# STR Reporting Revenue 9<sup>th</sup> October 2020

Suspicious Transactions Unit Investigations & Prosecutions Division



## Suspicious Transaction Report (STR)

#### What is it?

- \* A report by designated persons of **suspicions** of money laundering or terrorist financing including the laundering of the proceeds of tax evasion.
- Designated person must make report as soon as practicable.
- \* A Revenue source of intelligence **not** evidence.



## Why we look for STRs

- In Ireland STRs are received by both FIU and Revenue
- Close co-operation between Revenue and FIU
- STRs can provide 'red flags' for both criminal and revenue intelligence led activity.
- Difference in typologies between Revenue and FIU



## Submit STRs Online

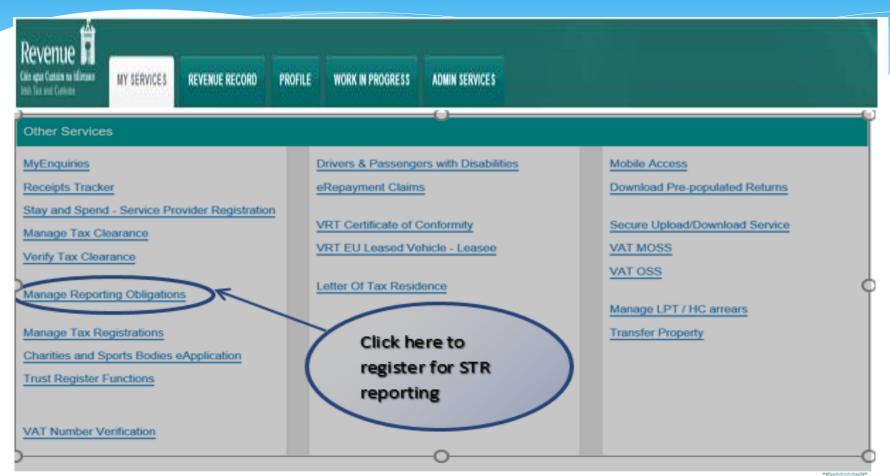
- Enhanced online services will allow Reporting Entities to:
  - \* XML upload: Upload a single or multiple STR returns in XML format. You can complete the form in the FIUs GoAML system and download the generated XML to upload in Revenue.
  - \* Web Report: Complete and submit an online form detailing suspicious activity. This file can be saved and later uploaded to the FIUs GoAML system.
  - Save attachments.
  - Receive on-line acknowledgements of STRs submitted.



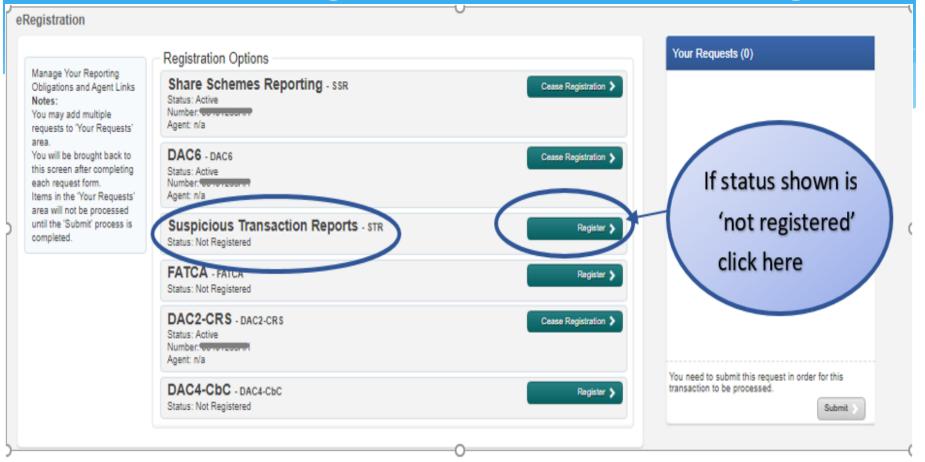
## What you need to Submit STRs On-line

- \* To use the service, you will need:
  - Revenue Online Service (ROS) login details and a valid
     ROS digital certificate;
  - \* To register on ROS for STR reporting obligations. The FIU Organisation ID (which is available on FIU GoAML website) is required for STR registration;
  - \* A ROS sub-user certificate for all MLROs for STR reporting.

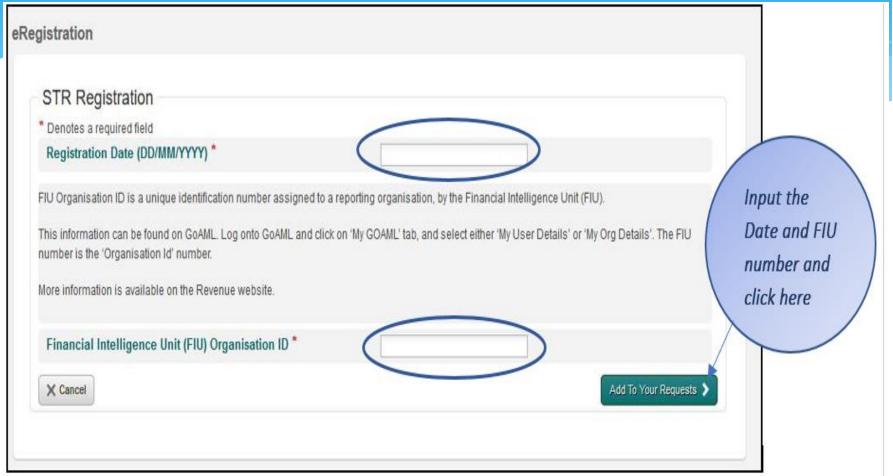




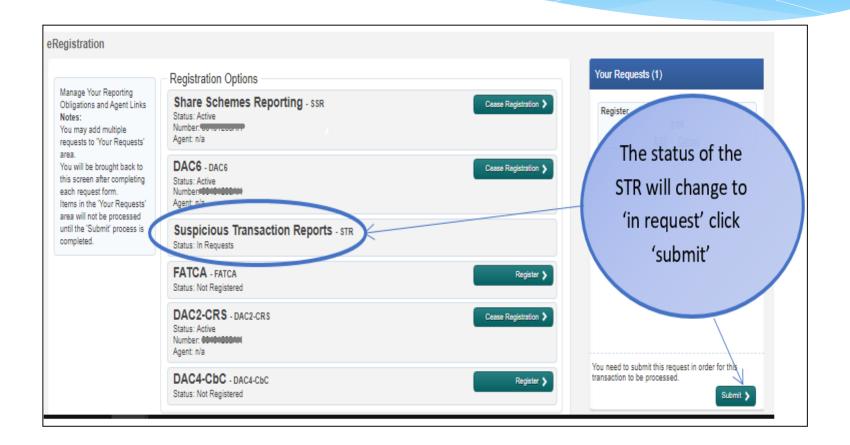












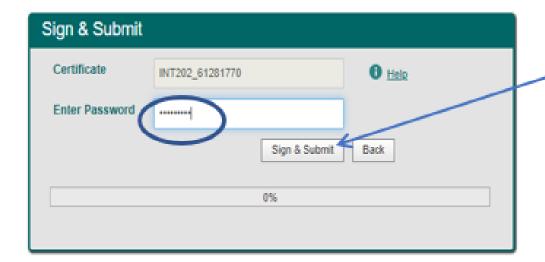


#### Information

Return

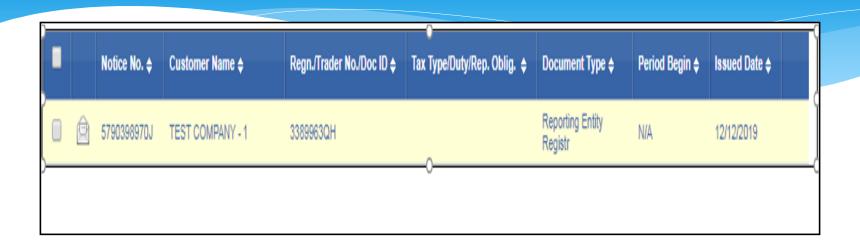
If your transaction is ready to be transmitted, please sign and submit by entering your password below. If you wish to review the details of this transaction click on the button marked Back.

Once your transaction has been successfully transmitted you will be provided with a notice number for the transaction. Please keep a note of this number for your records.



Enter password and click here It may take 2-3 days to reflect in ROS

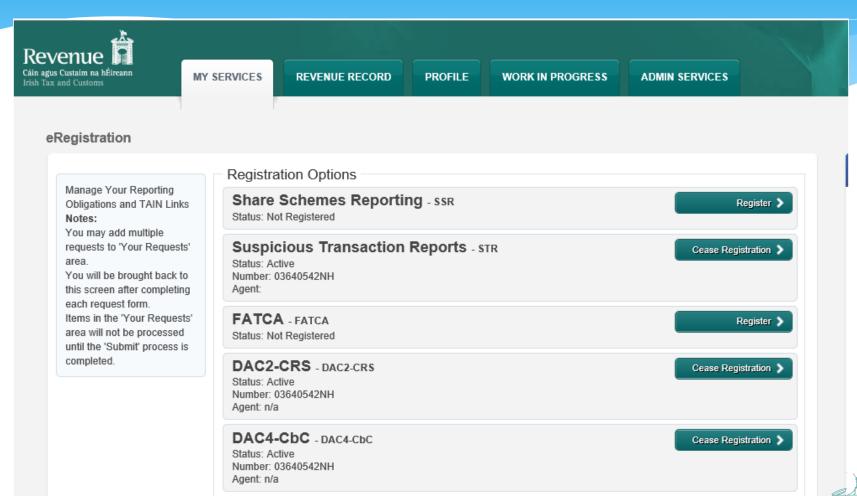




You will find a copy of the registration confirmation on the 'Revenue Record' tab.



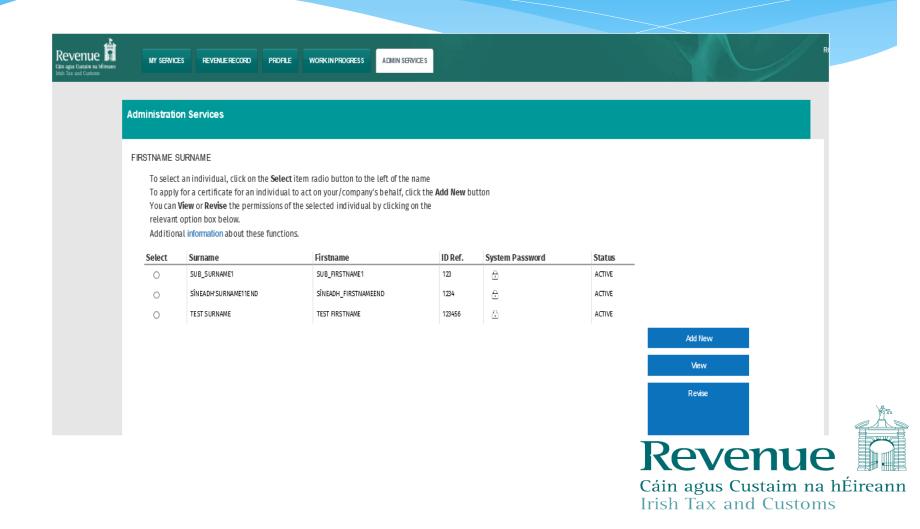
## You Are Now Registered



Revenue

Cáin agus Custaim na hÉireann

## **SUB-USER CERTIFICATES**





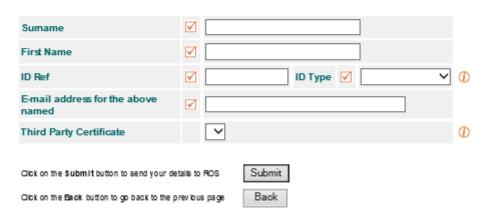
#### Application for a New Certificate

#### FIRSTNAME SURNAME

- To apply for a digital certificate for an employee or individual to act on your behalf or on behalf of the company enter the details requested below and click Submit
- Click on the symbol on the left to view the help available for this application.
- Denotes required field.



- Permissions: Note all New Certificates will obtain the default permissions of "View" only.
   To change the user permissions please click the Revise button in the Admin Services tab after the New Certificate is created.
- Third Party Certificate: Third party certificates are used to access online services not provided by Revenue, for example
  Change of vehicle ownership (motortrans) and DSP WefarePartners services.
   Select the option that corresponds to the Third Party online service you wish to access. Third Party certificate a cannot be
  used to log onto ROS. Leave this blank, if the certificate is required for Revenue Online Services.



ROS Help | Exit | Accessibility
Terms & Conditions | Privacy Policy | Certificate Policy Statement |



#### Permissions on Tax/Procedures Services

- View: bokup information, Prepare: enter details on a form, File: sign and submit form to Revenue
- View for CAT and Stamp Duty: lookup information and view in box documents

Taxes/Procedures	No Permissions	View	Prepare	File
VRT				✓
Solid Fuel Carb. Tax				✓
Natural Gas Carb. Tax				✓
Domicile Levy				✓
Electricity Tax				✓
Encashment Tax				✓
Film WithHolding Tax				✓
Stamp Duty - Fin. Se				✓
Stamp Duty - Ins. Le				$\overline{\checkmark}$
Pension Tax				✓
Light Dues Tax				✓
MGO Tax				✓
Cherished Numbers				✓
ASSS (Fair Deal)				✓
TRS				✓
RTSO Tax				✓
DAC2-CRS				✓
DAC4-CbC				✓
STR				✓

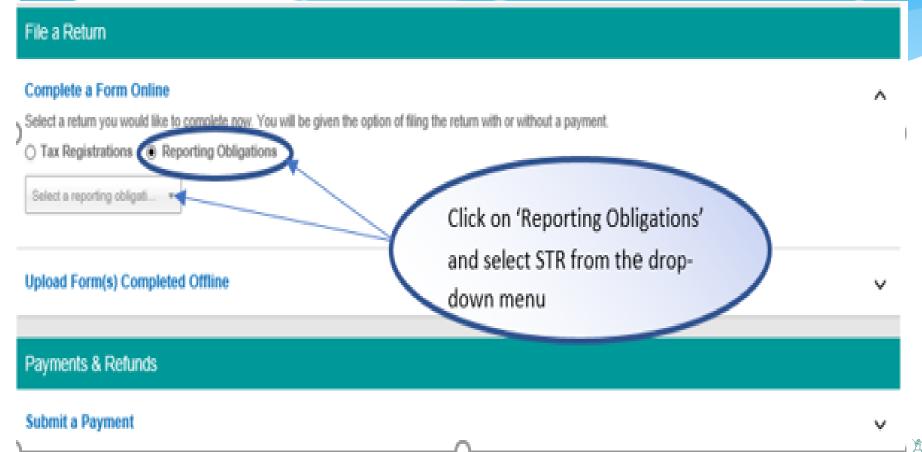
All Taxes/Procedures	Remove All	ViewAll	



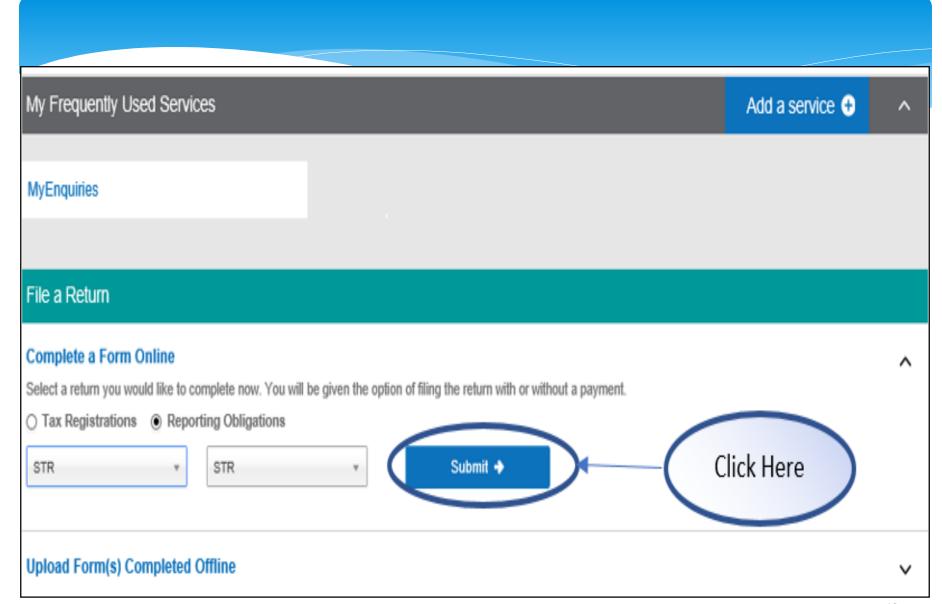
File All

Prepare All

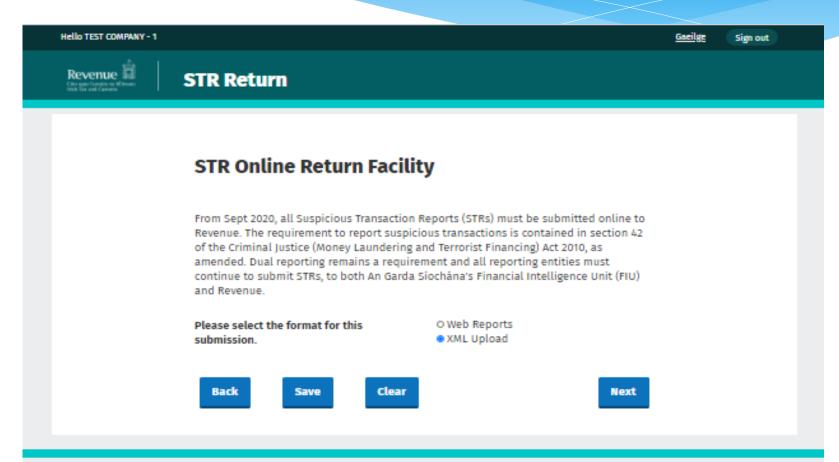
## How to Submit STRs Online





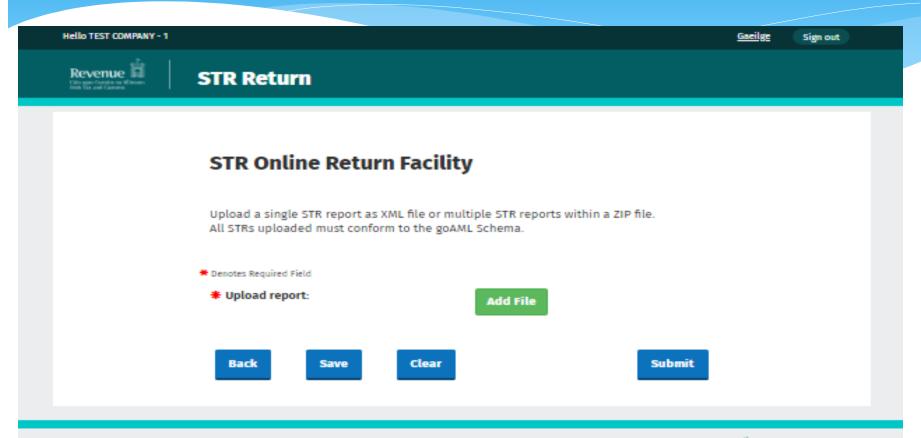








## Uploading XML File



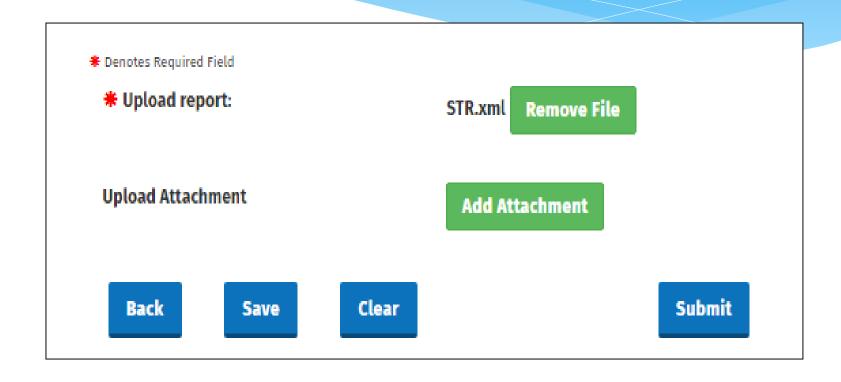


## **Entity Reference**

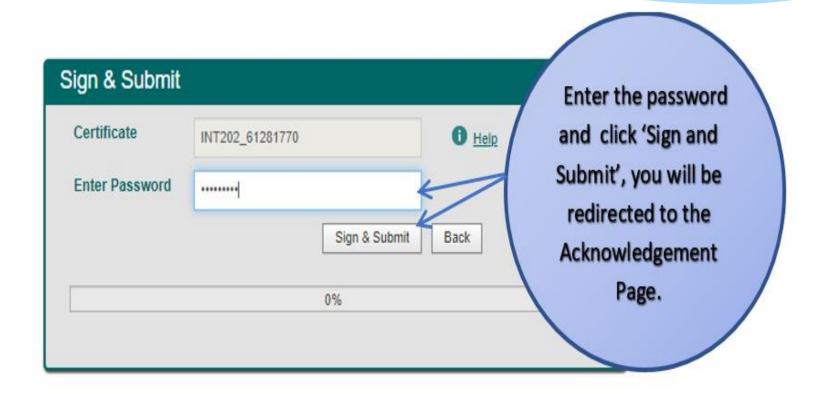
```
<?xml version="1.0"?>
<report>
   <rentity id>7800</rentity id>
   <submission code>E</submission code>
   <report code>STR</report code>
   <entity reference>123</entity reference>
   <submission date>2019-08-21T18:22:33.8659332+01:00
   <currency_code_local>EUR</currency_code_local>
 - <reporting person>
      <first name>TestFn</first name>
      <last name>TestLN</last name>
      <email>test@revenue.ie</email>
   </reporting person>
   <reason>test reason 2</reason>
 <transaction>
      <transactionnumber>312313</transactionnumber>
      <internal ref number>32132</internal ref number>
      <transaction location>231313</transaction location>
      <transaction description>2132131</transaction description>
      <date transaction>2019-08-22T00:00</date transaction>
      <teller>231321</teller>
      <transmode code>INTT</transmode code>
 You can then upload the XML to Revenue on ROS
```



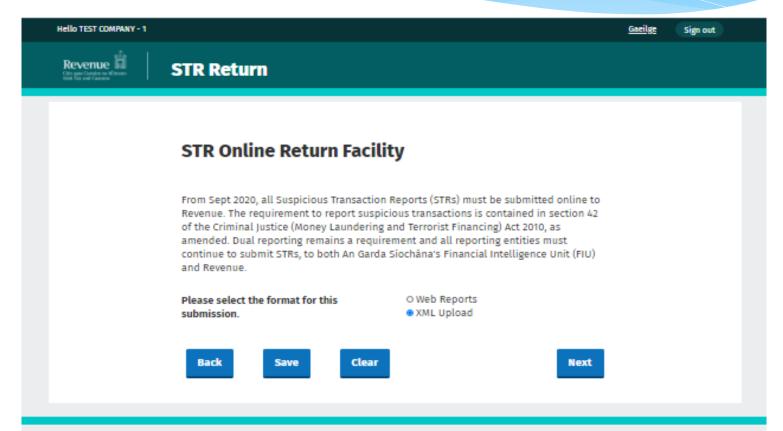
## Add Attachments









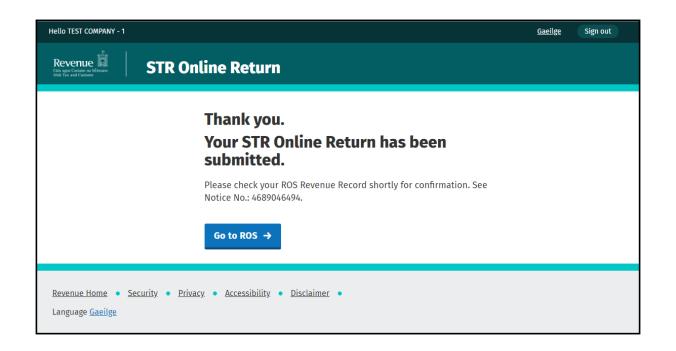




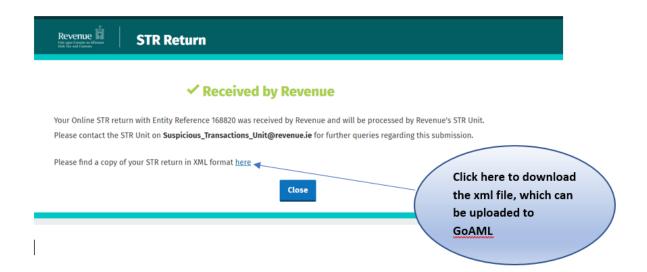
## STR Web Report

Revenue 11	STR Return	
	STR Web Report	
	Entity ID	Test Company - 1
	FIU Organisation ID	123
	Report Type	STR
	Reporting Entity Branch	
	Reporting Entity	
	FIU Reference Number	
	* Reason for Suspicion	

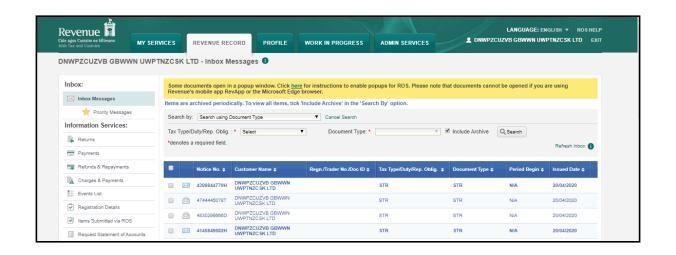














## Dual reporting to Revenue and FIU remains



### How do Revenue use STRs

- \* STRs are risk rated, data matched to customer file and used to counter non compliance in tax and customs & excise matters.
- \* Extensive use of data analytics to identify outlier behaviour consistent with non compliance.
- \* Enhances the intelligence available to Revenue's investigation and intelligence teams



### How do Revenue use STRs?

#### What they give us:

- \* A profile of a business's/individuals activity that is not in keeping with their tax returns
- \* Transferring proceeds of legitimate business to evade tax.
- Criminality or links to criminal groups.
- \* Financial links to businesses with high risk (missing trader fraud, Phoenix directors).
- \* High quality STRs can therefore:
  - Support an existing case.
  - \* Produce a new case.



## **Quality STRs**

- Good quality STRs are vital
  - ❖ Name, full address (also previous) and date of birth
  - Any form of Unique ID used to open account and confirm clients identity - passport number, drivers licence number, age card, proof of address etc.
  - ➤ Date of opening of account and account number. Also any additional accounts that the client has or is associated with i.e. children's account, spouse account, relative account.
  - Monetary value of suspicious transaction.
  - Also a copy of statement for period
  - Reason for Disclosure



### COMMUNICATIONS

- \* Information is available on the Revenue Website including detailed Guidelines
- \* The FIU has sent notifications via GoAML
- \* Hard Copy STRs no longer accepted by Revenue.



## Please Now Complete eRegistration for STR Reporting



## THANK YOU

**Suspicious Transactions Unit – contact details.** 

If you have any queries in relation to the submission of STRs, please email:

Suspicious\_Transactions\_Unit@revenue.ie

