



**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		

*(Details of all transactions should be furnished in the prescribed Branch/Location Detail Sheet as Annexure)*  
 Number of additional PART 4 sheets attached *(Leave blank if no extra sheet is attached)*

**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		

*(Details of all payment instruments should be furnished in the prescribed Payment Instrument Detail Sheet as Annexure)*  
 Number of additional PART 5 sheets attached *(Leave blank if no extra sheet is attached)*

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

Name	Date of Birth	Annexure No.
6.1		
6.2		
6.3		
6.4		
6.5		

*(Details of all individuals should be furnished in the prescribed Individual Detail Sheet as Annexure)*  
 Number of additional PART 6 sheets attached *(Leave blank if no extra sheet is attached)*

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

Name	Annexure No.
7.1	
7.2	
7.3	
7.4	
7.5	

*(Details of all legal persons/entities should be furnished in the prescribed Legal Person/Entity Detail Sheet as Annexure)*  
 Number of additional PART 7 sheets attached *(Leave blank if no extra sheet is attached)*

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

8.3 Priority Rating	Normal	High	Very High
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8.4 Report Coverage	Complete	Partial
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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

2.4. 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
- "B"- Travelers Cheque
- "C"- Demand Draft
- "D"- Money Order
- "E"-Wire Transfers/TT
- "F"- Money Transfer
- "G"- Credit Card
- "H"- Debit Card
- "I"- Smart Card
- "J"- Prepaid Card
- "K"- Gift Card
- "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