



GOAML STR/CTR ANALYSIS AND DATA QUALITY ISSUES

JANUARY 29, 2026

9:00AM – 5:00PM

NIBAF PAKISTAN (KARACHI)

FEE: PKR 18,000+tax

The effectiveness of the strong Suspicious Transaction Reports (STR) reporting Regime depends highly upon the quality of a STR being submitted by the reporting entities. Good quality STRs ultimately leads to successful inquiries and investigations which are undertaken by the law enforcement agencies which contains and restricts abuse of the Pakistan's financial system against Money Laundering, Terrorism Financing activities and Proliferation Financing. The aim and objective of FMU guidelines is the improvement of the quality of the STRs being submitted to FMU.

COURSE CONTENTS

- Overview of AML/CFT regime in Pakistan
- Role of Financial Monitoring Unit (FMU)
- GoAML system overview
- Legal obligations for STR and CTR reporting

STR (Suspicious Transaction Reports)

- Definition of suspicion (objective vs subjective indicators)
- STR triggers and red flags relevant to Pakistani banking sector
- Timelines and reporting thresholds
- STR vs internal alerts/cases

CTR (Currency Transaction Reports)

- CTR thresholds under Pakistan regulations
- Reportable transactions (cash deposits, withdrawals, forex)
- Aggregation rules and structuring
- Common CTR reporting errors

Common Data Quality Problems

- Incorrect customer identification data (CNIC, passport)
- Incomplete customer profiles
- Wrong transaction codes or product types
- Mismatch between narrative and structured fields
- Duplicate or inconsistent reporting
- Incorrect entity classification (individual vs legal person)

Improving Data Quality & Reporting Effectiveness

- Pre-submission validation checks
- STR/CTR review checklists

- Improving STR narratives (clear, concise, analytical)
- Coordination between Compliance, Operations & IT
- Data governance and ownership
- Quality assurance and internal audit role

Key FMU Expectations

- Accuracy, completeness, and consistency
- Analytical value over volume
- Timely and meaningful reporting

TARGET AUDIENCE

This program is beneficial for professionals serving in the financial industry in various departments, including but not limited to:

- AML/CFT Officers
- Compliance & Risk Officers
- Branch Operations Managers
- STR/CTR Review & Reporting Teams
- Internal Audit & Monitoring Staff

FACILITATOR:

Subject matter experts from FMU
(Financial Monitoring Unit)

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