ANTI-MONEY LAUNDERING DIVISION

N O T I C E

TO: SECURITIES BROKERS AND DEALERS, INVESTMENT HOUSES, UNDERWRITERS OF SECURITIES, GOVERNMENT SECURITIES ELIGIBLE DEALERS, INVESTMENT COMPANIES/MUTUAL FUND, INVESTMENT COMPANY ADVISERS, MUTUAL FUND DISTRIBUTORS, REIT FUND MANAGERS, FINANCING COMPANIES AND LENDING COMPANIES

SUBJECT: Anti-Money Laundering Council (AMLC) Guidelines on Transaction Reporting and Compliance Submissions

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The AMLC issued the **Guidelines on Transaction Reporting and Compliance Submissions (GoTRACS).**

The GoTRACS was promulgated to provide covered persons with a set of guidelines to carry out one of their primary duties as covered persons, particularly on transaction reporting.

The salient features of the GoTRACS are as follows:

1. Reinstatement of some low-risk transactions as reportable CTRs
2. Addition of low-risk transactions
3. Introduction of new STR file types
4. Mandatory uploading of Beneficial Owner (BO) information of Account Holders tagged as juridical persons for STRs
5. Addition of Transnational Organized Crime as one of the reasons for suspicion
6. Revision in the Covered Transaction and Suspicious Transaction Report Format

Timeline of Implementation:

Date	Particulars
01 May 2025	• Chapter II, Part 1, Section 1.18 • Chapter II, Part 1, Section 1.19
02 January 2026	• Provisions on Low-Risk Transactions and Non-working and Non-Reporting Days
02 January 2026 – 02 January 2028	• New Reporting Format and its Guidelines • Uploading of Documents

	• Other Submissions • Uploading of KYC Documents and Beneficial Owner Excel Template for STRs on Judicial Persons

To download a copy of the guidelines, please refer to this link.

All covered persons are reminded of the requirement to register with the AMLC and shall access the online registration system at https://portal.amlc.gov.ph.

For further inquiries or assistance, please contact the AMLC Registration Staff numbers at (02) 5302-3848 or 8708-7067.

For information and compliance.

AMLD/AMLCREG/A