any amendments – If an STR has been rejected, the Reporting Entity will be informed of the Rejection grounds through a "Notification for Rejected Report" letter. It is expected that prior to re-submitting the STR, the Reporting Entity will have amended the STR according to the letter. Hence, rejected STR should not be re-submitted to the FIU without any of the requested amendments have been brought to the report. Any previously Rejected STRs that are re-submitted without any amendments will be rejected again. If the Reporting Entity needs assistance or clarifications on the rejection grounds then it should contact the goAML Helpdesk prior to re-submission.

4 Frequently Asked Questions

The following is a compilation of the most frequently asked questions that the FIU receives:

01 **Question** How to register a new organisation?

Answer Every reporting person who has an obligation to make a report to the FIU under section 14 of the FIAMLA 2002 can register on the goAML Platform. Each reporting person will register its organisation only once on the goAML Platform, unless the registration was rejected. The Reporting Persons must select "Register as Organisation" from the goAML Home page. Please refer to Section 1.2 of the *goAML Web User's Guide: Chapter 1 – Registration* (available on goAML Home page).

02 **Question** How to register a user?

Answer A user (other than the MLRO/ Admin) can register on goAML only after the registration of its organisation has been activated by its Supervisory Body. The user must select "Register as Person" from the goAML Home page and register with **the correct Organisation ID**. Please refer to Section 1.3 of the *goAML Web User's Guide: Chapter 1 – Registration* (available on goAML Home page).

03 **Question** What is the difference between the Production and Test platforms?

Answer A reporting person is recommended to register its organisation on both platforms. To file STR with real data, you will be required to click on goAML Production Platform. For testing purposes, you will be required to click on goAML Test Platform.

04 **Question** What is the meaning of "SWIFT/BIC" field on the Organisation registration form?

Answer This is the TAN number of the organisation.

05 **Question** What is the difference between the fields NIC and ID Number in the registration form?

Answer The field "NIC" is used for Mauritian nationals whereas the field "ID number" is used for Foreign nationals.

06 **Question** Which documents need to be attached during the registration process?

Answer

- For the registration of a new organisation, the MLRO of the organisation needs to attach an authorisation letter from its management and a scanned copy of his/her passport or NIC. The original letter with attachments shall then be hand delivered or sent by registered mail to the FIU.
- For the registration of a user (other than the MLRO) to an existing organisation, no attachment is required by default, since this registration will be validated by the Admin user (MLRO) of the organisation.

07 **Question** What is an authorisation letter and to whom should it be addressed?

Answer An authorisation letter is issued by the CEO or Board of a reporting institution authorising the MLRO to register himself/herself and the reporting organisation on goAML. This letter is addressed to the relevant Supervisory Body, with copy to the Director of the FIU.

08 **Question** Who activates the registration of a new user or changes made by a user on goAML?

Answer The registration request of a new user on goAML or any changes made to the user details are validated and finalised or rejected by the Admin user (usually the MLRO) of the reporting institution.

09 **Question** Why can't I login on goAML when I have already registered myself?

Answer When a user registers on goAML, he/she will receive an email acknowledging submission of registration details; the registration is not yet activated at this stage. To be able to login on goAML, the registration request must first be finalised by an Admin user. Hence, the registrant must wait to receive a notification that his access request was accepted.

10 **Question** What do we do when we have a Suspicious Transaction Report (STR) to report but our registration has not yet been activated by the Supervisory Body?

Answer In this case, the Reporting institution is requested to liaise with its Supervisory Body for a swift action at their end. The Reporting institution is also requested to inform the FIU's goAML Helpdesk by email.

11 **Question** Can FIU provide the username and password in case a user has forgotten same?

Answer If a user has forgotten his login details, the FIU can only provide the username and email address as the FIU does not have access to passwords. The user is then requested to click on "Forgot Password?" on the login page, and use the username and email address provided to follow the steps onscreen to reset a new password.

12 **Question** What is the "Individual user" field on goAML registration form?

Answer Registrants should **never** click on the check box of "Individual user". Any registration with this option ticked will be rejected by the FIU.

13 **Question** How do we proceed with the registration of multiple reporting institutions under the administration of one MLRO?

Answer This can be done through the "Delegation" functionality on goAML (Active Organisation menu). The MLRO must first decide which of the reporting institution, out of all the others, will act as the "Principal Organisation" on

goAML. This "Principal Organisation" will be the first organisation to be registered on goAML. Once this registration is activated by the Supervisory Body, the MLRO will then have to login on the account of the "Principal Organisation" and register the rest of the reporting institutions using the Delegation functionality. **In practice, especially for those users who have never used Delegation, it is highly recommended that they should first contact the FIU's goAML Helpdesk for technical advice on set up of the Delegation.**

14 **Question** How to proceed when there is a change in MLRO and no handing over was done on goAML prior to departure of MLRO?

Answer In this case, the new MLRO is requested to follow the below steps:

1. Inform the FIU's goAML Helpdesk via a letter or email that: (i) he/she is the new MLRO of the organisation, (ii) no handing over was done by former MLRO and (iii) there is no admin user for their organisation.
2. Register himself/herself as a user under his/her organisation (with the correct Organisation ID) and attach a letter (with the information under 1. above) along with a copy of NIC or passport.
3. The FIU will then validate (i.e. activate/reject) the registration request on an exceptional basis. Since final access of MLROs can only be validated on the goAML system by the relevant Supervisory body, the newly registered MLRO will not have full admin rights on the system at this stage.
4. Once the user registration is activated by the FIU, the new MLRO is requested to amend the details of his/her organisation on goAML by changing the "Contact Person" and "Email" fields found in the "My Org" section. This organisation change details should be submitted along with the documents mentioned in point 2 above.
5. The above Organisation change request will then be validated by the Supervisory Body. Once it is activated, the new MLRO will be provided with full admin rights on his/her account (including ability to submit STRs).
6. Finally, the new MLRO is requested to deactivate the access of the former MLRO from goAML.

Reporting persons are however reminded that, to prevent such continuity issues, they are strongly recommended to put in place proper handing over procedures for all their users linked to their goAML accounts.

15 **Question** How do we amend a report whose status is "Archived"?

Answer Archived reports cannot be amended. Once the status of a report has changed to "Archived", a user can never amend this report as it has been purged from the system (for security reasons). He/she will need to create a new report.

Users are reminded that draft reports only remain accessible for 15 calendar days on the system before being automatically archived.

16 **Question** Do we need to create a new STR when it has been rejected?

Answer No. Once an STR is rejected by FIU, the reporting institution has a timeframe of 40 calendar days to revert and amend the same report. The reporting institution does not have to create a new report each time a report is rejected, unless the timeframe was exceeded and the report was archived by goAML.

17 **Question** Why can't we trace our *Submitted*, *Rejected* or *Processed* reports on goAML?

Answer In case you cannot find a report in the "Submitted Reports" or "Drafted Reports" menu of your goAML account, you just need to change the *Start Date* to an older date and refresh the page (default period on the page is always latest one month). goAML always keeps a basic record of all *Submitted*, *Rejected* or *Processed* reports. Note: full copies of *Submitted*, *Rejected* or *Processed* reports are only available for 40 calendar days until automatic archiving.

18 **Question** How to proceed when we have additional information to provide on a previously reported STR?

Answer In such a case, updated information can be communicated to the FIU via the message board, with the message making reference to the previous STR web ID in the Subject field. It is not necessary to report a new STR.

19 **Question** How to file an STR?

Answer Please refer to the example Scenarios provided in this guide, together with *goAML Web User's Guide* (version 2.4); it is available on the goAML home page after log in.

20 **Question** How do I enter information about a Corporate Director on goAML?

Answer Refer to para 1.5 of this guide.

21 **Question** How do I retrieve the information that I had typed in a report but which I lost after some time?

Answer If the information was not saved, it cannot be retrieved. goAML has a time out session of around 15 to 20 minutes. It is hence recommended to save a report frequently in order not to lose any data.

22 **Question** Why does goAML automatically log me out of my account?

Answer See Answer for Question 21 above. Users are recommended to always use an up-to-date version of their web browser. Users are also recommended to clear the cache of their web browser from time to time in order to avoid unnecessary issues on goAML.

23 **Question** What happens after I have submitted an STR on goAML?

Answer Once an STR is submitted, the user will receive a notification (through the email registered for the Organisation) that a report has been submitted. Any STR submitted via goAML does not signify that the report has been accepted by the FIU. First, the STR submitted undergoes a validation process at the level of the FIU.

- The report is rejected by the FIU if it is of poor quality and the reporting institution will receive a notification (through the email registered for the Organisation) to check the Message Board; there, a message with a Rejection letter, detailing the rejection criteria, will be attached. The user should then proceed with Revert procedures to amend and resubmit the report.
- If the FIU accepts the report, the reporting institution will receive a notification (through the email registered for the Organisation) to check the Message Board; there, a message with an Acknowledgement letter will be attached.

Contact goAML Helpdesk

A special helpdesk, for any assistance that you may require, has been set at the FIU. The contact details are:

Email: goamlhelpdesk@fiumauritius.org

Tel: 454 1423