

**BRANCH DETAIL SHEET FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR**

**ANNEXURE**

1. Name of Reporting Entity
2. Reporting Role
3. Institution Relation Flag
4. Institution Name
5. Institution Branch Name
6. Institution Reference Number
7. Branch Address
  
8. Branch City
9. Pin code
10. Country Code
11. Telephone
12. Fax
13. E-mail
14. Branch Remarks

**INSTRUCTIONS**

As there could be more than one branch/location relevant to the STR, appropriate details should be provided in separate sheet.

**2. Reporting Role:**

- “A”-Reporting Entity itself
- “B”- Other Than Reporting Entity

**3. Institution Relation Flag:**

- “A”- Transaction Institution (Institution where transaction was conducted)
- “B”- Instrument Issue Institution (Institution where instrument/card was issued)
- “C”- Account with Institution (Institution having Account)
- “D”- Sending Institution (SWIFT)
- “E”-Ordering Institution (SWIFT)
- “F”- Intermediary Institution (SWIFT)
- “G”- Correspondent Institution (SWIFT)
- “H”-Acquirer Institution (Card)
- “M”- Multiple Relationships
- “Z”- Others

**4. Institution Name:** Name of Institution relevant to the transactions.

**5. Institution Branch Name:** Name of the branch/location relevant to the transactions.

**10. Country Code:** Country Code for the branch as Per SWIFT. Use IN for India

**14. Branch Remarks:** Any remark in respect of the branch/location



**LEGAL PERSON/ENTITY DETAIL SHEET FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR**

**ANNEXURE**

<p>1. Legal Person /Entity Name</p> <p>2. Relation Flag</p> <p>3. Customer Reference Number</p> <p>4. Relationship Establishing Date</p> <p>5. Nature of Business</p> <p>6. Date of Incorporation</p> <p>8. Registration Number</p> <p>9. Registering authority</p> <p>11. Country Code</p> <p>12. PAN</p> <p>13. Communication Address</p> <p>14. City</p> <p>15. Pin code</p> <p>17. Telephone</p> <p>19. Email</p> <p>20. List of Directors/partners/members and other related persons</p> <p>20.1</p> <p>20.2</p> <p>20.3</p> <p>21. Legal Person/Entity Remarks</p>	<p>7. Constitution Type</p> <p>10. Registration Place</p> <p>16. Country Code</p> <p>18. Fax</p>
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**INSTRUCTIONS**

2. Relation Flag:  
Indicates the relation of the legal person/entity with the reported transactions

- “A”- Customer
- “D”- Introducer
- “E”- Guarantor
- “Z” - Other

7. Constitution Type:

- |                           |                  |
|---------------------------|------------------|
| “A”- Sole Proprietorship  | “F”- Society     |
| “B”- Firm                 | “G”- Association |
| “C”- HUF                  | “H”- Trust       |
| “D”- Private Ltd. Company | “I”- Liquidator  |
| “E”- Public Ltd. Company  | “Z”- Other       |

11. Country Code: Country code for the country of incorporation as per SWIFT

**PAYMENT INSTRUMENT DETAIL SHEET FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR  
ANNEXURE**

1. Name of Reporting Entity
2. Institution Name
3. Institution Reference Number
4. Payment Instrument Reference Number
5. Payment Instrument Type
6. Payment Instrument Holder Name
7. Relationship Beginning Date
8. Risk Category
9. Cumulative Purchase Turnover
10. Payment Instrument Remarks

**INSTRUCTIONS**

- |   |  |
|---|--|
| <p>2. Institution Name: Name of Institution which has issued the payment instrument/card</p> <p>3. Institution Reference Number: Unique Code issued by the regulator/association or any temporary code for the institution</p> <p>4. Payment Instrument Reference Number: Unique Number of the payment instrument/card</p> <p>5. Payment Instrument Type:</p> <ul style="list-style-type: none"> <li>“G”- Credit Card</li> <li>“H”- Debit Card</li> <li>“I”- Smart Card</li> <li>“J”- Prepaid Card</li> <li>“K”- Gift Card</li> <li>“Z”- Others</li> </ul> <p>6. Payment Instrument Holder Name: Name of Person to whom the payment instrument was issued</p> | <p>7. Relationship Beginning Date: Date of issue of payment instrument in YYYY-MM-DD Format</p> <p>8. Risk Category: Risk Category as per the Internal Risk Assessment</p> <ul style="list-style-type: none"> <li>“A”- Low Risk</li> <li>“B”- Medium Risk</li> <li>“C”- High Risk</li> </ul> <p>9. Cumulative Purchase Turnover: Sum of all purchases in the payment Instrument /card from 1<sup>st</sup> April of the financial year till the last day of the month of reporting. If report is being furnished for Jan 2009 then transactions from 1<sup>st</sup> April 2008 to 31<sup>st</sup> Jan 2009 have to be aggregated. The amount should be rounded off to nearest rupee without decimal.</p> <p>10. Payment Instrument Remarks: Any remark in respect of the payment Instrument/ card</p> |
|---|--|

**TRANSACTION DETAIL SHEET FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR***Read the instructions before filling the form*      **ANNEXURE**

1. Name of Reporting Entity
2. Transaction Reference Number
3. Transaction Type
4. Transaction Date
5. Transaction Time
6. Instrument Type
7. Transaction Institution Name
8. Amount in Rupees
9. Currency of Transaction
10. Purpose of transaction
11. Payment Mode

**Payment Instrument Details**

12. Payment Instrument Number
13. Payment Instrument Issue Institution Name

**Customer Details**

14. Customer Name
15. Occupation
16. Date of Birth
17. Sex
18. Nationality
19. ID Type
20. ID Number
21. ID Issuing Authority
22. ID Issue Place
23. PAN
24. Address
25. City
26. Pin code
27. Country code
28. Telephone
29. Mobile number
30. E-mail

**Additional Information**

31. Account Number
32. Account With Institution Name
33. Related Institution Name
34. Institution Relation Flag
35. Transaction Remarks

**TRANSACTION DETAIL SHEET FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR****INSTRUCTIONS**

**2. Transaction Reference Number:** Unique Reference Number for the transaction maintained by the reporting entity to uniquely refer to a transaction. In cases, where the reporting entity is reporting two (or more) transactions intrinsically linked to each other (money transfer sent and received), both the records should have common Transaction Reference Number to depict the complete transaction

**3. Transaction Type:** "P" – Purchase/Send transfer  
"R" – Redemption/Receive transfer

**6. Instrument Type:**

"A"- Currency Note	"G"- Credit Card
"B"- Travelers Cheque	"H"- Debit Card
"C"- Demand Draft	"I"- Smart Card
"D"- Money Order	"J"- Prepaid Card
"E"-Wire Transfers/TT	"K"- Gift Card
"F"- Money Transfer	"Z"- Others

**7. Transaction Institution Name:** Name of the financial institution where transaction was conducted.

**8. Amount in Rupees:** The amount should be rounded off to nearest rupee without decimal. If this amount was not in Indian Rupees, it should be converted into Indian rupees.

**9. Currency of Transaction:** Mention Currency code as per SWIFT Code. "INR" for Indian Rupees

**10. Purpose of transaction:** Mention text to define the purpose (such as Private Visit, Visa fees)

**11. Payment Mode:** The mode of payment made against purchase/redemption

"A"- Cheque
"B"- Account Transfer
"C"- Cash
"D"-Demand Draft
"E"- Electronic Fund Transfer
"Z"- Others

**12. Payment Instrument Number:** Instrument number such as Card Number used in transaction. (if available)

**13. Payment Instrument Issue Institution Name:** Name of the financial institution issuing the instrument

**14. Customer Name:** Full Name of the customer/sender/receiver.

**17. Sex:** "M"- Male, "F"- Female

**18. Nationality:** Country code as per SWIFT. Use IN for India

**19. ID Type:**

"A" –Passport
"B"- Election ID Card
"C"- PAN Card
"D"- ID Card
"E"- Driving License
"Z" – Other

**20. ID Number:** Number mentioned in the identification document

**21. ID Issuing Authority:** Authority which had issued the identification document

**22. ID Issue Place:** Place where document was issued

**27. Country Code:** Country Code for the address as Per SWIFT. Use IN for India

**31. Account Number:** Account number, if linked to the transaction

**32. Account With Institution Name:** Name of the financial institution having the account linked to the transaction.

**33. Related Institution Name:** Name of the financial institution having the account linked to the transaction.

**34. Institution Relation Flag:**

"D"- Sending Institution (SWIFT)
"E"-Ordering Institution (SWIFT)
"F"- Intermediary Institution (SWIFT)
"G"- Correspondent Institution (SWIFT)
"H"-Acquirer Institution (Card)
"Z"- Others

**35. Transaction Remarks:** Any remark in respect of the transaction



**SUSPICIOUS TRANSACTION REPORT FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR**

*Read the instructions before filling the form*

**PART 4 LIST OF BRANCHES/LOCATIONS RELATED TO TRANSACTIONS**

	Name of Institution	Branch Name	Annexure No.
4.1			
4.2			
4.3			
4.4			
4.5			
<i>(Details of all transactions should be furnished in the prescribed Branch/Location Detail Sheet as Annexure)</i>			
Number of additional PART 4 sheets attached		<i>(Leave blank if no extra sheet is attached)</i>	

**PART 5 LIST OF PAYMENT INSTRUMENTS RELATED TO TRANSACTIONS**

	Payment Instrument Type	Instrument Number	Annexure No.
5.1			
5.2			
5.3			
5.4			
5.5			
<i>(Details of all payment instruments should be furnished in the prescribed Payment Instrument Detail Sheet as Annexure)</i>			
Number of additional PART 5 sheets attached		<i>(Leave blank if no extra sheet is attached)</i>	

**PART 6 LIST OF INDIVIDUALS RELATED TO TRANSACTIONS**

	Name of Individual(s)	Date of Birth	Annexure No.
6.1			
6.2			
6.3			
6.4			
6.5			
<i>(Details of all individuals should be furnished in the prescribed Individual Detail Sheet as Annexure)</i>			
Number of additional PART 6 sheets attached		<i>(Leave blank if no extra sheet is attached)</i>	

**PART 7 LIST OF LEGAL PERSONS/ ENTITIES RELATED TO TRANSACTIONS**

	Name of Legal Person(s)/Entity(s)	Annexure No.
7.1		
7.2		
7.3		
7.4		
7.5		
<i>(Details of all legal persons/entities should be furnished in the prescribed Legal Person/Entity Detail Sheet as Annexure)</i>		
Number of additional PART 7 sheets attached		<i>(Leave blank if no extra sheet is attached)</i>

**SUSPICIOUS TRANSACTION REPORT FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR**

*Read the instructions before filling the form*

**PART 8      DETAILS OF SUSPICION**

8.1 Type of Suspicion                      Proceeds of Crime                      Unusual or complex transactions                      No economic rationale or bonafide purpose                      Financing of Terrorism

8.2 Grounds of Suspicion (Mention summary of suspicion and sequence of events)

8.3 Priority Rating                      Normal                      High                      Very High

8.4 Report Coverage                      Complete                      Partial

Number of additional PART 8 sheets attached                      *(Leave blank if no extra sheet is attached)*

**PART 9      DETAILS OF ACTION TAKEN**

9.1 Whether the matter is/was under any investigation *(Mention the name of the agency, person and contact details)*

Number of additional PART 9 sheets attached                      *(Leave blank if no extra sheet is attached)*

Signature

Name   
 *(Should be same as the person mentioned in PART 2)*

**SUSPICIOUS TRANSACTION REPORT FOR AUTHORISED PERSON AND PAYMENT SYSTEM OPERATOR****INSTRUCTIONS****GENERAL INSTRUCTIONS****The Prevention of Money-Laundering Act**

The Prevention of Money-Laundering (Amendment) Act, 2009 has included 'Authorized Persons' and 'Payment System Operators' in the category of 'financial institutions'.

"Authorized Person" under the PMLA means 'authorized person' as defined in clause (c) of section 2 of the Foreign Exchange Management Act, 1999 (FEMA).

"Payment System Operator" has been defined under the PMLA as a person who operates a payment system. "Payment system" has been defined to mean a system that enables payment to be effected between a payer and a beneficiary involving clearing, payment or settlement service or all of them and includes the systems enabling credit card operations, debit card operations, smart card operations, money transfer operations or similar operations.

**Suspicious Transaction Reports**

The Prevention of Money laundering Act and the Rules there under requires every reporting entity to furnish details of suspicious transactions whether or not made in cash. Suspicious transaction as defined under Rule 2(1)(g) means a transaction whether or not made in cash which, to a person acting in good faith –

- gives rise to a reasonable ground of suspicion that it may involve the proceeds of crime; or
- appears to be made in circumstances of unusual or unjustified complexity; or
- appears to have no economic rationale or bona fide purpose; or
- gives rise to a reasonable ground of suspicion that it may involve financing of the activities relating to terrorism.

**How to Submit**

The STR should be submitted to the Financial Intelligence Unit – India (FIU-IND) at the following address:

Director, FIU-IND  
Financial Intelligence Unit-India  
6th Floor, Hotel Samrat  
Chanakyapuri, New Delhi -110021, India  
(Visit <http://fiuindia.gov.in> for more details)

**Due Date**

The principal officer is required to furnish the information of the suspicious transactions to Director, FIU-IND not later than seven working days on being satisfied that the transaction is suspicious.

**EXPLANATION OF SPECIFIC TERMS****PART1:DETAILS OF REPORT**

1.1. Date of sending report is the date on which the principal officer sends the report to Director (FIU-IND).

1.2. Replacement report is a report submitted in replacement of an earlier STR. When a replacement report is submitted, date of submitting original STR may be mentioned and the complete STR has to be submitted again.

**PART 2: DETAILS OF PRINCIPAL OFFICER****2.2 Reporting Entity Category**

- "A"- Authorized Dealer – Category I
- "B"- Authorized Dealer- Category II
- "C"- Authorized Dealer- Category III
- "D"- Full Fledged Money Changers
- "E"-Payment System Provider
- "F"- Payment System Participant
- "Z"- Others

2.3 Unique code issued by the regulator/association to identify reporting entity. If the code is not available, this field may be left blank.

2.4. Reporting Entity FIU ID may be left blank till the same is communicated by FIU-IND.

**PART 3: LIST OF TRANSACTIONS****Purchase/Redemption**

- "P" – Purchase/Send transfer
- "R" – Redemption/Receive transfer

**Instrument Type**

- |                       |                   |
|-----------------------|-------------------|
| "A"- Currency Note    | "G"- Credit Card  |
| "B"- Travelers Cheque | "H"- Debit Card   |
| "C"- Demand Draft     | "I"- Smart Card   |
| "D"- Money Order      | "J"- Prepaid Card |
| "E"-Wire Transfers/TT | "K"- Gift Card    |
| "F"- Money Transfer   | "Z"- Others       |

Currency of Transaction: Mention Currency code as per SWIFT Code. "INR" for Indian Rupees

**PART 4, 5, 6 and 7**

All reporting entities are required to submit details of each transaction and branch in separate 'Transaction Detail Sheet' and 'Branch Detail Sheet' respectively. Information about payment instruments, individuals and Legal Person/Entity is also required to be submitted if the information therein is:

- relevant to the suspicion reported,
- available with the reporting entity, and
- not covered in the 'Transaction Detail Sheet'

**PART 8 : DETAILS OF SUSPICION**

8.1 Examples of sample indicators for detection of suspicious transactions are given in the document containing electronic reporting format

8.2 Grounds of Suspicion : Write summary of suspicion and sequence of events covering following aspects:

- How was suspicion detected?
- What information was collected during the review process?
- What explanation was provided by the subject(s) or other persons (without tipping off)?
- Who benefited, financially or otherwise, from the transaction(s), how much, and how (if known)?
- Whether the suspicious activity is an isolated incident or relates to another transaction?
- Any further investigation that might assist law enforcement authorities.

8.3 Priority attached to the report as per assessment of the reporting entity

8.4 Whether partial or complete transactions are reported in the STR.