



Cayman Monetary Regulatory Authority International

At the forefront of financial regulation, the Cayman Monetary Regulatory Authority International (CMRAI) is dedicated to upholding the highest standards of financial oversight and compliance. Our mission is to safeguard the stability and integrity of the global financial system by ensuring that financial services operate within a framework of transparency, accountability, and excellence.

As a trusted partner to financial institutions worldwide, CMRAI provides rigorous supervision, innovative solutions, and strategic guidance to foster a secure and thriving financial environment. With decades of experience and a commitment to global standards, we stand as a pillar of trust and security in an ever-evolving financial landscape.

With a legacy of excellence in financial oversight, the Cayman Monetary Regulatory Authority International (CMRAI) is a beacon of trust in the international financial community. Our role extends beyond regulation; we are innovators, collaborators, and protectors of the global financial ecosystem. By fostering compliance, promoting best practices, and embracing technological advancements, CMRAI ensures that financial services remain resilient and adaptable in a dynamic global market.

Our comprehensive approach to regulation encompasses a deep understanding of financial risks and a proactive stance on emerging challenges. We are committed to empowering financial institutions with the tools and guidance necessary to navigate complex regulatory landscapes, thereby contributing to global economic stability and growth.

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INTRODUCTION As part of the Cayman Islands Monetary Authority s (the Authority) responsibility for monitoring compliance of relevant financial businesses with anti-money laundering, counter terrorist financing, and proliferation financing requirements, entities holding a Category A, B, or Restricted B Bank licence under the Banks and Trust Companies Act (2021 Revision), collectively referred to as Entities for purposes of this form, are required, to submit a Cash Flows Return on a quarterly basis. The Cash Flows Return-Banking Form provides the Authority with data relating to the inflow and outflow of cross-border transfers within the banking sector and allows the Authority to analyse, model, and score ML/TF/PF and Sanctions risk exposures arising from inflow and outflow transfers. Entities are required to provide this data by completing the Cash Flows Return Banking Form and submitting it through the Authority s web-based web based portal, STRIX, to the Anti-Money Laundering Division (the AMLD), within sixty (60) days after distribution by the Authority. The Cash Flows Return Banking Form is issued in accordance with the Authority s responsibilities under section 17(3) of the Bank and Trust Companies Act (2021 Revision).

2 FORM INFORMATION The Cash Flows Return is intended for reporting relevant cross-border payments between entities holding a Category A, B, or Restricted B Bank licence and a counterparty located in a jurisdiction other than the Cayman Islands. For the purposes of this return, relevant payments include wire transfers, remittances, and internal transfers but may also include other forms of electronic transfers and payment systems.

3 ACCESSING AND SUBMITTING THE CASH FLOWS RETURN

3.1 ACCESS TO THE CASH FLOWS RETURN Entities will receive an invitation to the web-based portal by using the current contact details of the Entity which the Authority has on record. Each contact of the Entity who receives an invitation can activate their own account. The

invitation is specific to the recipient address and cannot be shared or forwarded. Clicking on the link provided in the invitation will take the user to the account creation webpage. On successful account activation, the user will receive a confirmation. Logging into the STRIX portal is then accomplished by clicking on the Return Home button available immediately after activating, or via the link provided in the confirmation. Account login is only possible using a two-factor verification code which will be sent by to the individual. If an Entity has multiple points of contact on file, they will all have joint access to the same survey. The Authority is using the following entity contacts to distribute the Cash Flows Return: AMLCO, MLROs and additional contacts, upon request of the Entity. If an Entity is unsure of what their contact details are, they can contact the Authority at .

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To access the Cash Flows Return:

1. When the Cash Flows Return is distributed from STRIX, the recipients will receive an invitation from Cayman Monetary Regulatory Authority International with the address . The will request the recipient to Confirm Account. The recipient should click on the Confirm Account button, which will redirect the recipient to the activation page using their default browser. A modern browser (e.g. MS Edge, Chrome, Safari) should be used for security purposes.
2. The recipient will then be asked to create a password using uppercase, lowercase, number, and a special character. The password is required to be between 8 and 16 characters long.

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3. The recipient will be asked to re-enter their password.
4. Once the recipient's password has been re-entered, and matches, they can submit and finish the activation process. An Notification of Successful Activation will be sent providing a Go to Portal link which can be used for all future access.

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5. The user should then click on the Return To Home button.

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6. The recipient should then enter their username, which is their address where they received the Cash Flows Return invite, and the password they just created.
7. A six digit two-factor authentication code will be sent to the survey recipient's .

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8. The recipient should enter the six (6) digit two-factor authentication code on the webpage where prompted.
9. Click Open to access the Cash Flows Return request. If a survey recipient is a contact for two (2) or more FSPs, or where an Entity has two or more licences or registrations, related surveys will be listed here for the recipient to view and access.

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3.2 COMPLETING THE CASH FLOWS RETURN

1. Click the Current Questionnaire to access the Cash Flows Return Banking Form and start populating the form with the required data.
 - a. Completion guidance for the Cash Flows Return is available at section 5 of this Guide below.
 - b. The recipient(s) can open, update, and close the Cash Flows Return as many times as needed prior to the survey due date so long as the recipient selects Save.
 - c. Once the Cash Flows Return has been completed it can either be Saved and Exported for internal review or Saved and Submitted to the Authority.
 - d. Upon submission, you will receive a confirmation from Cayman Islands Monetary Authority stating, Notification of Successful Submission. The Entity's name and the survey name will be listed for verification, useful for instances where users are submitting for more than one entity.
 - e. Once the Cash Flows Return is Submitted an Excel and PDF copy of the completed survey will be available under Current Questionnaire.
 - f. Upon submission to the Authority a review of the Cash Flows Return will be conducted by a member of the AMLD, if information is missing or needs clarification the

Authority will Reject the Cash Flows Return through an notification detailing the specifics. The recipient will then be required to make the necessary corrections or provide the additional detail to the Authority as indicated in the . g. Partial or incomplete submissions will only be permitted by the Authority under approved circumstances. If an Entity submits an Incomplete Cash Flows Return, they are required to submit a Request for Incomplete Submission to the Authority. Incomplete Submission Requests are to be submitted to detailing the following: i. Licence or Registration Name ii. Licenced or Registration Number iii. Date of Licence or Registration iv. List of current directors v. Number of Clients vi. Reason for requesting to make an Incomplete Submission. h. The Cash Flows Return is to be completed quarterly and should be submitted through the STRIX portal sixty (60) days after being distributed by the Authority. 2. If a User receives or has access to more than one survey, they will see the additional survey(s) in the Current User section of the web page. At the top of the page, where it shows the Entity s name, there should be a bold blue number indicating the number of Entity accounts the user has access to. Once the user clicks the number, a drop-down list will appear displaying the additional Entity names. 3. The STRIX portal allows you to copy two-column lists from an Excel document and paste the data directly into the survey. Given that there are several questions in the survey that require country Version: 1.3 Cash Flows Return Completion Guide Banking Page 11 of 15 breakdown details, the ability to bulk paste into STRIX will ease the burden of inputting individual responses. To upload bulk entries for those country breakdown questions, please do the following: a. Open an Excel spreadsheet and using 2 columns enter the question responses (number or value) in the first column and the country details (ISO code or name) in the second column. b. Highlight and copy the information from the 2 columns in Excel, select the upload button next to the relevant question in STRIX and then paste the data into the pop-up window. c. Select Add to upload the desired data into the survey form, or Clear to remove the data. Note: Individual items may also be removed from the list by clicking on the delete button, next to the respective country, on the list. 4 OTHER USEFUL INFORMATION 4.1 USER ACCOUNT LOCKOUTS In the event a recipient has exceeded the number of permitted failed login attempts, their account will be temporarily locked. An will be sent to the user identifying that they won t be able to log in. There are three (3) stages of lock out: 1) locked out for five (5) minutes; locked out for ten (10) minutes; and, if the user persists, locked out permanently. To avoid being locked out, if the user fails to remember their password, they should update their password on the login page. If the user is permanently locked out, they should contact to request for re-activation of their account. 4.2 INTERNET BROWSER Users should be aware that the Cash Flows Return will not open using the legacy Windows Explorer browser or with dated Windows operating systems for security purposes. If the user s browser is defaulted to Explorer the link should be copied and opened in Chrome, Edge, Safari, or other modern browser. 4.3 DATA AND SECURITY The Cash Flows Return, the auto-generated communication from STRIX, and the data collected from FSPs in the Cash Flows Return are all maintained on-premises on the Authority s server systems. The Authority continues to use the same firewalls and data protection protocols that are deployed for the REEFs portal and other applications. 4.4 APPLICABLE FEES There are no fees associated with this Form. Version: 1.3 Cash Flows Return Completion Guide Banking Page 12 of 15 5 CASH FLOWS RETURN GUIDANCE 5.1 RELEVANT PAYMENTS Where a counterparty is located in a jurisdiction outside the Cayman Islands, Entities are to report the sum of all relevant payment types, which include wire transfers, remittances and internal transfers, but

may also include other forms of electronic transfers and payment systems where monies are transferred either from or to an account of the Cayman Islands bank or branch.

Non-transactional messages, such as queries related to previous payments, are not to be included. Category B Banks should exclude any payments which are executed via Category A banks located in the Cayman Islands. Branches of banks that are not incorporated in the Cayman Islands should only report payments, accounting/book entries and internal transfers related to the accounts of the Cayman Islands branch, or on behalf of customers of the Cayman Islands branch.

5.2 TERMS AND DEFINITIONS

Terms/Abbreviations Definition/Meaning AMLRs Anti-Money Laundering Regulations (2023 Revision), as amended. **Client / Customer** A person who is in a business relationship, or is carrying out a one-off transaction, with a person who is carrying out relevant financial business in the Islands. **Country** The country of origin is the initial ordering country for payments received and/or booked by the reporting entity (inflows). For example, if an entity in country Y initiates a transfer from its bank in country X, then the country of origin is country X. For payments sent and/or booked by the reporting entity (outflows), the end beneficiary country is the country where the end beneficiary's bank is located. **Cross-border payment** Transfer of funds between (i) entities holding a Category A, B, or Restricted B Bank licence and (ii) a counterparty located in a jurisdiction other than the Cayman Islands. **Currency used for the Survey** United States Dollars (US\$). **Version: 1.3 Cash Flows Return Completion Guide Banking Page 13 of 15** All other currencies must be converted to US\$ unless otherwise stated, using the prevailing rate of exchange as at the last day of the reporting period. **Funds Inflows** Receipt of funds by a client from a sender, via wire transfers, remittances, and internal transfers, but may also include other forms of electronic transfers and payment systems. **Funds Outflows** Transfer of funds by a client to a beneficiary, via wire transfers, remittances, and internal transfers, but may also include other forms of electronic transfers and payment systems. **Relevant Payment Types** SWIFT, FEDWIRE, BACS, CHAPS, CIPS, FASTER PAYMENTS, GPS, OPICS, PEGA, RIPPLE - These options refer to common payment and settlement systems for relevant payments through a domestic payment system or an intermediary bank. **Book Entry ONLY (Category B Banks)** - This option refers to accounting/book entries and internal transfers that involve a Cayman Islands bank or branch but do not involve payment and settlement systems. **Other** - This option refers to any payment and settlement systems or transactions other than the aforementioned options. **Reporting Periods** Every Quarter of each Year as follows: Quarter 1: 1 January to 31 March Quarter 2: 1 April to 30 June Quarter 3: 1 July to 31 September Quarter 4: 1 October to 31 December

5.3 SURVEY COMPLETION GUIDE

Ref. No. Question No. Question Description/Explanation 1.1.1 1 Total Clients / Customers Enter the total number of Clients the entity has as at the end of the reporting period.

Version: 1.3 Cash Flows Return Completion Guide Banking Page 14 of 15 This number should include all clients the entity provides financial products and services to as opposed to accounts e.g., If the same client, individual or legal entity, has two accounts in the same name, then only 1 client should be counted. Do not double count. Where applicable, the number of Clients / Customers should only include those of the Cayman Islands branch. Total clients consist of natural persons and legal persons and arrangements.

1.1.2 2 Total Transactions for the reporting period. Enter the total number of Transactions conducted during the reporting period. Where applicable, the Total Transactions should only include those of the Cayman Islands branch.

1.1.3 3 Total value of client assets. Enter the total value of client assets as at the end of the reporting period. Where applicable, the total value

of assets should only include those of the Cayman Islands branch. 2.1.2 4 Total value of funds received, broken down by originating country of payment. Enter the total value of payments received from counterparties located outside the Cayman Islands, during the reporting period, broken down by country of origin. 2.1.3 5 Total number of incoming transactions, broken down by origin country of the transaction. Enter the total number of payments received from counterparties located outside the Cayman Islands, during the reporting period, broken down by country of origin. 2.1.4 6 Total number of incoming transactions, broken down by payment systems. Enter the total number of payments received from counterparties located outside the Cayman Islands, during the reporting period, broken down by the listed payment systems: SWIFT, FEDWIRE, CHAPS, BACS, CIPS, Faster Payments, GPS, OPICS, PEGA, RIPPLE Book Entry ONLY Version: 1.3 Cash Flows Return Completion Guide Banking Page 15 of 15 Other - forms of Payment not listed above 2.1.6 7 Total value of funds transferred out (remitted to clients or on behalf of clients), broken down by the country of payment destination. Enter the total value of payments transferred out to counterparties located outside the Cayman Islands, during the reporting period, where the entity is the Originator, broken down by destination country. 2.1.7 8 Total number of transactions relating to funds transferred out by clients (outflows) during the reporting period, broken down by destination country of the transaction. Enter the total number of outgoing payments transferred out to counterparties located outside the Cayman Islands during the reporting period, where the entity is the Originator, broken down by destination country. 2.1.8 9 Total number of outgoing transactions, broken down by payment systems. Enter the total number of outgoing payment transactions to counterparties located outside the Cayman Islands during the reporting period, broken down by the listed payment system: SWIFT, FEDWIRE, CHAPS, BACS, CIPS, Faster Payments, GPS, OPICS, PEGA, RIPPLE Book Entry ONLY (Category B Banks) Other - forms of Payment not listed above 2.2.1 10 Do you have any comments or feedback for this tab? Please select Yes or No . 2.2.2 11 Please use this area to provide any comments or feedback for this tab. If Yes to Q10, please input any comments or feedback for this tab.