Standard XML Reporting
Instructions and Specifications for goAML
Adapted Version for FIU Switzerland

Version CH 2.0.1

Revision History

Rev	Date	Description	Author
CH 2.0	January 2024	Adaptation of FIU Switzerland document version CH 1.1.6 to comply with xsd schema version 5	MROS (FIU Switzerland)
CH.2.0.1	March 2024	Removed obsolete description in table in 6.5, 6.6, 6.7 and 6.8 (from_ resp. to_funds comment)	MROS (FIU Switzerland)
CH-2.0.1	August 2024	-Changed several Business rules into Asserts (pages 24, 30, 31,38 and 41) -updated picture on page 39, table figure 10 -Added link to account category in chapter 7.1 (page 40, table 23) -changed related_entity node in account_my_client to type “entity_my_client” (page 44) -removed “other” condition in funds_comment (page 60, table 39) -Corrected hyperlink for foreign currency (page 63, table 43) -changed foreign_exchange_rate to non-mandatory (page 63, table 43)	MROS (FIU Switzerland)

Notes on the contents of the manual

The adaptations in XSD Schema 5 enable a more standardized transmission of information between the reporting entities (RE) and MROS.
Adjustments have been made at the transaction and account levels in particular, which will improve the quality of the transmissions and thus the analysis of the data.
Not all sectors will require the same adjustments, as MROS has structured the requirements specifically to the reported information, which generally reduces past “N/A” information in the new schema.
Chapters 1 - 5 present and discuss background information on the adjustments in the new Schema 5.
Chapters 6 - 8 illustrate the specific adjustments at the XSD level and used lookups. In addition, all nodes activated within the MROS are described.

For quick recognition, certain relevant sections have been coloured yellow. Corrections in August 2024 in green.

Important (but not conclusive) **focal points of the changes to goAML Scheme 5**

- Adjustments to the permitted **report types per RE sector** (Chapter 3.1)
- In Switzerland, reporting entities report suspicious business relationships. This can be specified again at the report level in goAML 5. At report level, the **number of reported business relationships** must be specified numerically under Additional Information. (Chapter 3.2; Chapter 6.1; Business Rule Chapter 6.1.1)
- Information on the requirements for the cancellation notifications (**CANCL/CANCT**).

(Chapter 3.4)

- **New structure of information at transaction and account level**, which standardises the allocation of information. (Chapter 3.5, (Table 3); transactions: Chapter 6.3; account: “my client” Chapter 7.1, “not my client” Chapter 7.2)
- Bi-party transactions between a Reported Subject and a counterparty (not_my_client) only contain available information at the account level on the counterparty side. The account holder information is only added as an account comment. **No structured specification of account holders is required in the "account_not_my_client" node**. (Chapter 3.5.1; chapter 7.2)
- For better standardisation of transaction information, the **Transaction_mode** has been **replaced by the Transaction_type lookup** now used in goAML 5. This helps to better sign off the type of transaction. (Chapter 8.6) A detailed list of possible bi-party transaction types can be found in Table 11 in chapter 6.3.
- **New assignments of entities in account roles**. It is now possible to report entities as such if they have other roles as contracting parties in an account relationship (chapter 3.5.3).
- New standard for labelling **attachments**. (Chapter 3.6)
- Dealing with **unavailable information**. (Chapter 3.7)
- Schema 5 now offers the option of automatically rejecting reports if important structural information is missing or incorrect. This function is known as **asserts**. (Chapter 6.1.2; chapter 6.2.1) In future, the network of asserts will be expanded by MROS; these will be created in accordance with the communicated guidelines and communicated through the established information channels.

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2. Summary

The purpose of this specifications document is to provide IT-personnel of reporting entities (RE) with the requirements and conditions for creating compatible XML files using the provided XSD schema for the different supported report types. This manual is not intended for goAML users that want to file a report via web forms. To do the latter, please consult the goAML Web manual available on the following web page:

https://www.fedpol.admin.ch/fedpol/de/home/kriminalitaet/geldwaescherei/meldung.html

The version number of the XSD schema file and of this document will always be in sync for easier referral.

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?
- Where does the money go to?
- Who conducted the transaction?
- 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?
- In multi-party transactions, list of all involved parties and their respective roles in the transactions

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). This document is based on the original Version 5.0 provided by UN-EAC and reflects the needs of the FIU Switzerland.

3. Important general information

This document explains the requirements and specifications of the XSD schema as defined by MROS for reporting entities. It is valid from **January 1st 2025** onwards. It amends and replaces all previous versions. Amendments on a smaller scale at a later date are not excluded. However, any such adjustments would be communicated ahead of time.

Legal requirements that have to be met by reporting entities while filing a report are defined in the relevant articles of the MROS-Ordinance (see notably article 3). This document describes in detail, where appropriate, how some of those requirements have to be met on a technical basis. Data transmitted to MROS within reports that do not observe the requirements described hereafter or with a structure that does not meet the technical specifications will be rejected.

Technical requirements and specifications are divided into two different categories. The first category is exposed in this chapter. It is related to general principles that have to be met by reporting entities while filing a report, such as, for instance, which type of technical report or which type of information has to be submitted, according to the type of activities conducted by the reporting entity, or else, how enclosed documents have to be structured, etc. The second category is exposed in the chapters 6 and 7. It is related to the various specifications of each node and field of the XSD schema, such as format requirements, mandatory information, or specific business rules and asserts.

3.1 Overview: type of reports

According to Swiss laws and ordinances, reporting entities are confronted with different duties to report to MROS. Within goAML, specific report types have to be selected accordingly. In goAML there is a fundamental distinction between transaction (STR, AIFT, CANCT) and activity reports (SAR, AIF, CANCL). Only transaction reports contain structured transaction data. Activity reports do not. The following table gives an overview of the different report types and of their use.

Report Type	Definition	Use for reporting entities
STR	Suspicious activity report *with transaction(s)*	- Suspicions of money laundering or terrorism financing etc. on the basis of Art. 9 para. 1 lit. *a or c* AMLA or Art. 305ter para. 2 of the Swiss Criminal Code (SCC), *as a general rule* (please see table 2 for further details). - Reports issued by Supervisory authorities and supervisory organizations based on Art. 16 para 1 or on Art. 27 para 4 AMLA.
SAR	Suspicious activity report *without transaction(s)*	- Suspicions of money laundering or terrorism financing etc. on the basis of Art. 9 para. 1 lit. *a or c* AMLA or Art. 305ter para. 2 of the Swiss Criminal Code (SCC) *for some financial intermediaries* (please see table 2 for further details). - Suspicions of money laundering or terrorism financing etc. on the basis of Art. 9 para. 1 lit. *b* AMLA (termination of negotiations aimed at establishing a business relationship). - Suspicions of money laundering or terrorism financing etc. based on Art. 9 1bis AMLA (*dealers* according to Art. 8a AMLA reporting suspicions raised in the course of a commercial transaction). - Suspicions of money laundering or terrorism financing etc. on the basis of Art. 9 para. 1 lit. *a or c* AMLA or Art. 305ter para. 2 of the Swiss Criminal Code (SCC) for operations over the counter for which no client information is available according to Art. 51 and Art. 51a FINMA Anti-Money Laundering Ordinance (please refer to section 3.5.2 below).
AIFT	Additional information report *with transaction(s)*	- Response to requests of MROS based on Art. 11a para. 1 and 3 AMLA or Art. 11a para. 2 resp. 2bis and 3 AMLA, *where transactional information has been requested* (see section 3.3). - Addendum to a STR filed at the same time containing additional suspicious transactions, if the number of transactions to be reported exceeds 100. - Submission of additional information to a SAR/STR that has already been submitted within 40 working days of the date of receipt indicated on the receipt confirmation of the original report to MROS, based on Art. 9b AMLA, *with transaction(s) information*.
AIF	Additional information report *without transaction(s)*	- Response to requests of MROS based on Art. 11a para. 1 and 3 AMLA or Art. 11a para. 2 resp. 2bis and 3 AMLA, *where no transactional information has been requested* (see section 3.3). - Submission of additional information to a SAR/STR that has already been submitted within 40 working days of the date of receipt indicated on the receipt confirmation of the original report to MROS, based on Art. 9b AMLA, *without transaction information*.
CANCT	Report pursuant to the termination of a business relationship *with transaction(s)*	- Notification of the termination of a business relationship pursuant to art. 9b AMLA *with at least one specific transaction* (see section 3.4).
CANCL	Report pursuant to the termination of a business relationship *without transaction(s)*	- Notification of the termination of a business relationship pursuant to art. 9b AMLA *without specific transactions* (see section 3.4).

Table 1: Overview: Definition of the report types for reporting entities

Financial intermediaries conduct different types of activities. The type of report they have to select when reporting to MROS does not only depend on what has to be reported according to law (as described in the previous table), but also from a technical point of view on the type of activities conducted by the reporting entity. The major difference is related to the requirement to report suspicious transactions in a structured way or not (e.g., STR vs. SAR report type). The following table shows an overview of requirements applied to the different types of financial intermediaries. Details about these requirements are provided below (see sections 3.2 to 3.5).

Type of report	Type of financial intermediary	
	Banks, Money Transmitters, Virtual Assets Service Providers (VASP)	**All others (for instance Credit-/Debit card providers, Fiduciaries, Trustees, External asset managers, Casinos, Insurances, dealers according to Art. 8a AMLA, etc.).**
STR	(max. 100 suspicious transactions; no suspicious date range)	
SAR	(only Art. 9 para. 1 lit. b AMLA or for 'over the counter' operations where no client information is available Art 51 or 51a FINMA-Ord)	(observe reported subject/Counterparty; linked bank accounts needed)
AIFT	(max. 1,000 transactions per report, suspicious date range upon request MROS possible)	
AIF	(as an answer to MROS, only when no transactions have been asked)	
CANCT	(transactions only for relevant in- / outflows)	
CANCL		

Table 2: Overview of report types for different categories of financial intermediaries or for dealers*

* Some specific conditions might apply to distinct types of businesses / activities. Those specificities are referred to hereafter under dedicated sections. The present table only sums up the overall requirements.

Important remarks:

In this document, the term "VASP" stands for "Virtual Asset Service Providers". This terminology refers to financial intermediaries who provide services in relation to Virtual Assets such as exchangers, wallet providers or trading platforms.

3.2 General requirements related to STR/SAR report types

The report types STR/SAR are dedicated to reporting suspicions of money laundering or terrorism financing based on art. 9 para. 1 lit. a, b or c AMLA or art. 305ter para. 2 of the Swiss Criminal Code (SCC). It is also dedicated to dealers reporting suspicious activities accordingly to art. 9 1bis AMLA or to supervisory authorities and organizations reporting suspicions accordingly to art. 16 para 1 or art. 27 para 4. AMLA.

The following general provisions have to be respected for both STR and SAR report types:

- As a matter of principle, reporting entities shall report business relationships. Therefore, all active accounts of a reported business relationship must be recorded in an STR or SAR-report type. The number of business relationships reported, must be recorded in the designated field “additional information” on report level (see 6.1).
- The reports may involve multiple business relationships as long as these relationships are related to and relevant for the issue to be reported.
- A statement of assets in PDF format must be submitted as an attachment for all accounts (e.g., fiat, securities, virtual assets) of a reported business relationship.
- Additional documents according to OMLRO art. 3 such as opening documents, KYC, any media reports, etc. must also be submitted as attachment (see below, section 3.6, for specific technical requirements);

3.2.1 In principle, reporting entities should report their suspicions with STR report type

As a general rule, reporting entities are requested to file reports containing suspicious transactions. Thus, the STR report type must be selected wherever possible.

The following general provisions apply:

- If multiple business relationships are reported in the same report, at least one (suspicious) BiParty transaction must be recorded per reported business relation (see below, section 3.5.1).
- Within the same business relationship, further accounts and/or securities accounts of the reported business relation(s) as well as additional information concerning natural or legal persons may be recorded by means of so-called MultiParty transaction (see below, section 3.5.1 point B);
- Suspicious transactions have to be selected carefully and must be directly relevant to the reasons that raised the suspicions. For instance, all suspicious transactions mentioned as a reason for suspicion must also be recorded as structured transaction data.
- If none of the transactions on the accounts of the reported subject deems to be specifically suspicious, the reporting entity has to record the most important in- and outflow of funds.
- The reported transactions should not be chosen with a date range approach (= “all transactions between Date X and Date Y are suspicious”).
- Financial intermediaries are requested to refrain from transmitting transactions relating to account maintenance fees and charges, balancing fees, interest credits, etc.
- A maximum of **100 suspicious transactions** may be recorded and transmitted per STR; On rare occasions, when more than 100 transactions should be submitted, the reporting entity must discuss the exact submission procedure with MROS **in advance**; in most cases, the suspicious transactions exceeding this number will have to be submitted by the way of an additional report of type AIFT (see section 3.3).

3.2.2 Exception to the general rule: cases in which a report type SAR has to be chosen

The report type SAR has to be chosen only in the following circumstances:

A) By all financial intermediaries: to report suspicions of money laundering or terrorism financing etc. accordingly to **art. 9 para. 1 lit. b AMLA** (termination of negotiations aimed at establishing a business relationship).

B) By all reporting entities other than banks, money transmitters and Crypto businesses (VASP): to report suspicions of money laundering or terrorism financing etc. accordingly to art. 9 para. 1 lit. a or c AMLA or art. 305ter para. 2 of the Swiss Criminal Code (SCC).

C) By dealers according to art. 8a AMLA reporting suspicions of money laundering or terrorism financing etc. raised in the course of a commercial transaction based on art. 9 para. 1bis AMLA.

D) By all financial intermediaries: to report suspicions of money laundering or terrorism financing etc. accordingly to art. 9 para. 1 lit. a or c AMLA or art. 305ter para. 2 of the Swiss Criminal Code (SCC) for over-the-counter operations where no client information is available according to Art 51 or 51a FINMA-Ord.

These circumstances and the principles that do apply to each of them are described in the following lines.

In such cases, all details of the natural and legal persons or entities involved in the reported business relationship must be reported in the Activity node using the “my client” option (see below section 3.5.2).

A) Termination of negotiations aimed at establishing a business relationship

In such cases, no suspicious transaction has occurred and no transaction has to be recorded. All reporting entities should therefore use SAR-report types.

B) By all reporting entities other than banks, money transmitters and Crypto businesses (VASP)

This affects in particular the following reporting entities:

leasing institutes, casinos, life insurance providers, debit / credit card providers, external asset managers, fiduciaries, precious metal dealers, etc. Since the reasons that lead to suspicion of these reporting entities do not usually relate to the transactions that took place with them (e.g., payment of the initial leasing amount or the monthly instalments), but rather to the suspicious origin of the funds invested by the customer, these reporting entities should use a SAR report type. If payments (e.g., monthly instalments) have been made via bank accounts, those accounts must be recorded as accounts (counterparty “not my client”), including all details available to the reporting entity. The specific provisions that have to be met for such reports are described in the table “Objects in report types without transactions” (see below section 3.5.2).

C) *Dealers according to art. 8a AMLA reporting suspicions based on art. 9 1bis AMLA.*

In such cases, the reporting dealer will fill in a SAR report type, and refer to the specific provisions applying to such reports (see section 6.9).

D) Over the counter operations where no client information is available according to Art 51 or 51a FINMA-Ord.

3.3 General requirements related to AIFT/AIF report types

The difference between the AIF and the AIFT report types is that the AIFT will contain transactions. An AIF is based on the same logic as a SAR whereas an AIFT is based on the STR logic. The information must be filled in, either in the ‘Transactions’ node for an AIFT report or in the ‘Activity’ node for an AIF report.

To determine if an AIF or an AIFT has to be submitted, reporting entities will rely on the type of information that has to be provided. If they want to report details about transactions, then an AIFT is requested. This will also be the case if they respond to a MROS request asking for transaction information, etc. Financial intermediaries that do not belong to the categories Bank, Money Transmitter or VASP do not have to file AIFT reports.

The report types AIFT/AIF are dedicated to following circumstances:

- A) Submission of a response to requests for further information issued by MROS based on art. 11a para. 1 and 3 AMLA or art. 11a para. 2 resp. 2bis and 3 AMLA.
- B) Submission of additional suspicious transactions to a STR if the number of reported transactions **exceeds 100**.
- C) Submission of additional information to a SAR/STR that has already been submitted within 40 working days of the date of receipt (date indicated on the receipt confirmation of the initial report to MROS), based on art. 9b AMLA. Otherwise, a new SAR/STR must be submitted.

The following general provisions have to be respected for AIFT/AIF report types:

- Transactions which have already been submitted to MROS previously (for instance within a STR) **must not be submitted again** via an AIFT report. A transaction must only be transmitted to MROS once.
- For AIFTs, and, if needed, for AIFs, the corresponding account statement containing all (requested) transactions must be attached as a PDF.
- The number of transactions in AIFTs is strictly limited to 1'000. Submissions exceeding this number should be split into multiple AIFTs so that none of the AIFTs exceeds the strict limit. In such cases, the reporting entity should contact MROS in advance.
- If MROS requests additional information from the reporting entity based on art. 11a para. 1 and 3 AMLA, an initial report to MROS already exists (e.g., SAR or STR). In this case, the MROS's reference number assigned to the initial report must be recorded in the Ref. no. MROS (fiu_ref_number) input field of the AIFT/AIFT (see Section 3.2).
- In the case of MROS requesting additional information based on art. 11a para. 2 resp. 2bis and 3 AMLA, the reference number that MROS indicated in its request for the disclosure of information must be entered in the input field Ref. no. MROS (fiu_ref_number).
- The indicators, in the web input mask to be found in the tab 'Report type/suspected predicate offence(s)/factor(s) arousing suspicion/type of attachments' must be completed mandatorily. For the three categories "**M**" (Report type), "**V**" (suspected predicate offence(s)) and "**G**" (factor(s) arousing suspicion), the selection options art. 11a para. 1 and 3 AMLA or art. 11a para. 2 resp. 2bis and 3 AMLA should be selected in each.
- Replies to requests for information resp. requests from MROS pursuant to art. 11a AMLA that are sent via goAML Message Board will be rejected.

3.4 General requirements related to CANCT/CANCL report types

The report types CANCT/CANCL are dedicated to reporting the termination notices based on art. 9b AMLA. According to this legal provision, financial intermediaries are allowed, under certain conditions, to terminate a business relationship that has previously been the subject of a suspicious activity report (SAR/STR). If they do so, they have to inform MROS without delay. This provision does not apply to business relationships indicated in reports whose information has already been transmitted to a law enforcement authority. The content of such termination notices of a business relationship is determined in art. 3 para. 1bis of the Ordinance on the Money Laundering Reporting Office (OMLRO). For this purpose, the CANCL (without transaction) or CANCT (with transaction) report type should be selected.

From a technical point of view, it is optional to document the credit/debit of significant assets in the context of the termination of the business relationship (art. 3 para. 1bis OMLRO) by means of transactions (CANCT report). Such withdrawal (or deposits) of significant assets might indeed never have taken place (e.g., if there were already no assets left in the business relationship at the time of the suspicious activity report). The terminated business relationship can therefore be reported to MROS by means of a CANCL report (without transactions – analogous to the SAR report) or, if necessary, by means of a CANCT report where any withdrawal of significant assets in the context of the termination of the business relationship can be reported by means of BiParty transactions. Additionally, for accounts without transactions or with zero balance as well as already closed accounts (without suspicious transactions), MultiParty dummy transactions should be entered.

The following general provisions have to be respected for CANCT/CANCL report types:

- Reporting entities that do not have to file STRs according to section 3.2.2, are requested to choose CANCL-report types exclusively to notify the termination of a reported business relationship.
- Any withdrawal of significant assets in the context of the termination of the business relationship must be documented by means of account statements attached to the report. This provision applies regardless of the report type.
- The termination of several business relationships may be reported at the same time in one termination notice, but only if they were originally reported under the same suspicious activity report (SAR/STR).
- As for the indicators, the codes **0024M**, **1207V**, **2103G** and **3023B** must be selected in the submenu "Report type / suspected predicate offense / factor(s) arousing suspicion / type of attachments".
- The reference number of the related previous report in which the terminated business relationship has been reported to MROS (e.g., STR-00021x) must always be entered in the field ref. No. MROS (fiu_ref_number). Only the reference number itself must be entered without any additional text such as "MROS Ref" (e.g., STR-123456).
- No matter if report type CANCL or CANCT was chosen, the node “account_my_client” has to be selected for all closed accounts and all details of said account must be provided.
- Closed account info must contain closing date, zero balance and account status “closed”.

3.5 General requirements related to object information of related to persons, entities, accounts in relation with report and transaction types

In all report types including transactions (STR, AIFT, CANCT), objects (namely persons, accounts, entities) are logically linked to specific transactions. Therefore, the information related to those objects will be delivered in a way determined by the relation between each of these objects and specific transactions. In report types without transactions (SAR, AIF, CANCL), information related to objects will be delivered directly in relation to the report and distinguished only between reported subject (t_account_my_client; t_person_my_client; t_entity_my_client) or “Other” (e.g., related subject or counterparties for instance for the account funding a reported credit card).

The object “account” is a general term for all sort of numbers that identify the sender or recipient of funds. For example, it can be a classic account number at a bank, an IBAN, a cellphone (e.g., for TWINT-payments), a virtual wallet or crypto address or even an email address. Important is that all such numbers, reported as “my_client” are categorized using the two lookups 8.22 account category and 8.3 account type.

The object “person” is used for all natural persons while the object “entity” is used for any type of legal entity as described in section 8.11 entity legal form.

This section describes the logic according to which this object-related information has to be seized and the major requirements that have to be met, for both types of report categories (with or without transaction(s) respectively in both sections 3.5.1 and 3.5.2).

At a very general level, please note that all relevant objects (natural persons / legal entities) that have a role in relation with a reported business relationship are to be recorded.

3.5.1 Objects in report types with transactions (STR, AIFT, CANCT)

In report types with transactions (STR, AIFT, CANCT), a distinction is drawn between two different types of transactions: the BiParty transaction (see letter A below) and the MultiParty transaction (see letter B below). The MultiParty transaction is in fact a functionality, which is used in transaction type reports to report objects that aren’t directly connected to effective transactions. Hence, MROS requires all real transactions to be registered as BiParty transactions.

A) Bi-Party transactions

BiParty transactions correspond to commonly-known transactions, where two parties are involved (the sender and the receiver of funds). Logically, BiParty transactions are composed of a source (From) and a destination (To). The source and destination may each either be the reported subject or a counterparty and, depending on the type of transaction, each may be an account, a person or an entity (see below, section 6.3).

In a BiParty transaction, at least one of the parties will be the client of the reporting entity. Therefore, it is mandatory to seize at least one party of a BiParty transaction as "my client". As a rule, and according to legal requirements, reporting entities will generally have very extensive information about their clients, much less about the counterparty of a BiParty transaction. For instance, they wouldn't know the balance on the "not my client" account. Hence, the amount of information that has to be provided for "my client" parties is higher. This materializes in the higher number of mandatory fields for "my client" objects (persons, entities, accounts).

The following general provisions apply for BiParty transactions:

- MROS considers a party as reported according to law only if it has been consistently marked as "my client".
- Please note that in the nodes t_entity_my_client, t_account_my_client and t_person_my_client, only a "**Reported subject**" should be entered while in the sections t_entity, t_account and t_person the counterparty should be entered even if that person, account or entity is also a customer of the reporting entity (but is not suspicious / is not reported).
- As a general rule, the information provided on counterparties should be limited to what the reporting entity knows. So, for example, if a reported transaction is a transfer between two bank accounts, the information related to the counterparty will be limited to an account "not my client". The account can be a normal bank account number, an IBAN, a wallet or even a phone number (e.g., for TWINT-payments) or any other number that helps to identify the counterparty of such a transaction.
- If the "not my client" side of a transaction is an account, all available information must be provided at account level. Information regarding the account holder (person or entity) and - if available - an address must be placed in the **account-commentary**. No additional person or entity should be created in relation with this account.
- If both sides of a transaction are reported (for instance, because a transaction occurs between two reported accounts), both sides of the transaction have to be marked as "my client" and the relevant information (account holder and signatory details, address info etc.) must be provided on both sides of the transaction and the further relevant objects (persons, entities) relating to persons or entities that have a relation to the account (beneficial owner etc.) must also be provided.
- On the counterparty side (either from or to) of a transaction, no correspondent bank or omnibus accounts should be recorded, but exclusively the effective accounts and or party of origin or destination (be it on the sender's as well as on the receiver's side).
  Exception: If a reported suspicious transaction directly involves an omnibus (collection) account either on the sender or on the end beneficiary side, then this account must also be recorded.
- Some specific rules define whether the party of a transaction is an account, an entity or a person. Please refer to section 6.3.
- Whenever a transaction involves bank accounts, the field BIC/SWIFT is mandatory on both sides of the transaction. If no BIC/SWIFT is known or the account holding bank does not have a BIC/SWIFT, any other unique identifier will do (SIC, Routing-Nr., BSB etc.). **"N/A" information in this field is not accepted.**
- On transaction level, the field "transaction_description" is used to provide details of the transaction such as payment reason (e.g., "loan agreement"), location of the use of the debit card or any other useful information pertaining to this transaction.

B) MultiParty functionalities in transaction reports

MultiParty transactions are defined as transactions in the logic of goAML, but represent rather single objects such as accounts, persons or entities than transactions in a strict sense. MuliParty transactions are used in the following situations:

- If information related to persons, entities or accounts involved in the report must be provided and if those objects aren't directly involved in transactions as one of the counterparties. For instance, this can be an (active or already closed) account for which no suspicious transactions are reported. This can also be a person or an entity, for example the head of a criminal organization, which is identified by the reporting entity in connection with a reported business relationship and named in the statement of facts, but is not involved formally in any of the reported business relationships. The reporting entity may decide to enter details about this person as an additional involved person or entity using the MultiParty functionality in goAML.
- In CANCT reports, the MultiParty transaction must be used for accounts that were reported in the initial report, were subsequently closed but did not have any relevant closing transactions such as a transfer to or from another financial intermediary.

The following general provisions apply for MultiParty transactions:

- Please note that for MULTIPARTY Dummy transactions the transaction amount must always be **CHF 0.00**, otherwise the transaction will be rejected by the system.
- In the MultiParty node, it is not specified whether an involved party is the source (From) or the destination (To counterparty) of the funds, but it is crucial to define their role. For this reason, a list of roles is available (see lookup 8.17 party role type) and mandatory.
- A Multiparty transaction can't stand alone in a transactional report (STR; AIFT; CANCT) but holds supporting information only. Therefore at least one Bi-Party transaction must be present when a Multiparty transaction is reported.

3.5.2 Objects in report types without transactions (SAR, AIF, CANCL)

In all report types without transactions (SAR, AIF, CANCL), the reported parties are identified through the node t_activity. As of version 5.2, the logic of "my_client / counterparty" is now also available in an activity report. An account, a person or an entity that has to be reported must therefore be entered under an object on the "my_client" node (t_account_my_client, t_person_my_client or t_entity_my_client). Hence, for report types without transactions, at least one of the selected t_account, t_person or t_entity must be of type "reported subject" and therefore t_account_my_client, t_person_my_client or t_entity_my_client.

FI-Type	**Object myClient** (reported subject)	**PartyRole (for my Client Node)**	**Object_not my client** (accounts/persons linked to reported subject)	**PartyRole (for not my Client Node)**	**Commentary**
Credit-/Debit cards[1]	**Account** (Credit card) Field ***account***: credit card nr. Field ***iban***: credit card nr. Field ***swift/bic***: gem. RE Detail Field ***balance***: balance of card Field:***account_commentary***: Exp. Date of Card	Reported account	**Account** (Account linked to fund the credit card) **Person** (Holder of a credit card that was issued for an entity such as lorry drivers, representatives etc.)	Related account	Parties within the account_my_client can be an entity and/or one or multiple person(s)
Insurance	**Person**	Reported person	**Account** (linked to pay premiums) **Person** (Beneficiary of insurance policy)	Related account Beneficiary	For not_my_client info, please provide as much info as available For beneficiary (***person***): minimum of name, first name, date of birth and nationality
Casinos	**Person**	Reported person	**Person** (any other person linked to the reported subject)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available
Fiduciary	**Person / Entity/ (Account*)** ***for accounts with founding capital**	Reported person / entity	**Account** (linked to reported subject) **Person** (any other person linked to the reported subject)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available

[1] *Credit and debit card providers* should report their suspicions using a SAR report type only. It is important that the credit / debit card is reported as “myClient”-account (t_account_my_client), while the related bank account, which is used to fund the credit card is entered as well but as “t_account” only. Important remark: this specific provision does not apply for banking institutions that do report transactions of their clients conducted with debit or credit cards. For this type of activity, please see below, section 6.3

External Asset manager EAM / Investment advisor[2]	**Person / Entity**	Reported person / entity	**Account** (managed **Swiss** accounts) **Person** (any other person linked to the reported subject)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available If the managed accounts are not held in Switzerland, please provide a list of them with all details as appendix.
Securities firm / Foreign Exchange Trader / Attorney & Notary / Distributor of investment funds / Loan, leasing and factoring business / Other FI / Dealers (acc. to art. 8 AMLA)	**Person / Entity**	Reported person / entity* ***in exceptional case for Foreign Exchange Traders**	**Person** (any other person linked to the reported subject)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available
Commodity and precious metal trader	**Person / Entity**	Reported person / entity	**Account (Debit or credit card) to process the transaction** **Person** (any other person linked to the reported subject)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available
Currency Exchange	**Person**	Reported person	**Account (Debit or credit card) to process the transaction** **Person** (any other person linked to the reported subject or person with exception according to Art. 51 or 51a GwV-FINMA)	Person linked to main subject(s)	For not_my_client info, please provide as much info as available

Table 3: Objects in report types without transactions

[2] *External asset managers (EAM)* should report their customer in the nodes person_my_client or entity_my_client with all the details of the customer and should additionally enter all Swiss accounts that are managed by the EAM in the node "account". At least the account number, bank information and the account holder - person and/or entity - should be depicted. Please note that managed accounts abroad (outside of Switzerland) should not be entered as account in the system but listed on a separate sheet and uploaded as attachment

3.5.3 Entity to entity relationship and depiction of trust structures

Although goAML 5 technically allows to enter one entity and then add another entity one level below (hence creating a relation between the two entities as shown in table 3 below), entities should always be depicted in relation to the reported account (as shown in table 4).

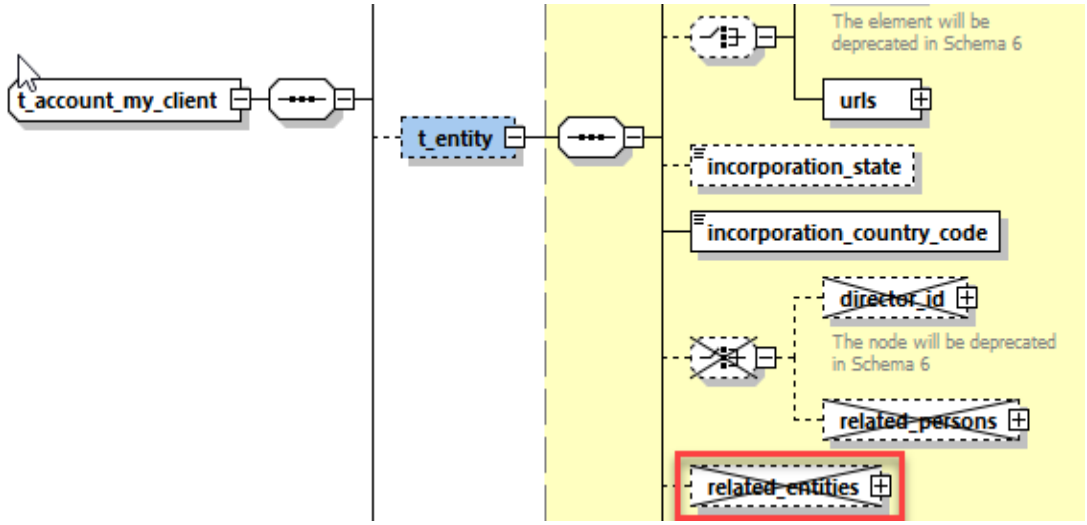


Table 4: Table of References

This means that within the reported account there is one entity reported as contracting party (node t_entity) while other(s) will be reported as related entity(ies) of the account (node account_related_entity), each of them depicted with the adequate account-entity-relation role. The same logic applies to other entities or persons that have a role within the account (e.g., power of attorney, trustee etc.). For category details please consult lookup 8.23 account entity relation type. If no applicable role is available, please chose “other” and describe the role of the entity in the account_related_entity commentary field.

The logic described above is especially important when depicting a trust structure that holds the reported account. goAML 5 allows more than one entity to be part of an account structure. This option allows it to depict a complete trust structure within the reported account. With goAML 4, as a workaround solution another than the account holding entity (contracting party) had to be entered in the t_person_node. It is therefore no longer necessary to add a multiparty transaction to the report that involves trust structures in order to give a complete overview of the trust.

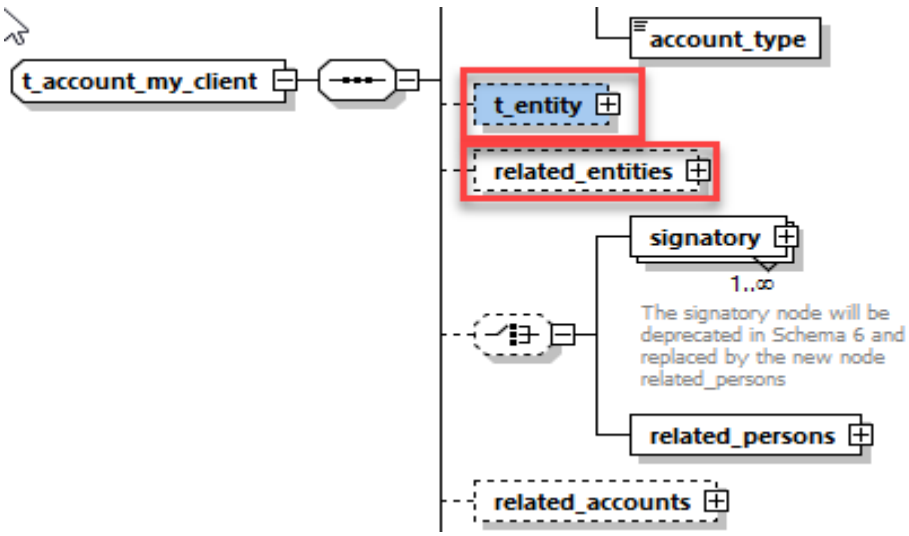


Table 5: Table of References

3.5.4 Multiple roles

goAML 5 allows depicting a person multiple times with different roles within the account. Since this option was not available with older versions of goAML, combined roles were created (e.g., contracting party & beneficial owner). These combined roles still have to be used and reporting entities are requested not to enter the same person more than once within the XML with different individual roles. For the various types of roles that a person can have within the account section, please refer to the lookup 8.15 account person role type.

3.6 General requirements related to attachments

While filing a report, reporting entities should ensure that all necessary attachments in accordance with the relevant legal requirements (Art. 3 OMLRO) or, if appropriate, documents requested by MROS have been uploaded. Not attaching all necessary documents to the report (e.g., asset overview/overview of all accounts and securities custody accounts belonging to the business relationship, including balance, any disclosure order(s) issued by prosecution authorities etc.) will lead to the report being rejected by MROS (as set out under art. 4 para. 1 OMLRO).

The following general requirements apply for attachments:

- Maximum size limit: The maximum size of the entire report is **300 MB** and **20 MB** per attachment.
- Naming convention for attachments: The attachments are to be labeled comprehensibly according to the content of the document
    - **not correct**: attachment 1, attachment 2, etc.;
    - **correct**: 1. opening documents - business relation X;
      2. account statement - account XY May 20-June 21;
      3. KYC - business relation X
      press articles, etc.
- Text recognition: All mandatory enclosures according to art. 3 OMLRO have to be sent as PDF documents (with automated text recognition OCR). MROS reserves the right to reject reports if this is not the case.
- All attachments have to be free from password protection and / or encryption

3.7 Handling of missing information

Missing information must be handled following the general rules defined here:

- **Missing information in non-mandatory fields**:
    - If information for a non-mandatory field is unavailable, **leave the field blank** (do **not** enter “n/a”, “unknown”, “0”, “X”, or any other alternative value).
- **Missing information in mandatory fields**:
    - If information is unavailable for a mandatory field and if the field requests a value from a drop-down menu, use the item provided for this purpose, i.e., “-“. If the field is not a drop-down menu enter “**n/a**” (but not “NA”, “n.a.”, “unknown”, “null” or any other alternative text) for text, “**0.0**” for numeric, or “**1900-01-01**” for date fields.

- Please note that the BIC/SWIFT field must always be completed with a real value related to the name of the bank, “n/a” is not permitted (for further details please see section “Bi-party transactions” in section 3.5.1).

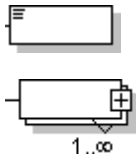
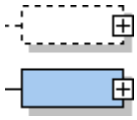
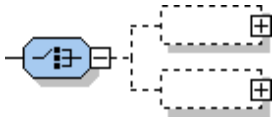
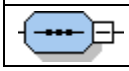
3.8 Miscellaneous

Code 2011G

Suspicious activity reports are often submitted due to a disclosure order of a prosecution authority. Nevertheless, the indicator “Information from prosecution authorities” (Code 2011G) is rarely selected. Please make sure to always select the correct indicator 2011G if applicable and to also add a copy of the underlying disclosure order issued by the prosecution authority to the attachments of the report.

4. Conventions used in this document

The following conventions are used in this document:

Symbol	Description
	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
DateTime	A date value in the following format: YYYY-MM-DD (2006-03-25T11:55:00)
Date	The type date or sql_date is exactly the same format as this datetime however it restricts the input to contain a date with minimum value of year 1753. This is restricted as SQL databases do not allow for a date older than this year.
	Sequence to sub nodes

4.1 Format of tables

Within the tables we used different formats to define various meanings. The following table describes how to read the tables within the chapters 6 and 7.

Format	Description
Normal	nothing special
Normal cursive	*Fixed value given*
Normal Bold	**Mandatory Fields**
Light Blue	Comment for following rows
Dark grey and bold	**Table Header**
Light green	Business Rule applied
Pink	Assert applied

Please note that the inactive fields have been hidden in the web UI of goAML in most cases in order to improve the overall usability.

4.2 Remarks on Types entity, account and person

In the following chapters you will see a set of two types of **entity**, **account** and **person:**

- t_entity_**my_client** and t_entity;
- t_account_**my_client** and t_account;
- t_person_**my_client** and t_person.

The structure of the different types is similar. Therefore t_entity_my client has the same structure as t_entity; t_account_my_client the same as t_account and t_person_my_client the same as t_person. The difference can be within some restrictions, i.e., some nodes/fields which are not mandatory in "*t_account"* may be mandatory in "*t_account_my_client".* These restrictions are defined by FIU Switzerland.

5. References

ID	Document name	Description	Link to Document / Page
1	XML Reporting Schema CH	XML structure of goAML adapted to Swiss configuration as XSD-File	https://www.fedpol.admin.ch/dam/fedpol/de/data/kriminalitaet/geldwaescherei/aml/XML_Schema.xsd.download.xsd/XML_Schema.xsd
2	goAML Web – Manual	Web user guide by UNODC providing general information about the goAML Web application.	https://www.fedpol.admin.ch/dam/fedpol/en/data/kriminalitaet/geldwaescherei/aml/goaml-web-manual-e.pdf.download.pdf/goaml-web-manual-e.pdf

Table 6: Table of References

6. Description of XML Nodes

6.1 Node “report”

Basic information about the RE, reporting date and type of report. It must contain either one or multiple transactions (for transactional reports such STR, AIFT, CANCT) or one or multiple parties (for activity reports via node activity).

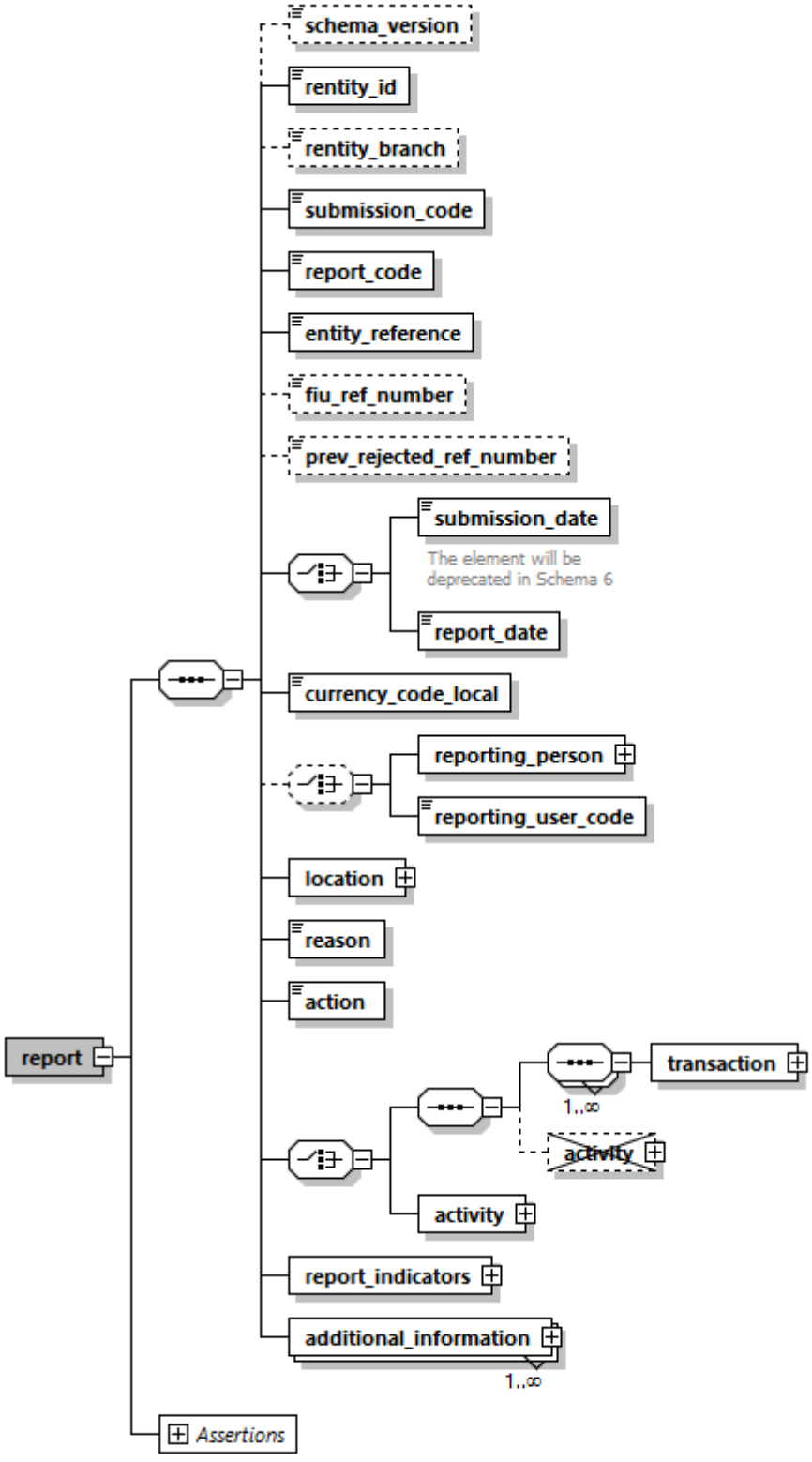


Figure 1: Overview node “report”

Name	Description	Length	Req.	Example
schema_version	Version of schema which report is based on	Char (25)	N	5
rentity_id	**RE number defined by FIU**	**Integer**	**Y**	**1237**
rentity_branch	Branch of current RE	Char (255)	N	Branch of Money Transmitter reporting the transactions
submission_code	***Type of submission***	***Enumeration***	***Y***	***Value is fixed to "E" electronically***
report_code[3]	**Type of report depending on answer to question defined in tooltip of this field**	**Enumeration**	**Y**	**STR, SAR etc. see 8.8 Report Code for details**
entity_reference	**Reference to the report, used by RE**	**Char (255)**	**Y**	**STR Ref No 392**
fiu_ref_number	Ref. number used by MROS and related to a previous report	Char (255)	N	STR-000001 Note: If MROS requests additional info acc. to art. 11a para. 1 and 3 AMLA, RE must use that number in their reply. When entering a CANCL/CANCT-Report, always fill in the Ref. Nr. indicated by MROS (SAR/STR)
prev_rejected_ref_number	*Ref. number of previously rejected report*	*Char (255)*	*N*	*Report Key e.g., 61xxx-0-0*
report_date	**Report date**	**Date**	**Y**	**Needs to be set for XML**
currency_code_local	*Local Currency code*	*Type "Currency-type"*	*N*	*Value is fixed to: CHF*

[3] **Explanations defined in a tooltip are as follows (as an example):**
If the business relationship subject to this report contains transactions, select "STR", else select "SAR". If you are submitting additional information belonging to a report submitted to MROS in the past, select "AIF" (if no transactions are going to be reported) or "AIFT" (if transactions are going to be reported). If you are reporting the termination of a business relationship pursuant to art. 9b AMLA, select "CANCL" (without transactions) or "CANCT" (with transactions). For any questions or spontaneous dissemination of information, foreign FIUs select IRI (Incoming Request for Information – International), while domestic authorities select IRD (Incoming Request for Information – Domestic).

reporting_person	**Full details of the report's reporting person**	**Type "t_person_ registration _in_report"**	**Y**	
reporting_user_ code	**User code for the reporting person**	**Char (50)**	**Y**	
location	**Describes location of the reporting entity**	**Type "t_address"**	**Y**	
reason	**Explanation of circumstances/activity that led to the report**	**Char (8000)**	**Y[4]**	**In German: "Sachverhalt"**
action	**Describes the reason for suspicion and eventual measures/actions undertaken by RE**	**Char (8000)**	**Y[5]**	**In German: "Grund für Verdacht / Was haben Sie bereits unternommen"**
transaction	**Transaction information**	**Type "transaction "**	**Y (one of the m)**	**See 6.3 Node "transaction"**
activity	**Involved subjects and items list linked directly to report**	**Type "t_person", "t_entity" or, "t_account"**		**See 6.4 Node "activity"**
report_indicators	**List of indicators for the current reports**	**Subnode 1 … many**	**Y**	**See 6.2 Subnode "report indicators"**
Additional information	Generic node for adding additional information	*Additional_information_type*	N	See 7.20 Type generic additional information type

Table 7: Details node "report"

6.1.1 Business rules for Node "report"

Name	Business rule (short description)
rentity_branch	If "rentity-ID" is „Raiffeisen Schweiz", then "rentity_branch" is mandatory

Table 8: Business rules for Node report

[4] This field is not to be filled in if in the field "report_code" the values "AIF", "AIFT", "CANCL" or "CANCT" are selected.
[5] This field is not to be filled in if in the field "report_code" the values "AIF", "AIFT", "CANCL" or "CANCT" are selected.

6.1.2 Asserts for Node “report”

fiu_ref_number	The field “Ref. no. MROS” is mandatory for CANCL/CANCT (AIF/AIFT) reports.
report_code	If “report_code” equals value “STR”, then at least one Bi-Party transaction is mandatory
BR-Count	**When report type is STR or SAR and indicator does not contain “0003M”, additional information is mandatory and must include Info type “Number of business relationships in this report” and Info Numeric >0**

Table 9: Assert for Node report

6.2 Subnode “report indicators”

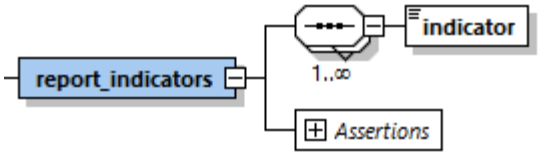


Figure 2: Overview subnode report_indicators

Name	Description	Length	Req.	Example
indicator	**Classification on report type (M), suspected predicate offense (V) and reason for reporting (G)** **See asserts in 6.2.1. below**	**Char (25)**	**Y**	**See 8.18 Report Indicators** **Indicators; More than one can be chosen**

Table 10: Details subnode report_indicators

Attachments: ensure all necessary attachments according to MROSO Art. 3 were added to the suspicious activity report before submission. Incomplete reports will be rejected by MROS!

6.2.1 Asserts for Node “report indicators”

indicator	a category M (report types) indicator must be selected and at least one V (predicate offenses) and one G (reasons) indicator
indicator	The indicator code ‘0003M’ must only be used for SARs
Indicator	CANCL resp. CANCT reports must have indicators 0024M, 1207V and 2103G

6.3 Node “transaction”

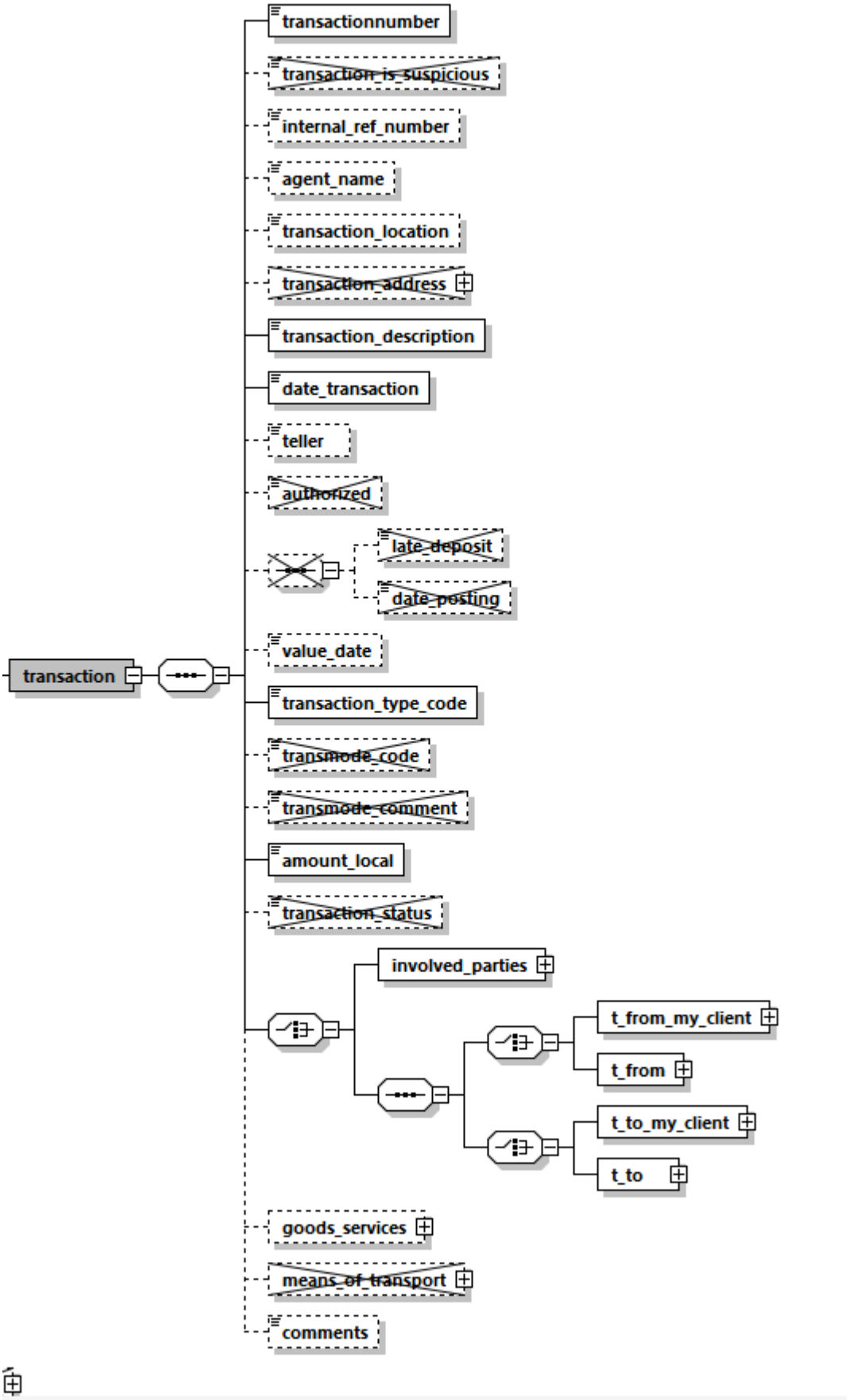


Figure 3: Overview node transaction

Name	Description	Length	Req.	Example
transactionnumber	**Unique transaction number for bank transaction**	**Char (100)**	**Y**	**20084711**
internal_ref_number	Additional RE internal transaction reference number	Char (100)	N	WU_BRNCH01_0001
agent_name	*Name of the operating agency*	*Char (255)*	*N*	*Agency XY*
transaction_location	Country and city where “ATM” or “Counter” transaction took place	Char (255)	N	Branch 001
transaction_ description	**Free text field to describe the purpose of the transaction**	**Char (8000)**	**Y**	Darlehen
date_transaction	**Date and time of the transaction**	**Date**	**Y**	03.08.2023T10:59:00
teller	Unique transaction number for second leg of bank transaction	Char (20)	N	123456
value_date	Value date	Date	N	
Transaction_type_code	**Description of transaction type**	**Enumeration**	**Y**	**See 8.6 Transaction type**
amount_local	**The value of the transaction in local currency (always CHF)**	**Decimal**	**Y**	
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 rather than a clear “From” or “To” side.				
Multi-Party Transaction				
The Multi-Party functionality may only be used in Report type transactions additionally to BiParty Transactions when additional subjects, namely accounts, persons or entities, have to be entered (see Section 3.5.1 let. b). This can also be an active or closed account for which no transactions are being reported. A multi-party transaction never has an amount and does not depict a real transaction.				
involved_parties	**Describes the involved party details**	**Type “t_party”**	**Y**	**See 7.13 Type “t_party”**

Bi-Party Transaction

Note: Bi-directional transactions are composed of a source and destination. The source and destination may be either a person, an account or an entity. At least one transaction side (source or destination) has to be qualified as "my_client" (i.e., a reported subject, see 4.2) but if both accounts of a particular transaction are to be reported, both sides are to be depicted as "my client". This requirement is ensured by the business rule described in subsection 6.3.1).

Most frequent examples and specific rules applying to them:

For account (ATM / cash) deposits, the source is a person and the destination is an account. The following transaction configuration should be depicted:

➔ From_person and to_account
Note that at least one side must be a subnode of either t_from_my_client or t_to_my_client

For account (ATM / cash) withdrawals, the source is an account and the destination is a person. The following transaction configuration should be depicted:

➔ From_account and to_person
Note that at least one side must be a subnode of either t_from_my_client or t_to_my_client

For money remittances, the source and destination is a person. The following transaction configuration should be depicted:

➔ From t_person and to_person
Note that at least one side must be a subnode of either t_from_my_client or t_to_my_client

The same structure of person-to-person transactions can be used for any money service type of transaction.

For account transfers, the source and destination is an account. The following transaction configuration should be depicted:

➔ From t_account to t_account
Note that at least one side must be a subnode of either t_from_my_client or t_to_my_client

For debit or credit card payments, the source is an account and the destination is an entity. The following transaction configuration should be depicted:

➔ From t_account to t_entity
Note that at least one side must be a subnode of either t_from_my_client or t_to_my_client

Purchase/sale of securities
The purchase/sale of securities is entered as a BiParty account-to-account transaction. The transaction type 'Securities' should be selected. In the payment purpose field, users should enter the name of the security (and ISIN code if available) and the quantity of the traded security. For the monetary part of the transaction, the relevant account type (e.g., savings account) should be selected, as well as the equivalent value in CHF and in foreign currency if necessary. For the securities part of the transaction, the account type 'Securities custody account' should be selected, as well as the equivalent value in CHF and in foreign currency if necessary.

Receipt/delivery of securities
The delivery of securities is entered as a BiParty account-to-person transaction. The receipt of securities is entered as a BiParty person-to-account transaction. Both cases apply even if securities are held at a central securities depository such as SIX and moved from one bank to another, e.g., delivery free of payment). Users should select the transaction type Securities. In the Payment purpose field, they should enter the name and quantity of the security. The account type 'Securities custody account' should be selected, as well as the equivalent value in CHF and in foreign currency if necessary. If the counterparty is unknown, the delivering or receiving depository is recorded as an entity.

Corporate action/dividends
Corporate actions/dividends are entered as BiParty account-to-account transactions.

Users must select the transaction type Securities. In the Payment purpose field, they enter the name and quantity of the securities.
The account type 'Securities custody account' has to be selected, as well as the equivalent value in CHF and in foreign currency if necessary.
For the client side of the transaction, the relevant account type (e.g., savings account) must be selected, as well as the equivalent value in CHF and in foreign currency if necessary. The bank side (e.g., omnibus account) of the transaction needs to be entered as account with account type "Securities custody account". It should be noted that this is an account of a counterparty.

In this case, Corporate Action and the name of the bank have to be entered as the account number and additional information (e.g., Corporate Action Cantonal Bank XY).

One of the nodes *t_from_my_client* or *t_from* must be provided. Both CANNOT be present together in a transaction, but one of them must be present.

t_from_my_client	**Specifies where the money came from. If the source is reporting bank's client and subject to be reported, then this node should be provided**	**Subnode**	**Y (one of them)**	**See 6.5 Node "t_from_my_client"**
t_from	**Specifies where the money came from**	**Subnode**		**See 6.6 Node "t_from"**

One of the nodes *t_to_my_client* or *t_to* must be provided. Both CANNOT be present together in a transaction, but one of them must be present.				
t_to_my_client	**Specifies where the money went. If the destination is reporting bank's client and subject to be reported, then this node should be provided**	**Subnode**	**Y (one of them)**	**See 6.7 Node "t_to_my_client"**
t_to	**Specifies where the money went**	**Subnode**		**See 6.8 Node "t_to"**
goods_services[6]	The goods/services linked to the transaction	Subnode	N	See 6.9 Subnode "goods_services"
comments	Generic comments field **Details of account owner/transaction counterparty as available from payment system (e.g. content of SWIFT field 50a "Ordering Customer" or 59a "Beneficiary Customer"): name and address, if available, else "n/a"**	Char (4000)	N	

Table 11: Details node transaction

6.3.1 Business rules for Node Transaction

Name	Business rule (short description)
Internal_ref_number	If rentity type is money transmitter, then mandatory
Transaction_location	If transaction_type (see 8.6) is IN (DEPAC, WITHD)), then mandatory. If value is unknown, enter "n/a".

Table 12: Business rules for Node transaction

6.3.2 Asserts for Node Transaction

Amount_local	If transaction_type equals "MULTIPARTY Dummy", then field "amount_local" must equal value zero (0), else field "amount_local" must be any other number value greater than zero.
t_from(_my_client); t_to(_my_client)	If it is a Bi-Party transaction, then either "t_from" or "t_to" must be of type "My Client"

[6] This node should only be used by dealers according to Art. 8a AMLA reporting suspicious activities according to Art. 9 para 1a AMLA. Hence, it should not be used by financial intermediaries.

6.4 Node “activity“

Reports can include an activity node to represent an event where a list of objects (person, entity, account) are related directly to the report without the need of a transaction. The activity node is only to be used when no transaction at all is involved (see 3.2.2). Certain reporting entity categories (e.g., fiduciaries, external asset managers, life insurance companies) are requested to forward reports which do **not** contain information concerning any transactions.

Figure 4: Overview node activity

Name	Description	Length	Req.	Example
report_parties	**Represents a collection of involved subjects**		**Y**	
report_party	**Represents a single involved subject. At least one party must be included.**	**Type “report_party_type”**	**Y**	**See 7.18 Type “report_party_type”**
goods_services[7]	The goods/services linked to the transaction	Subnode	N	See 6.9 Subnode “goods_services”

Table 13: Details node activity

6.4.1 Business rules for Node “activity”

Name	Business rule (short description)
MyClient	**At least one party in a SAR (AIF/CANCL) must be of type “my_client”, either account_my_client, person_my_client or entity_my_client**

Table 14: Business rule for node activity

6.4.2 Asserts for Node “activity”

account	**The following business rule only applies when the report type is CANCL:** **Closed is mandatory (Date of closing)** **Balance has to be zero (0)** **Status_Code has to be value “2” (closed)**

[7] This node should only be used by dealers according to Art. 8a AMLA reporting suspicious activities according to Art. 9 para 1a AMLA. Hence, it should not be used by financial intermediaries.

6.5 Node “t_from_my_client”

This node should be provided if the source side of the transaction is the reported subject and client of the reporting bank. Entity could be a direct party in bi-party transactions.

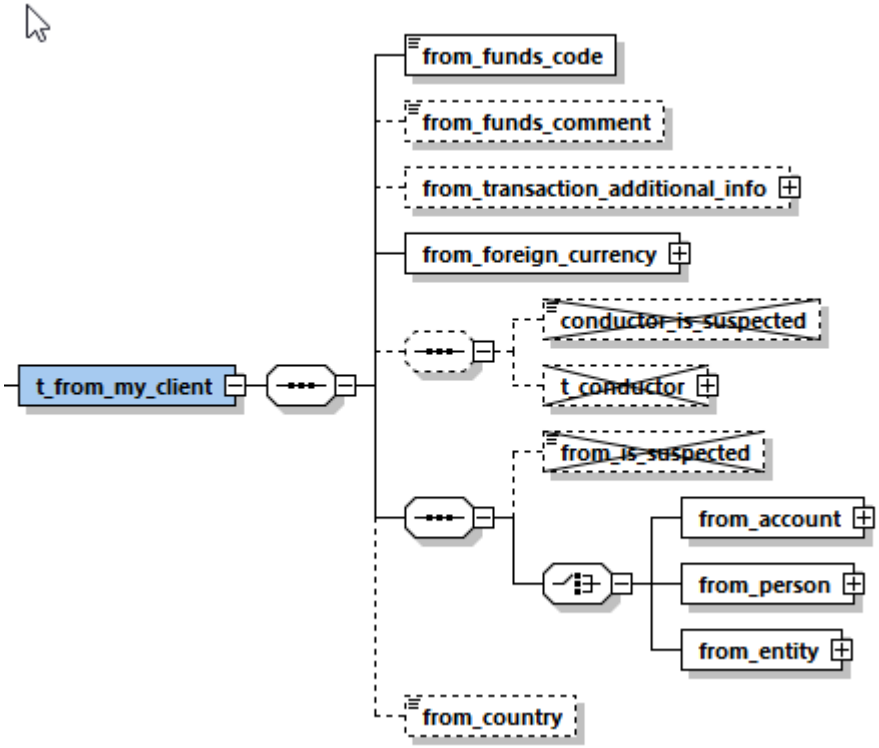


Figure 5: Overview node t_from_my_client

Name	Description	Length	Req.	Example
from_funds_ code	**Type of funds used in initiating transaction**	**Enumeration**	**Y**	**See 8.2 “Funds Type”**
from_funds_ comment		Char (255)	N	
From_transaction _additional_info	Supporting info regarding the transaction	Type transaction_addi tional_info	N	8.26 Additional information type
from_foreign_ currency	**Specifies currency details and must be used for all transactions, i.e., for CHF and foreign currency transactions**	**Type “t_foreign_curr ency”**	**Y**	**See 7.16 Type “t_foreign_curre ncy”**
from_account	**Subnode that holds account information**	**Type “t_account_my _client”**	**Y (one of them)**	**See 7.1 Type “t_account_my _client”**
from_person	**Subnode that holds “from person”**	**Type “t_person_my_ client”**		**See 7.9 Type “t_person_my_ client”**

	information			
from_entity	**Subnode that holds "from entity" information**	**Type "t_entity_my_client"**		**See 7.7 Type "t_entity_my_client"**
from_country	Country where transaction was initiated	Enumeration	N	**See 8.14 Country Codes**

Table 15: Details node t_from_my_client

6.5.1. Business rules for Node "t_from_my_client"

Name	Business rule (short description)
to_account	**The following business rule is only applicable, if the business type of your institution corresponds to one of the following:** ***Bank or VASP*** **IF** "Transaction type" does not equal "MULTIPARTY Dummy" **OR** "report_indicators" does not equal "0003M" (Art. 9 para. 1 letter b AMLA), **THEN** node "from_account" or "to_account" is mandatory.

Table 16: Business rules for Node t_to_my_client

6.6 Node "t_from"

Source of the transaction. Can be either a person, an account or an entity.

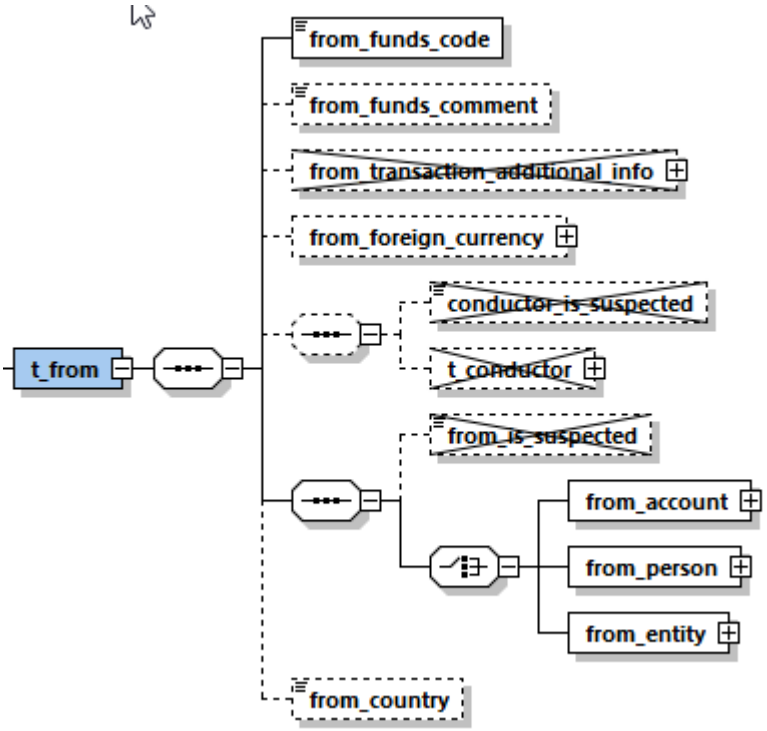


Figure 6: Overview node t_from

Name	Description	Length	Req.	Example
from_funds_code	**Type of funds used in initiating transaction**	**Enumeration**	**Y**	**See 8.2 Funds type**
from_funds_comment		Char (255)	N	
from_foreign_currency	This node aims at specifying currency details and is to be used for all transactions, i.e., for CHF and foreign currency transactions	Type "t_foreign_currency"	N	See 7.16 Type "t_foreign currency"
from_account	**Subnode that holds account information**	**Type "t_account"**	**Y (one of them)**	**See 7.2 Type "t_account"**
from_person	**Subnode that holds "from person" information**	**Type "t_person"**		**See 7.10 Type "t_person"**
from_entity	**Subnode that holds "from entity" information**	**Type "t_entity"**		**See 7.8 Type "t_entity"**
from_country	Country where transaction was initiated	Enumeration	N	See 8.14 Country Codes

Table 17: Details node t_from

6.7 Node "t_to_my_client"

This node should be provided if the destination side of the transaction is the reported subject and client of the reporting entity.

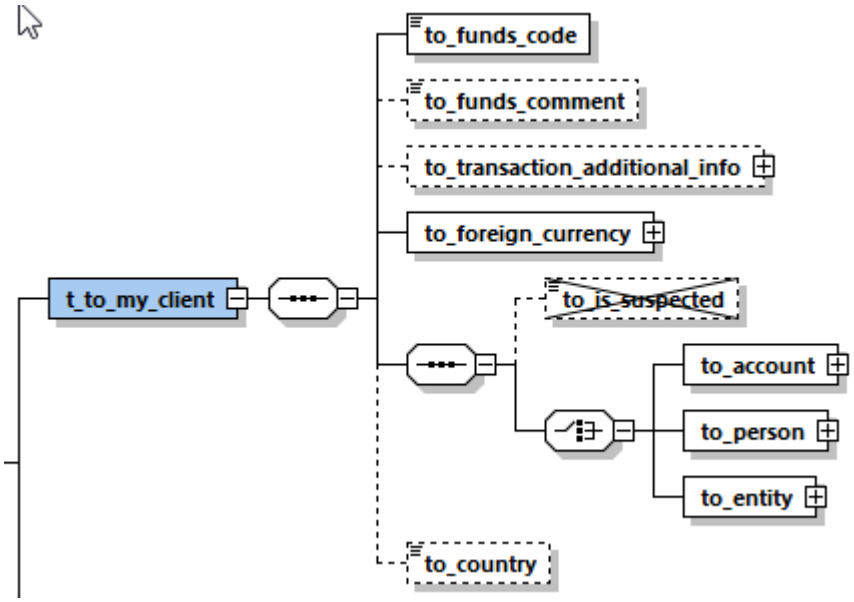


Figure 7: Overview node t_to_my_client

Name	Description	Length	Req.	Example
to_funds_code	**Disposition of funds**	**Enumeration**	**Y**	**See 8.2 Funds type**
to_funds_comment		Char (255)	N	
To_transaction_additional_info	Supporting info regarding the transaction	Type transaction_additional_info	N	See 8.26 additional_info
to_foreign_currency	**Specifies currency details and must be used for all transactions, i.e. for CHF and foreign currency transactions**	**Type "t_foreign_currency"**	**Y**	**See 7.16 Type "t_foreign_currency"**
to_account	**Subnode that holds account information**	**Type "t_account_my_client"**	**Y (one of them)**	**See 7.1 Type "t_account_my_client"**
to_person	**Subnode that holds person information**	**Type "t_person_my_client"**		**7.4 Type "t_account_related_person" (my_client)**
to_entity	**Subnode that holds "to entity" information**	**Type "t_entity_my_client"**		**7.3 Type "t_account_related_entity"**
to_country	Target country of the transaction	Enumeration	N	See 8.14 Country Codes

Table 18: Details node t_to_my_client

6.7.1. Business rules for Node "t_to_my_client"

Name	Business rule (short description)
to_account	**The following business rule is only applicable, if the business type of your institution corresponds to one of the following:** ***Bank or VASP*** **IF** "Transaction type" does not equal "MULTIPARTY Dummy" **OR** "report_indicators" does not equal "0003M" (Art. 9 para. 1 letter b AMLA), **THEN** node "from_account" or "to_account" is mandatory.

Table 19: Business rules for Node t_to_my_client

6.8 Node “t_to”

Information about the transaction disposition(s) - i.e., where the money went. “*t_to*” can point either to a person or to an account. See also the descriptions in chapter 6.3.

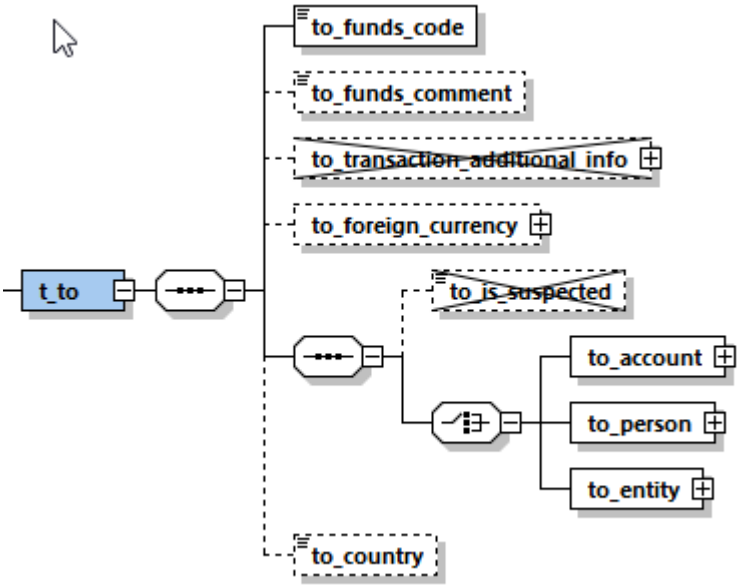


Figure 8: Overview node t_to

Name	Description	Length	Req.	Example
to_funds_code	**Disposition of funds**	**Enumeration**	**Y**	**See 8.2 Funds type**
to_funds_comment		Char (255)	N	
to_foreign_currency	This node aims at specifying currency details and is to be used for all transactions, i.e., for CHF and foreign currency transactions	Type “t_foreign_currency”	N	See 7.16 Type “t_foreign_currency”
to_account	**Subnode that holds account information**	**Type “t_account”**	**Y (one of them)**	**See 7.2 Type “t_account”**
to_person	**Subnode that holds person information**	**Type “t_person”**		**See 7.10 Type “t_person”**
to_entity	**Subnode that holds “to entity” information.**	**Type “t_entity”**		**See 7.8 Type “t_entity”**
to_country	Target country of the transaction	Enumeration	N	See 8.14 Country Codes

Table 20: Details node t_to

6.9 Subnode “goods_services”

This node Goods and Services is used to record the traded goods or services that are the subject of reports submitted by dealers according to Art. 8a AMLA reporting

suspicious activities according to Art. 9 para 1a AMLA. **Hence, it must not be used by financial intermediaries.**

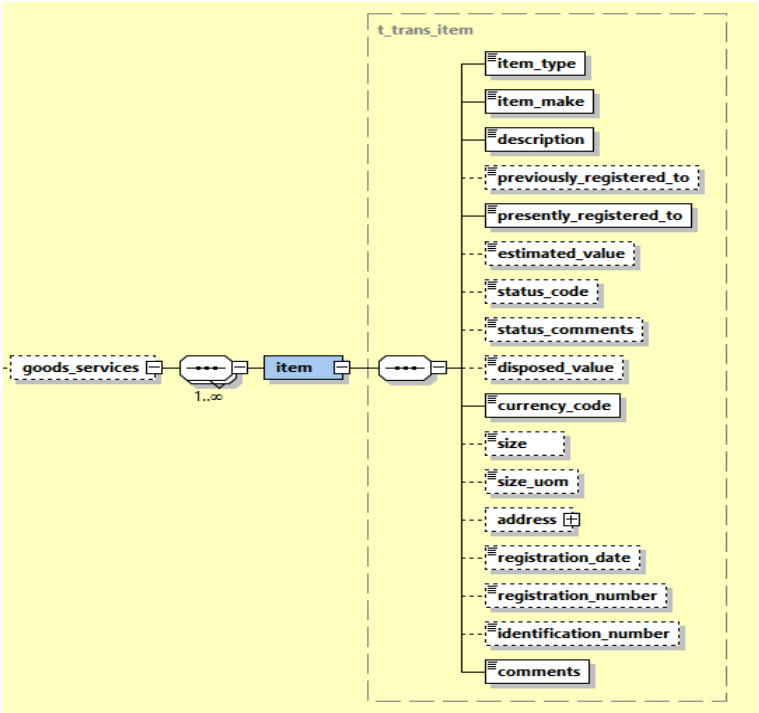


Figure 9: Overview subnode goods_services

Hint: Type t_trans_item is the same as subnode goods, see Figure 9: Overview subnode goods_services

Name	Description	Length	Req.	Example
item_type	**Lookup code describes the item type**	**Type "trans_item _type"**	**Y**	**See 8.12 Transaction Item Type**
item_make	**Item Maker**	**Char (255)**	**Y**	**In case of a car e.g., BMW**
description	**Text**	**Char (8000)**	**Y**	**Apartment building**
previously_registered _to	Name of seller	Char (500)	N	John Miller
presently_registered _to	**Name of buyer**	**Char (500)**	**Y**	**Jane Smith**
estimated_value	Estimated value of the property – Used (Currency is the one specified in node *from_currency)*	Decimal	N	250,000.00
status_code	Status code	Enumeration	N	See 8.7 Transaction Item Status / Property Status
status_comments	Status Comments.	Char (500)	N	

disposed_value	effective value for property transfer – Used Currency is the one specified in node *from_currency*	Decimal	N	500000.00
currency_code	**Currency of "estimated value" or "disposed_value"**	**Enumeration**	**Y**	**See 8.13 Currencies**
size	Size of the property – in unit specified in node *size_uom*	Decimal	N	150
size_uom	Unit of measurement	Char (250)	N	Square meters
address	Address of the property	Type "t_address"	N	See 7.14 Type "t_address"
registration_date	Official registration date	Date	N	
registration_number	Official registration number	Char (500)	N	Car VIN Number
identification_number	Any number that can identify the item	Char (255)	N	Car Plate Number
comments	**Additional comments Additional information (Art. 19 GwV)**	**Char (8000)**	**Y**	

Table 21: Details subnode goods_services

6.9.1. Business rules for Node "goods_services"

Name	Business rule (short description)
Estimated_value	Either estimated_value or disposed_value must be given
Disposed_value	Either disposed_value or estimated_value must be given

Table 22: Business rules for Node "goods_services"

6.9.2. Asserts for Node "goods_services"

Status_comments	If item_type or status_code equals "other", then mandatory
address	If field "Item_type" is "Property", then field "address" is mandatory

7. Description of Common Types Used in the Schema

7.1 Type “t_account_my_client”

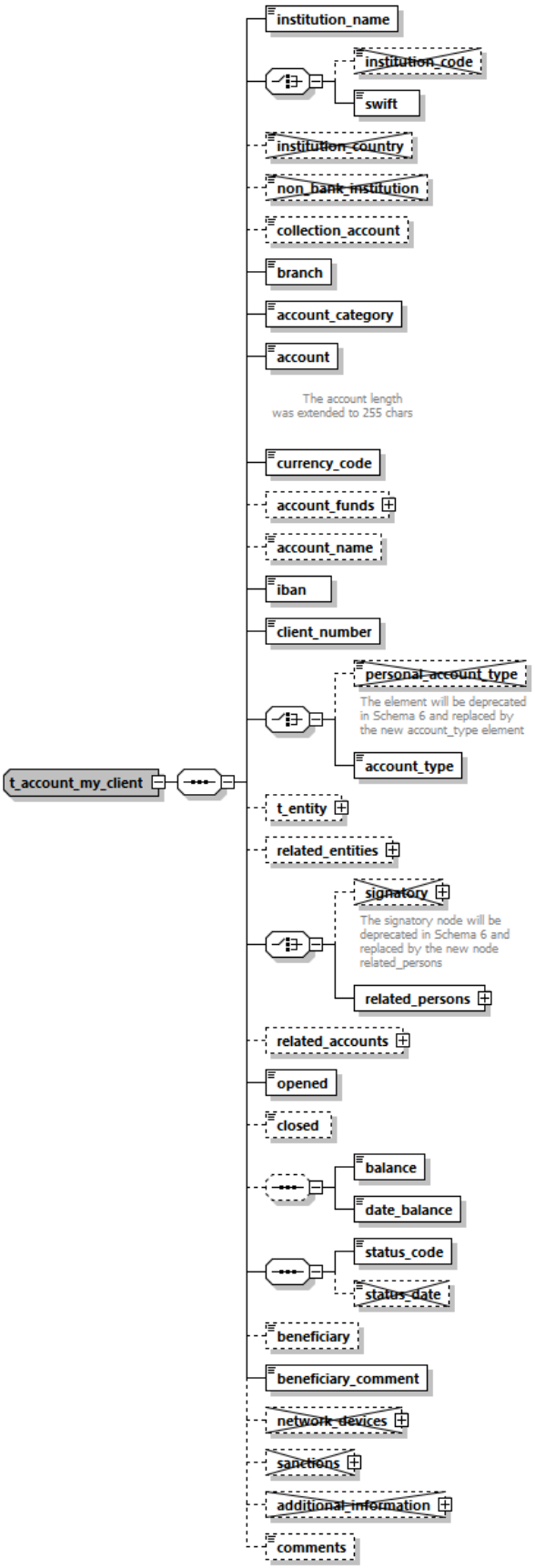


Figure 10: Overview type t_account_my_client

Name	Description	Length	Req.	Example
institution_name	**The name of the account holding Bank**	**Char (255)**	**Y**	**Bank XY**
swift	**BIC Number**	**Char (11)**	**Y**	
collection_account	Indicate if collection account	Boolean	N	
branch	**Canton of relation-ship**	**Char (2)**	**Y**	**e.g., BE See 8.20 for Allowed values for Cantons**
account_category	**Select a category of account**	**Type "account_ category"**	**Y**	**e.g., Mobile See 8.22 Account category type**
account	**Account number**	**Char (255)**	**Y**	**31032027088**
currency_code	**Currency the account is kept in**	**Enumeration**	**Y**	**See 8.13 Currencies**
Account_funds	Information on the currency, balance and date of an account	Type "account_ fund"	N	
account_name	This is a free text field used to "label" the account,	Char (255)	N	*"Vacation", "Household budget", "Invoices"*
iban	**IBAN**	**Char (34)**	**Y**	**LT601010012345678901**
client_number	**Client number / Stammnummer**	**Char (30)**	**Y**	**31032027088**
account_type	**Account type**	**Type "account_type"**	**Y**	**See 8.3 Account Type**
t_entity	Business entity owning the account	Type "t_entity_my_client"	N	See 7.7 Type "t_entity_my_client"
related_entity	Related entity	Type "entity_my_ client"	N	See 7.7 Type "t_entity_my_client"
related_persons	**Subnode holding detailed information about the signatory. Mandatory for**	**Type "t_person_ my_client"**	**Y**	**See 7.9 Type "t_person_my_client" for account_ person_**

	signatories in the XML report.			**relation**
related_accounts	Identifies related accounts		N	Virtual IBAN, QR-IBAN, personalisierte IBAN, Crypto, Mobile Money, etc.
opened	**Date account opened**	**Date**	**Y**	
closed	Date account closed	Date	N	
balance	The account balance in CHF at date of reporting	Decimal	N	5,000.50
date_balance	Specify the date of the reported balance. Application will show balance history	Date	N	
status_code	**Account status when transaction was initiated**	**Enumeration**	**Y**	**See 8.4 Account status type**
beneficiary	Balance of account in foreign currency	Decimal	N	E.g., 30,500.00
beneficiary_ comment	**City of relationship**	**Char (255)**	**Y**	**E.g., Lugano**
comments	Generic comments elements	Char (8000)	N	

Table 23: Details type t_account_my_client

7.1.1. Business rules for t_account_my_client

Name	Business rule (short description)
from_account	**The following business rule is only applicable if the business type registered for your institution in goAMLcorresponds to one of the following:** ***Bank or VASP*** **IF** "Transaction mode" does not equal "MULTIPARTY Dummy" **OR** "report_indicators" does not equal "0003M" (Art. 9 para. 1 letter b AMLA), **THEN** node "from_account" or "to_account" is mandatory.
Comments	If _account_type equals "other", then mandatory

Table 24: Business rules for t_account_my_client

7.1.2. Asserts for t_account_my_client

Balance	If a value is entered in the "Balance" field of a "my client" account (reported subject), then a value must also be entered in "Date_Balance" and vice versa
Closed	If no balance is given, then mandatory If report type is CANCL/CANCT: Value "Date of closing" is mandatory

Date_balance	**If balance is given, then mandatory**
Status_Code	If field “closed” is not blank, then field “status_code” must equal value “Closed” If report type is CANCL/CANCT: **Value “Closed” is mandatory**
Related persons	Related person must always be chosen
Beneficiary	If [“currency_code” is not “CHF” and “status_code” is not “closed”] and if “personal_account_type” is not “safe depositbox”, then “Beneficiary” is mandatory

Table 25: Restricion in xsd-Schema for t_account_my_client

7.2 Type “t_account”

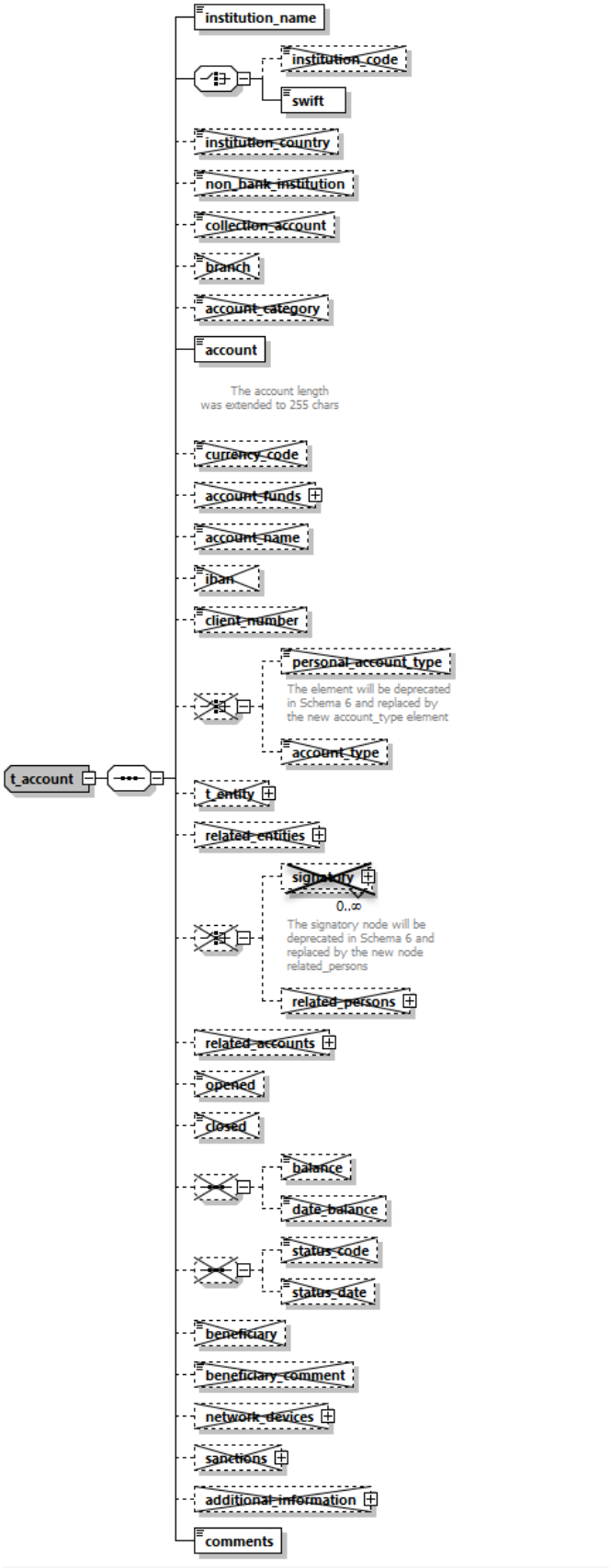


Figure 11: Overview type t_account

Name	Description	Length	Req.	Example
institution_ name	The name of the account holding Bank	Char (255)	Y	Bank XY
swift	BIC Number	Char (11)	Y	
account	Account number / IBAN	Char (255)	Y	31032027088
comments	Details of account owner/transaction counterparty as available from payment system (e.g., content of SWIFT field 50a "Ordering Customer" or 59a "Beneficiary Customer"): name and address, if available, else "n/a"	Char (8000)	Y	John Doe, Main Street, Timbuktu, Mali

Table 26: Details type t_account

7.3 Type "t_account_related_entity"

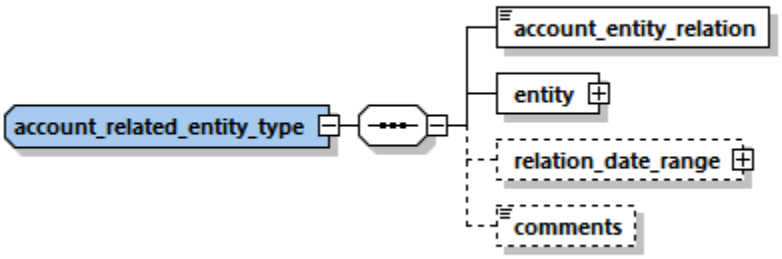


Figure 12: Overview type t_account_related_entity

Name	Description	Length	Req.	Example
account_entity_ relation	Relation of the entity to the account	Enumeration	N	See 8.22 Account_entity _relation
entity	Name of the entity	Type t_entity_my_client	N	Abc Inc.
relation_date_range	Date range of the relation	Date range	N	
comments	Generic comments field	Char (8000)	N	

Table 27: Details type t_account_related_entity

7.4 Type “t_account_related_person” (my_client)

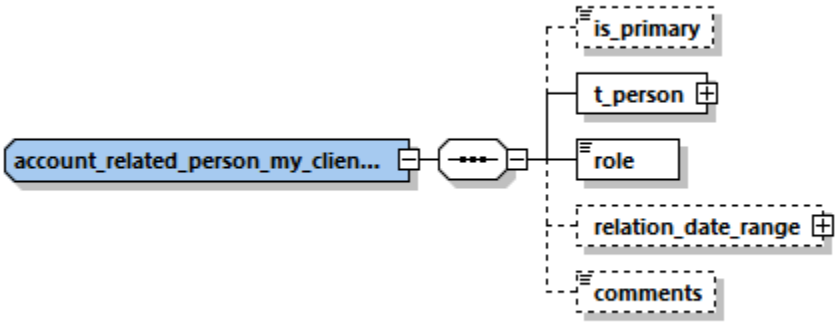


Figure 13: Overview type t_account_related_person (my_client)

Name	Description	Length	Req.	Example
is_primary	Identifies the primary account holder. Only one related person should be marked as is_primary. Has to be ‘true’ when node is set.	Boolean	N	
t_person	**Person**	**Type t_person**	**Y**	
role	**Role**	**Enumeration**	**Y**	**See 8.15 Account person role type**
Relation_date_range	Date range	Date	N	
Comments	General comments field	Char (8000)	N	

Table 28: Details type t_account_related_person (my_client)

7.5 Type “t_account_related_account”

This node is foreseen to hold alternative account information related to a reported account, such as for instance a second virtual IBAN used for a specific account.

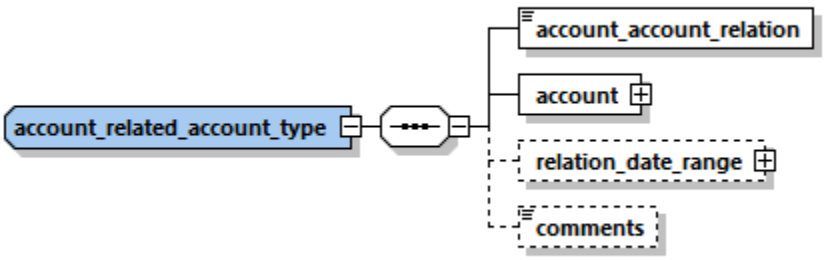


Figure 15: Overview type t_account_related_account

Name	Description	Length	Req.	Example
Account_account_relation	Type of relation	Enumeration		See 8.21 Account-Account relation type
account	Account	Type t_account	N	
relation_date_range	Date range of the relation	Date range	N	
comments	Generic comments field	Char (8000)	N	

Table 29: Details type t_account_related_account

7.6 Type "t_account_funds"

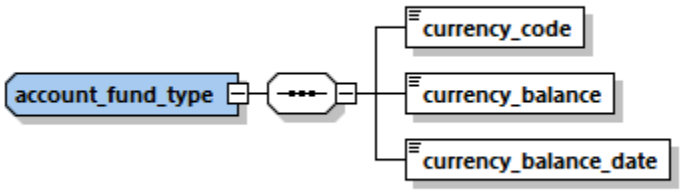


Figure 16: Overview type t_account_funds

Name	Description	Length	Req.	Example
Account_fund	Fund of the account	Type account_fund	N (Yes if node is active)	
Currency_code	Currency code	Enumeration	N (Yes if node is active)	See 8.13 currency codes
Currency_balance	Balance	Decimal	N (Yes if node is active)	
Currency_balance_date	Balance date	Date	N (Yes if node is active)	

Table 30: Details type t_account_funds

7.7 Type “t_entity_my_client”

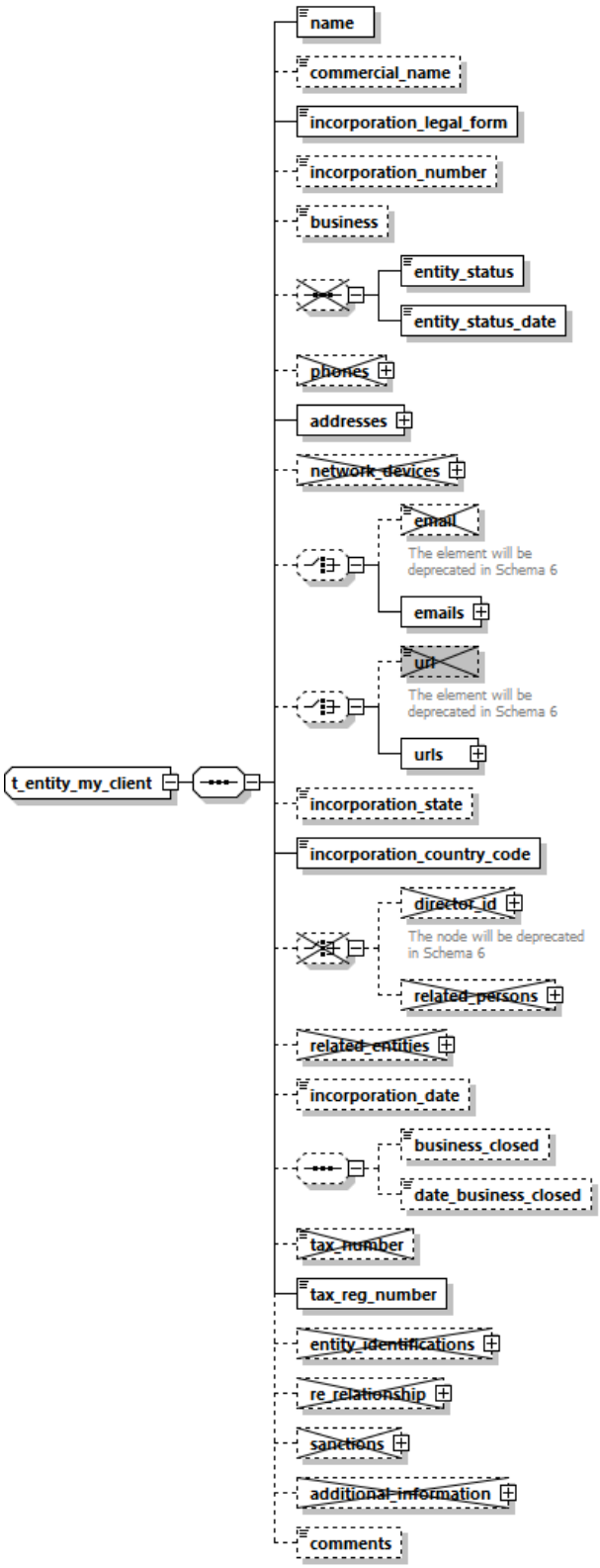


Figure 17: Overview type t_entity_my_client

Name	Description	Length	Req.	Example
name	**Name of Entity**	**Char (255)**	**Y**	**Doe Inc.**
commercial_name	Short version of the entityname (company abbreviation)	Char (255)	N	
incorporation_ legal_form	**The legal form of theentity**	**Type "legal_for m_type"**	**Y**	**See 8.11 Entity Legal Form Type**
incorporation_ number	The registration number of the entity / "company" in the relevant authority (e.g. Chamber of Commerce)	Char (50)	N	UUID-Nr. 12345
business	Business area of the entity	Char (255)	N	Free text describing business e.g. IT Services
addresses	**A Holder node for a1...many Addresses**	**Type "t_addres s"**	**Y**	**See 7.14 Type "t_address"**
emails	Email addresses	Type "email_ address" Char (255)	N	
URLs	Websites	Type "url- address" Char (255)	N	
Incorporation state	State of incorporation	Char (155)	N	
incorporation_ country_code	**Country of incorporation**	**Enumeration**	**Y**	**See 8.14 Country Codes**
incorporation_date	Incorporation registrationdate	Date	N	
business_closed	Boolean to indicate if thecompany is closed down	Boolean	N	
date_business_ closed	If entity is closed thenspecify close date.	Date	N	
tax_reg_number	**Is it a domicile company?[8]**	**Char (100)**	**Y**	**See 8.27 Allowed values for fields with yes/no answers**
comments	Generic comments field	Char (8000)	N	

Table 31: Details type t_entity_my_client

[8] Financial intermediaries are required to comply with the special due diligence obligations in connection with domicile companies pursuant to Art. 2 lit. a para. 1 and 2 and Art. 13 AMLO-FINMA.

7.7.1. Business rules for t_entity_my_client

Name	Business rule (short description)
Date_business_closed	If field business_closed equals Y, then specify close date
Comments	If incorporation_legal_form equals “other”, then specify

Table 32: Business rules t_entity_my_client

7.8 Type “t_entity”

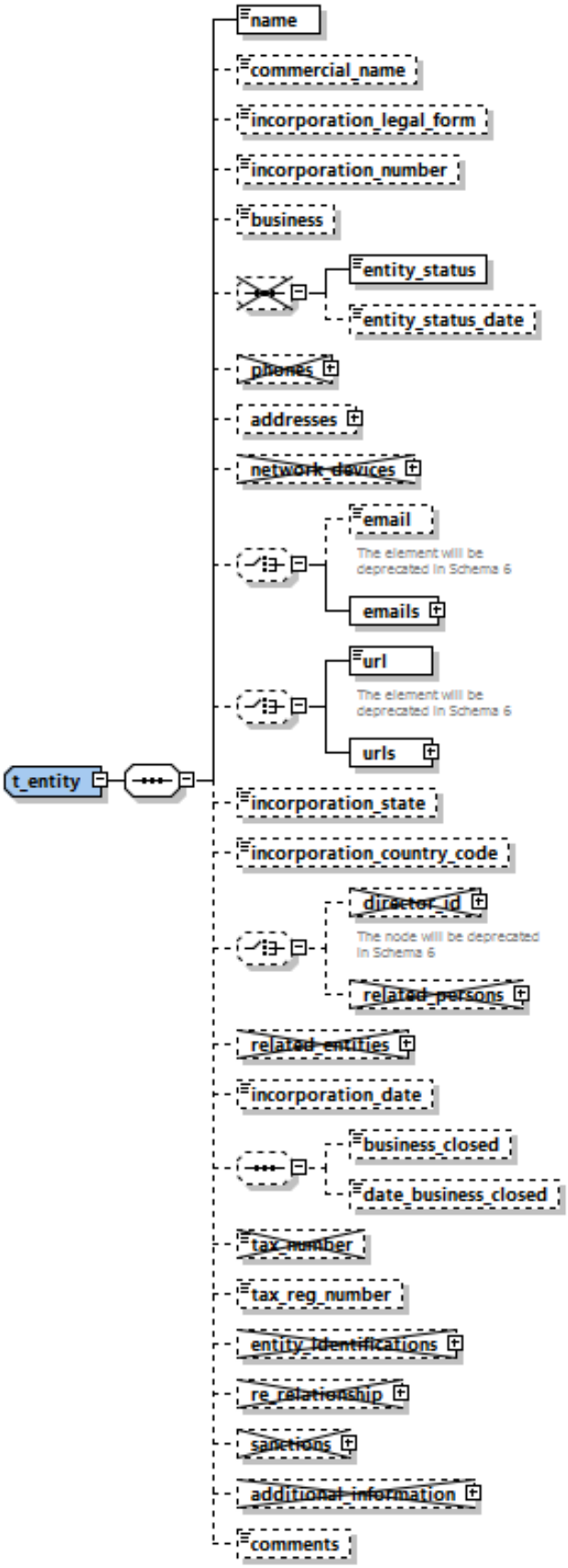


Figure 18: Overview type t_entity

Name	Description	Length	Req.	Example
name	**Name of Entity**	**Char (255)**	**Y**	**Doe Inc.**
commercial_name	Short version of the entity name (company abbreviation)	Char (255)	N	
incorporation_legal_form	The legal form of the entity	Type “legal_form_type”	N	See 8.11 Entity Legal Form Type
incorporation_number	The registration number of the entity / "company"at the relevant authority (e.g. Chamber of Commerce)	Char (50)	N	UUID-Nr. 12345
addresses	A Holder node for a 1...many Addresses		N	
address	One occurrence of address node	Type “t_address”	N	See 7.14 Type “t_address”
incorporation_country_code	Country of incorporation	Enumeration	N	8.14 Country Codes
comments	Generic comments field	Char (8000)	N	

Table 33: Details type t_entity

7.9 Type “t_person_my_client”

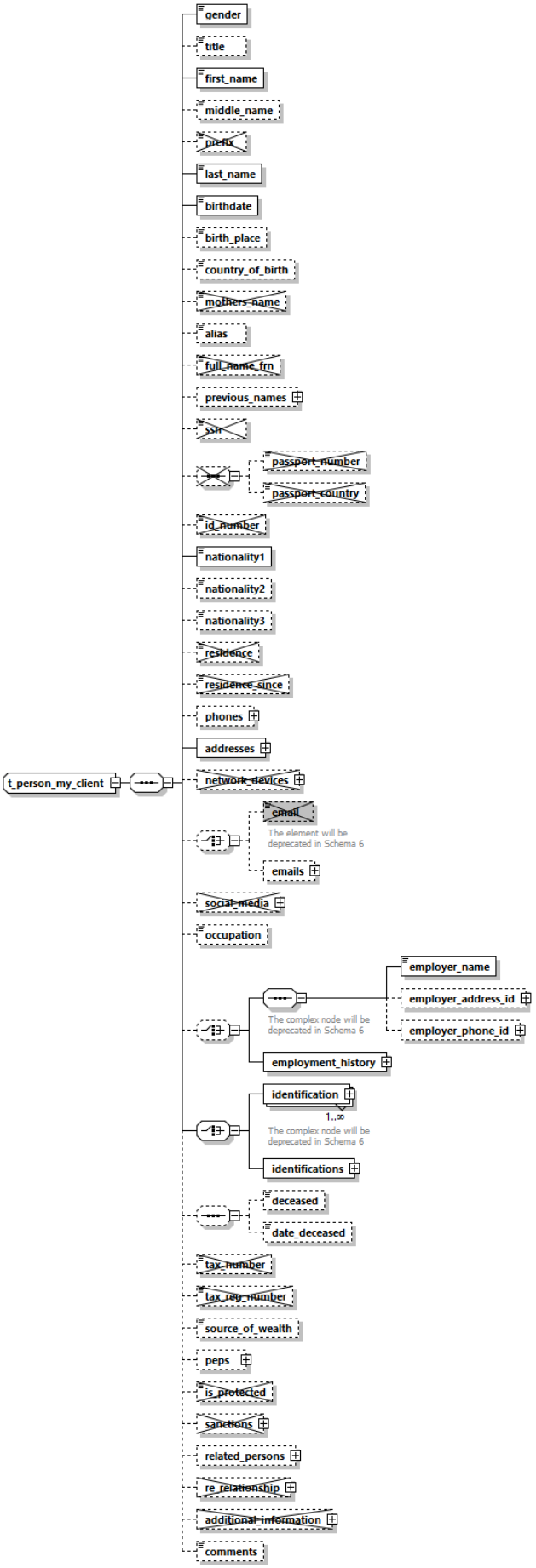


Figure 19: Overview type t_person_my_client

Name	Description	Length	Req.	Example
gender	**Gender**	**Enumeration**	**Y**	**See 8.19 Gender type**
Title	Title	Char (30)	N	Professor
first_name	**First name**	**Char (100)**	**Y**	**Hans**
middle_name	Middle name	Char (100)	N	Peter
last_name	**Last name of person**	**Char (100)**	**Y**	**Muster**
birthdate	**Birth date of person**	**Date**	**Y**	2023/09/24
birth_place	Place of origin for Swiss citizens / Place of birth for other	Char (255)	N	Olten
Country_of_birth	Country of birth	Enumeration	N	Malta
Previous_names	Subnode that holds person information This node can be used to register different names (such as alternative spellings or previous names) of a persons' name.	Type "t_person"	N	See 7.10 Type "t_person"
nationality1[9]	**Country of nationality**	**Enumeration**	**Y**	**See 8.14 Country Codes**
nationality2	Country of Nationality (2)	Enumeration	N	See 8.14 Country Codes
nationality3	Country of Nationality (3)	Enumeration	N	See 8.14 Country Codes
phones	A Holder node for a 1…many Phones		N	
phone	One occurrence of phone node	Type "t_phone"	N	See 7.15 Type "t_phone"
addresses	**A Holder node for a 1…many Addresses**		**Y**	
address	**One occurrence of address node**	**Type "t_address"**	**Y**	**See 7.14 Type "t_address"**
emails	Email addresses	Type "email_address" (Char 255)	N	

[9] If the person in question is of Swiss nationality and possesses additional nationalities, use the nationality1 field for the Swiss nationality and the nationality 2 to 3 fields for the remaining nationalities in alphabetical order of the corresponding country codes.

occupation	Occupation	Char (255)	N	Financial Analyst
employer_name	Employer's name	Char (255)	N	Bank Y
employer_address_id	Employer's address	Type "t_address"	N	See 7.14 Type "t_address"
Employment_history		Type "t_employer"	N	
Identifications	**Subnode(s) for identification documents**	**Type "t_person_identification" (This subnode can be repeated to specify multiple identification documents)**	**Y**	**See 7.17 Type "t_person_identification"**
deceased	A Boolean to indicate if person has passed away (should only be set if person is deceased)	Boolean	N	
date_deceased	If deceased, then RE must report deceased date	Date	N	Since CH 1.1.4 this is no longera mandatory field but is checked by a business rule
peps	Politically exposed persons (PEP)	Type "pep_details"	N	
comments	Generic comments field	Char (8000)	N	Provide additional info you deem relevant, e.g. changed his name and nationality

Table 34: Details type t_person_my_client

7.9.1. Business rules for t_person_my_client

Name	Business rule (short description)
Deceased_date_mandatory	If field "deceased" has been checked, then the field "date_deceased" is mandatory

Table 35: Business rules for t_person_my_client

7.10 Type “t_person”

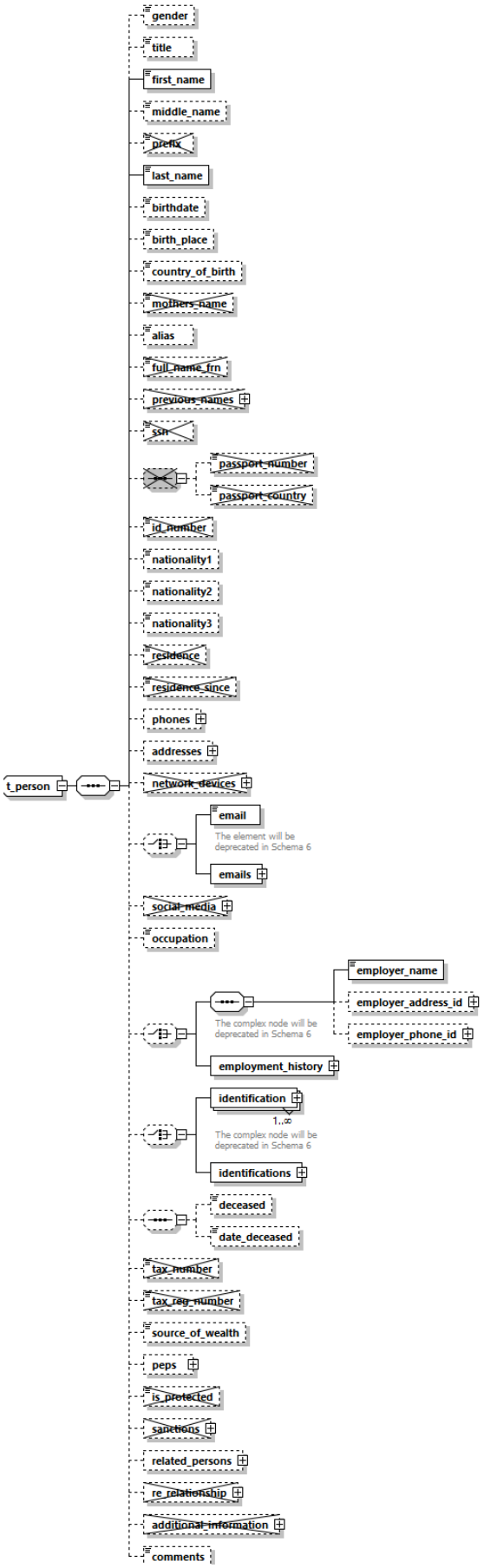


Figure 20: Overview type t_person

Name	Description	Length	Req.	Example
gender	Gender	Enumeration	N	See 8.19 Gender type
first_name	**First name (enter "n/a" if an entity isbeing registered)**	**Char (100)**	**Y**	**Hans**
middle_name	Middle name	Char (100)	N	Peter
last_name	**Last name of person / name of entity**	**Char (100)**	**Y**	**Muster**
birthdate	Birth date of person	Date	N	
birth_place	Heimatort for Swiss citizen / Place of birth	Char (255)	N	Olten
Country_of_birth	Country of birth	Char (255)	N	Malta
Previous_names	Subnode that holds personinformation This node can be used to register different names (such as alternative spellings or previous names) of a persons' name.	Type "t_person"		See 7.10 Type "t_person"
nationality1[10]	Country of nationality/incorporation (1)	Enumeration	N	See 8.14 Country Codes
nationality2	Country of Nationality (2)	Enumeration	N	See 8.14 Country Codes
nationality3	Country of Nationality (3)	Enumeration	N	See 8.14 Country Codes
addresses	A Holder node for a 1…many Addresses		N	
address	One occurrence ofaddress node	Type "t_address"	N	See 7.14 Type "t_address"

[10] If the person in question is of Swiss nationality and possesses additional nationalities, use the nationality1 field for the Swiss nationality and the nationality 2 to 3 fields for the remaining nationalities in alphabetical order of the corresponding country codes.

identifications	Subnode(s) for identification documents	Type “t_person_identification” (This subnode can be repeated to specify multiple identification documents)	N	See 7.17 Type “t_person_identification”
comments	Generic comments field	Char (8000)	N	Provide additional info you deem relevant, e.g., changed his name and nationality

Table 36: Details type t_person

7.11 Type “t_peps”

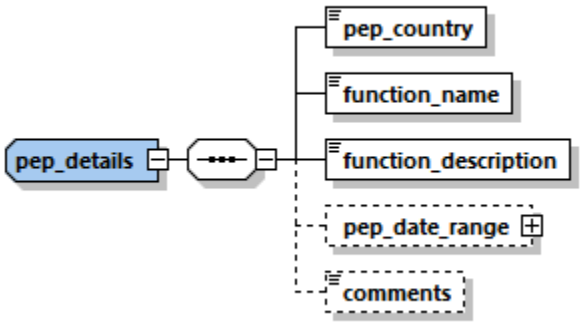


Figure 21: Overview type t_peps

Name	Description	Length	Req.	Example
pep_country	**Country of function**	**Enumeration**	**Y**	
function_name	**Name of the function**	**Char (255)**	**Y**	**Member of the government**
function_description	**Description**	**Char (8000)**	**Y**	**Minister of the Defense**
pep_date_range	Date range of the function	Date range	N	
comments	Generic comments field	Char (8000)	N	Provide comments you consider relevant: e.g. for years, X was the closest person to President Y of country Z

Table 37: Details Type t_peps

7.12 Type t_person_registration_in_report

The structure of *t_person_registration_in_report* is similar to the one of type *t_person,* however, adapted to the person submitting the report to MROS.

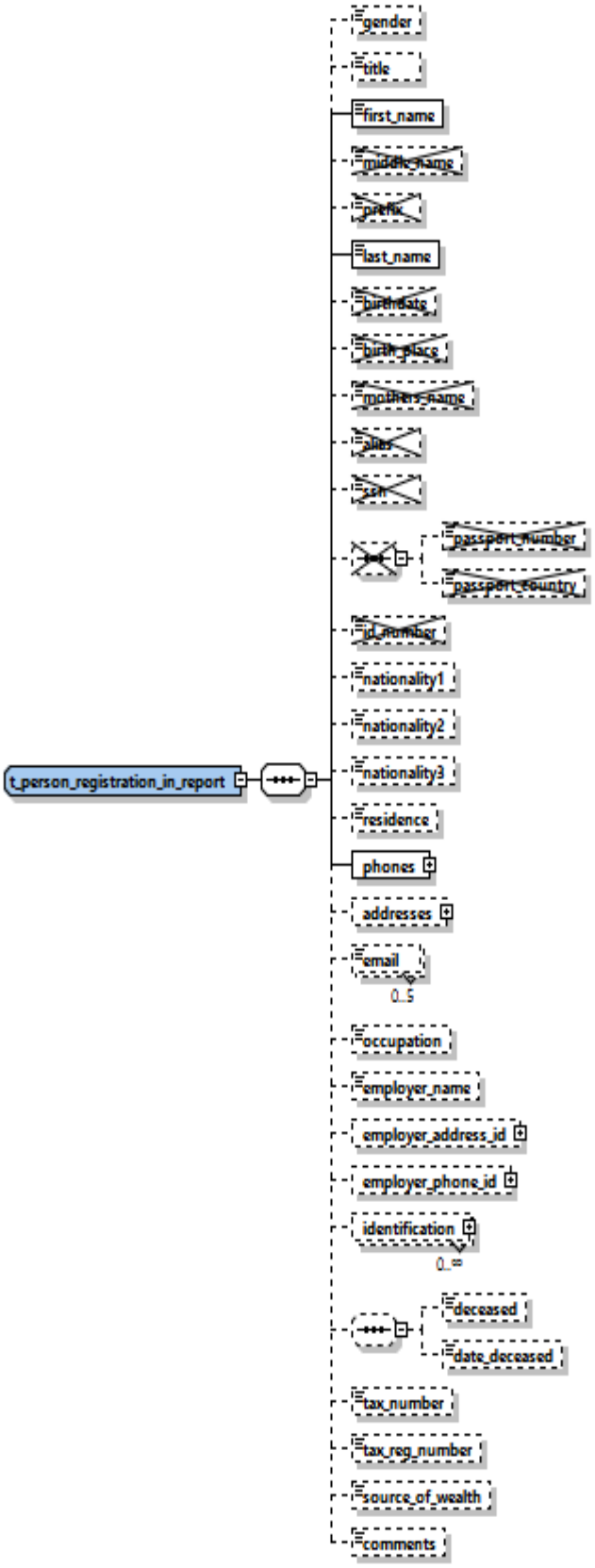


Figure 22: Overview t_person_registration_in_report

Name	Description	Length	Req.	Example
gender	Gender	Enumeration	N	See 8.19 Gender type
first_name	**First name**	**Char (100)**	**Y**	**Hans**
last_name	**Last name**	**Char (100)**	**Y**	**Muster**
phones	**A Holder node for a 1…many Phones**		**Y**	
phone	**One occurrence of phone node**	**Type "t_phone"**	**Y**	**See 7.15 Type "t_phone"**
Email	**Email address**	**Type "t_email_address"**	**Y**	hans.muster@xyz.com
comments	Generic comments field	Char (8000)	N	

Table 38: Details Type t_person_registration_in_report

7.13 Type "t_party"

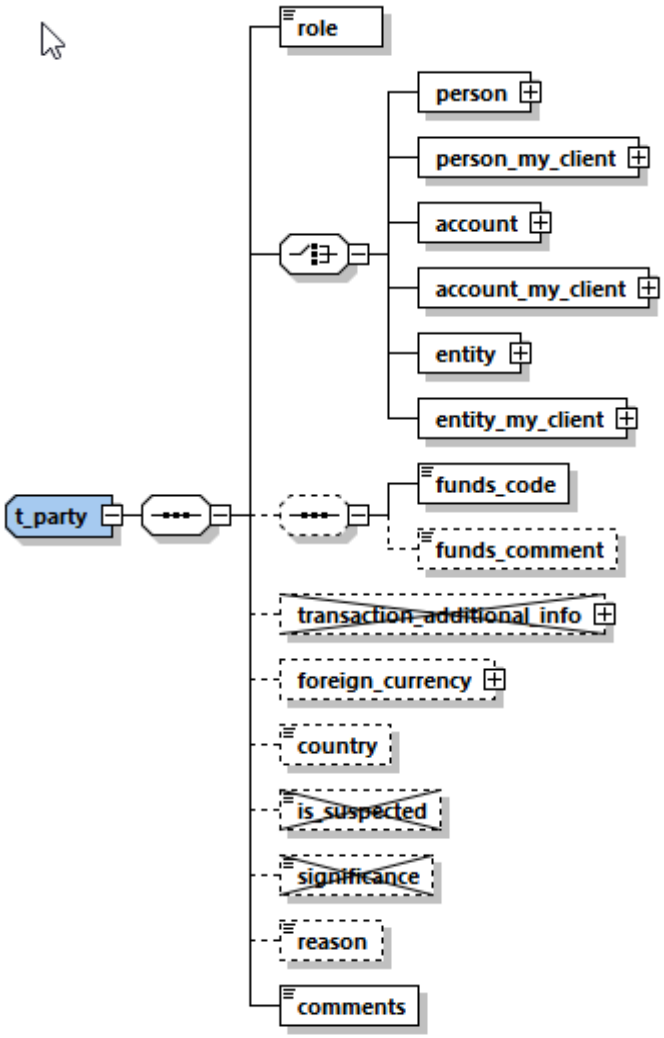


Figure 23: Overview type t_party

Name	Description	Length	Req.	Example
role	**Subject role in the transaction**	**Enumeration**	**Y**	**See 8.17 Party role Type**
person	**Involved Person**	**Type "t_person"**	**Y (One of them must be selected and of type my_client)**	**See 7.10 Type "t_person"**
person_my_client	**Involved Person**	**Type "t_person_my_client"**		**See 7.9 Type "t_person_my_client"**
account	**Involved Account**	**Type "t_account"**		**See 7.2 Type "t_account"**
account_my_client	**Involved Account**	**Type "t_account_my_client"**		**See 7.1 Type "t_account_my_client"**
entity	**Involved Entity**	**Type "t_entity"**		**See 7.8 Type "t_entity"**
entity_my_client	**Involved Entity**	**Type "t_entity_my_client"**		**See 7.7 Type "t_entity_my_client"**
funds_code	**Type of funds used in initiating transaction**	**Enumeration**	**Y**	**See 8.2 Funds type**
funds_comment	Additional information to the funds	Char (255)	N	
foreign_currency	If the transaction is conducted in foreign currency, then specify the foreign currency details.	Type "t_foreign_currency"	N	See 7.16 Type "t_foreign_currency"
country	Country	Enumeration	N	See 8.14 Country Codes
comments	**Provide additional information to the role and the background of the involved person**	**Char (8000)**	**Y**	

Table 39: Details type t_party

7.13.1 Business rules for t_party

Name	Business rule (short description)
Funds_code	If funds_code is not "MULTIPARTY Dummy", then reject.

Table 40: Business rules for t_party

7.14 Type “t_address”

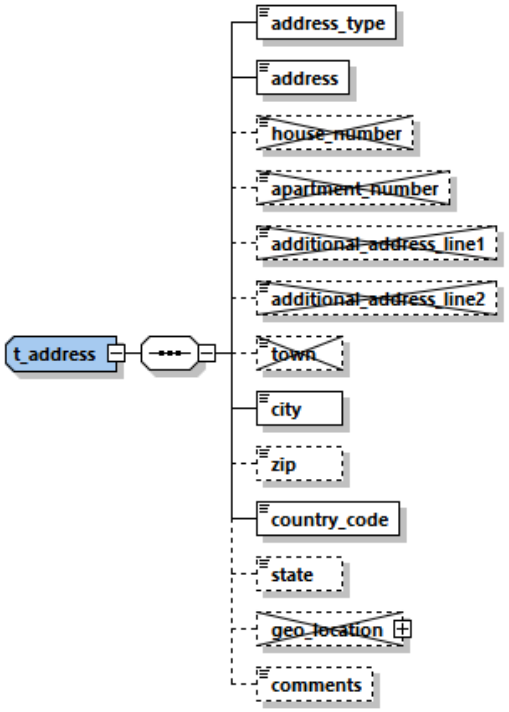


Figure 24: Overview type t_address

Name	Description	Length	Req.	Example
address_type	**The contact type of the address**	**Enumeration**	**Y**	**e.g., Private see 8.9 Phone Address Type**
address	**Street name and house number**	**Char (100)**	**Y**	
city	**City**	**Char (255)**	**Y**	**e.g., Bern (please no combination of zip + city)**
zip	Zip	Char (10)	N	e.g., 3008 (please no combination of country +zip)
country_code	**Country**	**Enumeration**	**Y**	**See 8.14 Country Codes**
state	Canton	Type “state_type” Char (2)	N	For Swiss addresses provide Canton exclusively as a two-character code (e.g., GE, TI etc.). See 8.20

				Allowed values for Cantons Note: For foreign addresses provide name of State, Prefecture, District, etc.
comments	Generic comments	Char (8000)	N	

Table 41: Details type t_address

7.15 Type “t_phone”

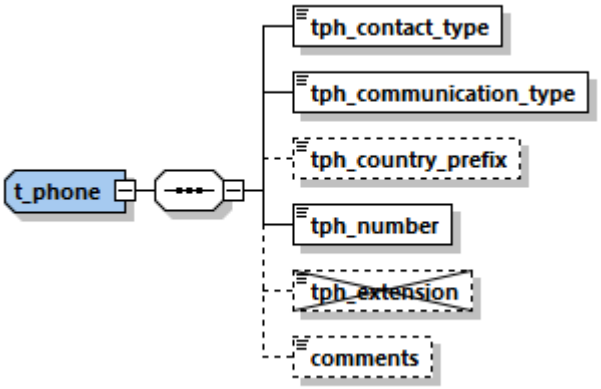


Figure 25: Overview type t_phone

Name	Description	Length	Req.	Example
tph_contact_type	**The contact type of the Phone**	**Enumeration**	**Y**	**See 8.9 Phone Address Type**
tph_communication_type	**Communication type of the Phone**	**Enumeration**	**Y**	**See 8.10 Communication Type**
tph_country_prefix	Country phone code	Char (4)	N	++41
tph_number	**Phone number**	**Char (50)**	**Y**	**0794587798;** Provide phone number without special characters and country codes. Register the country code in the dedicated tph_country_prefix-field only
comments	Generic comments	Char (8000)	N	

Table 42: Details type t_phone

7.16 Type “t_foreign_currency”

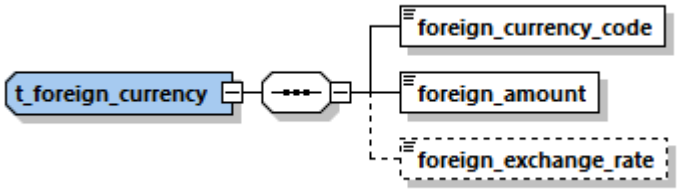


Figure 26: Overview type t_foreign_currency

Name	Description	Length	Req.	Example
foreign_currency_code	**Currency Code according to ISO 4217**	**Enumeration**	**Y**	**See 8.13 Currency Codes**
foreign_amount	**Transaction amount in original currency *(CHF or foreign currency depending on transaction)***	**Decimal**	**Y**	**1300.50**
foreign_exchange_rate	Exchange rate used for transaction	Integer	N	

Table 43: Details type t_foreign_currency

7.16.1 Business rules for t_foreign_currency

Name	Business rule (short description)
foreign_amount	If transaction_type equals “MULTIPARTY Dummy”, then field “foreign_amount” must be zero (0)

Table 44: Business rules t_foreign currency

7.17 Type “t_person_identification”

This chapter is dedicated to the documents that allow to identify subjects (individuals) such as passports, national IDs, driver licenses or any other legal document. If more than one identification is available, please provide all of them

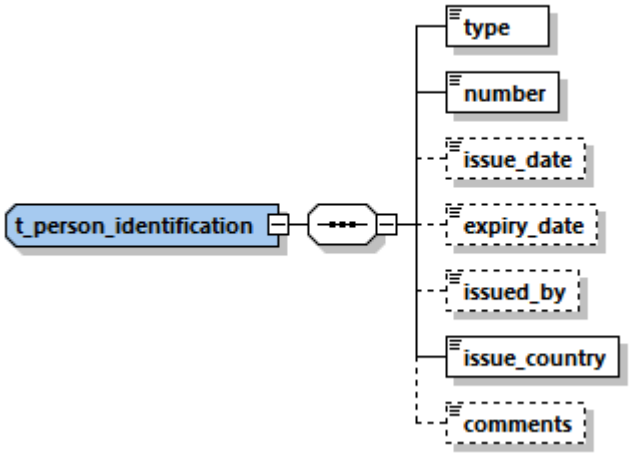


Figure 27: Overview type t_person_identification

Name	Description	Length	Req.	Example
type	**Document type**	**Enumeration**	**Y**	**See 8.5 Identifier type**
number	**ID of the identification document**	**Char (255)**	**Y**	**AT08154711**
issue_date	Identification document issue date	Date	N	
expiry_date	Identification document expiry date	Date	N	
issued_by	Name of Authority issued the document	Char (255)	N	Interior Ministry
issue_country	**Country where the document was issued**	**Enumeration**	**Y**	**See 8.14 Country Codes**
comments	Generic comments field	Char (8000)	N	

Table 45: Details type t_person_identification

7.17.1 Business rules for t_person_identification

Name	Business rule (short description)
comments	If type is “other”, then give additional information

Table 46: Business rules t_person_identification

7.18 Type “report_party_type”

Represents an involved subject in a report and its details. Subject can be a Person, an Account or an Entity – one of them must be included per involved party.

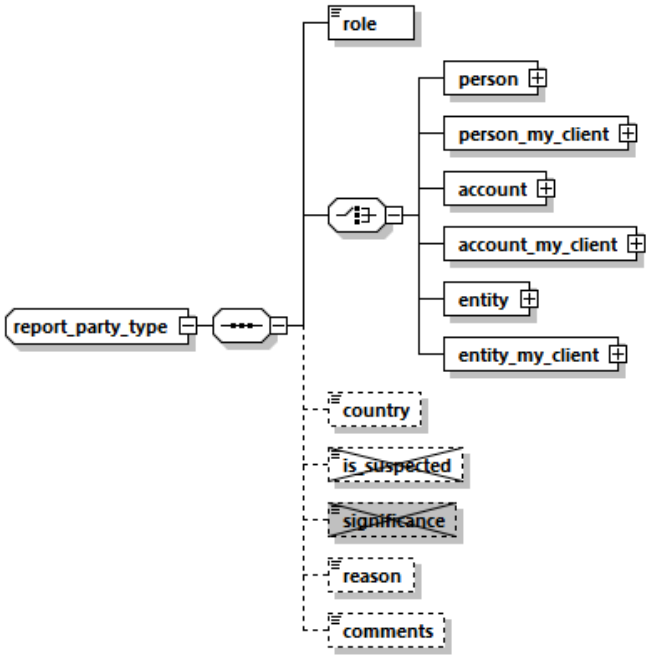


Figure 28: Overview report_party_type

Name	Description	Length	Req.	Example
role	**Role**	**Enumeration**	**Y**	**See 8.28 Report_Party role**
person	Involved person	Type "t_person"	N	See 7.10 Type "t_person"
person_my_client	Person as reported subject (my client)	Type "t_person_my_client"	N	See 7.9 Type "t_person_my_client"
account	Involved account	Type "t_account"	N	See 7.2 Type "t_account"
account_my_client	Account as reported subject (my client)	Type "t_account_my_client"	N	See 7.1 Type "t_account_my_client"
entity	Involved entity	Type "t_entity"	N	See 7.8 Type "t_entity"
entity_my_client		Type "t_entity_my_client"	N	See 7.7 Type "t_entity_my_client"
country		Type "t_country"	N	See 8.13 Country Codes
reason	Register additional information to the role of the corresponding subject.	Char (8000)	N	
comments	Generic comments; e.g., why the subject is involved in the current report.	Char (8000)	N	

Table 47: Details report_party_type

7.18.1. Business rules for t_report_party_type

Name	Business rule (short description)
	if SAR and indicator is not '0003M', then either "account_my_client", "person_my_client" or "entity_my client" is mandatory. If "entity my client", then "person my client" is mandatory.

Table 48: Business rules t_report_party_type

7.19 Type t_trans_item

For information on this Type, please look at 6.9 Subnode "goods_services".

7.20 Type generic additional information type

A new optional generic node for adding any number of unplanned extra information in a controlled way.

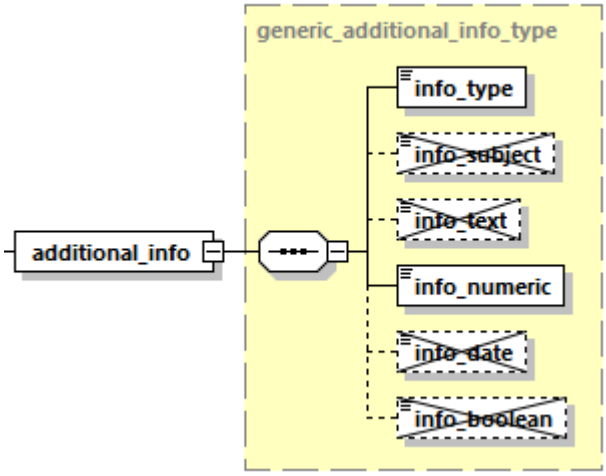


Figure 29: Overview generic_additional_information_type

Name	Description	Length	Req.	Example
info_type	Type of the provided info	Enumeration	Y	See 8.26 Additional information type
Info_numeric	Number of reported business relationships	decimal	Y	5

Table 49: Details generic_additional_information_type

8. Lookup Values

All schema lookups are defined as enumerations. The goAML application has the option to update the schema automatically with the lookup codes defined by the FIU in the “Lookup Master” screen. Reporting entities will not be able to submit reports with undefined lookup codes.

The lookups mentioned in the following chapters reflect the lookup tables defined by FIU Switzerland.

8.1 Submission type

Value	Description
E	Electronically

Table 50: submission type

8.2 Funds type

Value	Description
2	Virtual Assets (Crypto)
6	Precious metals
14	Casino chips
20	Securities
23	Cheque
25	MULTIPARTY Dummy
26	Cash
27	Fiat money

Table 51: Funds type

8.3 Account type

Value	Description
1	Business account
2	Current account
5	Capital payment account
6	Precious metals account
7	Commodity account
8	Loan account
9	Credit card account
10	Debit card account
12	Insurance policy
13	Custody account (Securities)
14	Other
15	Savings account
17	Safe deposit box
18	Custody Account (Virtual Assets)
19	External-Custodial Address (Virtual Assets)
20	Fiat Custody Account for VASP

Table 52: Account type

8.4 Account status type

Value	Description
1	Active
2	Closed
3	Dormant
4	Unknown

Table 53: Account status type

8.5 Identification type

Value	Description
1	Driver's license
2	Identity Card
3	Passport
4	Other
5	Residence permit
6	Commercial register

Table 54: Identification type

8.6 Transaction Type

Value	Description
B2BWT	Bank2Bank wire transfer
FXOFC	Currency exchange office
DEPAC	Deposit (ATM or Counter)
WITHD	Withdrawal (ATM or Counter)
INTAT	Internal Account transfer
MOMOT	Money transfer by cell phone
POSAL	POS (Point of Sale)
PREMT	Precious metals (sale or purchase)
SECCA	Securities (dividends or corporate actions)
SECSP	Securities (sale or purchase)
SECIO	Securities (transfer in or out)
VASSP	Virtual assets (sale or purchase)
VASIO	Virtual assets (transfer in or out)
MUPAD	MultiParty Dummy
CASHT	Cash money transfer

Table 55: Transaction Type

8.7 Transaction Item Status / Property Status

Value	Description
1	UNKNOWN
2	Bought
3	Sold
4	Let
5	Hired
6	Exchanged
7	Donated
8	Destroyed
9	Other

Table 56: Transaction Item Status

8.8 Report Code

Value	Description
STR	Suspicious Transaction Report (with transactions)
SAR	Suspicious Activity Report (without transactions)
AIF	AIF - Additional information based on art. 11a para. 1 / 2 / 3 AMLA (without transactions)
AIFT	AIFT - Additional information based on art. 11a para. 1 / 2 / 3 AMLA (with transactions)
CANCL	Termination of a business relationship based on art. 9b AMLA (without transactions)
CANCT	Termination of a business relationship based on art. 9b AMLA (with transactions)
IRD	Incoming request for information[11]
ISD	Incoming spontaneous disclosure of information[12]

Table 57: Report Code

8.9 Phone Address Type

Value	Description
1	Unknown
2	Other
3	Private
4	Business

Table 58: Contact Type

8.10 Communication Type

Value	Description
1	Landline Phone
2	Mobile Phone
3	E-Mail
4	Other
5	Fax
6	Unknown

Table 59: Communication Type

8.11 Entity Legal Form Type

Value	Description
1	Unknown
2	Association (bisher NGO)
3	Charity
4	Other
5	Trust
6	Sovereign wealth fund
7	Investment company
8	Limited
9	LLC
10	Single-member company
11	Partnership
12	Private limited partnership

[11] Only relevant for authorities / REs do not have this report type available
[12] Only relevant for authorities / REs do not have this report type available

13	Club
14	Foundation
15	Cooperative
16	Simple partnership
17	Holding
18	Public law corporation (OERK)

Table 60: Legal Form Type

8.12 Transaction Item Type

Value	Description
1	Unknown
2	Other
3	Equipment
4	Object of art
5	Furniture
6	Jewellery
7	Property
8	Vehicle
9	Weapon

Table 61: Transaction Item Type

8.13 Currency codes

World Currencies listed by ISO 4217

Value	Description
AFN	Afghan afghani
DZD	Algerian Dinar
AOA	Angolan kwanza
ARS	Argentinean Nuevo Peso
AWG	Aruban Guilder
AUD	Australian Dollar
AZN	Azerbaijani manat
BSD	Bahamian Dollar
BHD	Bahraini Dinar
THB	Baht
PAB	Balboa
BBD	Barbados Dollar
BYR	Belarussian Rouble
BZD	Belize Dollar
BMD	Bermudian Dollar
BTC	Bitcoin
BOB	Boliviano
BND	Brunei Dollar
BGN	Bulgarian lev
BIF	Burundi Franc
CAD	Canadian Dollar
KYD	Cayman Islands Dollar
CLP	Chilean Peso
XTS	Code reserved for testing purposes
COP	Colombian Peso

KMF	Comorian Franc
CDF	Congolese franc
BEC	Convertible Belgian Franc (no longer in use)
BAM	Convertible Mark
NIO	Cordoba oro
CRC	Costa Rican Colón
HRK	Croatian Kuna
CUP	Cuban Peso
CZK	Czech Koruna
GMD	Dalasi
DKK	Danish Krone
KPW	Democratic People's Republic of Korean Won
DJF	Djibouti Franc
STD	Dobra
XDG	Dogecoin
DOP	Dominican Republic Peso
AMD	Dram
XCD	East Caribbean Dollar
EGP	Egyptian Pound
ERN	Eritrean Nakfa
CVE	Escudo Caboverdiano
ETH	Ethereum
ETB	Ethiopian Birr
EUR	Euro (replacement name for the ECU)
XBA	European Composite Unit
XBB	European Monetary Unit
XBD	European Unit of Account 17
XBC	European Unit of Account 9
FKP	Falkland Pound
FJD	Fiji Dollar
BEL	Financial Belgian Franc (no longer in use)
HUF	Forint
XAF	Franc de la Communauté financière africaine
XPF	Franc des Comptoirs français du Pacifique
GHS	Ghanaian cedi
GIP	Gibraltar Pound
XAU	Gold
HTG	Gourde
PYG	Guarani
GNF	Guinean franc
GYD	Guyana Dollar
HKD	Hong Kong Dollar
UAH	Hryvna
ISK	Icelandic Króna
UKP	Incorrectly used for GBP
INR	Indian Rupee
XDR	International Monetary Fund Special Drawing Rights

IRR	Iranian Rial
IQD	Iraqi Dinar
JMD	Jamaican Dollar
JOD	Jordanian Dinar
KES	Kenyan Shilling
PGK	Kina
LAK	Kip
EEK	Kroon
KWD	Kuwaiti Dinar
AOK	Kwanza
MMK	Kyat
KGS	Kyrgyzstani Som
GEL	Lari
LVL	Lats
LBP	Lebanese Pound
ALL	Lek
HNL	Lempira
SLL	Leone
LRD	Liberian Dollar
LYD	Libyan Dinar
SZL	Lilangeni
LTL	Litas
LTC	Litecoin
LSL	Loti
MKD	Macedonian Dinar
MGA	Malagasy ariary
MWK	Malawian Kwacha
LSM	Maloti
MTP	Maltese Pound, replaced by Maltese Lira
MUR	Mauritius Rupee
MXN	Mexican New Peso (replacement for Mexican Peso)
MDL	Moldavian Leu
MAD	Moroccan Dirham
MZN	Mozambican metical
NGN	Naira
NAD	Namibian Dollar
NPR	Nepalese Rupee
ANG	Netherlands Antilles Guilder
PEN	New Sol
CDZ	New Zaïre
NZD	New Zealand Dollar
PLN	New Zloty
BTN	Ngultrum
NOK	Norwegian Krone
OMR	Omani Rial
OVC	Other Virtual Currencies
MRO	Ouguiya

TOP	Pa'anga
PKR	Pakistani Rupee
XPD	Palladium (one troy ounce)
MOP	Pataca
PHP	Philippines Peso
XPT	Platinum (one troy ounce)
GBP	Pound Sterling (United Kingdom Pound)
BWP	Pula
QAR	Qatari Riyal
GTQ	Quetzal
ZAR	Rand
BRL	Real
BUK	Replaced by MMK
KRW	Republic of Korean Won
KHR	Riel
MYR	Ringgit (also known as Malaysian Dollar)
RON	Romanian new leu
MVR	Rufiyaa
IDR	Rupiah
RUB	Russian Federation Rouble (formerly RUR)
RWF	Rwandan Franc
SAR	Saudi Riyal
RSD	Serbian dinar
SCR	Seychelles Rupee
ILS	Shekel
XAG	Silver (one troy ounce)
SGD	Singapore Dollar
PES	Sol (replaced by New Sol [PEN])
SBD	Solomon Islands Dollar
SOS	Somali Shilling
SSP	South Sudanese Pound
LKR	Sri Lankan Rupee
SHP	St Helena Pound
XLM	Stellar
SDG	Sudanese pound
SRD	Surinamese dollar
SEK	Swedish Krona
CHF	Swiss Franc
GNS	Syli (also known as Guinea Franc)
SYP	Syrian Pound
TWD	Taiwan Dollar
TJS	Tajikistani somoni
BDT	Taka
WST	Tala
TZS	Tanzanian Shilling
KZT	Tenge
USDT	Tether

TPE	Timorian Escudo
TTD	Trinidad and Tobago Dollar
MNT	Tugrik
TND	Tunisian Dinar
TRY	Turkish lira
TMT	Turkmenistani manat
UGX	Ugandan shilling
XFU	UIC franc (special settlement currency)
COU	Unidad de Valor Real
CLF	Unidades de Fomento
AED	United Arab Emirates Dirham
USD	United States Dollar
USN	United States Dollar (Next day)
USS	United States Dollar (Same day)
UYU	Uruguayan New Peso
UYP	Uruguayan Peso, replaced by Uruguayan New Peso (UYU)
UZS	Uzbekistani Som
VUV	Vatu
VEF	Venezuelan bolívar fuerte
VND	Viet Nam Dông
XOF	West African Franc
CHW	WIR Bank (complementary currency)
CHE	WIR Bank (complementary currency)
XRP	XRP
YER	Yemeni Riyal
JPY	Yen
CNY	Yuan Renminbi
ZMW	Zambian Kwacha
ZMK	Zambian Kwacha (obsolete)

Table 62: Currency Codes

8.14 Country Codes

This list shows 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
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
BE	BELGIUM
BF	BURKINA FASO
BG	BULGARIA
BH	BAHRAIN
BI	BURUNDI
BJ	BENIN
BL	SAINT BARTHÉLEMY
BM	BERMUDA
BN	BRUNEI DARUSSALAM
BO	BOLIVIA
BQ	BONAIRE, SAINT EUSTATIUS AND SABA
BR	BRAZIL
BS	BAHAMAS
BT	BHUTAN
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
CU	CUBA
CV	CAPE VERDE
CW	CURAÇAO
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)
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
KN	SAINT KITTS AND NEVIS
KP	KOREA, DEMOCRATIC PEOPLE'S REPUBLIC OF
KR	KOREA, REPUBLIC OF
KS	KOSOVO (old – KS)
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
MF	SAINT MARTIN (FRENCH PART)
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
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
SS	SOUTH SUDAN
ST	SAO TOME AND PRINCIPE
SV	EL SALVADOR

SY	SYRIAN ARAB REPUBLIC
SZ	SWAZILAND
SX	SINT MAARTEN (DUTCH PART)
TC	TURKS AND CAICOS ISLANDS
TD	CHAD
TF	FRENCH SOUTHERN TERRITORIES
TG	TOGO
TH	THAILAND
TJ	TAJIKISTAN
TK	TOKELAU
TL	TIMOR-LESTE
TM	TURKMENISTAN
TN	TUNISIA
TO	TONGA
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
UNK	UNKNOWN
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
XK	KOSOVO
YE	YEMEN
YT	MAYOTTE
ZA	SOUTH AFRICA
ZM	ZAMBIA
ZW	ZIMBABWE

Table 63: Country Codes

8.15 Account person role type

Value	Description
1	Addressee
6	Other
7	Control owner / Controller
13	Beneficial owner
14	Contracting party
15	Power of attorney / Authorised signatory
17	Sender of funds
18	Receiver of funds
19	Contracting party & Beneficial owner
20	Contracting party & Control owner/controller
21	Contracting party & Power of attorney / Authorised signatory
22	Beneficial Owner & Power of attorney / Authorised signatory
23	Control owner / controller & Power of attorney / Authorised signatory
24	Contracting party & Beneficial Owner & Power of attorney / Authorised signatory
25	Contracting party & Control owner / controller & Power of attorney / Authorised signatory

Table 64: account_person_role_type

8.16 Entity person role type

Value	Description
2	CEO
3	Beneficial Owner
4	CFO
5	Power of attorney / Authorised signatory
6	Director
7	Settlor
8	Trustee
9	Protector
10	Trust
11	Guarantor
12	Member of management
13	Owner
14	Control owner / Controller
15	Partner
16	Other
17	Parent company
18	Subsidiary
19	Beneficiary
20	Board of Directors member / Board of Directors president

Table 65: entity_person_role_type

8.17 Party role type

Value	Description
1	Unknown
2	CEO
3	CFO
4	Director
5	Settlor
6	Trustee
7	Protector
8	Trust
9	Guarantor
10	Member of management
11	Owner
12	Control owner / Controller
13	Partner
14	Other
15	Legal representative
16	Shareholder
17	Employer
18	Colleague
19	Acquaintance
20	Relative
21	Domicile holder
22	Company's founder
23	Business partner
24	Customer
25	Employee
26	President
27	Auditor
28	Member of the board
29	Supervisor
30	Buyer
31	Seller
32	Beneficiary
33	Prospect

Table 66: party_role_type

8.18 Report Indicators

This list contains more than only one category and is split in subchapters. These can be differentiated by looking at the Code. All report types end with “M”, predicate offenses to money laundering end with “V”; reasons for suspicion with “G” and attachments with “B”

Code	Description
0001M	Art. 305ter para. 2 SCC
0002M	Art. 9 para. 1 letter a AMLA
0003M	Art. 9 para. 1 letter b AMLA
0004M	Art. 9 para. 1 letter c AMLA
0005M	Art. 16 para. 1 letter a AMLA
0006M	Art. 27 AMLA
0007M	Art. 7 FIAA
0008M	Art. 9 para. 1bis AMLA (merchants)
0009M	Article 11a paragraph 1 and 3 AMLA
0010M	Article 11a paragraph 2 and 3 AMLA
0011M	For Swiss authorities: IRD (Request for info/Spontaneous dissemination of info)
0012M	For foreign authorities: IRI (Request for info/Spontaneous dissemination of info)
0013M	For Swiss authorities: Article 29a paragraph 1 AMLA
0014M	For Swiss authorities: Article 29a paragraph 2 AMLA
0024M	Termination of a business relationship pursuant to art. 9b AMLA
1001V	Misappropriation (Art. 138 SCC)
1002V	Theft (Art. 139 SCC)
1003V	Unauthorized obtaining of data (Art. 143 SCC)
1004V	Fraud (Art. 146 SCC)
1005V	Computer fraud (Art. 147 SCC)
1006V	Counterfeiting of goods (Art. 155 para. 2 SCC)
1007V	Extortion (Art. 156 SCC)
1008V	Criminal mismanagement (Art. 158 no 1 and 2 SCC)
1009V	Trafficking in human beings (Art. 182 SCC)
1010V	Counterfeiting money (Art. 240 para. 1 SCC)
1011V	Import, acquisition and storage of counterfeit money (Art. 244 para. 2 SCC)
1013V	Criminal organization (Art. 260ter SCC)
1014V	Financing terrorism (Art. 260quinquies SCC)
1015V	Abuse of public office (Art. 312 SCC)
1016V	Misconduct in public office (Art. 314 SCC)
1022V	Federal Act on the Proscription of the Groups «Al-Qaeda» and «Islamic State» and Associated Organizations (Art. 2)
1073V	Endangering public safety with weapons (Art. 260quater SCC)
1090V	Forgery of military orders or instructions (Art. 277 no 1 SCC)
1091V	Hostility towards a country at war or foreign troops (Art. 300 SCC)
1099V	Infringement of a design right (Art. 41 para. 2 DesA)
1102V	Patent infringement (Art. 81 para. 3 PatA)
1103V	Agriculture Act (Art. 172 para. 2 AgricA)
1104V	Topographies Act (Art. 11 para. 2 ToG)
1105V	Federal Act on Foodstuffs and Utility Articles (Art. 63 para. 2 FSA)
1106V	Therapeutic Products Act (Art. 86 para. 2 TPA)
1107V	Sport Promotion Act (Art. 22 para. 2 and 3 SpoPA)
1108V	Goods Control Act (Art. 14 para. 2 GCA)
1109V	Gambling Act (Art. 130 para. 2 GamblA)

1110V	Weapons Act (Art. 33 para. 3 WA)
1116V	Misdemeanors against Federal Act on the Implementation of International Sanctions (Art. 9 para. 2 EmbA)
1119V	child trafficking (Art. 24 para. 2 HCAA)
1120V	Transplantation Act (Art. 69 para. 2)
1121V	Stem Cell Research Act (Art. 24 para. 3 StRA)
1124V	Chemicals Act (Art. 49 para. 2 and 4 ChemA)
1125V	Federal Act on Illegal Employment, offences against official duty (Art. 19 BGSA)
1126V	Collective Investment Schemes Act (Art. 148 para. 1bis CISA)
1127V	Banking Act (Art. 47 para. 1bis BankA)
1128V	Financial Institutions Act (Art. 69 para. 2 FSA)
1129V	Endangering the health of another (Art. 63 para. 2 FSA)
1130V	Aggravated tax misdemeanor (Art. 305bis no 1 and 1bis SCC)
1131V	Not classifiable
1132V	Art. 11a para. 1 and 3 AMLA
1133V	Art. 11a para. 2 resp. 2bis and 3 AMLA
1134V	For Swiss authorities: IRD/ISD (Request for info/Spontaneous dissemination of info)
1135V	For foreign authorities: IRI (Request for info/Spontaneous dissemination of info)
1136V	For Swiss authorities: Art. 29a para. 1 AMLA
1137V	For Swiss authorities: Art. 29a para. 1 AMLA
1138V	Forgery of documents (art. 251 para.1, art. 253, art. 254, art. 317 para. 1 SCC)
1139V	Corruption (Art. 322ter, Art. 322quater, Art. 322septies SCC)
1140V	Narcotics Crimes (art. 19 para. 2, art. 2 para. 2 NarcA)
1141V	Insider trading or market manipulation (art. 154 para. 2, art. 155 para. 2 FinMA)
1142V	Trademark law (art. 61 para. 3, art. 62 para. 2, art. 63 para. 4, art. 64 para. 2 TmPA)
1143V	Homicide offences (art. 111, art. 112, art. 113, art. 115 SCC)
1144V	Personal injury (art. 122, art. 124 SCC)
1145V	Endangering life and health (art. 127, art. 129, art. 134 SCC)
1146V	Other crimes against wealth (art. 140, art. 144bis para. 2, art. 148, art. 157, art. 160 SCC)
1147V	Bankruptcy and debt collection crimes (art. 163 para. 1, art. 164 para. 1, art. 165, art. 171 para. 1 SCC)
1148V	Crimes against freedom (art. 183, art. 185 SCC)
1149V	Sexual Offences (art. 187 para. 1, art. 189, art. 190, art. 191, art. 195, art. 197 para. 4 SCC)
1150V	Public dangerous crimes (art. 221, art. 223 para. 1 no. 1, art. 224 para. 1, art. 225, art. 226, art. 226bis, art. 226ter, art. 227 SCC)
1151V	Crimes against public health (art. 230bis para. 1, art. 231 para. 1, art. 232 para. 1 no. 2, art. 234 para. 1 SCC)
1152V	Crimes against public transport (art. 237 para. 1 no. 2, art. 238 para. 1 SCC)
1153V	Counterfeiting of money, measure and weight (art. 241 para. 1, art. 248 SCC)
1154V	Genocide and crimes against humanity (art. 264, art .264a SCC)
1155V	War Crimes (art. 264c, art. 264d, art. 264e, art. 264f, art. 264g SCC)
1156V	Crimes or offences against the State (art. 265, art. 266bis, art. 266b, art. 267 para. 1 and 2, art. 271 para. 1 no. 4, para. 2 and 3 SCC)
1157V	Prohibited intelligence (art. 272 para. 2, art. 273 para. 3, art. 274 para. 1 no. 3 SCC)
1158V	Crimes against the administration of justice (art. 303 para. 1, art. 207 para. 1 and 2 SCC)

1159V	Tax crimes (art. 14 para. 4 ACLA, art. 51 NESA)
1160V	Copyright law (art. 67 para. 2, art. 69 para. 2 CopA)
1161V	War Material Law (art. 33 para. 2, art. 34 para. 1, art. 35, art. 35a para. 1, art .35b para. 1 WMA)
1162V	Foreigners and Integration Law (art. 116 para. 3, art. 118 para. 3 FNIA)
1163V	Nuclear Energy Law (art. 88 para. 2, art. 89 para. 2 NEA)
1164V	Other offences
1165V	For Swiss authorities: for proceedings based on art. 102 SCC
1166V	Recruiting, training and travelling with a view to committing a terrorist offence (art. 260sexies SCC)
1167V	Illegal wildlife trafficking (art. 26 para. 2 BGCITES)
1206V	For Swiss authorities: Money laundering
1207V	Termination of a business relationship pursuant to art. 9b AMLA
2001G	Cash transaction
2002G	Check transaction
2003G	Various
2004G	Transitory / suspense account
2005G	Precious metals
2006G	Opening of account
2007G	Forgery
2008G	Currency exchange
2009G	Third-party information
2010G	Information from within corporate group
2011G	Information from prosecution authorities
2012G	Loan transaction
2013G	High-risk countries
2014G	Life insurance
2015G	MROS-Info (Art. 11a para. 2 AMLA)
2016G	Audit / supervisory board
2017G	Smurfing
2018G	Transactions-monitoring
2019G	Trust activity
2020G	Non-cash cashier transaction
2021G	Securities
2022G	Economic background
2023G	Media
2024G	Request for information accordingly to article 11a paragraph 1 and 3 AMLA
2025G	Request for information accordingly to article 11a paragraph 2 and 3 AMLA
2026G	For Swiss authorities: IRD (Request for info/Spontaneous dissemination of info)
2027G	For foreign authorities: IRI (Request for info/Spontaneous dissemination of info)
2028G	For Swiss authorities: Article 29a paragraph 1 AMLA
2029G	For Swiss authorities: Article 29a paragraph 2 AMLA
2103G	Termination of a business relationship pursuant to art. 9b AMLA
3001B	Identification documents of contracting party
3002B	Documentation on establishment of the business relationship / For money transmitters: client master data sheet
3003B	Power(s) of attorney
3004B	Form A and/or Form K / I / R / S / T
3005B	Documentation on beneficial owner(s) / authorised signatories/power of attorney holder / control owners

3006B	Assets involved: balance overview
3007B	Account statements
3008B	Detailed documents on suspicious or non-plausible transactions incl. payment orders and/or credit memos (details on beneficiary/contractor including account details)
3009B	Documentary records of suspicious facts (e.g. printout of World-Check entries, press or media reports, etc. and/or other tangible documents (e.g. orders from prosecution authorities))
3010B	Clarification on suspicious and / or implausible transactions
3011B	Form according to art. 21 para. 1 AMLO (merchants)
3012B	KYC documentation
3013B	Documentation of special due diligence obligations according to Art. 6 AMLA resp. documentation of internal clarifications on e.g. business relations with increased risks / transactions with increased risks / additional clarification on increased risks (Articles 13 - 15 AMLO-FINMA)
3014B	Debit advice if relationship already terminated
3015B	Form related to suspicious activity report under art. 7 FIAA (mandatory if report is based on FIAA)
3016B	Other attachments
3017B	Article 11a paragraph 1 and 3 AMLA
3018B	Article 11a paragraph 2 and 3 AMLA
3019B	For Swiss authorities: IRD (Request for info/Spontaneous dissemination of info)
3020B	For foreign authorities: IRI (Request for info/Spontaneous dissemination of info)
3021B	For Swiss authorities: Article 29a paragraph 1 AMLA
3022B	For Swiss authorities: Article 29a paragraph 2 AMLA
3023B	Proof of balance due to termination of a business relationship pursuant to art. 9b AMLA

Table 67: report_indicators

8.19 Gender type

Code	Description
W	Female
M	Male
X	Transgender
U	Unknown

Table 68: gender_type

8.20 Allowed values for Cantons

For fields where a Swiss canton has to be entered the following values are allowed (always uppercase, always two characters):

Code	Description
AG	Aargau
AI	Appenzell Innerrhoden
AR	Appenzell Ausserrhoden
BE	Bern
BL	Basel Land
BS	Basel Stadt
FR	Freiburg
GE	Genf

GL	Glarus
GR	Graubünden
JU	Jura
LU	Luzern
NE	Neuenburg
NW	Nidwalden
OW	Obwalden
SG	St. Gallen
SH	Schaffhausen
SO	Solothurn
SZ	Schwyz
TG	Thurgau
TI	Tessin
UR	Uri
VD	Waadt
VS	Wallis
ZG	Zug
ZH	Zürich

Table 69: Values for cantons

8.21 Account-Account relation type

Value	Description
A2A1	Main/Sub-Account
A2A2	Part of
QRIBA	QR IBAN
VIBAN	Virtual IBAN
4	Other

Table 70: account_account_relation

8.22 Account Category type

Value	Description
ACCNT	Fiat account
MOB	Mobile number
VADDR	Virtual Address
OTHER	Other

Table 71: account_category_type

8.23 Account entity relation type

Value	Description
BEOWN	Beneficial Owner
ACCCO	Control Owner
CORAD	Correspondence address
EXTAM	External Asset Manager
INSUR	Premium Payer
ACCPR	Proxy
TRSTE	Trustee
UNLAY	Underlying Company
OTHER	Other

Table 72: account_entity_relation_type

8.24 Entity to Entity relation type

Value	Description
BENEF	Beneficiary
COOWN	Co-owner
GUARA	Guarantor
LEGRE	Legal representative
MEMBA	Member of management
PROTC	Protector
SETTL	Settlor
TRUSE	Trustee
UNDCO	Underlying company

Table 73: entity_to_entity_relation_type

8.25 Person to Person relation type

Value	Description
2	Boss / Employee
BUIPA	Business partner
HUWIF	Husband / Wife
3	Other
1	Relative

Table 74: person_to_person_relation_type

8.26 Additional information type

Value	Description
BRNR	Number of Business Relationships in this report

Table 75: additional information type

8.27 Allowed values for fields with yes/no answers

For fields like “domiciled company” the following values are allowed:

Yes, No, yes, no, Ja, Nein, ja, nein, Si, No, sì, no, Oui, Non, oui, non

8.28 Report Party type

Value	Description
0	Contracting party
1	Beneficial Owner / Control owner / controller
2	Power of attorney / Authorized signatory
3	Business partner
4	Buyer / seller
5	Trust
6	Settlor
7	Trustee
8	Protector
9	Beneficiary
10	Other (please specify in text field below)

Table 76: Report_Party_type

9. Disclaimer

Limitation of liability
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