



# Suspicious Transaction Reporting

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聯合財富情報組



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## **重要告示**

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# Agenda

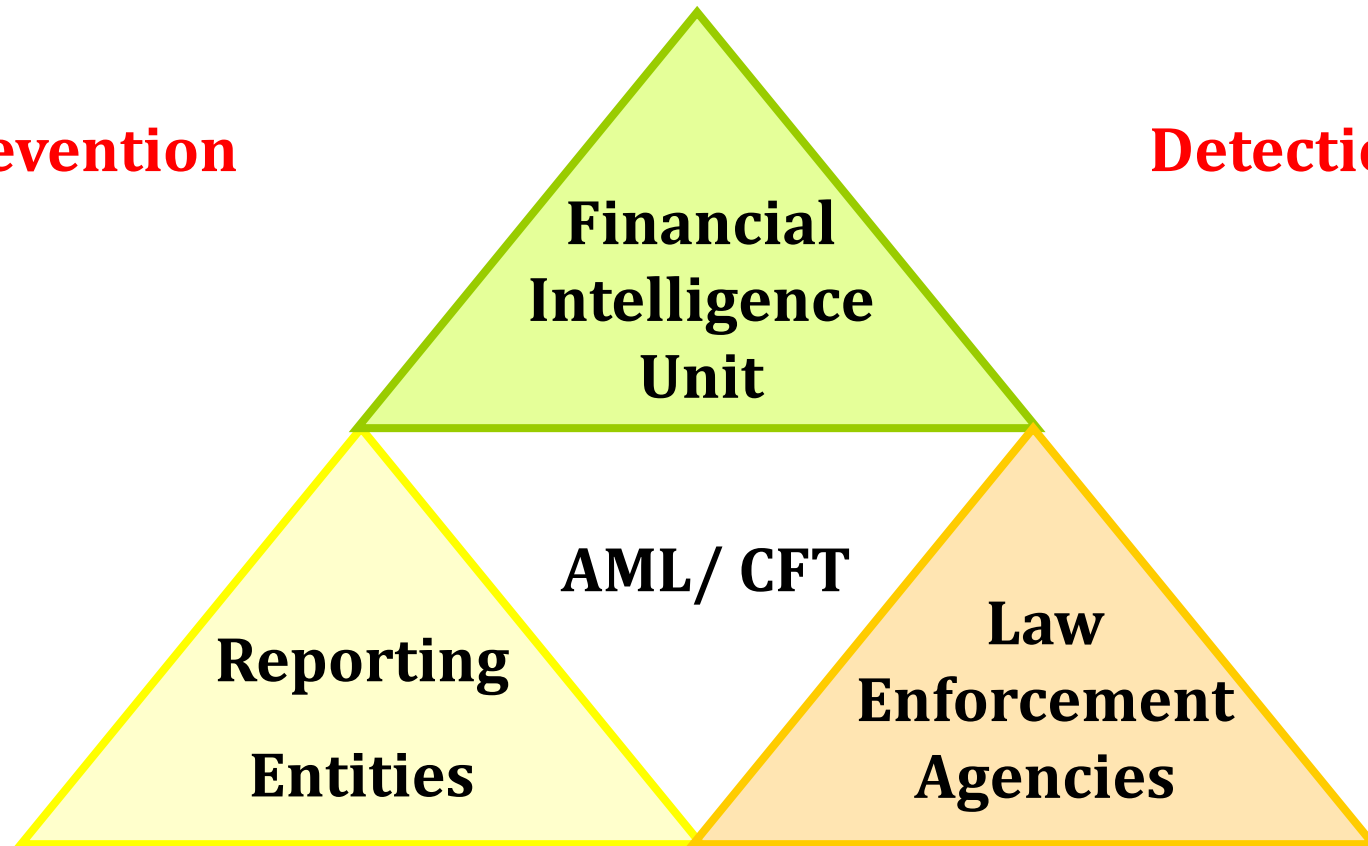
## STR

1. **STR Mechanism**
2. **STR Reporting**
3. **How to File Quality STRs?**
4. **STR Content**
5. **Recommended Structure**
6. **STR Feedback**

# STR Mechanism

**Prevention**

**Detection**



# STR Mechanism

## ← Public-Private Partnerships →

### Reporting Entities

**Financial Institutions  
& DNFBPs**

CDD + KYC

Record Keeping

Internal Controls

STR Filing

### Financial Intelligence Unit

**JFIU**

STR Regime

Intelligence Exchange

International Cooperation

Training & Outreach

### Law Enforcement Agencies

**e.g. Police, Customs, ICAC**

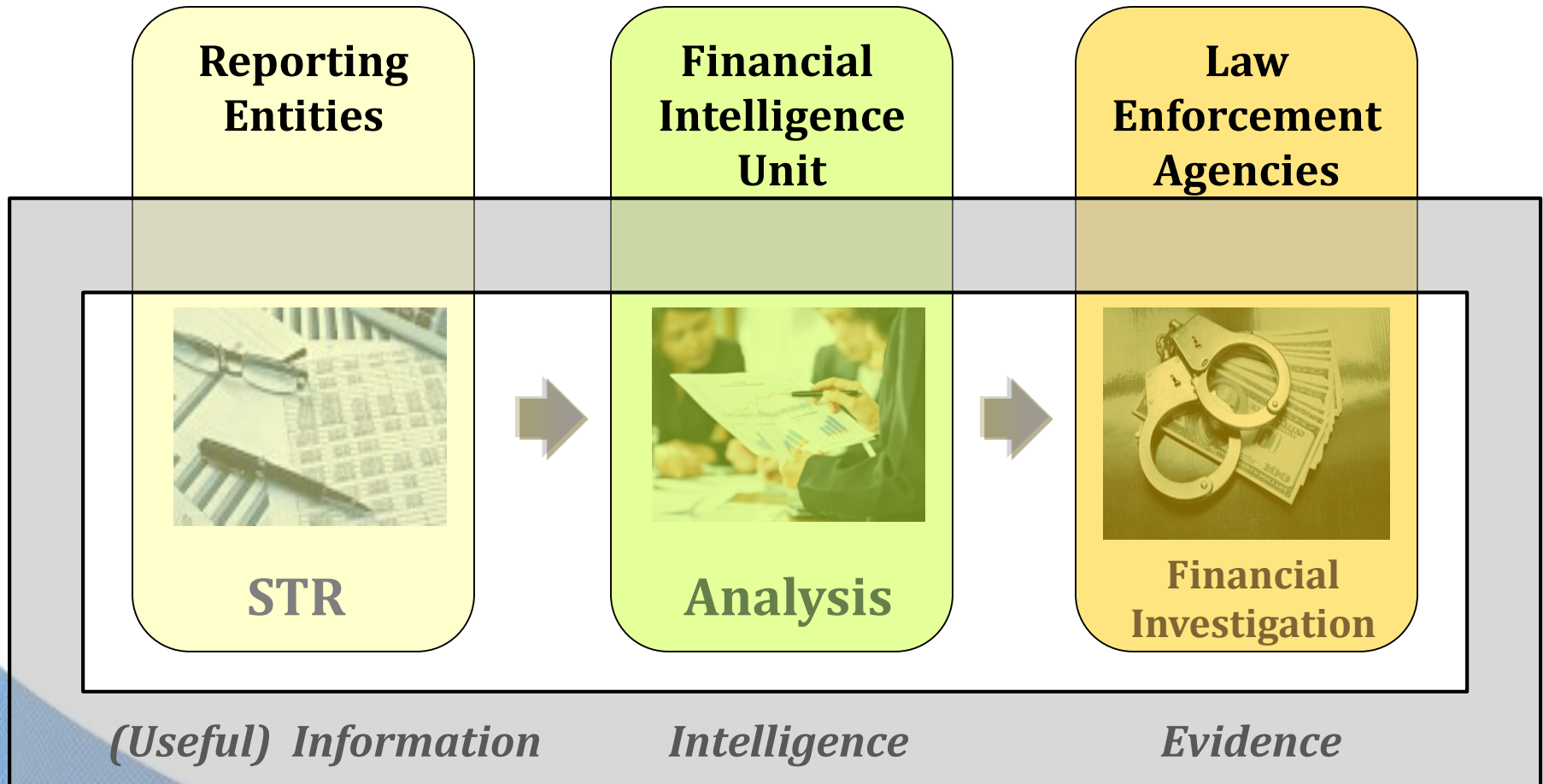
Financial  
Investigation

Asset Tracing

Restraint &  
Confiscation

Mutual Legal  
Assistance

# STR Mechanism





# STR Reporting

## How to submit an STR?

Suspicious Transaction Report And Management System (STREAMS)

Suspicious transaction reports can be made in one of the following ways:

- by e-reporting system, STREAMS
- by email to [jfiu@police.gov.hk](mailto:jfiu@police.gov.hk)



- by fax to : (852) 2529 4013



- by mail, addressed to Joint Financial Intelligence Unit, GPO Box 6555 Hong Kong



- by telephone (852) 2866 3366 (for urgent reports during office hours)



If you want to file STR via STREAMS, you have to complete **the application form** and return to JFIU either by fax (2529 4013) or email ([jfiu@police.gov.hk](mailto:jfiu@police.gov.hk)). If you need any further information, please feel free to contact JFIU staff.

# How to File Quality STRs?

## **SAFE** Approach

**Screen**

subject entities' background & transactions

**Ask**

appropriate questions to clarify circumstances

**Find**

relevant records for review

**Evaluate**

whether suspicion is substantiated



# STR Content

## ■ Particulars

of the subject persons / organizations / beneficial owners  
*(including details of ID document or company registration)*

## ■ What Suspicious?

- Property involved *(e.g. company, real estate, vessel, etc.)*
- Accounts & transactions *(including. amount, currency, source of fund)*

## ■ Why Suspicious?

- Suspected crimes / suspicious indicators / news
- Assessment and analysis?
- Explanation by clients, if any

## ■ Previous STR ref. / Police case ref., if any

# Recommended Structure of STR Narrative

- 1) Triggering Factors
- 2) Background of Subject(s)
- 3) Transactions
- 4) KYC/CDD Result & Open Source Information
- 5) Conclusion & Way Forward

# Recommended Structure of STR Narrative

(STR Summary) (Reporting Body) (Subject) (Organization) (Phone) (Address) (Account) (Transaction)  
(Suspected Crimes) (Suspicious Indicators) (Open Source Info.) (Entity Lists) [Check] [Save] [Print]

## Subject

Sequence No: 1

|                         |              |   |              |
|-------------------------|--------------|---|--------------|
| English Name:           | Family Name: | Given Name:   | Middle Name: |
| Chinese Name:           | CCC:         |   | HKID:        |
| Other ID                | Type:        | if Others:  |              |
|                         | ID No.:      | Country:  |              |
| DOB:                    | Gender:      | <input type="checkbox"/> M <input type="checkbox"/> F <input checked="" type="checkbox"/> U | Occupation:  |
| Nature:                 |              |   |              |
| Phone:                  |              |   |              |
| Email:                  |              |   |              |
| Address:                |              |   |              |
| Additional Information: |              |   |              |

(STR Summary) (Reporting Body) (Subject) (Organization) (Phone) (Address) (Account) (Transaction)  
(Suspected Crimes) (Suspicious Indicators) (Open Source Info.) (Entity Lists) [Check] [Save] [Print]

## Account

Sequence No: 1

|                         |               |            |       |
|-------------------------|---------------|------------|-------|
| Account Institution:    |               |            |       |
| Account Number:         | Account Type: | if Others: |       |
| Opening Date:           | Closing Date: |            |       |
| Balance:                | Currency: HKD | Amount:    | Date: |
| Related Person:         | Role:         | if Others: |       |
| Related Company:        | Role:         | if Others: |       |
| Additional Information: |               |            |       |

# STR Feedback

- Acknowledgement of receipt
- Consent/ No Consent/ N/A
- Quarterly STR Analyses
- Meetings with Stakeholders

# STR Observation

| No. of STRs       | 2015           | 2016   | 2017   | 2018   | 2019<br>Q1-Q3 |
|-------------------|----------------|--------|--------|--------|---------------|
| Annual Total      | 42,555         | 76,590 | 92,115 | 73,889 | 37,816        |
| Filed by<br>TCSPs | 22             | 27     | 31     | 81     | 86            |
|                   | Less than 0.1% |        |        |        |               |



**Thank you**



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