



Version 2.1

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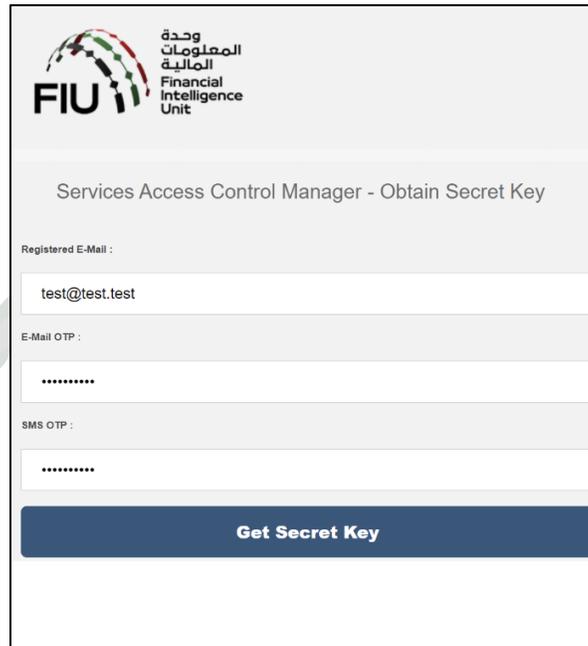
Email address: uaefiu@uaefiu.gov.ae



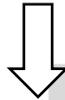
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1. After registration on SACM, I logged in to the URL provided - <https://services.uaefiu.gov.ae/sacm/getkey.php> then entered my email address, email OTP and the SMS OTP however I am getting the below error. What should be done in such a case?



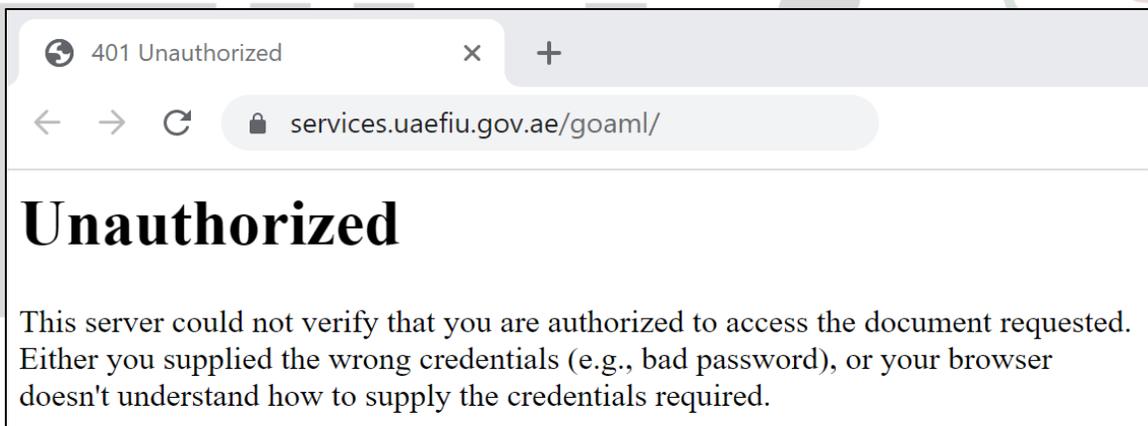
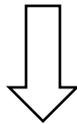
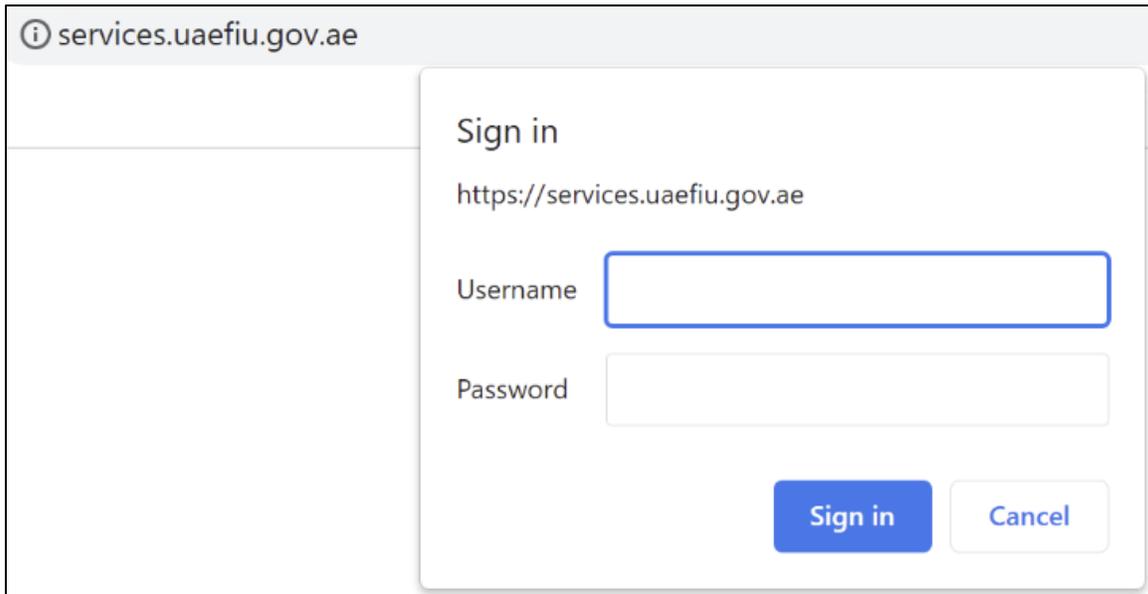
The screenshot shows the 'Services Access Control Manager - Obtain Secret Key' page. At the top left is the FIU logo with the text 'وحدة المعلومات المالية' and 'Financial Intelligence Unit'. Below the header, the page title is 'Services Access Control Manager - Obtain Secret Key'. There are three input fields: 'Registered E-Mail' containing 'test@test.test', 'E-Mail OTP' with masked characters, and 'SMS OTP' with masked characters. A blue button labeled 'Get Secret Key' is at the bottom.



The screenshot shows the error message page. At the top left is the FIU logo with the text 'وحدة المعلومات المالية' and 'Financial Intelligence Unit'. Below the header, the page title is 'Obtain Secret Key'. A red error message reads 'Unable to validate your input'.

Your OTPs may have expired. Kindly contact goaml@uaefiu.gov.ae to request the OTPs to be refreshed.

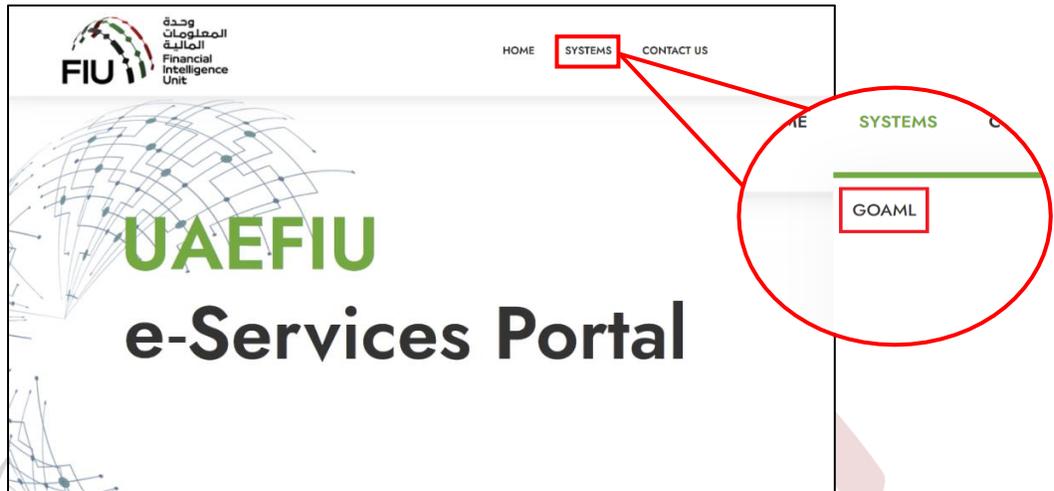
2. When I go to <https://services.uaefiu.gov.ae> > goAML Portal, it opens a pop-up window as per the below screenshot, once filled, the same login screen keeps popping up again. If I click cancel, then it shows the below unauthorized screen. What should I do?



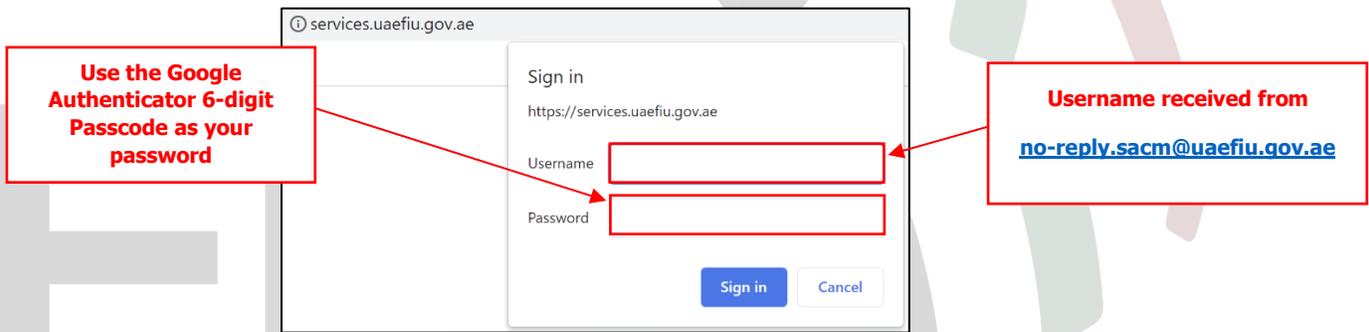
In the pop-up screen, please fill in the username received from no-reply.sacm@uaefiu.gov.ae and the Google authenticator passcode as the password.

3. If we have completed both stages of registration, how do we login to goAML?

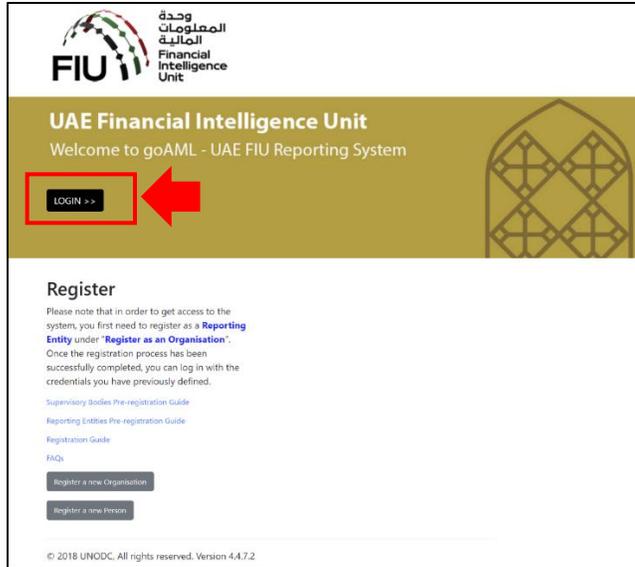
1. Click on the Login link <https://services.uaefiu.gov.ae>
2. Navigate to **SYSTEMS**
3. Click on **GOAML**



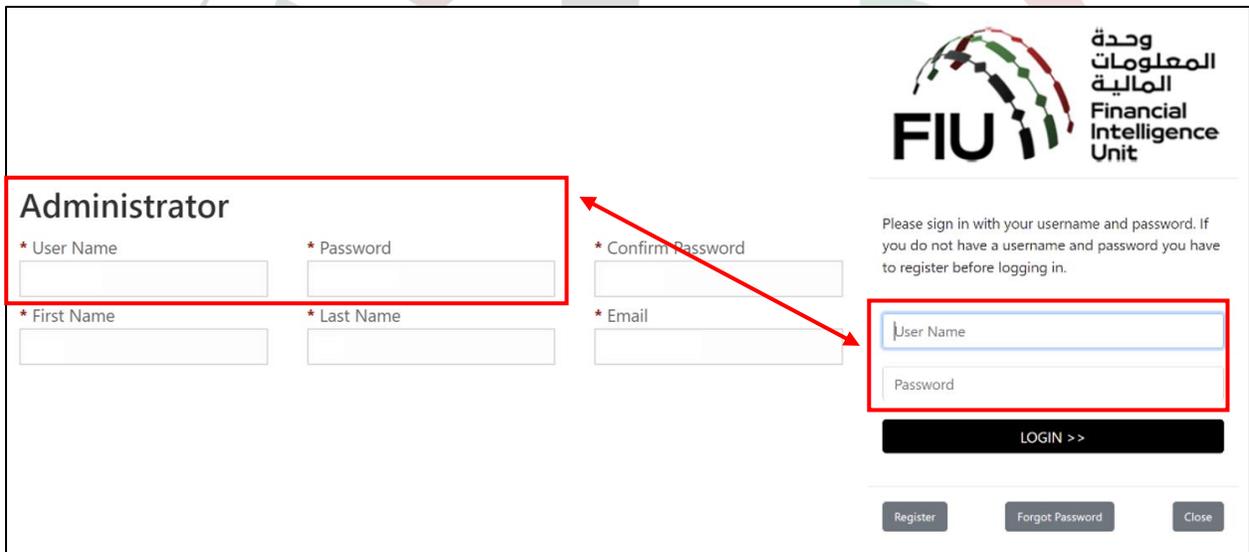
4. You will then see the below pop-up screen; where you need to use the username received from no-reply.sacm@uaefiu.gov.ae and the 6-digit Google Authenticator Passcode as the password (note that the code changes every 30 seconds for security reasons).



5. You will be directed to the goAML homepage
6. Click the **Login** Button



7. Type in the username and password you created at the time of registering on goAML then click login



4. What do I do if I forgot my login password in the 2nd stage i.e. goAML?

The goAML system provides users with the **Forgot Password** button next to **Log In** button

- Click **Forgot Password** button
- When the **Reset Password Request** window populates, enter **User Name > Email > Submit**

The registered email address will then receive an email with a link redirecting to the goAML portal where the **Reset Password Request** page will open.

After entering all the required details, the new password will be set.

5. I forgot my goAML username (2nd stage), how can I retrieve it?

Please send the below information to the goAML Support Team at goaml@uaefiu.gov.ae to verify your identity and retrieve your username:

- 1) Entity name as registered on goAML
- 2) First and last name as registered on goAML
- 3) Registered email address.
- 4) Emirates ID Number (no need to send a copy).
- 5) Passport Number (no need to send a copy).
- 6) Date of Birth.
- 7) Org ID (This is a number assigned by the goAML to each organization after successful registration. It should be in the email approval received from goAML).
- 8) Nationality.

6. What is the process of changing the entity's MLRO/Compliance Officer/Contact Person on goAML?

- 1) The organization should appoint a new MLRO/Compliance Officer/Contact Person
- 2) The organization should request the regulator's approval via email prior to registering the new **Person** unto the system
- 3) New MLRO to register on SACM (1st stage)
- 4) The regulator should approve the SACM registration for the new MLRO in order for them to obtain their own login credentials to the network
- 5) New MLRO to register on goAML as a **Person** under the same Org ID (This is a number assigned by the goAML to each organization after successful registration. It should be in the email approval received from goAML)
- 6) The regulator to inform the goAML Support team (goaml@uaefiu.gov.ae) to deactivate old MLRO and activate the new one via email
- 7) After initial login, new MLRO needs to change the contact person details under My ORG details on goAML following Q8 below.
- 8) Regulator should approve these changes on goAML.

Please refer to the 1st stage and 2nd stage registration guides.

7. What is the process of adding additional users under the same entity on goAML?

- 1) Register on the eservices portal (SACM) to gain access to the network
- 2) Regulator to approve the SACM pre-registration
- 3) New user to receive SACM username and security key
- 4) New user to download Google Authenticator app on their mobile phone and use the secret key to set up their account

- 5) New user to use the received username and the Google Authenticator 6-digit passcode to login to the network and access goAML
- 6) New user to register **as a Person** under the same Org ID (This is a number assigned by the goAML to each organization after successful registration. It should be in the email approval received from goAML)
- 7) Organization admin user (MLRO/Compliance Officer) to approve the new user request following the steps depicted in Section 5 of the goAML Registration Guide

8. How Do I update my Organization details? Or, there have been some changes in the organization details (e.g.name/licensed activity/address/contacts), how do I reflect the same on goAML?

In order to update the organization's details, the user must follow these steps:

- **Step 1:** The user should login to the FIU's portal using the user login credentials they acquired during the registration process
- **Step 2:** Once the user has logged in, they should go to the **My goAML** menu, then click on the **My Org Details** menu item



- **Step 3:** The user should then update entity details like the name, Incorporation number, acronym, commercial name, business activity, email, website, contact person, telephone number, address of the institution, etc.

Once the request has been submitted, the Supervisory Body/Regulator will verify this information and upon approval, the system will send an automated confirmation email to the organization.

9. There have been some changes in my details (e.g. name/ID number/nationality/address/title/occupation/contact). How do I reflect the same on goAML?

goAML users can change their user details when required by navigating to the **My goAML** menu and selecting **My User Details**.



A registering person window will then expand; details on how to fill it out are available in the goAML Registration Guide. After submitting the request, the user should await approval from the admin user (MLRO/Compliance Officer) of the organization or if the MLRO/Compliance Officer has submitted the changes then the Supervisory Body/Regulator will carry out the approval.

10. Is it possible to delegate reporting responsibilities to external parties?

System wise, yes. Delegation is possible on the goAML system. The registered reporting entity may delegate the reporting function to a third party. However, it is recommended that the delegated party should create an account on the FIU's goAML platform (using the **'Register as an Organization'** option) before receiving delegation of reporting responsibilities on behalf of an organization.

11. How do I delegate reporting to a third party?

After logging on to the goAML portal, the MLRO/Compliance Officer should navigate to the **Admin** menu and Select **Active Organizations** from the drop-down menu. Kindly note that this feature is only available to the admin user of the organization i.e. the MRLO.



The **Active Organizations** page will be displayed, in which the user will need to click the **Change Selected Delegating Organization**. Kindly note that the delegated party should be registered and approved on the goAML platform by the Supervisory Body/Regulator before proceeding with this step. Please refer to the registration guide for details on how to register on the system as a new organization.

Drag a column header here to group by that column

Org ID	Org Status	Org Name	is delegating	agency type	Created On	#
20	Active	Gulf Global Bank		Casino	14/01/2019	

Page 1 of 1 (1 items) Page size: 20

Change Selected Delegating Organization

Create New Delegating Organization

A **Registering Organization** form will then expand, in which the user will be required to specify the desired delegated party by selecting the **Change Delegation** checkbox.

Registering Organization

Change Delegation

Organization ID: 20 Delegate Organization ID: []

Organization Business Type*: BANK is financial: Yes No

Name*: Gulf Global Bank acronym*: GGB

Incorp. Num: [] Swift/Bic*: 12345678

Commercial Name: [] Incorporation Legal Form: []

Incorp. City: [] Incorp. State: []

Incorp. Country: [] Name of holding company: []

Contact Person: [] Email*: compliance@ggb.com

URL: []

Phones +

Addresses +

Reporting Obligation +

The Change Delegation dialogue box will then populate, in which the user will be required to click **OK**.

Are you sure you want to change delegation?

Subsequently, the user should specify the Organization ID associated with the delegate party on the goAML system.

Change Delegation

Organization ID: 20 Delegate Organization ID: 19

Once the request is submitted, it should then be approved by the Supervisory Body/Regulator before the delegation function is enabled.

12. Who will approve an organization registration?

The respective Supervisory Body/Regulator will be approving their regulated entities registrations and any changes related to its details or its MLRO/Compliance Officer’s details.

13. How do I add additional information to an STR/SAR that has been already submitted?

The MLRO/Compliance Officer may submit additional information pertaining to an existing report by submitting a relevant 'AIF' (Additional Information File) or AIFT (Additional Information File with Transactions) if the additional transactions need to be reported.

The MLRO/Compliance Officer must quote the original report reference number by referencing the report's web reference number in the FIU reference field as shown below.

Report Type: AIFT Report No.: ---

Reporting Entity ID: [] Reporting Entity Branch: []

Report Type*: Additional Information File With Transaction Internal Ref. #*: []

Submission Date*: 08/25/2020 FIU Reference: []

14. There are two registration options on the website. Which one should I select?

An Organization is required to select the **Register as an Organization** option when registering on the goAML system for the first time. Once the Supervisory Body/Regulator approves the request, the reporting entity may subsequently allow internal users within the organization to register on the system by selecting the **Register as a Person** option.

15. Can a report be printed before submission?

Yes. All reports can be printed before submission. The user will have to click the preview button before submitting the report then click the printer icon to print the report as shown in the below figures.

Reason for Reporting * +

Indicator	
The customer appears to be acting as an agent for an undisclosed principal, but declines or is reluctant, without legitimate commercial reasons, to provide information, or is otherwise evasive regarding that person or entity.	X

Transactions * +

#	Transaction Ref. No.	Date	Total Amount (AED)	Transaction Type	Status	
1	TRW1904240000001	04/01/2019	1111	Cheque	Complete	✎ ✕

Submit Report Save Report Show Attachments x 0 Preview

Expand All | Collapse All

Suspicious Transaction Report (STR)

Report No.: 655-0-0		
Submitted On:		
Local Currency Code: AED		
Report Entity κ	Reporting Entity ID 7	Reporting Entity Branch test
Internal STR/ SAR # 123	Submission Date 4/24/2019	FID Reference 123456
Summary of the Case test		
Action Taken By Reporting Entity test		

16. What is the 'Message Board'?

The goAML Message Board is a secure means of communication between the UAE FIU and goAML users. The advantage of such a communication channel is that it allows two-way communication between reporting entities and the UAE FIU.

Reporting entities are notified immediately through the Message Board if their reports are accepted or rejected. Similarly, this feature is used in the instance where the UAE FIU requires further information from a reporting entity or to send guidance notices and feedback reports.

17. Is the 'Message Board' specific to a user or the entire organization?

The Message Board is not linked to any specific user but rather the organization as a whole.

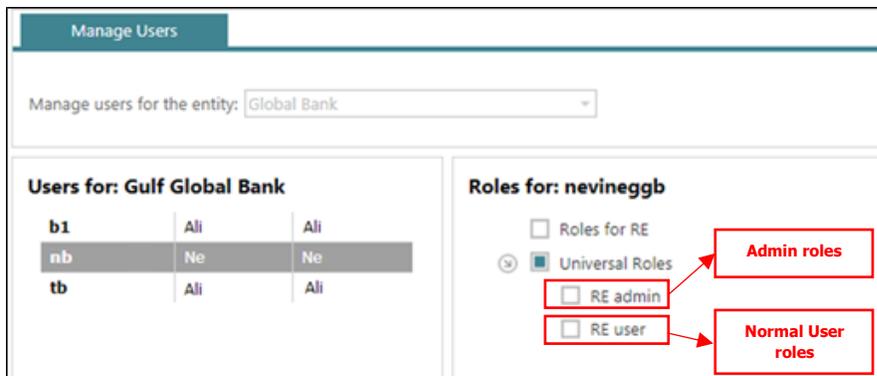
18. How can I set access rights for users registered under my organization?

The goAML is preconfigured with two roles that are defined in the system for both the organization's admin user **RE Admin** (the user who registered the organization i.e. MLRO/Compliance Officer) and the organization's user **RE User** (the user who registered as a person under the same **Org ID**). These roles have been designed with several access rights being allowed for each specific subset of users in the system. The reporting entity's admin user can specify what roles the organization's users are to assume as shown below:

- Navigate to **Admin**, then click **User-Role Management**

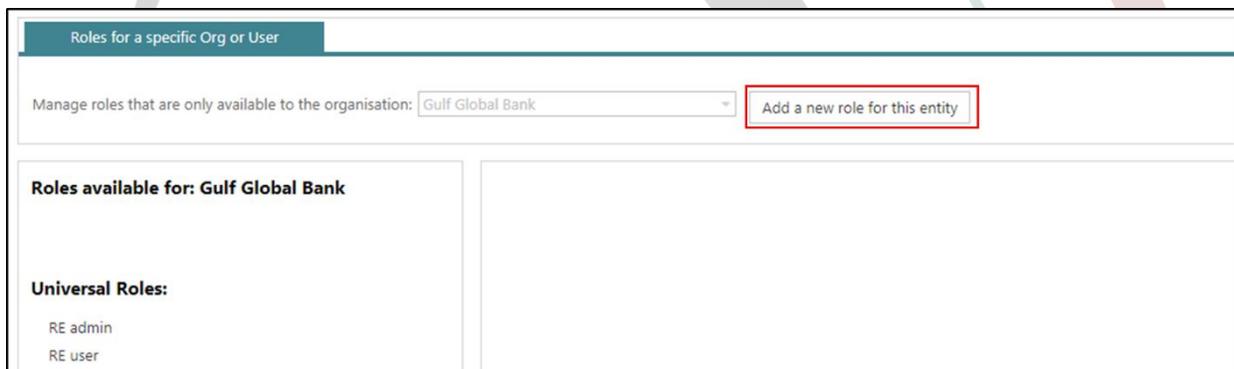


- Click on the desired user within the organization and specify their role.



Should the organization’s admin user consider that the preconfigured user access rights defined are not suitable for their users, and then they may add a new role for their organization as shown below:

- Navigate to **Admin**, then click **Role Management**



- Click on **Add a new role for this entity**

The system will then allow the organization’s admin to create a new role for their organization, in which they can specify their own access rights for different types of users in the organization.

19. When should an Account / Person / Entity be chosen?

An “Account” should be chosen when the report involves transactions. A “Person” or an “Entity” should be chosen if no “Account” details are available to the organization.

Examples: For cash deposit transactions, the organization should choose “Bi Party”, from “Person” to “Account”. For cash withdrawal transactions, the organization should choose “Bi

Party” from “Account” to “Person”. For remittances, the organization should choose “Bi Party” from “Account” to “Account”.

In case of non-banking/non-MSBs organizations, a “Person” or an “Entity” will be more convenient to use.

20. How do I file a fraud related report?

Fraud is not a report type on the goAML. However, to file a fraud incident, organizations may opt to file a Suspicious Transactions Report or a Suspicious Activity Report depending on the type of fraud incident that the organization is reporting. Additionally, the most suitable **Reason For Reporting** should be chosen to carefully describe the red flags that should be highlighted.

21. Do reporting entities still need MPLS connection to file suspicious reports?

MPLS connection is still required for those organizations who need to access CBSP for Payment Systems i.e. all CBUAE regulated organizations. Other than that, organizations may access the goAML using a normal internet connection through the e-services portal “Services Access Control Management” (SACM).

22. Will the MLRO/Compliance Officer be accountable for the reports he submits?

As per Section (7) – Article (20) item (3) of the Cabinet Decision No. (10) of 2019 Concerning the Implementing Regulation Of Decree Law No. (20) Of 2018 on Anti- Money Laundering and Combating the Financing of Terrorism and Illegal Organizations, “Appropriate arrangements for compliance management for combating the Crime, including appointing a compliance officer” and Section (8) – Article (21) lists down the expected tasks of the Compliance Officer.

23. Should the goAML be used to submit responses related to Search and Freeze Notices received from the UAE FIU?

No. goAML is a platform to submit suspicious reports only.

24. How long will the processed reports remain unto the goAML web before they are cleaned?

5 calendar days.

25. How long will the draft report remain in the draft mode before they are cleaned up from the goAML Web?

15 calendar days.

26. How long will the rejected reports remain in the goAML web before they are cleaned up?

5 calendar days. Hence, please Click **Revert**, edit the report in the draft mode and resubmit it before the 10 days grace period allowed for resubmission. Otherwise, the organization will need to submit a fresh report.

27. What is the character count/capacity of the “Description of the Report” field on the web form?

4000 characters.

28. I submitted my Pre-registration request on SACM and received the SMS OTP; however, I did not receive the email OTP?

Please check the junk mailbox. If not found there, then the email may have been blocked by your entity’s mail servers. Please request your IT team to whitelist the system’s email address no-reply.sacm@uaefiu.gov.ae and inform the goAML Support team so it can be resent via emailing goaml@uaefiu.gov.ae

29. I am the new MLRO/Compliance Officer for an active entity on goAML, how do I register myself?

Please register yourself as a **Person** under the same Org ID. Your request will be assessed by your regulator and approved or rejected accordingly.

To know how to register as a person, please refer to section 4 in the goAML Registration Guide (2nd stage registration).

30. I switched employers and need to register myself as the new MLRO/Compliance Officer for my new employer.

You can contact your previous employer to request deactivating your old user on both stages, the eservices portal (SACM) and goAML so you can use your details to create new profiles under your new employer.

To know how to register as a person, please refer to section 4 in the goAML Registration Guide (2nd stage registration).

31. My mobile number is still associated with my previous employer and I am unable to use this number for pre-registering with my current employer?

You can contact your previous employer to request deactivating your old user on both the eservices portal (SACM) and goAML so you can use your details to create new profiles under your new employer.

32. My organization ID is not being recognized and I am getting the below error

You need to register as an organization and not as a person. The "register a person button" is available for additional users only after an organization is active.

33. I’m having trouble uploading documents on the goAML. What should I do?

Each attachment size should not exceed 5MB. The file name should be in English, short and should not include any special characters. For report attachments, there is a max capacity of 20MB per report.

Make sure to click on the “**Upload**” button before submitting the form.

34. I have registered the wrong mobile number on SACM and I’m not receiving the SMS OTP. What do I do in this case?

Please send an email to the goAML Support team on goaml@uaefiu.gov.ae to revoke your current request so you can re-register using the correct mobile number.

35. I have changed my mobile phone and lost my Google Authenticator App. How do I login?

We suggest that download the Google Authenticator App on the new mobile phone and redo the setup following section 5 of the Pre-Registration Guide.

36. Who approves my organization’s pre-registration on SACM (1st stage) and my registration on goAML (2nd stage)?

Your Supervisory Body/Regulator approves both requests for your organization.

37. I registered as a person under my entity's Org ID in goAML; however, my request has not been approved yet. Who do I follow up with?

You may follow up with the admin user of your organization who is usually the MLRO/Compliance Officer. All additional users registering under the same entity are to be approved by the entity's admin user i.e. the MLRO/Compliance Officer.

38. I am not receiving email notifications from goAML. What is the issue?

Please check the junk mailbox. If not found there, then the emails may be blocked by your entity's mail servers. Please request your IT team to whitelist the system's email address no-reply.goaml@uaefiu.gov.ae and inform the goAML Support team.

39. My Supervisory Body/Regulator has rejected my goAML requests a few times for not uploading the required documents, although I have uploaded them while I submitted my request. What is the solution?

Please resubmit your request and ensure to click on browse to select the documents you would like to upload, then click on **upload**. You should then see a pop-up message on your screen asking for a confirmation to upload the documents. If you do not see the pop-up then you will need to adjust your web browser settings and enable pop-ups. Otherwise, the documents will not be uploaded to the system.

40. I am the MLRO/Compliance Officer of ABC Company. I have registered my organization on goAML; do I need to register myself as a Person under the organization in order to complete the registration process?

The MLRO/Compliance Officer is the registering person for any organization. Hence, he is registered by default once the organization is registered on goAML. This means that no Person registration is required. Person registration is only needed if the organization wishes to register additional users beside the MLRO/Compliance Officer or in case of changing the MLRO/Compliance Officer.

41. I have changed my mobile phone and lost my Google Authenticator account, what should I do?

Please set up your Google Authenticator App as per section 4 of the pre-registration guide <https://www.uaefiu.gov.ae/en/media/pdf/guidance/goAML%20Pre-registration%20Guide%20-%20Reporting%20Entities.pdf> and proceed to complete your registration on goAML following the attached guide.

42. The Google Authenticator Passcode is not letting me into the e-services portal. What should I do?

This could be due to a problem in the Google Authenticator 6-digit passcode. If you are using an Android phone, we advise that you time sync the Google Authenticator app. Otherwise, you may delete the app and re-install it.

43. Can I use an international mobile number to register on SACM?

Unfortunately, the service provider does not deliver SMS OTPs to international mobile numbers. Please use a UAE mobile number.

44. My supervisory body has rejected my SACM registration request because I could not upload all required documents, there is a restriction to upload only one PDF. Can I send the documents by email?

No, please re-submit your pre-registration request on SACM and attach all required documents in one PDF.

45. I have been trying to register on goAML, however I have been getting an error message "ERROR 2" repeatedly. What should I do?

Please avoid copying the information from a document and pasting it into the system. Please type in the details yourself. Kindly ensure that the attachment is less than 5 MB in size and the file name is in English, does not contain any special characters and is short.

46. I made a mistake while typing my mobile number on SACM registration form, can you amend it on my behalf?

Unfortunately, we cannot amend the registered details we have to cancel the request so you can re-apply.