



Standard XML Reporting Instructions and Specifications

Version 4.0



BANGLADESH BANK
Central Bank of Bangladesh

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1. Summary

The purpose of this specifications document is to provide both the reporting entities and reporting persons with the requirements and conditions for creating compatible XML files using the provided XML- Schema for the different supported report types.

A report file contains the following information which can be represented in the goAML Client after uploading and verifying the XML file.

- Basic information about the report.
- Where does the money come from.
- Who conducted the transaction.
- Where does the money go to.
- Was the transaction related to a property transfer
- Who reported the transaction(s) (Optional)
- What was the reason for the report and which actions have been taken (Optional)
- In multi-party transactions, list of all involved parties and their respective roles in the transactions.

An XML report is linked to one Reporting Entity but may contain multiple transactions. An uploaded report can be from ONE report type.

This document will provide a reference to the schema, nodes and types as well as the lookup tables for enumeration values. (e.g. Country Codes)

2. Conventions used in this document

The following conventions are used in this document:

	Required field
	Required, 1 to N values
	Optional field
	Optional sub node
	Required sub node
	Optional, but one of the two nodes should be provided
Integer	A 32 bit value
Date time	A date and time value in the following format: YYYY-MM-DDTHH:MM:SS
	Sequence to sub nodes

3 Description of XML Nodes

3.1 Node “report”

Basic information about Reporting Entity, reporting date and type of report. It can contain multiple transactions.

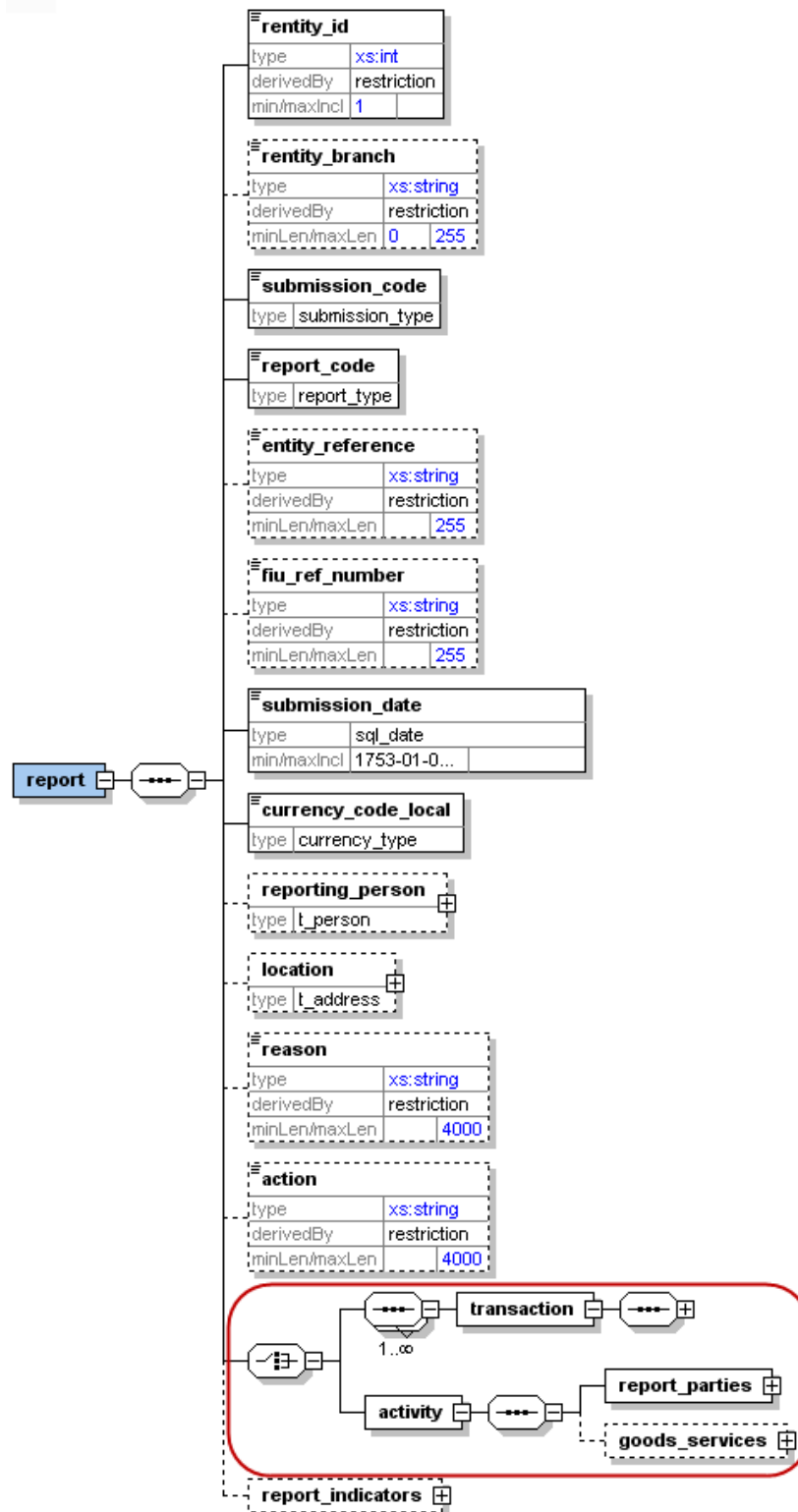


Figure 1: Overview node “report”

Name	Description	Length	Req.	Label/Example
rentity_id	Reporting Entity number which is auto generated by goAML software	Integer ≥ 1	Y	12
rentity_branch	Branch of current reporting entity.	255	Y	Entity Branch Name-Code/ Branch Name of Prime Bank-SBS Code whom reported the transactions (Motijheel Branch-0132)
submission_code	Type of submission	Enumeration	Y	See 5.1 Submission type/ For XML reporting always select 'E'
report_code	Type of Report(CTR/STR)	Enumeration	Y	<i>Report Type/</i> 5.8 Report Code
entity_reference	Letter No of CTR/STR or other report of Entity.		N	Janata/CCU/Feb/2014/513
fiu_ref_number	Ref. number to be used as communication channel between the BFIU and the Reporting Entity	255	N	FIU Reference No./BFIU/2013/48
submission_date	Submission date and time	Datetime	Y	Submission Date/ 2006-03-25T11:55:00 (System Date)
currency_code_local	Local Currency code	Type Currency-type	Y	BDT
reporting_person	Full details of the reporting person	Type reporting person	N	See details in t_person tag.
Location	Describes location of the reported report	Type address	Y	Address/ Same as reporting person
reason	Why the report was reported (specially for STRs)	4000	Y	Reason / Same as reporting person
action	Describes action related to the report(Applicable of STR)	4000	N	Action Taken/ Same as reporting person
transaction		Transaction information	type transaction	Y
Activity		Involved subjects and items list linked directly to report.		Y
report_indicators	List of indicators for the current reports	Type indicator	0..m any	See 3.11 Subnode report_indicators

Table 1: Details node “report”

3.11 Subnode report_indicators

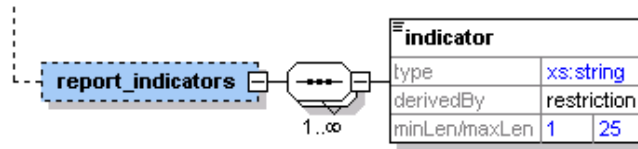


Figure 2: Overview subnode report_indicators

Name	Description	Length	Req.	Label/Example
indicator	Some classification for the report	25	N	STR indicators/ A customers who moves every month, particularly if there is nothing in that personâ€™s information suggesting that frequent changes in residence is normal, could be suspicious.

Table 2: Details subnode report_indicators

3.2 Node transaction

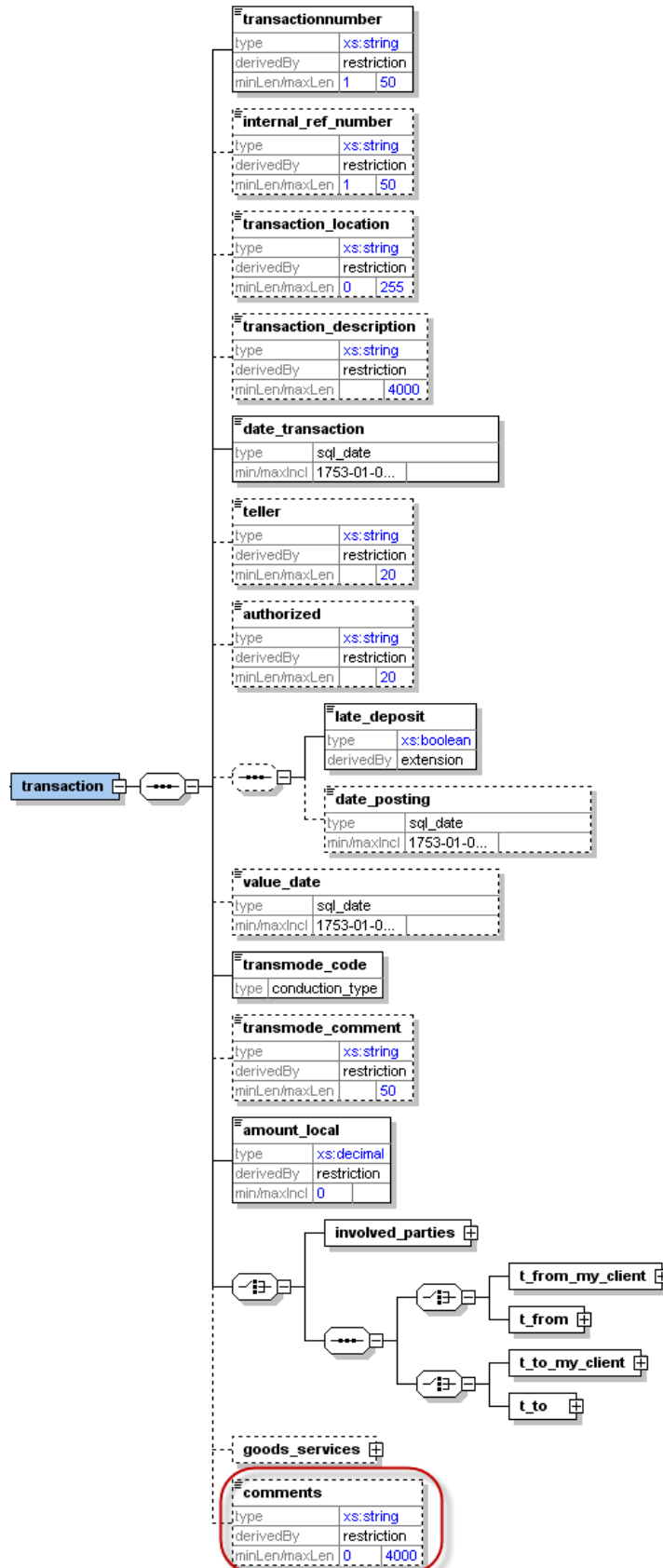


Figure 3: Overview node transaction

Name	Description	Length	Req	Label/Example
transactionnumber	Unique transaction number for bank transaction	50	Y	Transaction No./ CTR-Feb-2013-12
Internal_ref_number	Reporting Entity internal transaction reference number	50	N	Internal Reference Number/ CTR-Feb-2013-12
transaction_location	Branch/Location where the transaction took place	255	N	Transaction Location/ Kawran Bazar ATM booth
transaction_description	Free text field to describe the purpose of the transaction	4000	N	Description/ Cash Deposit
date_transaction	Date and time of the transaction	DateTime	Y	Transaction Date/ 2006-03-25T11:55:00
teller	Who conducted the transaction	20	N	Teller/ Mr. Rafique
authorized	Who authorized the transaction	20	N	Authorized By/ Mr. Nuruzzaman
late_deposit and date_posting are both optional but when setting date_posting, late_deposit becomes mandatory. <u>3 possible combinations</u> 1. none of the nodes is set 2. only late_deposit is set 3. late_deposit AND date_posting are set				
late_deposit	Late deposit indicator	Boolean	Y/N	Late Deposit/ False
date_posting	Date of posting (if different from date of transaction)	DateTime	N	Date Posting/ 2006-03-24T19:55:00
value_date	Value date(Applicable for late deposit)	DateTime	N	2006-03-27T00:00:00
transmode_code	How the transaction was conducted	Enumeration	Y	Transaction Type/ See 5.6 Transaction Type
transmode_comment	Description if transmode_code is 000 (Other)	50	N	Transaction Type Comment
amount_local	The value of the transaction in local currency	Decimal	Y	Amount(In BDT) /100000000
Transaction could be either a bi-party transaction with clear From and To sides, or a multi-party transaction with unlimited list of subjects (Persons, Accounts and Entities) where each has a role in the transaction rather than a clear from or to side.				
Bi-Party Transaction				
One of the nodes t_from_my_client or t_from should be provided. Both CANNOT be present together in a transaction, but one of them should be present.				
t_from_my_client	Specifies where the money came from. If the source is	Subnode	Y (one)	See t_from_my_client

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		reporting bank's/entities client, then this node should be provided		of them)	
t_from		Specifies where the money came from	Subnode		See 3.42 Node t_from
One of the nodes t_to_my_client or t_to should be provided. Both CANNOT be present together in a transaction, but one of them should be present.					
t_to_my_client		Specifies where the money went. If the destination is reporting bank's client, then this node should be provided	Subnode	Y (one of them)	See 3.51 Node t_to_my_client
t_to		Specifies where the money went.	Subnode		See 3.52 Node t_to
Multi-Party Transaction					
	This is a new node in schema 3.0. It covers transactions with multi-party involvement covering non-banking transactions. Car dealers for example can report such transactions where more than one subject bought/sold a car, while the car dealer is not reported as part of the transaction but only as the reporting entity. If the transaction is reported in this way, then at least one "Party" node should be reported.				
	party	Describes the involved party details	Type "t_party"	Y	See 4.4 Type t_party
Goods_services	The goods/services linked to the transaction		subnode	N	See 3.5 3.6 Subnode goods_services
Comments	Generic comments field		4000	N	

Table 3: Details node transaction



3.3 Node Activity (New in Schema 4.0) *[This node is Applicable for STR when Transaction is not involved in STR]*

A new feature of schema 4.0. Reports can now include an activity node to represent an event where a list of subjects and goods are related directly to the report without the need of a transaction.

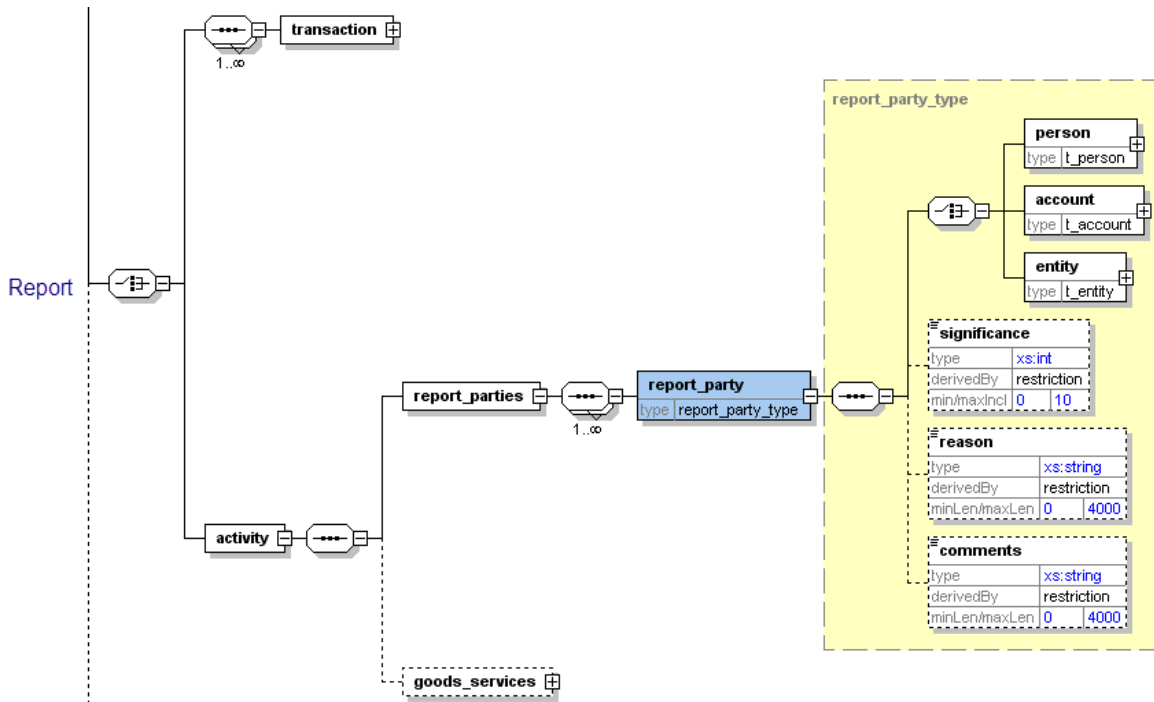


Figure 4: Overview node activity

Name	Description	Length	Req.	Example
report_parties	Represents a collection of involved subjects an involved subject with its details		Y	
report_party	Represents a single involved subject with its details. At least one party should be included.	Type report_party_type	Y	See 4.9 Node report_party_type
goods_service	The standard goods_services node available in previous schemas	Type t_trans_item	N	-

Table 4: Details node transaction

3.41 Node *t_from_my_client*

This node should be provided if the source side of the transaction is a client of the reporting bank. As on schema 4.0, entity could be a direct party in bi-party transactions

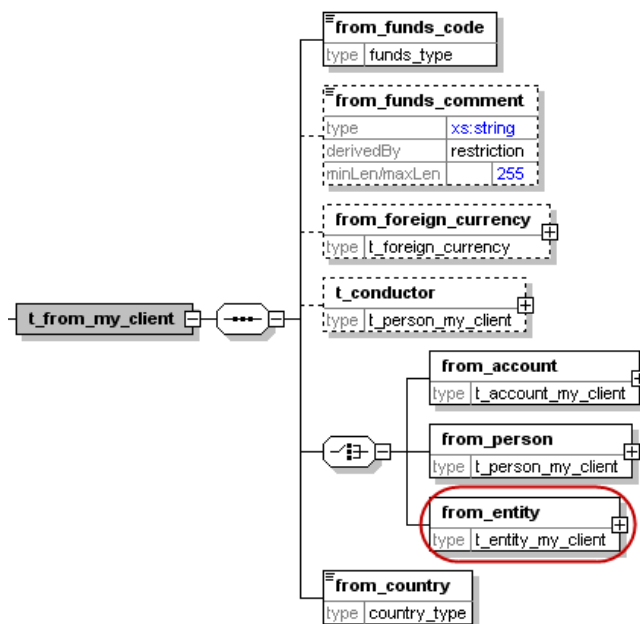


Figure 5: Overview node *t_from_my_client*

Name	Description	Length	Req.	Label/Example
from_funds_code	Type of funds used in initiating transaction	Enumeration	Y	Funds Type /See 5.2 Funds type.Ex. k
from_funds_comment	Description of funds if any	255	N	Funds Comment /
from_foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	Foreign Currency /See 4.7 Type t_foreign_currency
t_conductor	The person performing the transaction.	type t_person_my_client	N	See 4.31 Type t_person_my_client
from_account	Subnode that holds account information	type t_account_my_client	Y (one of them only)	See 4.11 Type t_account_my_client
from_person	Subnode that holds information of person.	Type t_person_my_client		See 4.31 Type t_person_my_client
from_entity	Subnode that holds	Type		See 4.32 Type

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New in Schema 4.0	from entity information.	t_entity_my_client		t_entity_my_client
from_country	Country where transaction was initiated.	Enumeration	Y	See 5.14 Country Codes

Table 5: Details node t_from_my_client

3.42 Node t_from

Source of the transaction. Can be either a person, an account. In case of a person source, as per Schema 4.0, the conductor could be different from the source person

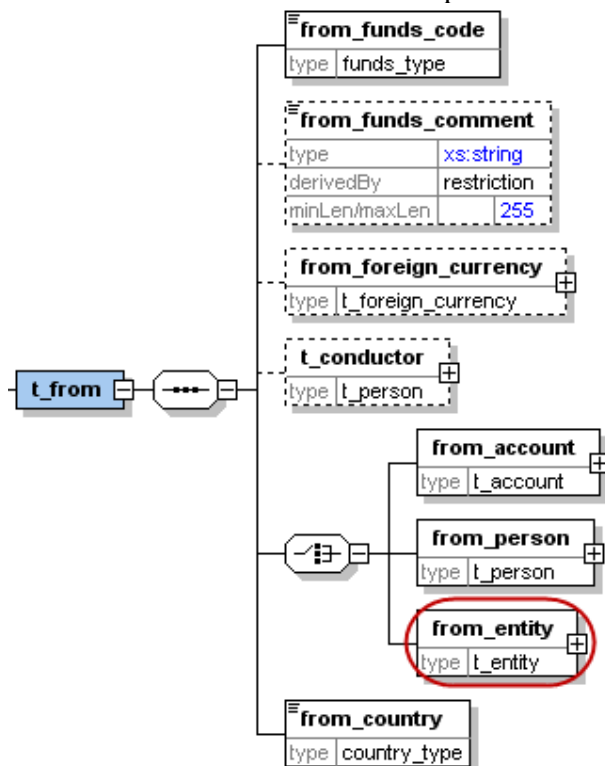


Figure 6: Overview node t_from

Note: Bi-directional transactions are composed of a source and destination. The source and destination may be either a person, an account. For account deposits, the source is a person and the destination is an account i.e. on t_from side we will have from_person and on the t_to side we will have t_to_account. For account withdrawals, we will have from_account at the t_from side and to_person at the t_to side. For money remittances, we will have person to person transactions i.e. from_person at the t_from side and to_person at the t_to side. The same structure of person to person transactions can be used for any money service type of transaction. For account transfers, we will have account to account transactions i.e., from_account at the t_from side and to_account at the t_to side.

Name	Description	Length	Req.	Label/Example
from_funds_code	Type of funds used	Enumeration	Y	Funds Type /See

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	in initiating transaction			5.2 Funds type Ex. k
from_funds_comment	Description of funds if any	255	N	Funds Comment
from_foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	Foreign Currency /See 4.7 Type t_foreign_currency
t_conductor	The person performing the transaction.	type t_person	N	See 4.32 Type t_person
from_account	Subnode that holds account information	type t_account	Y (one of them)	See 4.12 Type t_account
from_person	Subnode that holds t_person information.	type t_person		See 4.32 Type t_person
from_entity	Subnode that holds t_entity information.	type t_entity		See 4.22 Type t_entity

Table 6: Details node t_from

3.51 Node *t_to_my_client*

This node should be provided if the destination side of the transaction is a client of the reporting bank.

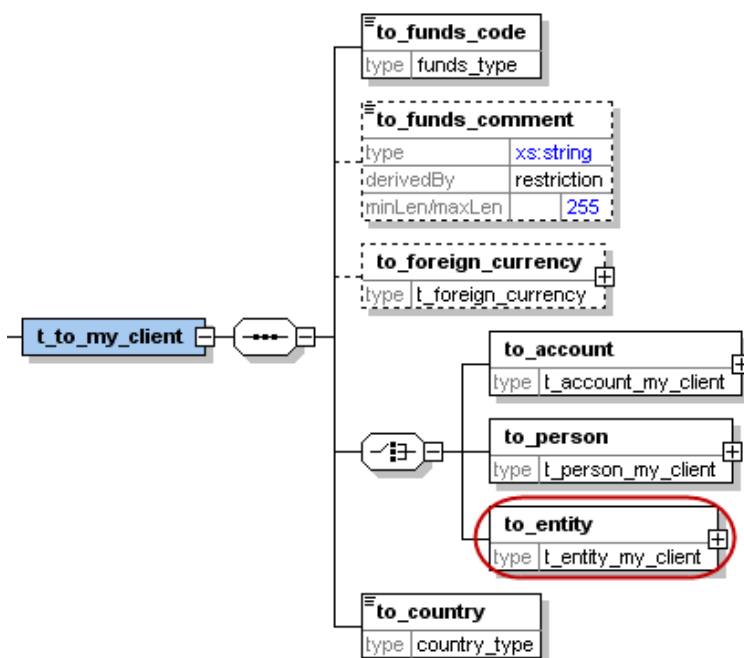


Figure 7: Overview node *t_to_my_client*

Name	Description	Length	Req.	Label/Example
to_funds_code	Disposition of funds	Enumeration	Y	Funds Type/ See 5.2 Funds type Ex. k
to_funds_comment	Description of funds if any	255	N	Funds Comment/
to_foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	See 4.7 Type t_foreign_currency
to_account	Subnode that holds account information	type t_account_my_client	Y (one of them)	See 4.11 Type t_account_my_client
to_person	Subnode that holds person information	type t_person_my_client		See 4.31 Type t_person_my_client
to_entity New in Schema 4.0	Subnode that holds to entity information.	Type t_entity_my_client		See 4.32 Type t_entity_my_client
to_country	Target country of the transaction	Enumeration	Y	See 5.14 Country Codes

Table 7: Details node *t_to_my_client*

3.52 Node *t_to*

Information about the transaction disposition(s) - i.e. where the money went.
t_to can either point to a person or to an account.

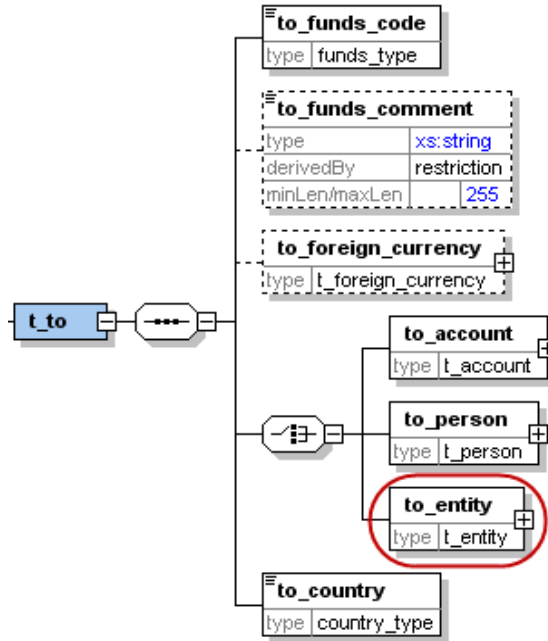


Figure 8: Overview node *t_to*

Name	Description	Length	Req.	Example
to_funds_code	Disposition of funds	Enumeration	Y	Funds Type /See 5.2 Funds type Ex. k
to_funds_comment	Description of funds if any	255	N	Funds Comment
to_foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	See 4.7 Type t_foreign_currency
to_account	Subnode that holds account information	type t_account	Y (one of them)	See 4.12 Type t_account
to_person	Subnode that holds person information	type t_person		See 4.32 Type t_person
to_entity New in Schema 4.0	Subnode that holds to entity information.	Type t_entity		See 4.22 Type t_entity
to_country	Target country of the transaction	Enumeration	Y	See 5.14 Country Codes

Table 8: Details node t_to

3.6 Subnode goods_services[Applicable for Multiparty]

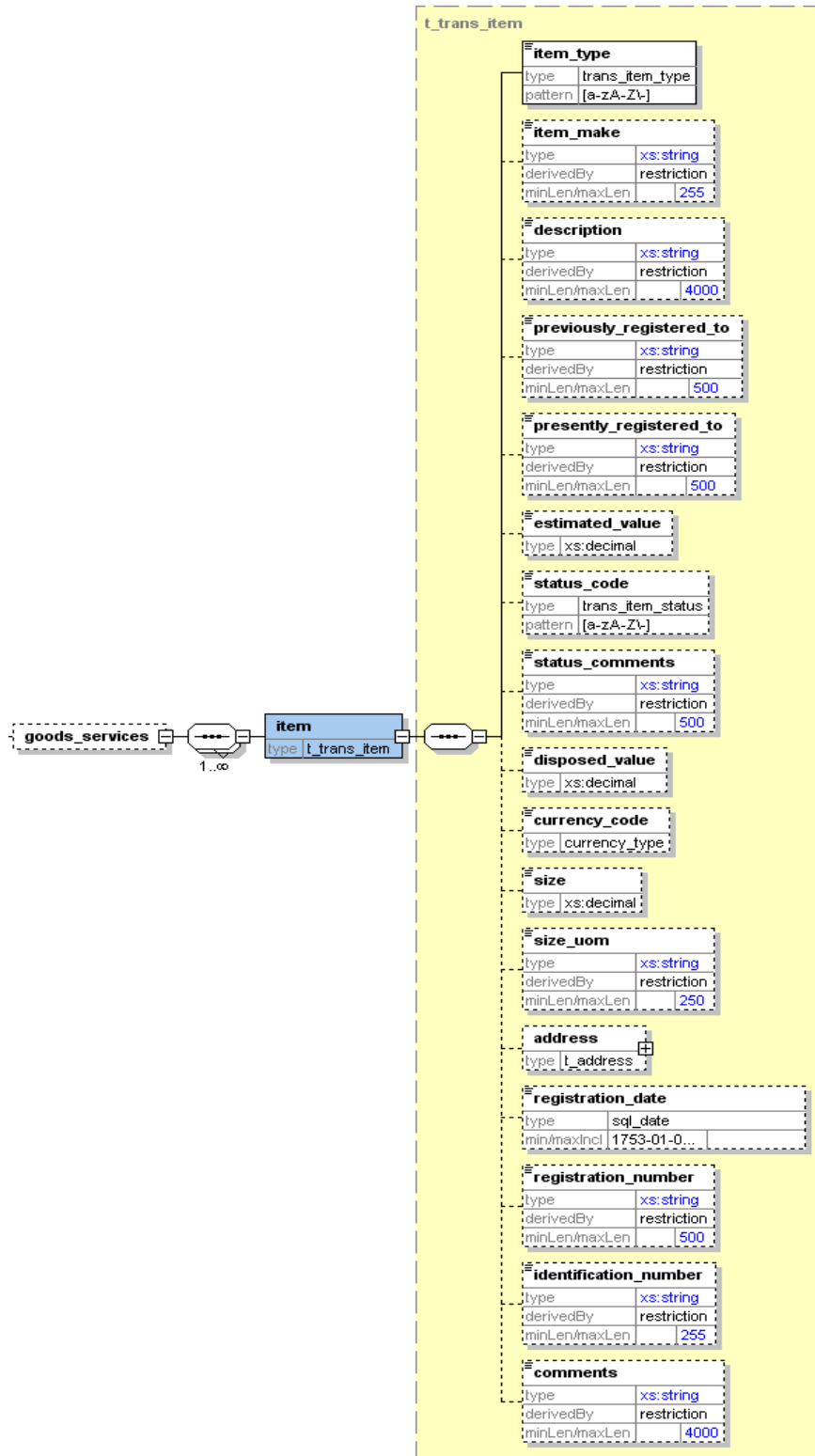


Figure 9: Overview subnode goods_services

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Name	Description	Length	Req.	Label/Example
Item_type	Lookup code describes the item type	Type ötrans_item_typeö	Y	C = Car L = Land
Item_make	Item Maker	255	N	In case of Car for example, BMW
description	Text	4000	N	Apartment building
previously_registered_to	Name of previous owner	500	N	John Smith
presently_registered_to	Name of current owner	500	N	Jane Smith
estimated_value	Estimated value of the property ó Used Currency is the one specified in node from_currency	Decimal	N	250000.00
status_code	Status code	Enumeration	N	See 5.7 Transaction Item Status
status_comments	Status Comments	500	N	
disposed_value	effective value for property transfer ó Used Currency is the one specified in node from_currency	Decimal	N	500000.00
Currency_code (New in Schema 3.1)	used to report service conducted in foreign currency	Enumeration	N	See 5.13 Currencies
Size	Size of the property ó in unit specified in node size_uom	Decimal	N	150
size_uom	Unit of measurement	250	N	Square meters
Address	Address of the property	type t_address	N	4.5 Type t_address
registration_date	Official registration date	DateTime	N	2001-12-17T09:30:47
registration_number	Official registration number	500	N	Car VIN Number
Identification_number	Any number that can identify the item	255	N	Car Plate Number
Comments	Additional comments	4000	N	

Table 9: Details subnode goods_services



4. Description Of Common Types Used in the Schema

4.11 Type *t_account_my_client*

The structure of this type is similar to that of type *t_account* with some added restrictions i.e. some nodes which are not mandatory in *t_account* may be mandatory in *t_account_my_client*.

The logic here is that whenever the involved account or person is the client of the reporting entity, more details may be demanded on the client, and the reporting entity must have the information as part of the adherence to the öKnow Your Customerö (KYC) philosophy of compliance.

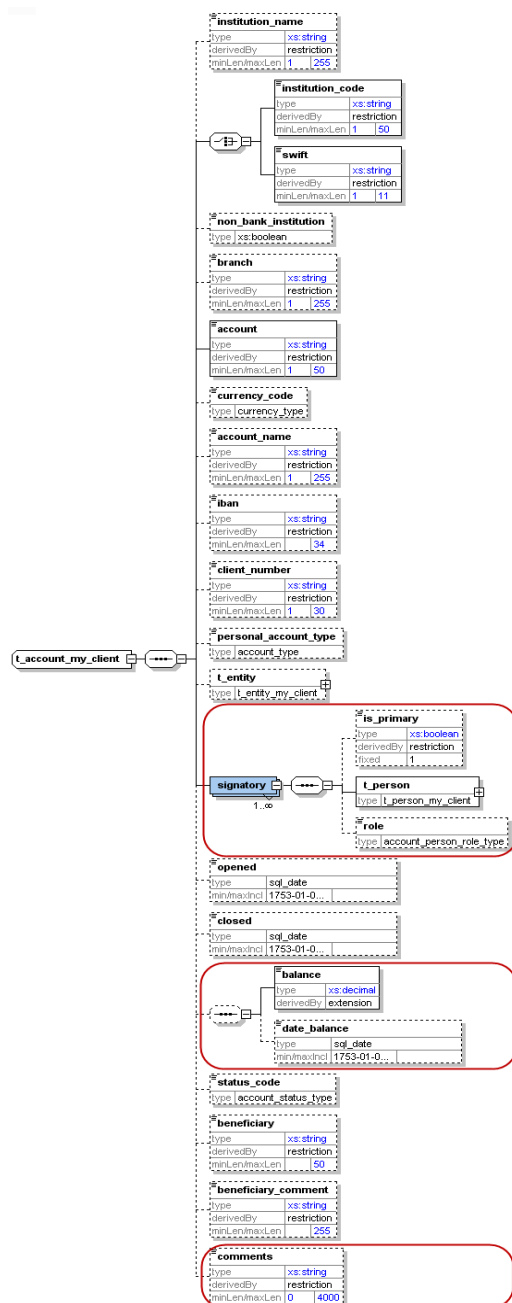


Figure 10: Overview type *t_account_my_client*

Name	Description	Length	Req	Label/Example
Institution_name	The name of the Bank	255	Y	InstitutionName /The Trust Bank Ltd
institution_code	Institution code	50	Y (one of them)	Institution Code / 0112
swift	SWIFT code according to ISO 9362	11		Swift /JANBBDD
Non_banking_institution	A flag to cover cases where the account belongs to non-banking institution	Boolean	N	Non Bank Institution / Insurance company
Branch (enlarged in version 3.1 to 255 chars)	Branch Name - code	255	Y	Branch Name-Code /Motijheel-0123
Account (enlarged in version 3.1 to 50 chars)	Account number	50	Y	Account No /31032027088
currency_code	Currency the account is kept in	Enumeration	Y	Account Currency /See 5.13 Currencies(Taka)
account_name (enlarged in 3.1 to 255 chars)	This is a free text field used to label the account, for example a saving book account with anonymous owner, or an Entity account dedicated to Invoices, etc.	255	Y	Account Title /Magpie Textiles Ltd
iban	IBAN	34	N	IBAN /LT601010012345678901
client_number	Client number	30	Y	31032027088
personal_account_type	Account Type	Enumeration	Y	Account Type /See 5.3 Account type
t_entity	Business entity owning the account	type t_entity	N	See 4.22 Type t_entity
signatory	Person(s) with access to the account.	Subnode (can be repeated to specify multiple signatories). Note that the node t_person is of type t_person_my_client	Y	-
is_primary	Identifies the primary account holder. Has to be true when node is set.	fixed = 1	Y	
t_person	Subnode holding detailed information about the signatory. Mandatory for signatories in the XML report.	type t_person_my_client	Y	See 4.31 Type t_person_my_client
role	Subnode holding enumeration about the role	type t_account_person	N	See 5.154.31 Type t_person_my_client

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(New in Schema 4.0)	of current signatory with the account. report.	n_role_typeö		
opened	Date account opened	DateTime	N	Account Opened on/2006-03-24T19:55:00
closed	Date account closed	DateTime	N	Closed on/2006-03-24T19:55:00
balance	The account balance after Day end	Decimal	N	Account Balance/5000.50
date_balance	A date to specify the date of the reported balance. Application will show balance history	Date	N	Date of Balance/2014-02-24T19:55:00
status_code	Account status when transaction was initiated	Enumeration	N	Account Status/See 5.4 Account status type
beneficiary	Ultimate beneficiary of the account	50	N	Beneficiary/Moriom Begum
beneficiary_comment	Any special remark on the beneficiary	255	N	Beneficiary Comment/
comments	Generic comments elements	4000	N	Comments /

Table 10: Details type t_account_my_client



4.12 Type *t_account*

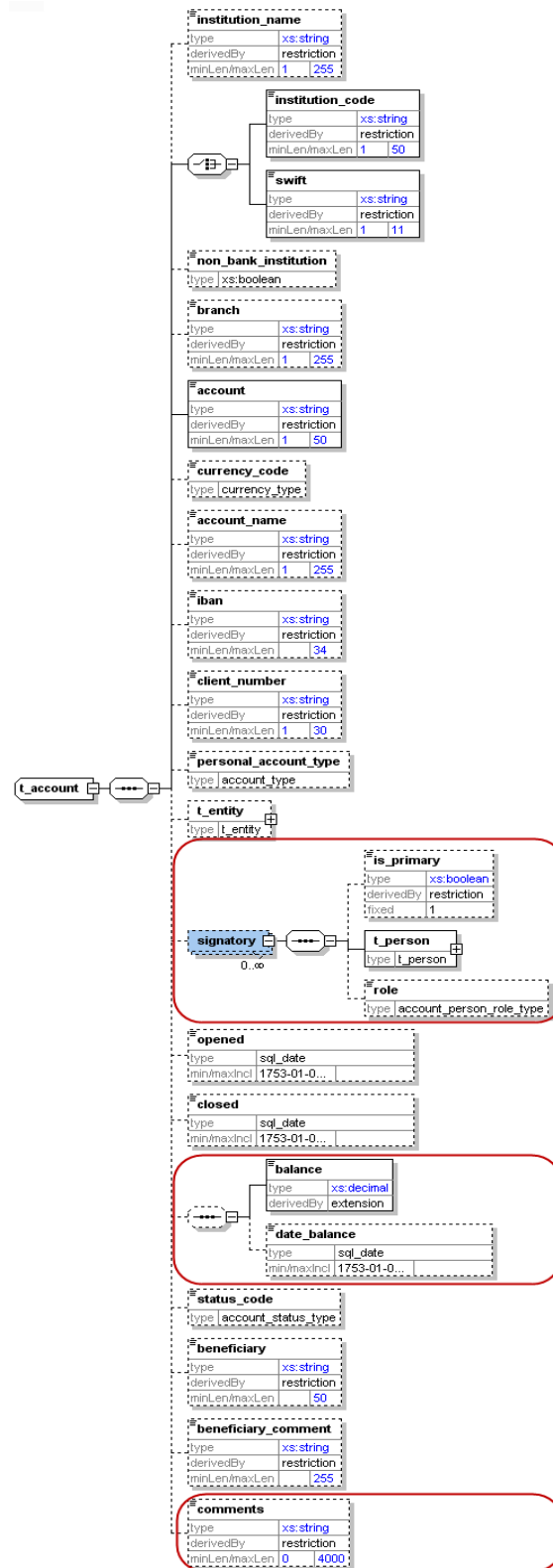


Figure 4: Overview type *t_account*

Name	Description	Length	Req.	Label/Example
Institution_name (New in Schema 3.0)	The name of the Bank	255	N	InstitutionName /The Trust Bank Ltd
institution_code	Institution code issued by FIU	50	Y (one of them)	Institution Code /
swift	SWIFT code according to ISO 9362	11		Swift /JANBBDD
Non_banking_inst itution (New in Schema 3.0)	A flag to cover cases where the account belongs to non-banking institution	Boolean	N	Non bank Institution /Insurance company
Branch (Increased to 255 chars in Schema 3.1)	Branch code or name	255	N	Branch Name-Code /Motijheel-0123
Account (Increased to 50 chars in Schema 3.1)	Account number	50	Y	Account No /31032027088
currency_code	Currency the account is kept in	Enumeration	N	Account Currency /See 5.13 Currencies(Taka)
account_name (Increased to 255 chars in Schema 3.1)	This is a free text field used to label the account; for example a saving book account with anonymous owner, or an Entity account dedicated to Invoices, etc.	255	N	Account Title /Magpie Textiles Ltd
iban	IBAN	34	N	IBAN /LT601010012345678901
client_number	Client number	30	N	31032027088
personal_account_type	Account Type	Enumeration	N	Account Type /See 5.3 Account type
t_entity	Business entity owning the account	type t_entity	N	See 4.22 Type t_entity
signatory	Person(s) with access to the account.	Subnode (can be repeated to specify multiple signatories). Note that the node t_person is of type t_person	N	-
is_primary	Identifies the primary account holder. Only one signatory may be marked as is_primary. Has to be true when node is set.	fixed = 1	N	
t_person	Subnode holding detailed information about the signatory. Mandatory for signatories in the XML report.	type t_person	Y	See 4.31 Type t_person_my_client
role	Subnode holding enumeration about the role	type account_pers	N	See 5.154.31 Type t_person_my_client

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(New in Schema 4.0)	of current signatory with the account. report.	on_role_typeö		
closed	Date account closed	DateTime	N	Account Opened on/2006-03-24T19:55:00
balance	The account balance after the transaction was conducted.	Decimal	N	Closed On/2014-02-24T19:55:00
date_balance (New in Schema 4.0)	A date field to specify the date of the reported balance. Application will show balance history	Date	N	Account Balance/5000.50
status_code	Account status when transaction was initiated	Enumeration	N	Status Code/Active
beneficiary	Ultimate beneficiary of the account	50	N	Beneficiary/Iqbal hossain
beneficiary_comment	Any special remark on the beneficiary	255	N	Beneficiary Comment/
comments (New in Schema 4.0)	Generic comments elements	4000	N	Comments/

Table 4: Details type t_account

4.21 Type *t_entity_my_client*

The structure of this type is similar to that of type *t_entity*, with some added restrictions i.e. some nodes which are not mandatory in *t_entity* may be mandatory in *t_entity_my_client*. These restrictions are defined by the local FIU.

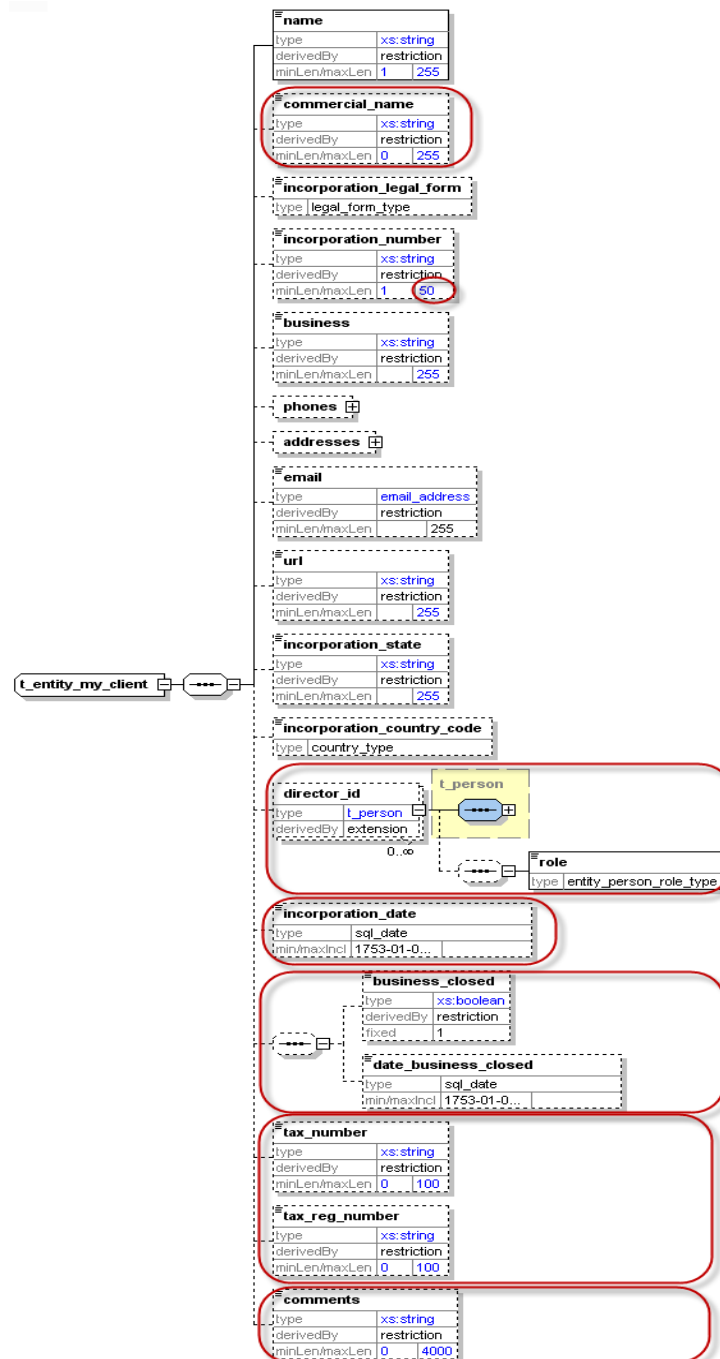


Figure 5: Overview type *t_entity_my_client*

Name	Description	Length	Req.	Label/Example
Name	Name of Entity	255	Y	Entity <i>Name</i> /Jamuna Bank Ltd
Commercial_name	The òtraded asö name of the entity	255	N	Commercial <i>Name</i> /JBL
Incorporation_legal_form	The legal form of the entity	Type ölegal_form_ typeö	N	See 5.11 Public Limited,Private Ltd
fincorporation_number (Extended to 50 chars)	The registration number of the entity/"company" in the relevant authority (e.g. Chamber of Commerce)	50	Y	Incorporation <i>Number</i> /6454322
Business	Business area of the entity	255	Y	Business /Free text describing business e.g. IT Services,Imports, Export etc.
Phones	A Holder node for a 1..many Phones		Y	
Phone	One occurrence of phone node	Type öt_phoneö	Y	Phone <i>Type</i> /See 4.6 Type t_phone
Addresses	A Holder node for a 1..many Addresses		Y	
Address	One occurrence of address node	Type öt_addressö	Y	4.5 Type t_address
Email (New in Schema 3.1)	Email address	email_address (255)	N	Email /test@mail.com
url	Entity web address	255	N	url / www.entity.com
incorporation_state	Name of the State	255	Y	Incorporation <i>Division</i> /Dhaka as a district
incorporation_country_code	Country	Enumeration	Y	Incorporation <i>Country</i> /See 5.14 Country Codes
director_id This node has in 4.0 a new optional element “ role ” to describe the role of the subject in the entity from type entity_person_role_type	Individuals authorized	type t_person_my_client (Subnode can be repeated for multiple persons)	Y	See 4.31 Type t_person_my_client
incorporation_date	Incorporation registration date	Date	N	Incorporation <i>Date</i> /2006-03-24T19:55:00



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business_closed (New in schema 4.0)	Boolean to indicate if the company is closed down	Boolean	N	<i>Business Closed/</i>
date_business_closed (New in schema 4.0)	If entity is closed then specify close date if any.	Date	N	<i>Date Closed/2006-03-24T19:55:00</i>
tax_numebr (New in schema 4.0)	The entity tax number	100	N	<i>Tax Number/334545</i>
tax_registration_number (New in schema 4.0)	Registration number of the entity by the Tax auth.	100	N	<i>Tax Reg Number/242423</i>
Comments (New in schema 4.0)	Generic comments field	4000	N	<i>Comments/</i>

Table 5: Details type t_entity_my_client

4.22 Type t_entity



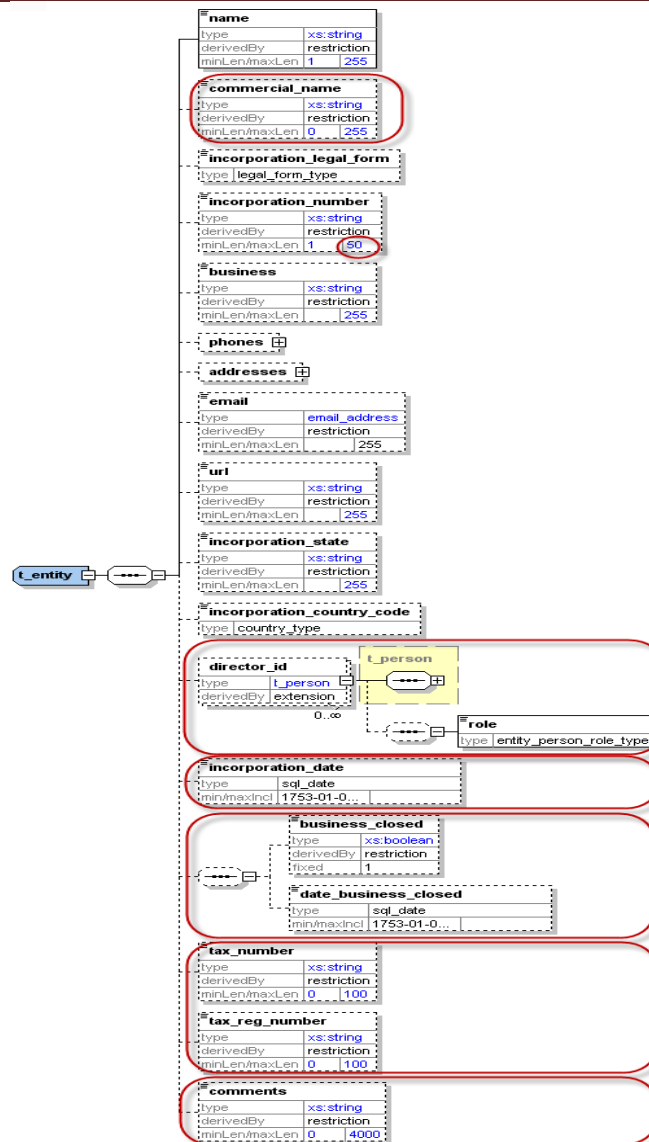


Figure 6: Overview type t_entity

Name	Description	Length	Req.	Label/Example
Name	Name of Entity	255	Y	Entity <i>Name</i> /Harmon Garments Ltd
Commercial_name	The òtraded asò name of the entity	255	N	Commercial <i>Name</i> /HGL
Incorporation_legal_form	The legal form of the entity	Type òlegal_form_ typeò	N	See 5.11 Public Limited,Private Ltd
incorporation_number (Extended to 50 chars)	the registration number of the entity/"company" in the relevant authority (e.g. Chamber of Commerce)	50	N	Incorporation <i>Number</i> /64543 22
Business	Business area of the entity	255	N	Business /Free

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				text describing business e.g. IT Services, Imports, Export etc.
Phones (New in Schema 3.0)	A Holder node for a 1..many Phones		N	
Phone	One occurrence of phone node	Type øt_phoneö	N	Phone Type /See 4.6 Type t_phone
Addresses (New in Schema 3.0)	A Holder node for a 1..many Addresses		N	
Address	One occurrence of address node	Type øt_addressö	N	4.5 Type t_address
Email (New in Schema 3.1)	Email address	email_address (255)	N	Email /test@mail.com
url	Entity web address	255	N	url / www.entity.com
incorporation_state	Name of the State	255	N	Incorporation Division /Dhaka as a district
incorporation_country_code	Country	Enumeration	N	Incorporation Country /See 5.14 Country Codes
director_id This node has in 4.0 a new optional element “ role ” to describe the role of the subject in the entity from type entity_person_role_type	Individuals authorized	type t_person	N	See 4.31 Type t_person_my_client
incorporation_date (New in Schema 4.0)	Incorporation registration date	Date	N	Incorporation Date /2006-03-24T19:55:00
business_closed (New in Schema 4.0)	Boolean to indicate if the company is closed down	Boolean	N	Business Closed /
date_business_closed (New in Schema 4.0)	If entity is closed then specify close date if available	Date	N	Date Closed /2006-03-24T19:55:00
tax_numebr (New in Schema 4.0)	The entity tax number	100	N	Tax Number /334545
tax_registration_number (New in Schema 4.0)	The registration number of the entity by the Tax authorities	100	N	Tax Reg Number /242423
comments (New in Schema 4.0)	Generic comments field	4000	N	Comments /

Table 6: Details type t_entity



4.31 Type *t_person_my_client*

The structure of this type is similar to that of type *t_person*, with some added restrictions i.e. some nodes which are not mandatory in *t_person* may be mandatory in *t_person_my_client*

These restrictions are defined by the local FIU



Figure 7: Overview type `t_person_my_client`

Name	Description	Length	Req.	Label/Example
Gender	Gender	Enumeration	N	<i>Gender</i> /M or F
Title	Title	30	N	<i>Title</i> /Mr.
first_name	First name	100	Y	<i>First Name</i> /Md.
middle_name	Middle name	100	N	<i>Middle Name</i> /Khairul
Prefix	Prefix name	100	N	<i>Spouse Name</i> /Ayesha Begum
last_name	Last name	100	Y	<i>Last Name</i> /Islam
Reporting entity should submit birthdates for persons who are their customers.				
birthdate	Birth date	DateTime	Y	<i>Date of Birth</i> /2006-03-24T19:55:00
Birth_place (New in Schema 3.0)	Place of birth	255	N	<i>Place of Birth</i> /Dhaka
mothers_name	Mother's Name	100	N	<i>Mother's Name</i> /Rabeya Khatun
Alias (New in Schema 4.0)	Father's Name	100	N	<i>Father's Name</i> /Nur Nabi
SSN	Social Security Number	25	N	<i>National ID</i> /1234567894321
passport_number (New in Schema 4.0)	No. of passport	25	N	Passport num to be used as unification rule
passport_country (New in Schema 4.0)	Passport issue country (Can be reported only when there is a passport number)	25	N	Passport country to be used as unification rule
id_number (New in Schema 4.0)	Any additional identification number rather than ssn and passport	25	N	Birth Registration Number
Phones (New in Schema 3.0)	A Holder node for a 1..many Phones		Y	
Phone	One occurrence of phone node	Type t_phone	Y	<i>Phone type</i> /See 4.6 Type t_phone
Addresses (New in Schema 3.0)	A Holder node for a 1..many Addresses		Y	
Address	One occurrence of address node	Type t_address	Y	<i>Address Type</i> /4.5 Type t_address
NationSality1	Country of Nationality (1)	Enumeration	Y	See 5.14 Country Codes
Nationality2 (New in Schema 3.0)	Country of Nationality (2)	Enumeration	N	See 5.14 Country Codes

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Nationality3 (New in Schema 3.0)	Country of Nationality (3)	Enumeration	N	See 5.14 Country Codes
Residence	Country of residence	Enumeration	Y	See 5.14 Country Codes
Email (Enlarged in Schema 3.1 to 255 chars)	Email address	Type email_address (255)	N	Email /test@mail.com
Occupation (enlarged in 3.1)	Occupation	255	N	Occupation /Financial Analyst
employer_name (enlarged in 3.1)	Employer's name	255	N	Employer Name /FIU
employer_address_id	Employer's address	type t_address	N	Address Type /4.5 Type t_address
employer_phone_id	Employer's phone	type t_phone	N	Phone Type /See 4.6 Type t_phone
Identification	Subnode(s) for identification documents	type t_person_identification (This subnode can be repeated to specify multiple identification documents)	Y	See 4.8 Type t_person_identification
deceased (New in schema 4.0)	A Boolean to indicated if person has passed away	Boolean	N	Deceased
deceased_date (New in schema 4.0)	If deceased, then RE can report deceased date if known as well	Date	N	Date of Death /2006-03-24T19:55:00
tax_numbr (New in schema 4.0)	The person tax number	100	N	Tax Number /123455
tax_reg_numbr (New in schema 4.0)	The person tax reg. number by tax auth.	100	N	Tax Reg. Number /132443
source_of_wealth (New in schema 4.0)	Free text description of the person source of wealth	255	N	Source of Wealth /Car Business
comments (New in schema 4.0)	Generic comments field	4000	N	Comments /

Table 7: Details type t_person_my_client



4.32 Type *t_person*

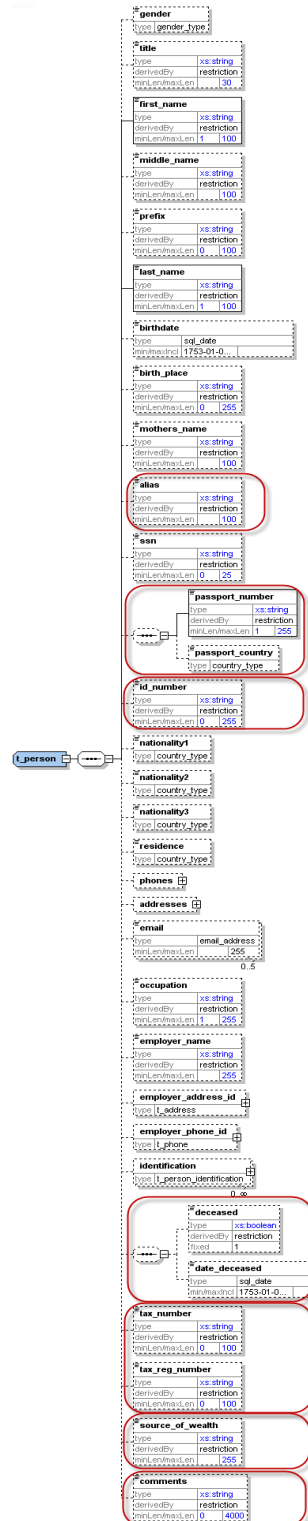


Figure 8: Overview type *t_person*

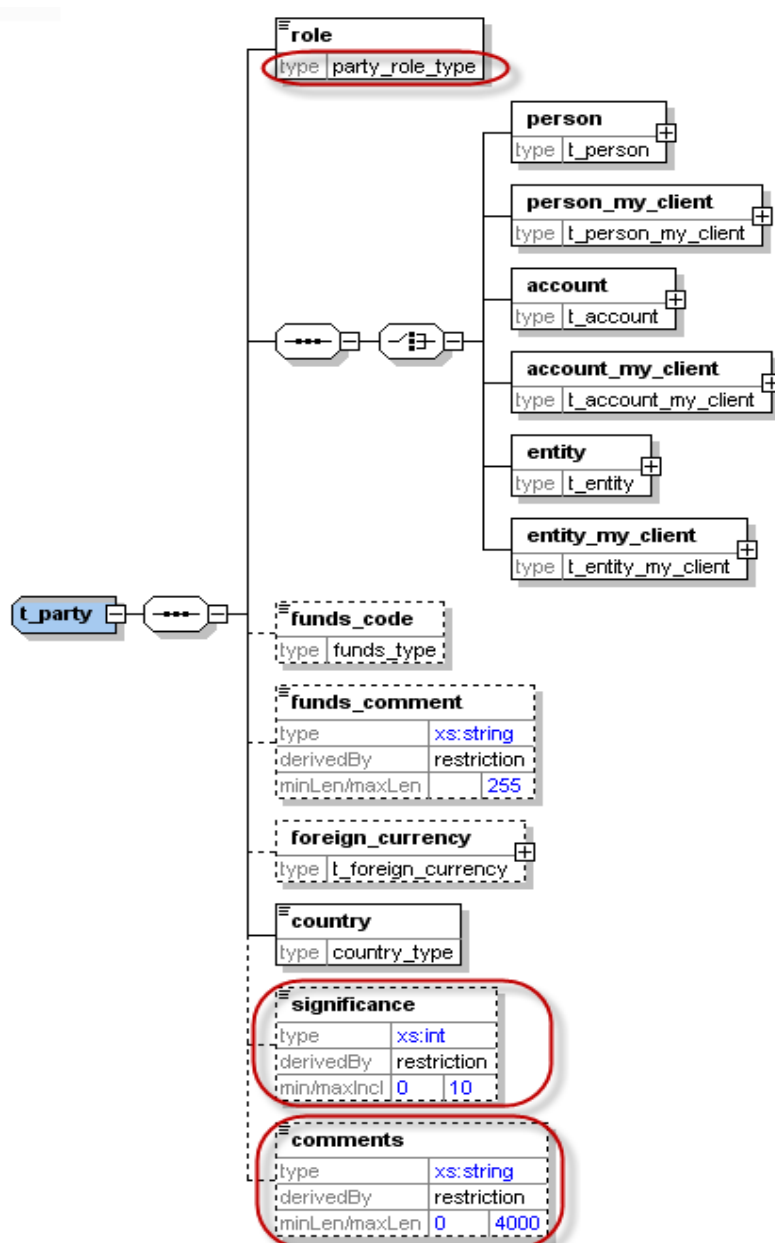
Name	Description	Length	Req.	Example
Gender	Gender	Enumeration	N	<i>Gender</i> /M or F
Title	Title	30	N	<i>Title</i> /Mr.
first_name	First name	100	Y	<i>First Name</i> /Md.
middle_name	Middle name	100	N	<i>Middle Name</i> /Khairul
Prefix	Prefix name	100	N	<i>Spouse Name</i> /Ayesha Begum
last_name	Last name	100	Y	<i>Last Name</i> /Islam
birthdate	Birth date	DateTime	N	<i>Date of Birth</i> /2006-03-24T19:55:00
Birth_place (New in Schema 3.0)	Place of birth	255	N	<i>Place of Birth</i> /Dhaka
mothers_name	Can be used as father, mother, second name, Other name, etc. as per country's regulation	100	N	<i>Mother's Name</i> /Rabeya Khatun
Alias	Alias, Known As, ..etc	100	N	<i>Father's Name</i> /Nur Nabi
SSN (New in Schema 3.0)	Social Security Number	25	N	<i>National ID no.</i> /1234567894321
passport_number (New in Schema 4.0)	No. of passport	25	N	Passport num to be used as unification rule
passport_country (New in Schema 4.0)	Passport issue country (Can be reported only when there is a passport number)	25	N	Passport country to be used as unification rule
id_number (New in Schema 4.0)	Any additional identification number rather than ssn and passport	25	Y	<i>Birth Reg. Number</i> /
Phones (New in Schema 3.0)	A Holder node for a 1..many Phones		N	
Phone	One occurrence of phone node	Type t_phone	N	<i>Phone type</i> /See 4.6 Type t_phone
Addresses (New in Schema 3.0)	A Holder node for a 1..many Addresses		N	
Address	One occurrence of address node	Type t_address	N	<i>Address Type</i> /4.5 Type t_address
Nationality1	Country of Nationality (1)	Enumeration	N	See 5.14 Country Codes
Nationality2	Country of	Enumeration	N	See 5.14 Country

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(New in Schema 3.0)	Nationality (2)			Codes
Nationality3 (New in Schema 3.0)	Country of Nationality (3)	Enumeration	N	See 5.14 Country Codes
Residence	Country of residence	Enumeration	N	See 5.14 Country Codes
Email (Enlarged in Schema 3.1 to 255 chars)	Email address	255	N	Email /test@mail .com
Occupation (enlarged in 3.1 to 255)	Occupation	255	N	Occupation /Financial Analyst
employer_name (enlarged in 3.1 to 255)	Employer's name	255	N	
employer_address_id	Employer's address	type t_address	N	Employer Name /FIU
employer_phone_id	Employer's phone	type t_phone	N	Address Type /4.5 Type t_address
Identification	Subnode(s) for identification documents	type t_person_id entification (This subnode can be repeated to specify multiple identificatio n documents)	N	Phone Type /See 4.6 Type t_phone
deceased (New in schema 4.0)	A Boolean to indicated if person has passed away	Boolean	N	Deceased
deceased_date (New in schema 4.0)	If deceased, then RE can report deceased date if known as well	Date	N	Date of Death /2006-03- 24T19:55:00
tax_numebr (New in schema 4.0)	The person tax number	100	N	Tax Number /123455 765423
tax_reg_numebr (New in schema 4.0)	The person tax reg. number by tax auth.	100	N	Tax Reg. Number /132443 876543
source_of_wealth (New in schema 4.0)	Free text description of the person source of wealth	255	N	Source of Wealth /Car Business
comments (New in schema 4.0)	Generic comments field	4000	N	Comments /

Table 8: Details type t_person



4.4 Type *t_party*Figure 9: Overview type *t_party*

Name	Description	Length	Req.	Label/Example
role	Subject role in the transaction	Enumeration	Y	Buyer, Seller,..
Subject: One occurrence of the supported subject types must be included.				
Person	Involved Person	Type öt_personö	Y	See 4.32 Type t_person
Person_my_client	Involved Person	Type öt_person_my_clientö	Y	See 4.31 Type t_person_my_client
account	Involved Account	Type öt_accountö	Y	See 4.12 Type t_account
account_my_client	Involved Account	Type öt_account_my_clientö	Y	Is my Client /See 4.11 Type t_account_my_client
entity	Involved Entity	Type öt_entityö	Y	Entity /See 4.22 Type t_entity
entity_my_client	Involved Entity	Type öt_entity_my_clientö	Y	Is my Client
funds_code	Type of funds used in initiating transaction	Enumeration	N	Funds Type /See 5.2 Funds type
funds_comment	Description, if funds_code is öOö (Other).	255	N	Funds Comment
foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	type t_foreign_currency	N	Foreign Currency /See 4.7 Type t_foreign_currency
country	Country of the transaction	Enumeration	Y	Country of Destination /See 5.14 Country Codes
significance (New in schema 4.0)	The significance of the subject in the transaction	Integer	N	0-10
comments (New in schema 4.0)	Generic comments	4000	N	

Table 9: Details type t_party

4.5 Type *t_address*

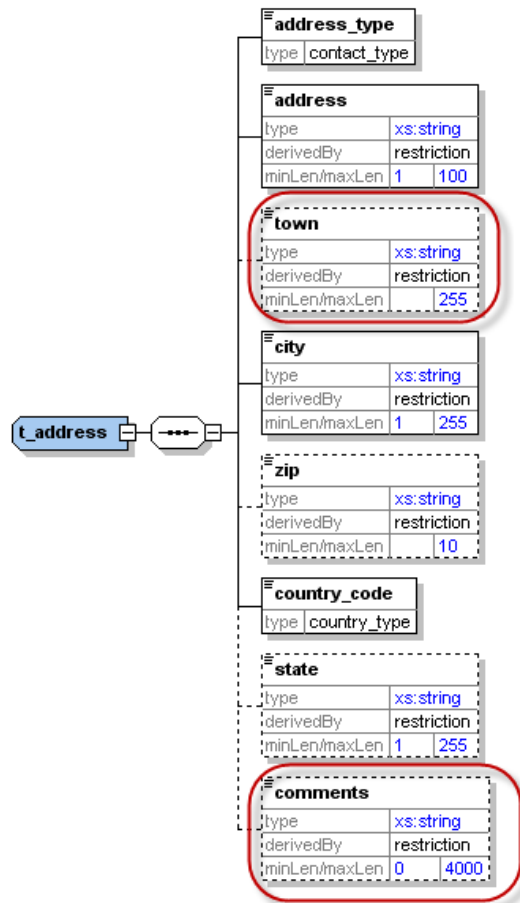


Figure 10: Overview type *t_address*

Name	Description	Length	Req	Label/Example
Address_type (New in Schema 3.0)	The contact type of the address	Enumeration	Y	<i>Address Type</i> /Private, Business,.. See 5.9 Contact Type
Address	Street name and house number	100	Y	<i>Address Line</i>
Town	Name of Town/district/. as part of a	255	Y	<i>Thana</i> /See 5.20 Thana Name

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	City																																
City	City	255	Y	District/ See 5.19 District Name																													
Zip	Zip Code	10	N	Zip/ 1205																													
country_code	Country	Enumeration	Y	Country/ See 5.14 Country Codes																													
State	State	255	N	Divison/ See 5.17 Occupation List Occupation is text field in goAML application. This occupation is suggested occupation by BFIU. Write the occupation as Profession,Designation.i.e. Deputy General Manager,Ruplai Bank,General Section. <table><tr><td>Description</td></tr><tr><td>Architect</td></tr><tr><td>Banker</td></tr><tr><td>Business (Advertising)</td></tr><tr><td>Business (Agency)</td></tr><tr><td>Business (Car dealer, Car Repair, Car Finance)</td></tr><tr><td>Business (Clearing and forwarding)</td></tr><tr><td>Business (Commission Agent)</td></tr><tr><td>Business (Courier Service)</td></tr><tr><td>Business (Dealership)</td></tr><tr><td>Business (Export & Import)</td></tr><tr><td>Business (Export Sector)</td></tr><tr><td>Business (Garments / Buying House)</td></tr><tr><td>Business (IT Sector)</td></tr><tr><td>Business (Import Sector)</td></tr><tr><td>Business (Indenting)</td></tr><tr><td>Business (Indenting/Buying/Home/Imp/Exp/Agency)</td></tr><tr><td>Business (Jewelry/ Gems/ Art/ Antique)</td></tr><tr><td>Business (Manufacturing)</td></tr><tr><td>Business (Money Changer)</td></tr><tr><td>Business (Music)</td></tr><tr><td>Business (Other Local Business)</td></tr><tr><td>Business (Petrol Pump/CNG Station)</td></tr><tr><td>Business (Real Estate/ Construction)</td></tr><tr><td>Business (Supply)</td></tr><tr><td>Business (Tour Guide)</td></tr><tr><td>Business (Trading, Retail)</td></tr><tr><td>Business (Transportation)</td></tr><tr><td>Business (Travel Agency / Air Ticketing)</td></tr></table>	Description	Architect	Banker	Business (Advertising)	Business (Agency)	Business (Car dealer, Car Repair, Car Finance)	Business (Clearing and forwarding)	Business (Commission Agent)	Business (Courier Service)	Business (Dealership)	Business (Export & Import)	Business (Export Sector)	Business (Garments / Buying House)	Business (IT Sector)	Business (Import Sector)	Business (Indenting)	Business (Indenting/Buying/Home/Imp/Exp/Agency)	Business (Jewelry/ Gems/ Art/ Antique)	Business (Manufacturing)	Business (Money Changer)	Business (Music)	Business (Other Local Business)	Business (Petrol Pump/CNG Station)	Business (Real Estate/ Construction)	Business (Supply)	Business (Tour Guide)	Business (Trading, Retail)	Business (Transportation)	Business (Travel Agency / Air Ticketing)
Description																																	
Architect																																	
Banker																																	
Business (Advertising)																																	
Business (Agency)																																	
Business (Car dealer, Car Repair, Car Finance)																																	
Business (Clearing and forwarding)																																	
Business (Commission Agent)																																	
Business (Courier Service)																																	
Business (Dealership)																																	
Business (Export & Import)																																	
Business (Export Sector)																																	
Business (Garments / Buying House)																																	
Business (IT Sector)																																	
Business (Import Sector)																																	
Business (Indenting)																																	
Business (Indenting/Buying/Home/Imp/Exp/Agency)																																	
Business (Jewelry/ Gems/ Art/ Antique)																																	
Business (Manufacturing)																																	
Business (Money Changer)																																	
Business (Music)																																	
Business (Other Local Business)																																	
Business (Petrol Pump/CNG Station)																																	
Business (Real Estate/ Construction)																																	
Business (Supply)																																	
Business (Tour Guide)																																	
Business (Trading, Retail)																																	
Business (Transportation)																																	
Business (Travel Agency / Air Ticketing)																																	

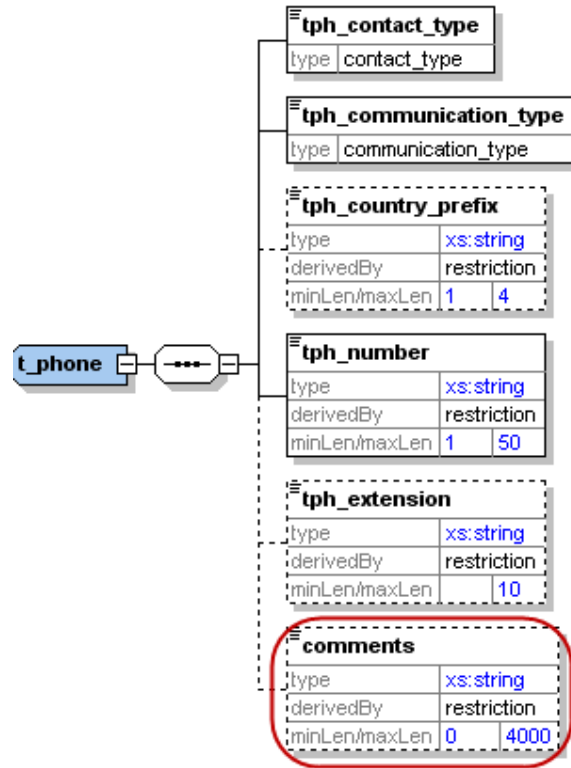


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				Business (Travel Agency/Tour Guide/Transportation)
				Business (hotel/restaurant/bar)
				Business (pharmaceuticals)
				Business (stock broker/ Dealer)
				Chartered Accountant
				Defense Service (Commissioned Officer)
				Defense Service (Non-Commissioned)
				Director Private Limited Company
				Director Public Limited Company
				Doctor
				Engineer
				Farmer
				Government Service - Non-Officer
				Government Service - Officer
				Housewife
				Journalist
				Judiciary
				Land Lord
				Lawyer
				Others
				Pilot / Flight Attendant
				Player
				Police, Customs, Tax
				Private Service (Managerial)
				Private Service (non-managerial)
				Professor
				Retired individual
				Self employed professional
				Service (Abroad)
				Service (IT Sector)
				Service (Airlines)
				Service (Others)
				Service (Pharmaceuticals)
				Service - State Owned Enterprise (managerial)
				Service - State Owned Enterprise (non-managerial)
				Student
				Teacher
				5.18 Division Name
comments (New in schema 4.0)	Generic comments	4000	N	Comments/

Table 10: Details type t_address



4.6 Type *t_phone*Figure 11: Overview type *t_phone*

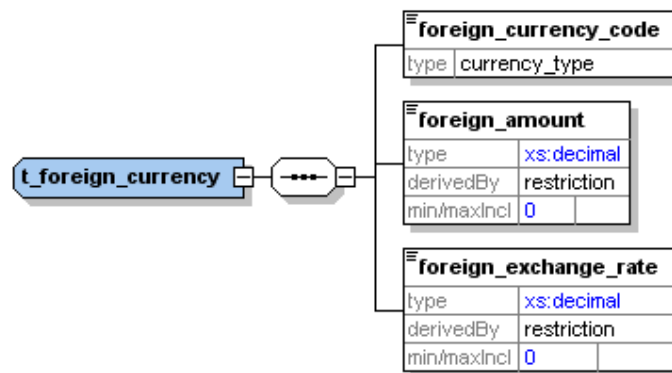
Name	Description	Length	Req.	Example
tph_contact_type (New in Schema 3.0)	The contact type of the Phone	Enumeration	Y	Phone Type /Private, Business,... See 5.9 Contact Type
tph_communication_type (New in Schema 3.0)	The comm.. type of the Phone	Enumeration	Y	Comm. Type /Landline, mobile ,fax,... 5.10 Communication Type
tph_country_prefix	Country phone code	4	N	Country Prefix /+880
tph_number	Phone number	50	Y	Phone Number /6655778
tph_extension	Phone's extension	10	N	Extension /7789

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comments (New in schema 4.0)	Generic comments	4000	N	
---------------------------------	---------------------	------	---	--

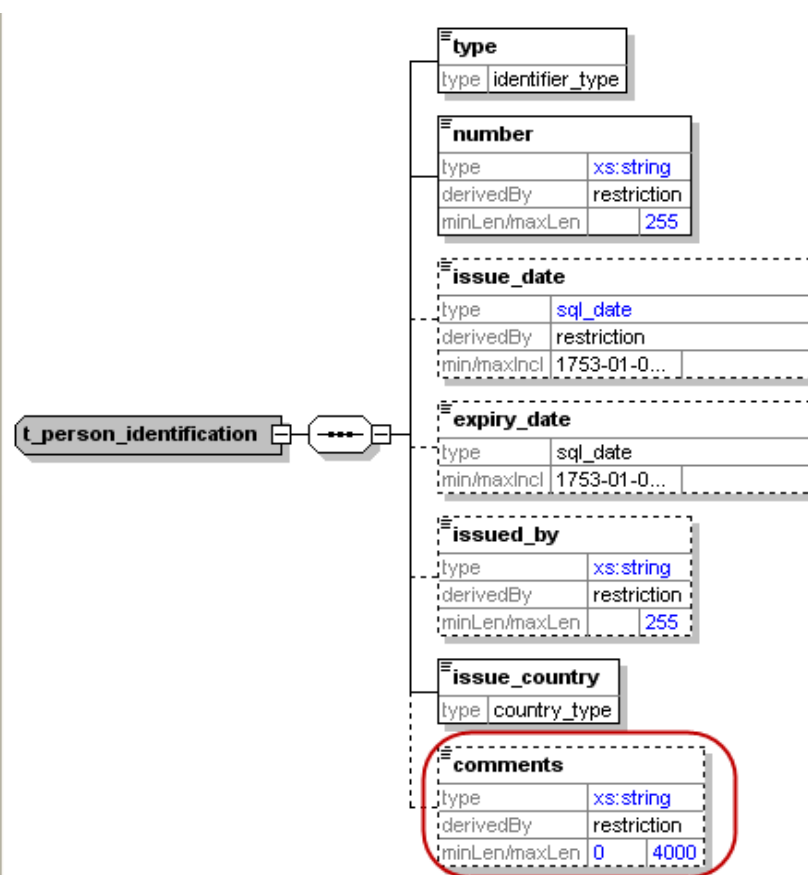
Table 11: Details type t_phone



4.7 Type *t_foreign_currency*Figure 12: Overview type *t_foreign_currency*

Name	Description	Length	Req.	Example
foreign_currency_code	Currency Code according to ISO 4217	Enumeration	Y	<i>Foreign Currency</i> /See 5.13 Currencies
foreign_amount	Transaction amount in foreign currency	Decimal	Y	<i>Amount</i> /1300.50
foreign_exchange_rate	Exchange rate which has been used for transaction	Decimal	Y	<i>Exchange Rate</i> /80

Table 12: Details type *t_foreign_currency*

4.8 Type *t_person_identification*Figure 20: Overview type *t_person_identification*

Name	Description	Length	Req.	Example
type	Document type	Enumeration	Y	<i>ID Type/5.5</i> Identifier type
number	ID of the identification document	255	Y	<i>ID Number/8154711891</i>
issue_date	Identification document issue date	DateTime	N	<i>Date of Issue/2001-12-17T09:30:47</i>
expiry_date	Identification document expiry date	DateTime	N	<i>Expiry Date/25/04/2013</i>
issued_by New in Schema 3.1	Name of Authority issued the document	255	N	Interior Ministry
issue_country	Country where the document was issued	Enumeration	Y	<i>Issue Country/See 5.14 Country Codes</i>
comments	Generic comments field	4000	N	

Table 20: Type *t_person_identification*

4.9 Type report_party_type

New type in schema 4.0. Represents an involved subject in a report and its details.

Subject can be a Person, an Account or an Entity & one of them can be included per involved party.

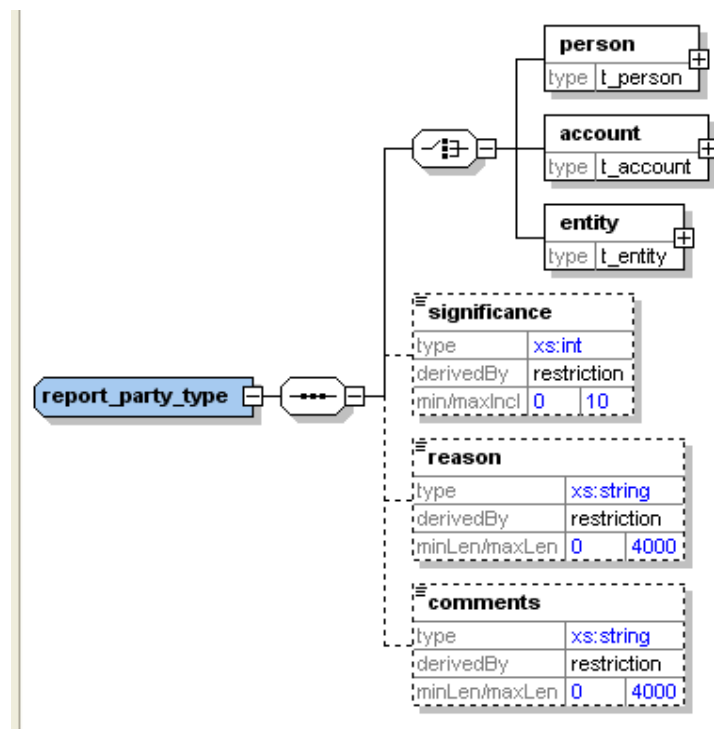


Figure 21: Overview type report_party_type

Name	Description	Length	Req.	Example
One of the following subject nodes must be included when activity node is used				
person	Represents an involved person node	t_person type	Y	
account	Represents an involved account	t_account type	Y	
entity	Represents an involved entity	t_entity type	Y	
significance	The significance of the subject in the report	Integer	N	0 6 10
reason	Why the subject is involved in the current report	4000	N	Reason /Transaction Exceeds TP
comments	Generic comments element	4000	N	

Table 21: Type report_party_type

5. Lookup Values

As per schema 4.0, all schema lookups are defined as enumerations. goAML application will introduce an option to update the schema automatically with the lookup codes defined by the FIU in the öLookup Masterö screen. Reporting entities will not be able anymore to submit reports with undefined lookup codes.

5.1 Submission type – goAML Enumeration

Value	Description	Default Value
E	Electronically	
M	Manually	

Table 13: submission type

5.2 Funds type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Deposit	
W	Withdrawal	
C	Currency Exchange	
H	Cheque	
B	Bank Draft	
T	Telegraphic Transfer	
K	Cash	Cash
M	Money Transfer	
P	Transfer Payment	
R	Transfer Receive	
O	Other	

Table 14: Funds type

5.3 Account type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
D	Current Account(Taka)	
S	Savings Account(Taka)	Savings Account(Taka)
P	SND Account(Taka)	
T	Fixed Deposit(Taka)	
E	Margin Account(Taka)	
F	Savings Schema(Taka)	
G	Non-Resident Taka Account(NRTA)	
H	Non-Resident Investor's Taka Account(NITA)	
I	Non-Convertible Taka Account	
J	Convertible Taka Account	

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K	Private Foreign Currency Account	
L	NFCD	
M	RFCD	
N	ERQ	
O	Loan/Advance/Investment	
Q	Credit Card Account	
R	Others	

Table 15: Account type

5.4 Account status type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Active	Active
B	Inactive	
C	Dormant	
D	Freeze	
E	Blocked	
F	Closed	

Table 16: Account status type

5.5 Identifier type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Driving license	
E	Employee's ID	
B	National Identity Card	
C	Passport	
R	Birth Registration Number	
F	Tax Payer's Identification Number (TIN)	
G	Business Identification Number (BIN)	
D	Other	

Table 17: Identifier type

5.6 Transaction Type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
R	In-branch/Office	In-branch/Office
S	ATM	
T	Online Transaction-Local Currency	
U	Online Transaction-Foreign Currency	
V	Clearing	
F	Other	

Table 25: Conduction Type



5.7 Transaction Item Status

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Bought	
B	Sold	
C	Let	
D	Hired	
E	Exchanged	
F	Donated	
G	Destroyed	
H	Others	

Table 26: Transaction Item Status

5.8 Report Code – goAML Enumeration

Value	Description	Default Value
CTR	Cash Transaction Report	Cash Transaction Report
STR	Suspicious Transaction Report	

Table 27: Report Code

5.9 Contact Type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
5	Present	
6	Permanent	
2	Business	
3	Registered	
7	Others	

Table 28: Contact Type

5.10 Communication Type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application..

Value	Description	Default Value
L	Landline Phone	
M	Mobile Phone	
F	Fax	
D	Others	

Table 29: Communication Type

5.11 Entity Legal Form Type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
B	Public Limited	
A	Private Limited	
C	Proprietorship	
D	Partnership	
E	Ownership	
F	Government	
G	Semi Government	
I	Autonomous	
H	Private	
J	Others	

Table 30: Legal Form Type

5.12 Transaction Item Type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
L	Land	
C	Car	
-	Unknown	

Table 31: Transaction Item Type

5.13 Currencies - Enumeration

World Currencies (and their abbreviations) listed by ISO 4217

ADP	Andorran Peseta (no longer in use)	Default Value
AED	United Arab Emirates Dirham	
AFA	Afghani	
ALL	Leek	
AMD	Dram	
ANG	Netherlands Antilles Guilder	
AOK	Kwanza	
AON	New Kwanza	
ARA	Austral	
ARP	Argentinean Peso	
ARS	Argentinean Nuevo Peso	
ATS	Schilling (no longer in use)	
AUD	Australian Dollar	
AWG	Aruban Guilder	
AZM	Azerbaijani Manat	

Standard XML Reporting Instructions and Specifications

BAM	Convertible Mark	
BBD	Barbados Dollar	Taka
BDT	Taka	
BEC	Convertible Belgian Franc (no longer in use)	
BEF	Belgian Franc (also known as Frank - no longer in use)	
BEL	Financial Belgian Franc (no longer in use)	
BGL	Lev	
BHD	Bahraini Dinar	
BIF	Burundi Franc	
BMD	Bermudian Dollar	
BND	Brunei Dollar	
BOB	Boliviano	
BOP	Bolivian Peso	
BRC	Cruzeiro	
BRL	Real	
BRR	Cruzeiro Real	
BSD	Bahamian Dollar	
BTN	Ngultrum	
BUK	Replaced by MMK	
BWP	Pula	
BYR	Belarussian Rouble	
BZD	Belize Dollar	
CAD	Canadian Dollar	
CDF	Congolese Franc	
CDZ	New Zaire	
CHF	Swiss Franc	
CLF	Unidades de Fomento	
CLP	Chilean Peso	
CNY	Yuan Renminbi	
COP	Colombian Peso	
CRC	Costa Rican Colón	
CSK	Koruna of former Czechoslovakia. Now replaced by CZK (Czech Koruna) and SKK (Slovak Koruna)	
CUP	Cuban Peso	
CVE	Escudo Caboverdiano	
CYP	Cypriot Pound	
CZK	Czech Koruna	
DDM	Former East German Mark, DEM subsequently in use	
DEM	Deutsche Mark (no longer in use)	
DJF	Djibouti Franc	
DKK	Danish Krone	
DOP	Dominican Republic Peso	
DZD	Algerian Dinar	
ECS	Sucre (no longer in use)	
EEK	Kroon	
EGP	Egyptian Pound	



Standard XML Reporting Instructions and Specifications

ERN	Eritrean Nakfa	
ESA	Spanish Peseta, Account A (no longer in use)	
ESB	Spanish Peseta, Account B (no longer in use)	
ESP	Spanish Peseta (no longer in use)	
ETB	Ethiopian Birr	
EUR	Euro	
FIM	Markka (no longer in use)	
FJD	Fiji Dollar	
FKP	Falkland Pound	
FRF	French Franc (no longer in use)	
GBP	Pound Sterling (United Kingdom Pound)	
GEL	Lari	
GHC	Cedi	
GIP	Gibraltar Pound	
GMD	Dalasi	
GNS	Syli (also known as Guinea Franc)	
GQE	Ekwele	
GRD	Greek Drachma (no longer in use)	
GTQ	Quetzal	
GWP	Guinea-Bissau Peso	
GYD	Guyana Dollar	
HKD	Hong Kong Dollar	
HNL	Lempira	
HRD	Croatian Dinar	
HRK	Croatian Kuna	
HTG	Gourde	
HUF	Forint	
IDR	Rupiah	
IEP	Punt (no longer in use)	
ILS	Shekel	
INR	Indian Rupee	
IQD	Iraqi Dinar	
IRR	Iranian Rial	
ISK	Icelandic Króna	
ITL	Italian Lira (no longer in use)	
JMD	Jamaican Dollar	
JOD	Jordanian Dinar	
JPY	Yen	
KES	Kenyan Shilling	
KGS	Kyrgyzstani Som	
KHR	Riel	
KMF	Comorian Franc	
KPW	Democratic People's Republic of Korean Won	
KRW	Republic of Korean Won	
KWD	Kuwaiti Dinar	
KYD	Cayman Islands Dollar	
KZT	Tenge	
LAK	Kip	
LBP	Lebanese Pound	



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LKR	Sri Lankan Rupee	
LRD	Liberian Dollar	
LSL	Loti	
LSM	Maloti	
LTL	Litas	
LUF	Luxembourg Franc (no longer in use)	
LVL	Lats	
LYD	Libyan Dinar	
MAD	Moroccan Dirham	
MDL	Moldavian Leu	
MGF	Malagasy Franc	
MKD	Macedonian Dinar	
MLF	Malian Franc	
MMK	Kyat	
MNT	Tugrik	
MOP	Pataca	
MRO	Ouguiya	
MTL	Maltese Lira	
MTP	Maltese Pound, replaced by Maltese Lira	
MUR	Mauritius Rupee	
MVR	Rufiyaa	
MWK	Malawian Kwacha	
MXN	Mexican New Peso (replacement for Mexican Peso)	
MXP	Mexican Peso, replaced by Mexican New Peso	
MYR	Ringgit (also known as Malaysian Dollar)	
MZM	Metical	
NAD	Namibian Dollar	
NGN	Naira	
NIC	Córdoba	
NLG	Dutch Guilder (no longer in use)	
NOK	Norwegian Krone	
NPR	Nepalese Rupee	
NZD	New Zealand Dollar	
OMR	Omani Rial	
PAB	Balboa	
PEI	Inti	
PEN	New Sol	
PES	Sol (replaced by New Sol [PEN])	
PGK	Kina	
PHP	Philippines Peso	
PKR	Pakistani Rupee	
PLN	New Zloty	
PLZ	Zloty (replaced by New Zloty [PLN])	
PTE	Portuguese Escudo (no longer in use)	
PYG	Guarani	
QAR	Qatari Riyal	
ROL	Romanian Leu	
RSD	Serbian Dinar	



Standard XML Reporting Instructions and Specifications

RUB	Russian Federation Rouble (formerly RUR)	
RWF	Rwandan Franc	
SAR	Saudi Riyal	
SBD	Solomon Islands Dollar	
SCR	Seychelles Rupee	
SDD	Sudanese Dinar	
SDP	Sudanese Pound	
SEK	Swedish Krona	
SGD	Singapore Dollar	
SHP	St Helena Pound	
SIT	Tolar	
SKK	Slovak Koruna	
SLL	Leone	
SOS	Somali Shilling	
SRG	Surinam Guilder	
STD	Dobra	
SUR	Union of Soviet Socialist Republics Rouble	
SVC	El Salvadorian Colón	
SYP	Syrian Pound	
SZL	Lilangeni	
THB	Baht	
TJR	Tajik Rouble	
TMM	Turkmenistani Manat	
TND	Tunisian Dinar	
TOP	Pa'anga	
TPE	Timorian Escudo	
TRL	Turkish Lira	
TTD	Trinidad and Tobago Dollar	
TWD	Taiwan Dollar	
TZS	Tanzanian Shilling	
UAH	Hryvna	
UAK	Karbovanet	
UGS	Ugandan Shilling	
UKP	Incorrectly used for GBP	
USD	United States Dollar	
USN	United States Dollar (Next day)	
USS	United States Dollar (Same day)	
UYP	Uruguayan Peso, replaced by Uruguayan New Peso (UYU)	
UYU	Uruguayan New Peso	
UZS	Uzbekistani Som	
VEB	Bolivar	
VND	Viet Nam Đông	
VUV	Vatu	
WST	Tala	
XAF	Franc de la Communauté financière africaine	
XAU	Gold	
XBA	European Composite Unit	
XBB	European Monetary Unit	



Standard XML Reporting Instructions and Specifications

XBC	European Unit of Account 9	
XBD	European Unit of Account 17	
XCD	East Caribbean Dollar	
XDR	International Monetary Fund Special Drawing Rights	
XEU	ECU (not an official currency, replaced by the Euro)	
XOF	West African Franc	
XPF	Franc des Comptoirs français du Pacifique	
YDD	South Yemeni Dinar	
YER	Yemeni Riyal	
YUD	Yugoslavian New Dinar (no longer in use)	
ZAL	Rand (financial)	
ZAR	Rand	
ZMK	Zambian Kwacha	
ZRZ	Replaced by CDZ	
ZWD	Zimbabwe Dollar	

Table 32: Currency Codes

5.14 Country Codes - Enumeration

This list states the country names (official short names in English) in alphabetical order as given in ISO 3166-1 and the corresponding ISO 3166-1-alpha-2 code elements.

Value	Description	Default Value
AD	ANDORRA	
AE	UNITED ARAB EMIRATES	
AF	AFGHANISTAN	
AG	ANTIGUA AND BARBUDA	
AI	ANGUILLA	
AL	ALBANIA	
AM	ARMENIA	
AN	NETHERLANDS ANTILLES	
AO	ANGOLA	
AQ	ANTARCTICA	
AR	ARGENTINA	
AS	AMERICAN SAMOA	
AT	AUSTRIA	
AU	AUSTRALIA	
AW	ARUBA	
AX	ÅLAND ISLANDS	
AZ	AZERBAIJAN	
BA	BOSNIA AND HERZEGOVINA	
BB	BARBADOS	
BD	BANGLADESH	BANGLADESH
BE	BELGIUM	
BF	BURKINA FASO	
BG	BULGARIA	
BH	BAHRAIN	



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BI	BURUNDI	
BJ	BENIN	
BM	BERMUDA	
BN	BRUNEI DARUSSALAM	
BO	BOLIVIA	
BR	BRAZIL	
BS	BAHAMAS	
BT	BHUTAN	
BU	BURMA	
BV	BOUVET ISLAND	
BW	BOTSWANA	
BY	BELARUS	
BZ	BELIZE	
CA	CANADA	
CC	COCOS (KEELING) ISLANDS	
CD	CONGO, THE DEMOCRATIC REPUBLIC OF THE	
CF	CENTRAL AFRICAN REPUBLIC	
CG	CONGO	
CH	SWITZERLAND	
CI	COTE D'IVOIRE	
CK	COOK ISLANDS	
CL	CHILE	
CM	CAMEROON	
CN	CHINA	
CO	COLOMBIA	
CR	COSTA RICA	
CS	SERBIA AND MONTENEGRO	
CU	CUBA	
CV	CAPE VERDE	
CX	CHRISTMAS ISLAND	
CY	CYPRUS	
CZ	CZECH REPUBLIC	
DE	GERMANY	
DJ	DJIBOUTI	
DK	DENMARK	
DM	DOMINICA	
DO	DOMINICAN REPUBLIC	
DZ	ALGERIA	
EC	ECUADOR	
EE	ESTONIA	
EG	EGYPT	
EH	WESTERN SAHARA	
ER	ERITREA	
ES	SPAIN	
ET	ETHIOPIA	
FI	FINLAND	
FJ	FIJI	
FK	FALKLAND ISLANDS (MALVINAS)	



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FM	MICRONESIA, FEDERATED STATES OF	
FO	FAROE ISLANDS	
FR	FRANCE	
GA	GABON	
GB	UNITED KINGDOM	
GD	GRENADA	
GE	GEORGIA	
GF	FRENCH GUIANA	
GG	GUERNSEY	
GH	GHANA	
GI	GIBRALTAR	
GL	GREENLAND	
GM	GAMBIA	
GN	GUINEA	
GP	GUADELOUPE	
GQ	EQUATORIAL GUINEA	
GR	GREECE	
GS	SOUTH GEORGIA AND THE SOUTH SANDWICH ISLANDS	
GT	GUATEMALA	
GU	GUAM	
GW	GUINEA-BISSAU	
GY	GUYANA	
HK	HONG KONG	
HM	HEARD ISLAND AND MCDONALD ISLANDS	
HN	HONDURAS	
HR	CROATIA	
HT	HAITI	
HU	HUNGARY	
ID	INDONESIA	
IE	IRELAND	
IL	ISRAEL	
IM	ISLE OF MAN	
IN	INDIA	
IO	BRITISH INDIAN OCEAN TERRITORY	
IQ	IRAQ	
IR	IRAN, ISLAMIC REPUBLIC OF	
IS	ICELAND	
IT	ITALY	
JE	JERSEY	
JM	JAMAICA	
JO	JORDAN	
JP	JAPAN	
KE	KENYA	
KG	KYRGYZSTAN	
KH	CAMBODIA	
KI	KIRIBATI	
KM	COMOROS	



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KN	SAINT KITTS AND NEVIS	
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF	
KR	KOREA, REPUBLIC OF	
KS	KOSOVO	
KW	KUWAIT	
KY	CAYMAN ISLANDS	
KZ	KAZAKHSTAN	
LA	LAO PEOPLE'S DEMOCRATIC REPUBLIC	
LB	LEBANON	
LC	SAINT LUCIA	
LI	LIECHTENSTEIN	
LK	SRI LANKA	
LR	LIBERIA	
LS	LESOTHO	
LT	LITHUANIA	
LU	LUXEMBOURG	
LV	LATVIA	
LY	LIBYAN ARAB JAMAHIRIYA	
MA	MOROCCO	
MC	MONACO	
MD	MOLDOVA, REPUBLIC OF	
ME	MONTENEGRO	
MG	MADAGASCAR	
MH	MARSHALL ISLANDS	
MK	MACEDONIA	
ML	MALI	
MM	MYANMAR	
MN	MONGOLIA	
MO	MACAO	
MP	NORTHERN MARIANA ISLANDS	
MQ	MARTINIQUE	
MR	MAURITANIA	
MS	MONTserrat	
MT	MALTA	
MU	MAURITIUS	
MV	MALDIVES	
MW	MALAWI	
MX	MEXICO	
MY	MALAYSIA	
MZ	MOZAMBIQUE	
NA	NAMIBIA	
NC	NEW CALEDONIA	
NE	NIGER	
NF	NORFOLK ISLAND	
NG	NIGERIA	
NI	NICARAGUA	
NL	NETHERLANDS	
NO	NORWAY	



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NP	NEPAL	
NR	NAURU	
NU	NIUE	
NZ	NEW ZEALAND	
OM	OMAN	
PA	PANAMA	
PE	PERU	
PF	FRENCH POLYNESIA	
PG	PAPUA NEW GUINEA	
PH	PHILIPPINES	
PK	PAKISTAN	
PL	POLAND	
PM	SAINT PIERRE AND MIQUELON	
PN	PITCAIRN	
PR	PUERTO RICO	
PS	PALESTINIAN TERRITORY, OCCUPIED	
PT	PORTUGAL	
PW	PALAU	
PY	PARAGUAY	
QA	QATAR	
RE	REUNION	
RO	ROMANIA	
RS	SERBIA	
RU	RUSSIAN FEDERATION	
RW	RWANDA	
SA	SAUDI ARABIA	
SB	SOLOMON ISLANDS	
SC	SEYCHELLES	
SD	SUDAN	
SE	SWEDEN	
SG	SINGAPORE	
SH	SAINT HELENA	
SI	SLOVENIA	
SJ	SVALBARD AND JAN MAYEN	
SK	SLOVAKIA	
SL	SIERRA LEONE	
SM	SAN MARINO	
SN	SENEGAL	
SO	SOMALIA	
SR	SURINAME	
ST	SAO TOME AND PRINCIPE	
SV	EL SALVADOR	
SY	SYRIAN ARAB REPUBLIC	
SZ	SWAZILAND	
TC	TURKS AND CAICOS ISLANDS	
TD	CHAD	
TF	FRENCH SOUTHERN TERRITORIES	
TG	TOGO	
TH	THAILAND	



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TJ	TAJIKISTAN	
TK	TOKELAU	
TL	TIMOR-LESTE	
TM	TURKMENISTAN	
TN	TUNISIA	
TO	TONGA	
TP	EAST TIMOR	
TR	TURKEY	
TT	TRINIDAD AND TOBAGO	
TV	TUVALU	
TW	TAIWAN, PROVINCE OF CHINA	
TZ	TANZANIA, UNITED REPUBLIC OF	
UA	UKRAINE	
UG	UGANDA	
UM	UNITED STATES MINOR OUTLYING ISLANDS	
US	UNITED STATES	
UY	URUGUAY	
UZ	UZBEKISTAN	
VA	HOLY SEE (VATICAN CITY STATE)	
VC	SAINT VINCENT AND THE GRENADINES	
VE	VENEZUELA	
VG	VIRGIN ISLANDS, BRITISH	
VI	VIRGIN ISLANDS, U.S.	
VN	VIET NAM	
VU	VANUATU	
WF	WALLIS AND FUTUNA	
WS	SAMOA	
YE	YEMEN	
YT	MAYOTTE	
YU	YUGOSLAVIA	
ZA	SOUTH AFRICA	
ZM	ZAMBIA	
ZR	ZAIRE	
ZW	ZIMBABWE	

Table 33: Country Codes

5.15 Role type of Signatory

* Codes defined by FIU in oLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Account Holder	Account Holder
P	Primary Account Holder	
N	Non Account Holder Signatory	
O	Others	



5.16 Entity person role type

* Codes defined by FIU in öLookup Masterö is added to the Schema by goAML client application.

Value	Description	Default Value
A	Chairman/President	
B	Vice Chairman/Vice President	
C	Chief Executive Officer	
D	Counsellor	
E	Managing Director	
F	Deputy Managing Director	
G	Director	
H	Executive Director	
I	Manager	
J	Company Secretary	
K	Accountant/Accounts Officer	
L	Chief Financial Officer	
M	Treasurer	
N	Proprietor	
O	Partner	
P	Authorized Officer	
Q	Others	

5.17 Occupation List

Occupation is text field in goAML application. This occupation is suggested occupation by BFIU. Write the occupation as Profession,Designation.i.e. Deputy General Manager,Ruplai Bank,General Section.

Description
Architect
Banker
Business (Advertising)
Business (Agency)
Business (Car dealer, Car Repair, Car Finance)
Business (Clearing and forwarding)
Business (Commission Agent)
Business (Courier Service)
Business (Dealership)
Business (Export & Import)
Business (Export Sector)
Business (Garments / Buying House)
Business (IT Sector)
Business (Import Sector)
Business (Indenting)
Business (Indenting/Buying/Home/Imp/Exp/Agency)
Business (Jewelry/ Gems/ Art/ Antique)
Business (Manufacturing)
Business (Money Changer)
Business (Music)



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Business (Other Local Business)
Business (Petrol Pump/CNG Station)
Business (Real Estate/ Construction)
Business (Supply)
Business (Tour Guide)
Business (Trading, Retail)
Business (Transportation)
Business (Travel Agency / Air Ticketing)
Business (Travel Agency/Tour Guide/Transportation)
Business (hotel/restaurant/bar)
Business (pharmaceuticals)
Business (stock broker/ Dealer)
Chartered Accountant
Defense Service (Commissioned Officer)
Defense Service (Non-Commissioned)
Director Private Limited Company
Director Public Limited Company
Doctor
Engineer
Farmer
Government Service - Non-Officer
Government Service - Officer
Housewife
Journalist
Judiciary
Land Lord
Lawyer
Others
Pilot / Flight Attendant
Player
Police, Customs, Tax
Private Service (Managerial)
Private Service (non-managerial)
Professor
Retired individual
Self employed professional
Service (Abroad)
Service (IT Sector)
Service (Airlines)
Service (Others)
Service (Pharmaceuticals)
Service - State Owned Enterprise (managerial)
Service - State Owned Enterprise (non-managerial)
Student
Teacher



5.18 Division Name

Value	Description	Default Value
CHITTAGONG	CHITTAGONG	
DHAKA	DHAKA	
KHULNA	KHULNA	
RAJSHAHI	RAJSHAHI	
BARISAL	BARISAL	
SYLHET	SYLHET	
RANGPUR	RANGPUR	

5.19 District Name

Value	Description	Default Value
BANDARBAN	BANDARBAN	
BRAHMANBARIA	BRAHMANBARIA	
CHANDPUR	CHANDPUR	
CHITTAGONG	CHITTAGONG	
RANGAMATI	RANGAMATI	
COMILLA	COMILLA	
COX'S BAZAR	COX'S BAZAR	
FENI	FENI	
KHAGRACHARI	KHAGRACHARI	
LAKSHMIPUR	LAKSHMIPUR	
NOAKHALI	NOAKHALI	
DHAKA	DHAKA	
FARIDPUR	FARIDPUR	
GAZIPUR	GAZIPUR	
GOPALGANJ	GOPALGANJ	
JAMALPUR	JAMALPUR	
KISHOREGANJ	KISHOREGANJ	
MADARIPUR	MADARIPUR	
MANIKGANJ	MANIKGANJ	
MUNSHIGANJ	MUNSHIGANJ	
MYMENSINGH	MYMENSINGH	
NARAYANGANJ	NARAYANGANJ	
NARSINGDI	NARSINGDI	
NETROKONA	NETROKONA	
RAJBARI	RAJBARI	
SHARIATPUR	SHARIATPUR	
SHERPUR	SHERPUR	
TANGAIL	TANGAIL	
BAGERHAT	BAGERHAT	
CHUADANGA	CHUADANGA	
JESSORE	JESSORE	
JHENAIDAH	JHENAIDAH	
KHULNA	KHULNA	
KUSHTIA	KUSHTIA	
MAGURA	MAGURA	
MEHERPUR	MEHERPUR	

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NARAIL	NARAIL	
SATKHIRA	SATKHIRA	
BOGRA	BOGRA	
DINAJPUR	DINAJPUR	
GAIBANDHA	GAIBANDHA	
JOYPURHAT	JOYPURHAT	
KURIGRAM	KURIGRAM	
LALMONIRHAT	LALMONIRHAT	
NATORE	NATORE	
NAOGAON	NAOGAON	
NAWABGANJ	NAWABGANJ	
NILPHAMARI	NILPHAMARI	
PABNA	PABNA	
PANCHAGARH	PANCHAGARH	
RAJSHAHI	RAJSHAHI	
RANGPUR	RANGPUR	
SIRAJGANJ	SIRAJGANJ	
THAKURGAON	THAKURGAON	
BARGUNA	BARGUNA	
BARISAL	BARISAL	
BHOLA	BHOLA	
JHALOKATHI	JHALOKATHI	
PATUAKHALI	PATUAKHALI	
PIROJPUR	PIROJPUR	
HABIGANJ	HABIGANJ	
MOULVI BAZAR	MOULVI BAZAR	
SUNAMGANJ	SUNAMGANJ	
SYLHET	SYLHET	

5.20 Thana Name

Value	Description	Default Value
BETAGI	BETAGI	
PATHARGHATA	PATHARGHATA	
TALTOLI	TALTOLI	
AGAILJHARA	AGAILJHARA	
BABUGANJ	BABUGANJ	
BAKERGANJ	BAKERGANJ	
GOURNADI	GOURNADI	
HIJLA	HIJLA	
KOTWALI_BARISAL	KOTWALI_BARISAL	
MEHENDIGANJ	MEHENDIGANJ	
MULADI	MULADI	
WAZIRPUR	WAZIRPUR	
BANARIPARA	BANARIPARA	
BHOLA	BHOLA	
BURHANUDDIN	BURHANUDDIN	
CHARFASHION	CHARFASHION	
DAULATKHAN	DAULATKHAN	



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LALMOHON	LALMOHON	
MONPURA	MONPURA	
TAZUMUDDIN	TAZUMUDDIN	
JHALOKATHI	JHALOKATHI	
KATHALIA	KATHALIA	
NALCHITY	NALCHITY	
RAJAPUR	RAJAPUR	
BAUPHAL	BAUPHAL	
DASHMINA	DASHMINA	
DUMKI	DUMKI	
GALACHIPA	GALACHIPA	
KALAPARA	KALAPARA	
MIRJAGANJ	MIRJAGANJ	
PATUAKHALI	PATUAKHALI	
RANGABALI	RANGABALI	
KHEPUPARA	KHEPUPARA	
BANARIPARA(PREVIOUS)	BANARIPARA(PREVIOUS)	
BHANDARIA	BHANDARIA	
INDURKANI	INDURKANI	
ZIA NAGAR	ZIA NAGAR	
KAWKHALI	KAWKHALI	
MATHBARIA	MATHBARIA	
NAZIRPUR	NAZIRPUR	
PIROJPUR	PIROJPUR	
SWARUPKATHI	SWARUPKATHI	
NESARABAD	NESARABAD	
AJMIRIGANJ	AJMIRIGANJ	
BAHUBAL	BAHUBAL	
BANIACHANG	BANIACHANG	
CHUNARUGHAT	CHUNARUGHAT	
HABIGANJ	HABIGANJ	
KAKAILSEO	KAKAILSEO	
LAKHAI	LAKHAI	
MADHABPUR	MADHABPUR	
NABIGANJ	NABIGANJ	
SHAYESTAGANJ	SHAYESTAGANJ	
BARALEKHA	BARALEKHA	
KAMALGANJ	KAMALGANJ	
KULAURA	KULAURA	
MOULVI BAZAR	MOULVI BAZAR	
RAJANAGAR	RAJANAGAR	
SREEMANGAL	SREEMANGAL	
BISHWAMVARPUR	BISHWAMVARPUR	
CHHATAK	CHHATAK	
DERAI	DERAI	
DHARMAPASSA	DHARMAPASSA	
DOWARABAZAR	DOWARABAZAR	
JAGANNATHPUR	JAGANNATHPUR	
JAMALGANJ	JAMALGANJ	



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MADHAYA NAGAR	MADHAYA NAGAR	
SALLA	SALLA	
SUNAMGANJ	SUNAMGANJ	
TAHIRPUR	TAHIRPUR	
BALAGANJ	BALAGANJ	
BEANIBAZAR	BEANIBAZAR	
BISWANATH	BISWANATH	
COMPANIGANJ_SYLHET	COMPANIGANJ_SYLHET	
FENCHUGANJ	FENCHUGANJ	
GOLAPGANJ	GOLAPGANJ	
GOWAINGHAT	GOWAINGHAT	
JAINTAPUR	JAINTAPUR	
KANAIGHAT	KANAIGHAT	
KOTWALI_SYLHET	KOTWALI_SYLHET	
ZAKIGANJ	ZAKIGANJ	
DAKKHIN SURMA	DAKKHIN SURMA	
OSMANI NAGAR	OSMANI NAGAR	
SOUTH SURMA	SOUTH SURMA	
BANDARBAN	BANDARBAN	
ROWANG CHARI	ROWANG CHARI	
RUMA	RUMA	
THANCHI	THANCHI	
ALI KADAM	ALI KADAM	
BAISHARI	BAISHARI	
LAMA	LAMA	
NAIKHANGCHARI	NAIKHANGCHARI	
BOALCHARI	BOALCHARI	
KHILKHET	KHILKHET	
SHYAMOLI	SHYAMOLI	
SAVAR	SAVAR	
PALTAN	PALTAN	
NEW MARKET	NEW MARKET	
DAKHKHIN KHAN	DAKHKHIN KHAN	
JATRABARI	JATRABARI	
NAOGAON	NAOGAON	
SOUTH KERANIGONJ	SOUTH KERANIGONJ	
COMILLA	COMILLA	
AKHAURA	AKHAURA	
BANCHARAMPUR	BANCHARAMPUR	
BRAHMANBARIA	BRAHMANBARIA	
KASBA	KASBA	
NABINAGAR	NABINAGAR	
NASIR NAGAR	NASIR NAGAR	
SARAIL	SARAIL	
ASHUGANJ	ASHUGANJ	
CHANDPUR	CHANDPUR	
FARIDGANJ	FARIDGANJ	
HAIMCHAR	HAIMCHAR	
HAJIGANJ	HAJIGANJ	



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KACHUA	KACHUA	
MATLAB	MATLAB	
SHAHARASTI	SHAHARASTI	
MATLAB UTTAR	MATLAB UTTAR	
CHANDGAON	CHANDGAON	
BANDAR-CTG	BANDAR-CTG	
DOUBLE MOORING	DOUBLE MOORING	
FATIKCHARI	FATIKCHARI	
HATHAZARI	HATHAZARI	
KOTWALI CHITTAGONG	KOTWALI CHITTAGONG	
MIRSARAI	MIRSARAI	
PAHARTALI	PAHARTALI	
PANCHLAISH	PANCHLAISH	
BAKALIA	BAKALIA	
KHULSHI	KHULSHI	
BAYZID BOSTAMI	BAYZID BOSTAMI	
POTENGA	POTENGA	
KARNAPHULY	KARNAPHULY	
HALISAHAR	HALISAHAR	
SIBERHAT	SIBERHAT	
RANGUNIA	RANGUNIA	
RAOZAN	RAOZAN	
SANDWIP	SANDWIP	
SITAKUNDA	SITAKUNDA	
ANOWARA	ANOWARA	
BANSHKHALI	BANSHKHALI	
BOALKHALI	BOALKHALI	
CHANDANAISH	CHANDANAISH	
LOHAGARA	LOHAGARA	
PATIYA	PATIYA	
SATKANIA	SATKANIA	
BAGHAICHARI	BAGHAICHARI	
BARKAL	BARKAL	
KAWKHALI	KAWKHALI	
JURACHARI	JURACHARI	
LANGADU	LANGADU	
NANIARCHAR	NANIARCHAR	
KOTWALI-RANGAMATI	KOTWALI-RANGAMATI	
SAJEK	SAJEK	
BELAICHARI	BELAICHARI	
CHANDRAGHONA	CHANDRAGHONA	
FARUA	FARUA	
KAPTAI	KAPTAI	
RAJASTHALI	RAJASTHALI	
BARKHALI	BARKHALI	
BARURA	BARURA	
BRAHAMANPARA	BRAHAMANPARA	
BURICHANG	BURICHANG	
CHANDINA	CHANDINA	



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CHOUDDAGRAM	CHOUDDAGRAM	
DAUDKANDI	DAUDKANDI	
DEBIDWAR	DEBIDWAR	
HOMNA	HOMNA	
KOTWALI_COMILLA	KOTWALI_COMILLA	
LAKSHAM	LAKSHAM	
MURADNAGAR	MURADNAGAR	
NANGOLKOT	NANGOLKOT	
MEGHNA	MEGHNA	
CHAKARIA	CHAKARIA	
COX'S BAZAR SADAR	COX'S BAZAR SADAR	
KUTUBDIA	KUTUBDIA	
MAHESHKHALI	MAHESHKHALI	
RAMU	RAMU	
TEKNAF	TEKNAF	
UKHIA	UKHIA	
CHHAGALNAIYA	CHHAGALNAIYA	
DAGANBHUIYAN	DAGANBHUIYAN	
FENI SADAR	FENI SADAR	
FULGAZI	FULGAZI	
PARSHURAM	PARSHURAM	
SONAGAZI	SONAGAZI	
DIGHINALA	DIGHINALA	
KHAGRACHARI	KHAGRACHARI	
MAHALCHARI	MAHALCHARI	
PANCHARI	PANCHARI	
GUIMARA	GUIMARA	
LAKSHMICHARI	LAKSHMICHARI	
MANIKCHARI	MANIKCHARI	
MATIRANGA	MATIRANGA	
RAMGARH	RAMGARH	
LAKSHMIPUR SADAR	LAKSHMIPUR SADAR	
RAIPUR_LAXMIPUR	RAIPUR_LAXMIPUR	
RAMGANJ	RAMGANJ	
RAMGATI	RAMGATI	
BEGUMGANJ	BEGUMGANJ	
CHATKHIL	CHATKHIL	
COMPANIGANJ_NOAKHALI	COMPANIGANJ_NOAKHALI	
HATIA	HATIA	
SENBAG	SENBAG	
SUDARAM SADAR	SUDARAM SADAR	
SONAIMURI	SONAIMURI	
CHAR JABBAR	CHAR JABBAR	
CANTONMENT	CANTONMENT	
DEMRA	DEMRA	
DHAMRAI	DHAMRAI	
DHANMONDI	DHANMONDI	
DOHAR	DOHAR	
GULSHAN	GULSHAN	



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KERANIGANJ	KERANIGANJ	
KOTWALI_DHAKA	KOTWALI_DHAKA	
LALBAG	LALBAG	
MIRPUR_DHAKA	MIRPUR_DHAKA	
MOHAMMADPUR_DHAKA	MOHAMMADPUR_DHAKA	
MOTIJHEEL	MOTIJHEEL	
SHYAMPUR	SHYAMPUR	
KHILGAON	KHILGAON	
BADDA	BADDA	
KAFRUL	KAFRUL	
KAMRANGIRCHAR	KAMRANGIRCHAR	
HAZARIBAG	HAZARIBAG	
DHAKA INT.AIRPORT	DHAKA INT.AIRPORT	
BANANI	BANANI	
NAWABGANJ_DHAKA	NAWABGANJ_DHAKA	
RAMNA	RAMNA	
SAVAR	SAVAR	
SUTRAPUR	SUTRAPUR	
TEJGAON	TEJGAON	
SABUJBAG	SABUJBAG	
PALLABI	PALLABI	
UTTARA	UTTARA	
ALFADANGA	ALFADANGA	
BHANGA	BHANGA	
BOALMARI	BOALMARI	
CHAR BHADRASAN	CHAR BHADRASAN	
KOTWALI_FARIDPUR	KOTWALI_FARIDPUR	
MADHUKHALI	MADHUKHALI	
NAGARKANDA	NAGARKANDA	
SADARPUR	SADARPUR	
SALTHA	SALTHA	
GAZIPUR SADAR	GAZIPUR SADAR	
KALIAKOIR	KALIAKOIR	
KALIGANJ_GAZIPUR	KALIGANJ_GAZIPUR	
KAPASHIA	KAPASHIA	
SREEPUR	SREEPUR	
TONGI	TONGI	
GOPALGANJ SADAR	GOPALGANJ SADAR	
KASIANI	KASIANI	
KOTALIPARA	KOTALIPARA	
MUKSUDPUR	MUKSUDPUR	
TUNGIPARA	TUNGIPARA	
BAHADURABAD	BAHADURABAD	
BAKSHIGANJ	BAKSHIGANJ	
DEWANGANJ	DEWANGANJ	
ISLAMPUR	ISLAMPUR	
JAMALPUR SADAR	JAMALPUR SADAR	
MADARGANJ	MADARGANJ	
MELANDAH	MELANDAH	



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SARISHABARI	SARISHABARI	
ASTAGRAM	ASTAGRAM	
BAJITPUR	BAJITPUR	
BHAIRAB	BHAIRAB	
HOSSAINPUR	HOSSAINPUR	
ITNA	ITNA	
KARIMGANJ	KARIMGANJ	
KATIADI	KATIADI	
KISHOREGANJ_KISHOREGANJ	KISHOREGANJ_KISHOREGANJ	
KULIARCHAR	KULIARCHAR	
MITHAMOIN	MITHAMOIN	
NIKLI	NIKLI	
PAKUNDIA	PAKUNDIA	
TARAIL	TARAIL	
KALKINI	KALKINI	
MADARIPUR	MADARIPUR	
RAJOIR	RAJOIR	
SHIBCHAR	SHIBCHAR	
DAULATPUR_MANIKGANJ	DAULATPUR_MANIKGANJ	
GHIOR	GHIOR	
HARIRAMPUR	HARIRAMPUR	
MANIKGANJ	MANIKGANJ	
SATURIA	SATURIA	
SHIBALAYA	SHIBALAYA	
SINGAIR	SINGAIR	
GAZARIA	GAZARIA	
LOUHAJONG	LOUHAJONG	
MUNSHIGANJ	MUNSHIGANJ	
SERAJDIKHAN	SERAJDIKHAN	
SREE NAGAR	SREE NAGAR	
TONGI BARI	TONGI BARI	
BHALUKA	BHALUKA	
FULBARIA	FULBARIA	
FULPUR	FULPUR	
GOFFARGAON	GOFFARGAON	
GOURIPUR	GOURIPUR	
HALUAGHAT	HALUAGHAT	
ISHWARGANJ	ISHWARGANJ	
KOTWALI_MYMENSINGH	KOTWALI_MYMENSINGH	
MUKTAGACHA	MUKTAGACHA	
NANDAIL	NANDAIL	
TRISHAL	TRISHAL	
DHUBAURA	DHUBAURA	
TARAKANDA	TARAKANDA	
ARAIHAZAR	ARAIHAZAR	
SONARGAON	SONARGAON	
BANDAR N.GANJ	BANDAR N.GANJ	
FATULLAH	FATULLAH	
NARAYANGANJ	NARAYANGANJ	



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RUPGANJ	RUPGANJ	
SIDDIRGANJ	SIDDIRGANJ	
BELABO	BELABO	
MANAHARDI	MANAHARDI	
NARSINGDI	NARSINGDI	
PALASH	PALASH	
RAIPURA_NARSINGDI	RAIPURA_NARSINGDI	
SHIBPUR	SHIBPUR	
ATPARA	ATPARA	
BARHATHA	BARHATHA	
DHUBARUA(PREVIOUS)	DHUBARUA(PREVIOUS)	
DURGAPUR	DURGAPUR	
KALIAJURI	KALIAJURI	
KALMAKANDA	KALMAKANDA	
KENDUA	KENDUA	
MADAN	MADAN	
MOHANGANJ	MOHANGANJ	
NETROKONA	NETROKONA	
PURBADHALA	PURBADHALA	
BALIAKANDI	BALIAKANDI	
GOALANDAGHAT	GOALANDAGHAT	
PANGSHA	PANGSHA	
RAJBARI	RAJBARI	
BEDERGANJ	BEDERGANJ	
DAMODYA	DAMODYA	
GOSHAIRHAT	GOSHAIRHAT	
NARIA	NARIA	
PALONG	PALONG	
ZAJIRA	ZAJIRA	
SAKHIPUR	SAKHIPUR	
JHENAIGATI	JHENAIGATI	
NAKHLA	NAKHLA	
NALITABARI	NALITABARI	
SHERPUR_SHERPUR	SHERPUR_SHERPUR	
SRIBARDI	SRIBARDI	
BASAIL	BASAIL	
BHUAPUR	BHUAPUR	
DELDUAR	DELDUAR	
GHATAIL	GHATAIL	
GOPALPUR	GOPALPUR	
KALIHATI	KALIHATI	
MADHUPUR	MADHUPUR	
MIRJAPUR	MIRJAPUR	
NAGARPUR	NAGARPUR	
SHAKHIPUR	SHAKHIPUR	
TANGAIL	TANGAIL	
JAMUNA SETU(EAST)	JAMUNA SETU(EAST)	
DHANBARI	DHANBARI	
BAGERHAT	BAGERHAT	



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CHITALMARI	CHITALMARI	
FAKIRHAT	FAKIRHAT	
KACHUA	KACHUA	
MOLLAHAT	MOLLAHAT	
MONGLA	MONGLA	
MORELGANJ	MORELGANJ	
RAMPAL	RAMPAL	
SARANKHOLA	SARANKHOLA	
ALAMDANGA	ALAMDANGA	
CHUADANGA	CHUADANGA	
DAMURHUDA	DAMURHUDA	
JIBAN NAGAR	JIBAN NAGAR	
ABHOY NAGAR	ABHOY NAGAR	
BAGERPARA	BAGERPARA	
CHOWGACHA	CHOWGACHA	
JHIKARGACHA	JHIKARGACHA	
KESHABPUR	KESHABPUR	
KOTWALI JESSORE	KOTWALI JESSORE	
MONIRAMPUR	MONIRAMPUR	
SARSHA	SARSHA	
BENAPOLE PORT	BENAPOLE PORT	
HARINAKUNDA	HARINAKUNDA	
JHENAIDAH	JHENAIDAH	
KALIGANJ_JHENAIDAH	KALIGANJ_JHENAIDAH	
KOTCHANDPUR	KOTCHANDPUR	
MOHESHPUR	MOHESHPUR	
SAILAKUPA	SAILAKUPA	
BATIAGHATA	BATIAGHATA	
BOYRA	BOYRA	
DACOPE	DACOPE	
DAULATPUR_KHULNA	DAULATPUR_KHULNA	
DUMURIA	DUMURIA	
KOTWALI_KHULNA	KOTWALI_KHULNA	
PAIKGACHA	PAIKGACHA	
PHULTALA	PHULTALA	
RUPSA	RUPSA	
TEROKHADA	TEROKHADA	
DIGHALIA	DIGHALIA	
KHAN JAHAN ALI	KHAN JAHAN ALI	
KHALISHPUR	KHALISHPUR	
KOYRA	KOYRA	
SONADANGA	SONADANGA	
BHERAMARA	BHERAMARA	
DAULATPUR_KUSHTIA	DAULATPUR_KUSHTIA	
KHOKSA	KHOKSA	
KUMARKHALI	KUMARKHALI	
KUSHTIA	KUSHTIA	
MIRPUR_KUSHTIA	MIRPUR_KUSHTIA	
ISLAMI UNIVERSITY	ISLAMI UNIVERSITY	



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MAGURA	MAGURA	
MOHAMMADPUR_MAGURA	MOHAMMADPUR_MAGURA	
SALIKHA	SALIKHA	
SREEPUR	SREEPUR	
GANGNI	GANGNI	
MEHERPUR	MEHERPUR	
MUJIBNAGAR	MUJIBNAGAR	
KALIA	KALIA	
LOHAGORA_NARAIL	LOHAGORA_NARAIL	
NARAIL	NARAIL	
NARAGATE	NARAGATE	
ASHASUNI	ASHASUNI	
DEBHATA	DEBHATA	
KALAROA	KALAROA	
KALIGANJ	KALIGANJ	
SATKHIRA	SATKHIRA	
SHYAMNAGAR	SHYAMNAGAR	
TALA	TALA	
ADAMDIGHI	ADAMDIGHI	
KOTWALI BOGRA	KOTWALI BOGRA	
DHUNAT	DHUNAT	
DUPCHACHIA	DUPCHACHIA	
GABTALI	GABTALI	
KAHALOO	KAHALOO	
NANDIGRAM	NANDIGRAM	
SARIAKANDI	SARIAKANDI	
SHERPUR_BOGRA	SHERPUR_BOGRA	
SHIBGANJ_BOGRA	SHIBGANJ_BOGRA	
SONATOLA	SONATOLA	
MAJHIRA	MAJHIRA	
BIRAMPUR	BIRAMPUR	
BIRGANJ	BIRGANJ	
BIROL	BIROL	
BOCHAGANJ	BOCHAGANJ	
CHIRIRBANDAR	CHIRIRBANDAR	
PHULBARI_DINAJPUR	PHULBARI_DINAJPUR	
GHORAGHAT	GHORAGHAT	
HAKIMPUR	HAKIMPUR	
KAHAROLE	KAHAROLE	
KHANSHAMA	KHANSHAMA	
KOTWALI_DINAJPUR	KOTWALI_DINAJPUR	
NAWABGANJ_DINAJPUR	NAWABGANJ_DINAJPUR	
PARBOTIPUR	PARBOTIPUR	
FULCHHARI	FULCHHARI	
GAIBANDHA	GAIBANDHA	
GOBINDAGANJ	GOBINDAGANJ	
PALASHBARI	PALASHBARI	
SADULLAPUR	SADULLAPUR	
SAGHATTA	SAGHATTA	



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SUNDARGANJ	SUNDARGANJ	
AKKELPUR	AKKELPUR	
JOYPURHAT	JOYPURHAT	
KALAI	KALAI	
KHETLAL	KHETLAL	
PANCHBIBI	PANCHBIBI	
BHURUNGAMARI	BHURUNGAMARI	
CHAR RAJIBPUR	CHAR RAJIBPUR	
CHILMARI	CHILMARI	
DUSHMARA	DUSHMARA	
FULBARI_KURIGAM	FULBARI_KURIGAM	
KURIGRAM	KURIGRAM	
NAGESHWARI	NAGESHWARI	
RAJARHAT	RAJARHAT	
ROWMARI	ROWMARI	
ULIPUR	ULIPUR	
ADITMARI	ADITMARI	
HATIBANDHA	HATIBANDHA	
KALIGANJ_LALMONIRHAT	KALIGANJ_LALMONIRHAT	
LALMONIRHAT	LALMONIRHAT	
PATGRAM	PATGRAM	
BAGATIPARA	BAGATIPARA	
BARAIGRAM	BARAIGRAM	
GURUDASPUR	GURUDASPUR	
LALPUR	LALPUR	
NATORE	NATORE	
SINGRA	SINGRA	
NALDANGA	NALDANGA	
ATRAI	ATRAI	
BADAL GACHI	BADAL GACHI	
DHAMOIRHAT	DHAMOIRHAT	
MANDA	MANDA	
MOHADEVPUR	MOHADEVPUR	
NAOGAON	NAOGAON	
NIAMATPUR	NIAMATPUR	
PATNITOLA	PATNITOLA	
PORSHA	PORSHA	
RANINAGAR	RANINAGAR	
SAPAHAR	SAPAHAR	
BHOLAHAT	BHOLAHAT	
GOMOSTAPUR	GOMOSTAPUR	
NACHOLE	NACHOLE	
NAWABGANJ	NAWABGANJ	
SHIBGANJ	SHIBGANJ	
DIMLA	DIMLA	
DOMAR	DOMAR	
JALDHAKA	JALDHAKA	
KISHOREGANJ_NILPHAMARI	KISHOREGANJ_NILPHAMARI	
NILPHAMARI	NILPHAMARI	



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SYEDPUR	SYEDPUR	
ATGHORIA	ATGHORIA	
BERA	BERA	
BHANGURA	BHANGURA	
CHATMOHAR	CHATMOHAR	
FARIDPUR	FARIDPUR	
ISHWARDI	ISHWARDI	
PABNA	PABNA	
SANTHIA	SANTHIA	
SUJANAGAR	SUJANAGAR	
ATAIKULA	ATAIKULA	
ATWARI	ATWARI	
BODA	BODA	
DEBIGANJ	DEBIGANJ	
PANCHGARH	PANCHGARH	
TETULIA	TETULIA	
BAGHA	BAGHA	
BAGMARA	BAGMARA	
BOALIA	BOALIA	
CHARGHAT	CHARGHAT	
DURGAPUR	DURGAPUR	
GODAGARI	GODAGARI	
MOHANPUR	MOHANPUR	
PABA	PABA	
PUTHIA	PUTHIA	
TANORE	TANORE	
RAJAPARA	RAJAPARA	
MOTIHAR	MOTIHAR	
SHAH MAKHDUM	SHAH MAKHDUM	
BADARGANJ	BADARGANJ	
GANGACHARA	GANGACHARA	
KAUNIA	KAUNIA	
KOTWALI_RANGPUR	KOTWALI_RANGPUR	
MITHAPUKUR	MITHAPUKUR	
PIRGACHA	PIRGACHA	
PIRGANJ_RANGPUR	PIRGANJ_RANGPUR	
TARAGANJ	TARAGANJ	
BELKUCHI	BELKUCHI	
CHOWHALI	CHOWHALI	
KAMARKANDA	KAMARKANDA	
KAZIPUR	KAZIPUR	
ROYGANJ	ROYGANJ	
SHAJADPUR	SHAJADPUR	
SERAJGANJ	SERAJGANJ	
TARASH	TARASH	
ULLAPARA	ULLAPARA	
JAMUNA SETU(WEST)	JAMUNA SETU(WEST)	
SALANGA	SALANGA	
ENAYETPUR	ENAYETPUR	



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BALIADANGI	BALIADANGI	
HARIPUR	HARIPUR	
PIRGANJ_THAKURGAON	PIRGANJ_THAKURGAON	
RANISANKAIL	RANISANKAIL	
THAKURGAON	THAKURGAON	
RUHIA	RUHIA	
AMTALI	AMTALI	
BAMNA	BAMNA	
BARGUNA	BARGUNA	

5.21 STR INDICATOR

Value	Description
1	Customer has an unusual or excessively nervous demeanor.
2	Customer discusses your record-keeping or reporting duties with the apparent intention of avoiding them.
3	Customer threatens an employee in an effort to discourage required record-keeping or reporting.
4	Customer is reluctant to proceed with a transaction after being told it must be recorded.
5	Direct contact is avoided
6	Customer appears to have a hidden agenda or behaves abnormally, such as turning down the chance to obtain a higher interest rate on a large account balance.
7	Customer who is a public official opens account in the name of a family member who begins making large deposits not consistent with the known source of legitimate family income.
8	Customer who is a student uncharacteristically transacts large sums of money.
9	Agent, attorney or financial advisor acts for another person without proper documentation such as a power of attorney
10	A customers who moves every month, particularly if there is nothing in that person's information suggesting that frequent changes in residence is normal, could be suspicious.
11	address is far from your institution, especially if there is no special reason the business is given. Aren't there institutions closer to home that could provide the service
12	Customer furnishes unusual or suspicious identification documents and is unwilling to provide personal data.
13	Customer is unwilling to provide personal background information when opening an account.
14	Customer's permanent address is outside the FI's service area.
15	Customer asks many questions about how the financial institution disseminates information about the identification of a customer.
16	A business customer is reluctant to reveal details about the business activities or to provide financial statements or documents about a related business entity.
17	Customer opens several accounts in or more names, then makes several cash deposits under the reporting threshold.
18	Customer conducts large cash transactions at different branches on the same day, or orchestrates persons to do so in his/her behalf.
19	Corporate account has deposits and withdrawals primarily in cash than cheques.
20	Customer deposits large numbers of consecutively numbered money orders or



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	round figure amounts.
21	Customer deposits cheques and/or money orders that are not consistent with the intent of the account or nature of business.
22	Funds out of the accounts are not consistent with normal business or personal items of the account holder.
23	Funds deposited are moved quickly out of the account via payment methods inconsistent with the established purpose of the account.
24	A customer's financial statement makes representations that do not conform to accounting principles.
25	Customer suddenly pays off a large problem loan with no plausible explanation of source of funds.
26	Customer purchases certificates of deposit and uses them as collateral for a loan.
27	Business customer presents financial statements noticeably different from those of similar businesses.
28	Large business presents financial statements that are not prepared by an accountant.
29	Employee exaggerates the credentials, background or financial ability and resources of a customer in written reports the FI requires.
30	Employee frequently is involved in unresolved exceptions or recurring exceptions on exception reports.
31	Employee lives a lavish lifestyle that could not be supported by his/her salary
32	Employee frequently overrides internal controls or established approval authority or circumvents policy.
33	A DPS (or whatever) is calling for the periodic payments in large amounts.
34	Lack of concern for significant tax or other penalties assessed when cancelling a deposit.

