

Form Guide for STR Form

(Version 20 August 2026)

IMPORTANT – USE UPDATED ADOBE SOFTWARE

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

Use only the following Adobe software.

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

Note:

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- If you have created draft STR Forms with outdated Adobe software or third party (non-Adobe) PDF editors, you should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

OVERVIEW

SUSPICIOUS TRANSACTION REPORT

STR No: [] STR Date of Submission: []

Part I Reporting Institution

Reporting Institution Particulars

Institution Type* []
Business Type* []
Name of Reporting Institution* []
UEN of Reporting Institution* []
Internal Reporting Institution Reference Number* []

Select the most appropriate Institution Type as licensed by your regulatory agency for your designated sector. If none of the options apply, select 'Others'.

Part VI Validation Summary

Reporting Institution Status	Validation Required	Account Information Status	Validation Required
Entity Information Status	Validation Required	Suspicious Transactions Status	Validation Required
Reason for Suspicion Status	Validation Required		

Once all of the sections are validated successfully, the form will be enabled for submission. Disabled

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

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

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

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

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

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

TAB – REPORTING INSTITUTION

Part I Reporting Institution	
Reporting Institution Particulars	
Institution Type*	
Business Type* 	
Name of Reporting Institution* 	
UEN of Reporting Institution* 	Internal Reporting Institution Reference Number*

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

NEW The following Institution Types have been added and removed respectively.

Added	Institution Type (IT)	Business Type (BT)
	Gambling Operator (Non-Casino)	Operator of betting operations and lotteries
		Gaming Machine Room Operator
		Other Gambling Operator
	Non-Profit/Not-For-Profit Organisation (Charity)	Company Limited by Guarantee Society
		Trust
	Non-Profit/Not-For-Profit Organisation (Others)	Company Limited by Guarantee Mosque Society
Removed	Cooperative Society	-
	Corporate Service Provider/ Qualified Individual (previously was Filing Agent/Qualified Individual)	Filing For Own Company
		Filing On Behalf of Third Party

Removed	Institution Type (IT)	Business Type (BT)
	Non-Profit/Not-For-Profit Organisation	Company Limited by Guarantee Charity Mosque Cooperative Society Society
	Others	Exempt Operator (Remote Gambling)

TAB – REPORTING INSTITUTION

Part I Reporting Institution	
Reporting Institution Particulars	
Institution Type*	
Business Type*	
Name of Reporting Institution*	
UEN of Reporting Institution*	Internal Reporting Institution Reference Number*
Notice Reference Number* ☐ N/A	
OTHERS	
If others	
Contact Officer Particulars	
Contact Officer	
Name*	
Designation*	Direct Contact Number*
	+ - -
Email*	
Alternate Email	
Once all of the fields are validated successfully, the form will be enabled for submission.	
Validation Status Validation Required Validated Time Stamp 21/11/2022 11:46:14 AM	

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

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

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

NEW The following NRNs have been added to the dropdown list:

- | | |
|-------------------------------|--|
| 1. ACIP-ADVISORY-PCN MAY 2025 | } These were previously validated NRNs in the ‘OTHERS’ section |
| 2. INFONOTE-0525 | |

NEW An area code section has been added to all contact number fields.

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

TAB – ACCOUNT INFORMATION

Part II **Account Information**

Are there account(s) involved in the suspicious activity you are reporting on? ☒ Yes ☐ No

Account 1

Please provide details of any accounts related to the suspicious transaction(s). If there are more than one such account known to the reporting institution, click on the "+" to add more records.

+

-

^

Account Details

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

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

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

Use this arrow to minimize the section.

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

The maximum no. of accounts that can be added is **40 accounts**. If there are more than 40 accounts, enter the account information for 40 accounts in the form and the remaining accounts in a .csv file (upload as attachment). The .csv file should contain the same fields as the Account Information section.

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

There are unknown checkboxes for Account Information as follows:
"We do not have the information on the Authorised Signatory" (This is available to all ITBTs)
"We do not have the information on the Beneficial Owner" (This is available to all ITBTs)

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

The maximum length for Account Numbers in all sections (including Sender & Receiver Wallet Addresses) is **60**. Do not include branch code, currency code, or any other internal reference numbers as part of the Account Number.

Account Details

Is the known account maintained with the reporting institution? ☒ Yes ☐ No

Name of Financial Institution 

We do not have the information on the Authorised Signatory. ☐

We do not have the information on the Beneficial Owner. ☐

Account Number*

Type of Account*

☐ Savings ☐ Investment ☐ Unknown

☐ Current ☐ Trust ☐ Fixed Deposit

☐ Betting ☐ Credit / Debit Card ☐ Loan

☐ Clearing ☐ Virtual Currency ☐ Payment Account

Date Account Opened* (DD/MM/YYYY)

Account Balance* ☐ DR ☐ CR

Account Ownership* ☐ Singly Held ☐ Jointly Held ☐ N/A

TAB – ACCOUNT INFORMATION

Date Account Opened* (DD/MM/YYYY)	
Account Balance* ☐ DR ☐ CR	
Account Ownership* ☐ Singly Held ☐ Jointly Held ☐ N/A	
Other accounts maintained by the same entity(s) but not part of this STR	
Account Number	
Account Status* ☐ Active ☐ Dormant ☐ Suspended ☐ Closed	
Date Account Opened* (DD/MM/YYYY)	Date of Account Suspension/Closure* (DD/MM/YYYY)

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

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

Use the “+” button to add more accounts.

Account Status and Date Account Opened are mandatory when an "Other Account" is provided.

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

Account Status
Account Status* ☐ Active ☐ Dormant ☐ Suspended ☒ Closed
☐ Account has been seized by a Law Enforcement Agency
☐ The reporting institution has taken measures against the account
Handling Of Account Balance Upon Account Closure <i>You have indicated that the reported account is closed. Please provide details on how the account balance was handled.</i>
Date of Account Suspension/Closure* (DD/MM/YYYY)
Account Balance was returned via: (select 1)* ☐ Remitted to Local Beneficiary ☐ Remitted to Foreign Beneficiary ☐ Returned in cash / cash equivalent (cashier's order, cheque, etc) ☐ N/A - No instructions received
Account Information Updated as at* (DD/MM/YYYY)
Once all of the fields are validated successfully, the form will be enabled for submission.
Validation Status Validation Required Validated Time Stamp

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

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

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

TAB – ACCOUNT INFORMATION

Account Status

Account Status* ☐ Active ☐ Dormant ☐ Suspended ☐ Closed

☒ Account has been seized by a Law Enforcement Agency

Law Enforcement Agency Name*

Law Enforcement Agency Case Reference No.*

Law Enforcement Agency Contact Officer Name*

Law Enforcement Agency Contact No.*

+ - -

Date of Seizure*

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

Note:

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

☒ The reporting institution has taken measures against the account

Describe Measures Taken* No. of Characters (Max): 100

Date Action Taken* (DD/MM/YYYY)

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

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

Account Information Updated as at* (DD/MM/YYYY)

Once all of the fields are validated successfully, the form will be enabled for submission.

Validate Account Information

Validation Status

Validation Required

Validated Time Stamp

TAB – ENTITY INFORMATION

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

Use the “+” button to add more entities.

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

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

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

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

Note:

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

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

TAB – ENTITY INFORMATION

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

Entering Directorship Details

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

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

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

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

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

TAB – ENTITY INFORMATION

First Name and Middle Name, if any*	☐ Unknown
Last Name (Family/Surname)*	☐ Unknown
Sex*	
☒ Male ☐ Female	
Country/Region of Birth	
Nationality/Citizenship*	☐ Unknown
	+ -
Tax Residency*	☐ Unknown
	+ -

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

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

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

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

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

TAB – ENTITY INFORMATION

Entity Employment Information

Occupation*

☐ Unknown

NEW The Occupation dropdown list has been updated.

List of Occupation dropdown codes				
Accountant (excluding tax accountant)	Compliance officer/Risk analyst (financial)	Kitchen operations head/supervisor	Other physical/engineering science technician N.E.C.	School principal
Actor	Domestic helper/cleaner	Machinery mechanic/fitter/repairer N.E.C.	Other sales and related associate professional N.E.C.	Securities/Finance broker
Administration manager	Education/Training institution manager N.E.C.	Management executive	Pawnbroker	Security supervisor
Advocate/Solicitor (practising)	Electrician	Managing director/Chief executive officer	Personnel/Human resource officer	Senior government official
Auditor (accounting)	Financial analyst	Marketing strategy/planning professional	Photographer	Social worker (general)
Bill collector and related worker N.E.C.	Financial/Investment adviser	Medical scientist	Premises/Facilities maintenance officer	Software and applications developer/analyst N.E.C.
Building architect	Foreign exchange dealer	Money changer	Private-hire car driver	Statistical officer/Data analyst
Building maintenance worker	General practitioner/physician	Moneylender	Radio/Television presenter	Student
Chief operating officer/General Manager	General surgeon	NS	Real estate agent	Supervisor/General foreman (metal/machinery and related trades)
Cleaning supervisor	Graphic designer	Odd job person	Receptionist/Customer service/information clerk N.E.C.	Tax accountant
Clinical psychologist	Housewife	Other engineering professional N.E.C.	Registered nurse and related nursing professional (excluding enrolled nurse)	Tax associate professional
Clinical research professional	Insurance sales agent/broker	Other government associate professional N.E.C.	Religious professional N.E.C.	Teaching professional N.E.C.
Commercial airline pilot	Insurance underwriter	Other health professional N.E.C.	Retiree	Trade broker
Company director	Interior designer	Other personal services worker N.E.C.	Sales professional (institutional sales of financial products)	Unemployed

TAB – ENTITY INFORMATION

Part III Entity Profile

Entity 1



Please provide details of all entities related to the suspicious transaction you are reporting on. This includes account owners, authorized signatories and ultimate beneficial owners of the reported suspicious accounts as well as known transacting parties of the suspicious transaction.

Is this entity related to the reported account(s)?* ☒ Yes ☐ No

Relationship to Account



Select Account Number*

Relationship of Entity to Account*

Others

If others, please specify:

Relationship of Entity to Account Holder*

☐ Unknown

NEW A Business Entity can be added as a related entity to a **Joint Account** if the Relationship of Entity to Account is 'Others'.

Entity Particulars

Profile Information*

- ☐ Entity featured in foreign adverse news/sanction lists
- ☐ Entity featured in local adverse news/sanction lists
- ☐ Entity not featured in adverse news/sanction lists but suspected of committing an offence
- ☐ Entity is a Politically Exposed Person (PEP)
- ☐ Entity is a relative/close associate of a Politically Exposed Person (PEP)
- ☐ None of the Above

☐ Check if adding Person Entity

☒ Check if adding Business Entity

TAB – ENTITY INFORMATION

☐ Check if adding Person Entity	
☒ Check if adding Business Entity	
Entity's Legal Name* ☐ Unknown	
Type of Legal Entity	Main Business Activity* ☐ Unknown
Net Assets (SGD)* ☐ Unknown	
SGD	
Tax Residency* ☐ Unknown	

Entity Identification Information	
Identification/Registration Number* ☐ Unknown	Country/Region of Issue/Registration* ☐ Unknown

Entity Contact Information	
Address* ☐ Unknown ☐ Partial Address ☐ Same as Entity 1	
Address	
Block/House No	Street Name
Building Name	Floor No
City	State
Postal/ZIP Code	Country/Region
Contact* ☐ Unknown	
Contact Number	Contact Type

Entity Other Information	
Entity's Role in Suspicious Activity* (Tick all that is applicable)	
☐ Payor/Sender	☐ Payee/Receiver
☐ Intermediary	☐ Claimant
☒ No Role	
☐ Others (please specify)	

NEW The Type of Legal Entity dropdown list has been updated.

New Type of Legal Entity list	Businesses
	Foreign Companies
	Local Companies
	Limited Liability Partnerships
	Limited Partnerships
	Variable Capital Companies
	Charities and Institutions of a Public Character
	Cooperative Societies
	Other types of Legal Entity

Tax Residency is a mandatory field for Business Entities. If you do not know the Tax Residency of the Business, check the "Unknown" checkbox.

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

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

TAB – ENTITY INFORMATION

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

If the account holder is a Business Entity, you should

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

☐ There is no known relationships between the entities in this report

Relationship Information

Please indicate any known relationship(s) between the reported entities. If there are no known relationship, please check the checkbox "There are no known relationships between the entities in this report".

Entity 1	Entity 2	Known Relationship

Once all of the fields are validated successfully, the form will be enabled for submission.

Validate Entity Information

Validation Status

Validation Required

Validated Time Stamp

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

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

TAB – POLICY INFORMATION

Part IV Policy Information	
☐ No known policies involved in suspicious transaction	
Policy 1 Please provide details of any known policies held or owned by the entity reported above. If there are no known policy, please check the checkbox "No known policies involved in the suspicious transaction". If there are more than one of such insurance policy known to the reporting institution, click on the "+" to add more records.	
Entity to Policy Relationship Related Entity* Relationship of Entity to Policy* 	
Policy Details Policy Number* Type of Policy* Date of Commencement* ☐ Unknown Surrender Value Premium Payment* ☐ Regular ☐ Single Sum Assured* Premium (in original currency)* Premium (in SGD) SGD Date when payment was received 	

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

Use the "+" button to add more policies.

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

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

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

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

TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
Suspicious Transaction(s)	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	SGD 30,000,000 to <SGD 50,000,000 ☐ Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	SGD 0 to <SGD 20,000 ☐ Unknown
Transaction + -	Please Indicate ☒ Actual ☐ Attempted/Rejected
Select the Account Number for which this transaction relates to	
1234567890	
Type of Transaction	
Amount in Original Currency	
☐ Check this box if the suspicious transaction(s) occurred over a period of time.	
Transaction Date	
☒ Check this box if the suspicious transaction(s) occurred over a period of time.	
Start Date	End Date

If the amount involved is unknown for either type of transactions, click the respective "Unknown" checkboxes.

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

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

When the suspicious transaction(s) occurred on a specific date, the "transaction date" should be the value date of the transaction(s).

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

Note:

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

TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
Suspicious Transaction(s)	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	☐ Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	☐ Unknown
Transaction + -	Please Indicate ☒ Actual ☐ Attempted/Rejected
Select the Account Number for which this transaction relates to	
1234567890	
Type of Transaction	
Virtual Assets	
Virtual Asset Transaction*	
☐ Deposit ☐ Withdrawal	
Name of Virtual Asset*	
NFT	
Amount in Virtual Asset*	
If NFT:	
Name of Virtual Asset*	
Others	
Amount in Virtual Asset*	
If Others:	

For the type of transaction “Virtual Assets”, select whether the virtual asset transaction involves a deposit or withdrawal from the account.

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

TAB – SUSPICIOUS TRANSACTIONS

Part V Suspicious Transaction(s)	
Suspicious Transaction(s)	Enter details of any suspicious transactions noted by the reporting institution. You may also wish to upload the transaction details as a Comma Separated Values (.csv) file.
Total Amount Involved (Actual Transactions)*	☐ Unknown
Total Amount Involved (Attempted/Rejected Transactions)*	☐ Unknown
Transaction + -	Please Indicate ☒ Actual ☐ Attempted/Rejected
Select the Account Number for which this transaction relates to	
1234567890	
Type of Transaction	
Virtual Assets	
Virtual Asset Transaction*	☐ Deposit ☐ Withdrawal
Name of Virtual Asset*	Amount in Virtual Asset*
Others	
If Others:	
Amount in Fiat Currency	
Transaction Date	
Transaction Hash*	☐ Unknown
Sender Wallet Address*	☐ N/A
Receiver Wallet Address*	☐ Unknown
Country/Region of Source	Country/Region of Destination
Name of Counterparty Virtual Asset Service Provider*	☐ N/A
Counterparty Name	Counterparty Identification/Registration Number

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

TAB – Reasons for Suspicion

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

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

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

TAB – Reasons for Suspicion

Categories of Suspicion

Select the applicable categories of suspicion that describes the reported suspicious transaction(s).
You may select more than 1 option. This section is mandatory.

Anomalies noted during Customer / Supplier Due Diligence

- ☐ a. Entity was uncontactable for long period(s) (more than 2 months)
- ☐ b. Entity was unable/unwilling to provide information/documentation
- ☐ c. Questionable or false information/document was/were provided during onboarding
- ☐ d. Unable to determine relationship between entity and transacting party/parties
- ☐ e. Financial activity inconsistent with known profile of entity
- ☐ f. Purchase of insurance/investment products inconsistent with known profile of entity
- ☐ g. Multiple accounts/policies opened under a single entity
- ☐ h. Sudden change in account activity
- ☐ i. Unable to determine source of wealth
- ☐ j. Personal account used for business purposes
- ☐ k. Business account used for personal purposes
- ☐ l. Unusual interest in reporting institution's AML/CFT policies
- ☐ m. Unusual interest in refund policies
- ☐ n. Origins of precious stones, precious metals or precious product appears to be fictitious
- ☐ o. Rough diamonds are not accompanied by a valid Kimberley Process (KP) certificate
- ☐ p. Entity(s) featured in adverse news/Transactions with entity(s) featured in adverse news
- ☐ q. Entity(s) participating in Tax Amnesty

Fund Movement

- ☐ a. Unusual/Uneconomic movement of funds
 - ☐ i. Domestic movement of funds
 - ☐ ii. International receipt of funds from high-risk jurisdictions/sanctioned countries
 - ☐ iii. International outward transfer of funds to high-risk jurisdictions/sanctioned countries
 - ☐ iv. Funds transferred from multiple entities into the account of a single entity
 - ☐ v. Funds transferred from a single entity into the accounts of multiple entities
- ☐ b. Frequent deposits which are promptly withdrawn in cash
- ☐ c. Funds received are immediately transferred out/withdrawn
- ☐ d. Funds transferred from businesses into individual's account(s)
- ☐ e. Funds transferred from money changers/remittance companies into individual's account(s)
- ☐ f. Incomplete remittance information in wire transfers

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

Structuring/Layering of Transactions

- ☐ a. Segregating a large transaction into a number of smaller transactions
- ☐ b. Transactions using separate entities to conceal the source of funds/order of transactions
 - ☐ i. Transactions with offshore companies
 - ☐ ii. Entity conducting transaction(s) on behalf of third party/s
 - ☐ iii. Unable to establish relationship between third party/s and entity
 - ☐ iv. Unable to establish reason for/purpose of third party payment
- ☐ c. Unable to determine source of funds
- ☐ d. Multiple transactions below reporting requirements
- ☐ e. Refining – Exchanging coinage or small denomination notes for larger denominations
- ☐ f. Large cash transactions (please indicate original currency)
 - ☐ i. Local Currency (SGD)
 - ☐ ii. Foreign Currency (please select)

Transactions with no apparent business/lawful purpose

- ☐ a. Dubious/Uneconomical transactions
 - ☐ i. Frequent redemptions and short holding period of investments
 - ☐ ii. Minimal investments with large/frequent transactions
 - ☐ iii. Customer is not concerned with exchange rates, the value and/or specifications of the purchase/investment
 - ☐ iv. Frequent/repeated transactions with no apparent purpose
- ☐ b. Unusual use of credit/debit/ATM cards
 - ☐ i. Multiple cash card refunds into a single account
- ☐ c. Questionable Financial Instruments (Counterfeit Currency, Chips, Tokens, etc)

TAB – Reasons for Suspicion

Categories of Suspicion

Select the applicable categories of suspicion that describes the reported suspicious transaction(s).
You may select more than 1 option. This section is mandatory.

Casino-Related Suspicious Indicators

- ☐ a. Unusual Transfer of Funds

☐ i. Funds deposited from multiple entities into a single patron's account

☐ ii. Funds transfers to/from company accounts

☐ iii. Transactions conducted on behalf of other patrons

☐ iv. Unusual use of credit/debit/ATM cards

☐ v. Rejected/Reversed Transactions
- ☐ b. Unusual use of Gaming Instruments

☐ i. Passing of Physical Currency

☐ ii. Passing of Chips

☐ iii. Non-premium/Non-program members gaming with premium/program chips

☐ iv. Unusual use of gaming machines

☐ v. Unusual use of entertainment vouchers

☐ vi. Unusual use of Casino Products and/or Casino Marketing Programmes
- ☐ c. Unusual Behaviour

☐ i. Unknown source of funds/cash out chips

☐ ii. Unusual behaviour involving casino staff

☐ iii. Gaming activities inconsistent with known profile of entities

☐ iv. Cash-ins, Cash-outs and win/loss do not tally

Cash-in

Cash-out

Gaming

☐ Large

☐ Large

☐ Regular

☐ Minimal

☐ Minimal

☐ Minimal

☐ No cash-in

☐ No cash-out

☐ No Gaming
- ☐ v. Frequent entries to High Limit Gaming Area (HLGA) but with minimal or no gaming

☐ d. Suspected Undesirable Betting

☐ i. Verbal Betting

☐ ii. Contra Betting (offsetting bets)

☐ iii. Phone Betting

☐ iv. Insurance Betting

☐ v. Fluctuations in average bets

☐ vi. Side betting

☐ vii Recording gaming details during bet

☐ e. Junket/Casino Affiliation

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

TAB – Reasons for Suspicion

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

Date of Detection* (DD/MM/YYYY)

Attachment(s) (Only .csv files 35MB or below are allowed; please restrict file name to below 90 characters and file name cannot contain the symbols ? * < > : | & \ / [] " ') 



Select File

List of other supporting documents available



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

Note:

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

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

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

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

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

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

FILING A FOLLOW-UP STR

When?

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

How?

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

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

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

<previous reasons for suspicion>

XXX
XX

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

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

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

Scenario 1: Entity name misspelt

Provide reference number of previous STR.

Indicate which part of the STR form was updated.

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

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

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

<previous reasons for suspicion>

[illegible]

Scenario 2: Accounts closed after filing the previous STR

Provide reference number of previous STR.

Indicate which part of the STR form was updated.

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

SONAR USER GUIDE

For more information on the following functions of SONAR:

General Information on SONAR User Rights

Apply for Administrator User Right

Create Non-Administrator Users

Search, Edit and Delete Users

Submit Suspicious Transaction Reports

Search Submitted Reports

View Bulletins and Alerts

SONAR Technical Requirements

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

GETTING STARTED WITH SONAR

For STR filers
(Updated on 1 July 2024)