

goAML Registration Guide UAE Financial Intelligence Unit 16/09/2020 - V3.3

### Objective of this user guide

The objective of this guideline is to define and outline the steps to be followed when an organization registers as a reporting entity, stakeholder or supervisory body with the UAE Financial Intelligence Unit (FIU)'s goAML.

All accountable and reporting entities in UAE, irrespective of whom they are regulated by, are required to register on the goAML in order to submit suspicious reports. By completing the registration on the FIU's reporting platform "goAML", all reporting entities will gain the right to submit suspicious reports to the FIU.

#### Access to the registration portal

In order to register as an organization with the FIU, the concerned organization should access the online portal provided by the FIU "SACM", provided the organization has been granted access/certificate for accessing the Central Bank of the UAE's servers. For the institutions regulated by CBUAE, it is mandatory for the reporting entities to have a dedicated MPLS link to CBUAE server. However, for other entities access is provided through SACM over the internet.

#### Disclaimer

The FIU reserves the right to amend, modify or change the contents of this document when deemed necessary.

Terms and Definitions			
Terms & Definitions	Description		
AML/CFT	Anti-Money Laundering / Countering Financing of Terrorism		
STR	Suspicious Transaction Report		
SAR	Suspicious Activity Report		
AIF	Additional Information File		
RFI	Request for information		
Report	Any STR, SAR, AIF or RFI based report.		
FIU	UAE Financial Intelligence Unit		

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# **1 INTRODUCTION**

As of 27 June 2019, all reporting entities in the United Arab Emirates are required to submit various types of reports, such as suspicious transaction reports (STRs), electronically to the UAE Financial Intelligence Unit using the "goAML" portal.

### 1.1 goAML Web Icons

lcon	Description
0	Add
Add	Add the captured detail
Cancel	Cancel the captured detail
Close	Close
۲	Preview
<b>3</b>	Print
×	Remove the uploaded document
0	Refresh
Upload	Upload a document
Reject	Reject a registration
Finalize	Finalize approval of the registration
Recall	Recall to reverse delegation

## 2 HOW TO REGISTER ON THE GOAML PLATFORM AS AN ORGANIZATION

#### **Starting the Registration Process**

Once registration is completed, the institution gains access to the system and acquire a goAML organization identity number (**Org ID**). An Org ID should be used by an institution as the unique identifier and allows goAML users belonging to that particular institution to have access to information relating to it.

Kindly note that all fields denoted with an asterisk (\*) in the goAML system are mandatory and must be completed in order to complete the registration process.

On the *Navigation bar*, navigate to the **Register link** and then click **Register a new Organization**. This in turn will load and display the registration screen.

	E
معرف الإمارات العربية المنتحة المركنين CENTRAL BANK OF THE U.A.E.	
UAE Financial Intelligence Unit Welcome to goAML - UAE FIU Reporting System	
Register         Beste note that in order to get access to the system, you first need to register as a <b>Reporting</b> .         Status note that in order to get access to the system, you first need to registration for Organisation.         When the registration process has been accessfully completed, you can log in with the credentials you have previous you have previous you first.         Registration Guide         Registration Guide         Instanting Entries Pre-registration Guide         Registration areas         Registration areas         Righter a new Organisation	
© 2018 UNODC, All rights reserved. Version 4.4.7.2	

The "**Register a new Organization**" page will subsequently open with the following form headings that need to be captured.

- Registration Type
- Registering Organization
- Registering Person
- Attachments

### 2.1 Registration Type

The registration type menu has three options to select from which are:

- Reporting entity
- Stakeholder
- Supervisory Body

Registration Type				
Please select the type of orga	nization you are registering as, and then enter your organization details			
Entity type:				
Reporting Entity				
Stakeholder				
Supervisory Body				

#### 2.1.1 Reporting Entity

Reporting entities are classifieds as the organizations within the geographical boundaries of UAE that have an obligation to report suspicious transactions/activities to the UAE FIU as per the prevalent laws and regulations.

#### 2.1.2 Stakeholder

Stakeholders as per the goAML classification are the competent authorities such as Law Enforcement Authorities (LEAs), Intelligence Agencies (in and outside UAE) which complement the FIU to form the AML/CFT framework of the country.

#### 2.1.3 Supervisory Body

A supervisory body as per the goAML classification is an organization which acts as a regulator or supervisor for an industry or freezone (financial or commercial). Their role on the goAML platform is to onboard the reporting entities under their respective regulation by 'Finalizing' their registrations. Such requests include **Org. Request Management** and also the **User Request Management** which is to manage the registeration of the organizations themselves and the primary users thereof. The supervisory body has the capability to approve the registeration or reject based on their respective criteria.

### 2.2 Registering a new organization

gistration Type				
Please select the type of organi	ration you are registering as, and then enter your	organization details		
Entity type:				
Reporting Entity				
Stakeholder				
Supervisory Body				
gistering Organization				
Organization Type*	SUP	Is Financial?	Yes No	
Name*		acronym*		
Incorp. Num		Commercial Name		
Business Activity		♥ Incorp. City		
Incorp. State		Incorp. Country		•
Name of holding company		Contact Person		
Email*		Website		
Phones 🔒				
Addresses 🕀				

Registration Type							
Entity type:     Reporting Entity     Stakeholder     Supervisory Body	Reporting Entity Stakeholder						
Registering Organization							
Organization Type*	×	Is Financial?	Yes No				
Name*		acronym*					
Incorp. Num		Swift/Bic*					
Commercial Name		Business Activity	<b></b>				
Incorp. City		Incorp. State					
Incorp. Country	<b></b>	Name of holding company					
Contact Person		Email*					
Website							
Phones 😌							
Addresses 🛟							

- Organization Type\* drop-down menu. The reporting entities should select a value in this field, which corresponds to their respective licensed business activity, it should end with the abbreviation of respective their regulator/Supervisory Body. For the Stakeholder, they should select a dropdown value, which represents their authority. For Supervisory Bodies this field will be autopopulated with "SUP"
- Name\* The unique name of the registering organization
- Incorp. Num Company registration number or trade license number
- **Commercial Name** The commercial name of the institution
- Incorp. City e.g. Al Ain
- Incorp. Country (e.g. United Arab Emirates)
- Contact Person Current MLRO full name or
   principal point of liaison in terms of supervisory
   body or stakeholder
- Website Link of company/authority website (if any)

 Is financial? – Is it a financial institution with a Swift/Bic code (banks, money remitters, etc.) or not?

- Acronym<sup>\*</sup> The acronym of the registering organization
- Swift /Bic Unique swift/Bic code. To be used only by the reporting entities which are financial institutions. Others can input N/A
- Business Activity To choose from a drop down value commensurate to the organization's licensed business activity
- Incorp. State e.g. Abu Dhabi
- Name of holding company Only if associated with holding company
- Email\* A group e-mail account which will be accessible by all authorized personnel of the reporting entity/authority to receive system notifications

#### Phones

ones 🔂 Phone			
Contact Type*	<b></b>	Comm. Type*	<b></b>
Country Code		Number*	
Extension		Comments	
	Add	Cancel	

- Contact Type\* Drop-down menu to specify Comm. Type\* Drop-down menu to specify the the contact type (e.g. Business, Operational, etc.)
- Country Code e.g. 971

- communication type (e.g. Landline, Mobile, etc.)
- Number\* Kindly enter the number without "00" prefixing or "+" or using any hyphens/spaces

• Extension – Numeric

• Comments – Comments (if any) e.g. please call between 9 am to 2 pm

Please note that all registering organizations are required to enter the phone details of a suitable regulatory or compliance department representative.

Address			
Туре*	✓ Address*		
Name of Free Zone (if FZ entity)	City*		
ZIP/Postal Code	Country*	UNITED ARAB EMIRATES	~
State/Emirate*	Comments		
	Add Cancel		

- **Type**\* Type of address
- Name of Free Zone (if FZ entity) only City\* City of address applicable for free zone entities
- **Zip/Postal Code** PO box number
- State/Emirate\* The state/emirate name Comments Comments (if any) in full letters

#### **Registering Person**

The registration details of the MLRO/Principal liaison officer should be provided in this section. This section registers the individual's details along with their username and password to be used to access the goAML.

Registering Person			
User Name*		Email*	
Password*		Confirm Password*	
Gender	τ	Title	
First Name*		Last Name*	
Birth Date		Emirates ID	
Nationality	τ	Occupation	
ID Number			

- **User Name**<sup>\*</sup> Unique username for logging into the system, no duplicates are allowed. Please maintain this username in a safe place and do not share it with a third party
- **Password**\* Password must be between 5-10 characters, include capital alpha, alphanumeric and special characters (e.g. Goaml321#)
- Gender Male / Female (drop-down menu)
- First Name\* MLRO's First name
- Birth Date Date of birth (in MM/DD/YYYY format)
- Nationality MLRO's Nationality
- **ID Number** ID number of any government issued national identification in case the MLRO is not a resident of the UAE. Kindly input the number without using any spaces/hyphens. In case there is an Emirates ID present for the registering person, then kindly note the user must fill the Emirates ID no. in both the fields i.e. 'Emirates ID' as well as 'ID Number'.

- Email\* MLRO's Unique business Email (the email should be an official email address and not a Gmail/Hotmail/Yahoo mail account
- Confirm Password\* Retype the password
- Title e.g. Ms / Dr / Mrs / Sheikh
- Last Name\* MLRO's Surname
- Emirates ID MLRO's Emirates ID number. Kindly input the number without using any spaces/hyphens
- Occupation MLRO's designation

- Address\* Address available
- Country\* Country of address

Passport

Passport?	No Yes		
Passport Number*		Passport Country	•

- **Passport?** If available select yes
- **Passport Number**\* Passport number without any spaces/hyphens
- **Passport Country** Country where the passport originates from (drop-down menu)

Phones 🕀	
Addresses 🕂	

By clicking the 'Add' button on the 'Phones' and 'Address' forms, the website will expand the forms for phone details and residence address, which are discussed in detail in Section 3.4 and 3.5 respectively.

#### Attachments

In this section, users from the reporting entities are required to attach their respective supervisory body's approval/appointment documents in order to establish their relevance and justification for using the portal. e.g. In case of entities regulated by the CBUAE, the MLRO will need to attach BSD's approval letter for their appointment as an MLRO or DMLRO.

For Supervisory Bodies, kindly upload the following attachments

- Copy of valid Emirates ID
- Copy of the authorization letter appointing the registering person to act on behalf of the organization

For CBUAE-BSD Regulated Entities, kindly upload the following attachments

- Letter of appointment of Compliance Officer;
- Letter of approval/NOC from CBUAE to the financial institution regarding the Compliance Officer or attach proof of the pending application for NOC to CBUAE.

For DFSA-DIFC Regulated Entities, kindly upload the following attachments

• Copy of the approval email from DFSA approving an MLRO designate.

For FSRA-ADGM Regulated Entities, kindly upload the following attachments

- Valid Financial Service Permission (FSP) or ADGM Registration License
- The ADGM Recognized Person Status Form (Required by Relevant Persons with a FSP License)
- Supporting evidence of the current MLRO and deputy MLRO (i.e. copies of passport, UAE Resident Visa and UAE ID).

For SCA Regulated Entities, kindly upload the following attachments:

- License of the company issued by SCA
- Emirates ID and Passport Copy of the Compliance Office/MLRO along with the visa page (in case of expatriates)
- Authorization Letter from the firm mentioning his/her position

For Insurance Authority Regulated Entities, kindly upload the following attachments

- MLRO's passport copy
- MLRO's Emirates ID copy
- MLRO's complete contact details

For Ministry Of Economy and Ministry Of Justice regulated entities, kindly upload the following attachments

- MLRO's passport copy
- MLRO's Emirates ID copy
- Valid trade license

To upload a document, kindly click the Choose file button as depicted below:

Attachments			
File Nam	ie	File Size	
	Choose File	No file chosen	Upload
			019082 Submit Request

 The Choose file to Upload window will display > Select the document to attach from the desired location and click Open.

💿 Open	in the second		×
😋 🔾 🗢 📕 « Docum	ents  My Documents  goAML Documents	✓ Search	goAML Documents 🔎
Organize 🔻 New fol	der		iii 🕶 🔳 🔞
★ Favorites ■ Desktop	Documents library goAML Documents		Arrange by: Folder 🔻
Downloads	Name	Date modified	Type Size
📃 Recent Places	Authorization Letter	10/22/2018 2:15 PM	Adobe Acrobat D
📜 Libraries	A ID Copy	10/22/2018 2:15 PM	Adobe Acrobat D
Documents	Passport Copy	10/22/2018 2:15 PM	Adobe Acrobat D
J Music			
Videos			
r Computer			
Network -	•		4
File	name:	<ul> <li>All Files</li> <li>Ope</li> </ul>	▼ n ▼ Cancel

• After selecting a file as an attachment, click the **Upload** button.

File Name	File Size	
Passport Copy.pdf	76097	×
Authorization Letter.pdf	76097	×
Choose Fi	ile No file chosen	Upload

• To delete an already loaded document, click the X button.

Before submitting the request, the user has to type the "*Captcha*" (sequence of digits that appears on the screen in this case) into the box without making any errors.

• Type in the numbers as they appear in the image and click **Submit Request**.



Once the registration form has been submitted, a "Registration info has been submitted" will populate with the registration reference number. The reference number is used for any registration related enquiries with the regulator or the goAML support team.



### **3 APPROVING A REGISTRATION**

Once the request has been submitted, the respective Supervisory Body or the FIU will be responsible for authenticating and verifying the registration captured, along with the required attachments and will approve/reject the registration accordingly. The reporting entity will receive an email<sup>1</sup> from the system stating the approval or rejection of the registration.

Once the registration has been approved, the reporting entity is required to **communicate the Organizational ID to users within their own organization who are authorized to use the system**. These users will be required to register as a person, for which guidance is provided on how to do so in the following section.

<sup>&</sup>lt;sup>1</sup> An email outlining the outcome of the request will be sent to the organization's group email address provided during the registration phase.

### 4 HOW TO REGISTER ON THE GOAML AS A PERSON

#### **4.1** Starting the Registration Process

On the Navigation bar, navigate to the **Register** part of the homepage and then click **Register As Person**. This in turn will load and display the registration screen.

	<b>E</b> 21
معرف الإسارات العربية البتينة البركتري CENTRAL BANK OF THE U.A.E.	
UAE Financial Intelligence Unit Welcome to goAML - UAE FIU Reporting System	
Register Please note that in order to get access to the system, you first need to register as a <b>Reporting</b> Entity under "Registration process has been successfully completed, you and no jin with the credentials you have previously defined. Registration <i>Que</i> Reporting Entities Re-registration Que Superviser Socies Re-registration Que Pagerar enew Crigonization	
© 2018 UNODC, All rights reserved. Version 4.4.7.2	

Once the registration form expands, the correct goAML Org ID must be listed in the **Organization ID** field in order to be able to submit the registration. The reporting entity admin/MLRO will subsequently accept or reject the request.

In other words, if there are multiple users registering under the organization, their own admin user i.e. MLRO/Principal Liaison Officer has to approve their request.

Registering Person		
Organization ID*		
User Name*		Email*
Password*		Confirm Password*
Gender	×	Title
First Name*		Last Name*
Birth Date		Emirates ID
Nationality	×	Occupation
ID Number		
Passport?	No     Yes	
Phones 🕒		
Addresses 🕂		

#### 4.1.1 Registering Person

- Organization ID\* i.e. Reporting Entity Email\* User's email address Organization ID as received in the approval notification email
- User Name\* Unique username for logging into Confirm Password\* Retype the password the system, no duplicates are allowed. Please maintain this username in a safe place and do not share it with a third party
- Password\* Password must be between 5-10 Title e.g. Ms / Dr / Mrs / Sheikh characters, include capital alpha, alphanumeric and special characters (e.g. Goaml321#)
- **Gender** Male / Female (drop-down menu)
- First Name\* User's First name
- Birth Date Date of birth (in MM/DD/YYYY Occupation User's designation format)
- Nationality User's Nationality

- Last Name\* User's Surname
- Emirates ID User's Emirates ID number. Kindly input the number without using any spaces/hyphens

**ID Number** – ID number of any government issued national identification if not a UAE resident. Kindly input the number without using any spaces/hyphens

#### Passport

Passport?	No Yes		
Passport Number*		Passport Country	τ

- **Passport?** If available select yes
- **Passport Number**\* Passport number without any spaces/hyphens
- **Passport Country** Country where the passport originates from (drop-down menu)

Phones 🔂	
Addresses 🕒	

By clicking the '**Add**' button on the '**Phones**' and '**Address**' forms, the website will expand the forms for phone details and residence address, which are discussed in detail in Section 2.2.

### **5** APPROVING A REGISTRATION REQUEST

After logging in, the organization's admin user (initial registering person i.e. MLRO/ Principal Liaison Officer) will have access to the goAML homepage, which will be displayed on the information bar.

• On the Menu bar, click on the Admin > User Request Management from the drop down list.

NEW REPORTS ~	DRAFTED REPORTS Y	SUBMITTED REPORTS ~	MESSAGE BOARD (70)	MY GOAML 🗸	STATISTICS	Admin 🗸 🕐
						Role Management
						User-Role Management
						User Request Management

• The User Change Requests page will be displayed with the following fields.

User Change Requests									
5	Start Date 14 June 2015 🔹			End Date 14 July 2015	<b>j</b>	• 0			
	<ul> <li>All</li> <li>Requests View Type: O Active</li> <li>Pending my actions</li> <li>In progress</li> </ul>								
Drag a column header here	to group by tha	t column							
Change Request Ref.	Туре	Request Status	Org Name		Org ID	User Name	Created On	$\nabla$	#
Ŷ	~			•	9			~ 7	
SHREG-150714-0000002	New User	<u>Waiting for RE Admin</u> to Verify	XYZ Bank		3	Pilose	2015/07/14		۲
Page 1 of 1 (1 items) 🔍	Page 1 of 1 (1 items) 《 < [1] > >>         Page size: 20								

- Clicking **Preview** > generates and displays the request form.
- The information displayed on the request form must be verified, as well as the attachments.
- The organization's admin user will be able to **Reject / Approve** the request and should add comments in case of rejecting the request for the user to understand the reason for rejecting.
- After the Request has been finalized, the user will receive an email informing them of the status of the request.

## 6 SETTING ACCESS RIGHTS FOR USERS UNDER A REGISTERED REPORTING ENTITY

The FIU's goAML platform is preconfigured with two roles that are defined in the system for both the entity's admin user (user who registered along with the organization i.e. MLRO/ Principal Liaison Officer) and the reporting entity's users (users who registered as a person later). These roles have been designed with several access rights being allowed for each specific subset of users in the system. The 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

NEW REPORTS	<ul> <li>DRAFTED REPORT</li> </ul>	RTS ~ SUBMITTED REPOR	ts - Mess	AGE BOARD (70)	MY GOAML 🗸	STATISTICS	admin ~ 🕐
User Change Re	auests						Role Management
ober enange k	-	Mandau January 1, 1000		s lo L	day Cantorshand 2020		User-Role Management
	Start Date	Monday, January 1, 1900	Ŧ	End Date Tues	day, September 1, 2020		User Request Management
	Requests View T	All      Active					Active Users
		<ul> <li>Pending my actions</li> <li>In progress</li> </ul>					Org Request Management
							Active Organizations

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

	Manage User	5		
M	anage users for tl	he entity: Gulf	Global Bank	~
U	sers for: Gulf	Global Bank	:	Roles for: nevineggb
	ggb1	Ali	Shamsi	Roles for RE
	nevineggb	Nevine	Patel	Universal Roles
	tonyggb	Tony	Alvarez	RE admin
				RE user

Should the entity's admin user deem that the preconfigured user access rights defined are not suitable for their users, then he/she may add a new role for their users as shown below:

• Navigate to Admin, then click Role Management

NEW REPORTS ~	DRAFTED REF	PORTS	SUBMITTED REPORTS ~	l	MESSAGE BOARD (7	70) MY (	GOAML		STATISTICS	ADMIN	~ 🕐	
User Change Reques	ste									Role Man	agement	
User change keques	Start Date		Monday, January 1, 1900	+	End Date	Tuesday, Sep	tember 1	, 2020	-	User-Role	e Manage	ment
			<ul> <li>All</li> </ul>							User Req	uest Mana	agement
		v Type:	Active							Active Us	ers	
			<ul> <li>Pending my actions</li> <li>In progress</li> </ul>							Org Requ	est Mana	gement
										Active Or	ganization	IS

• Click on Add a new role for this entity

Roles for a specific Org or User	
Manage roles that are only available to the organisation: Gulf Global B	ank * Add a new role for this entity
Roles available for: Gulf Global Bank	
Universal Roles:	
RE admin RE user	
Roles available for: Gulf Global Bank Universal Roles:	ank   Add a new role for this entity

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

# 7 DISABLING AN EXISTING USER

The Admin can also disable an active user should his/her role in the organization get redundant.

Active Users					
Start Date M	onday, January 1, 1900 👻	End Date Wednesday, April 10, 201	9 🔻	0	
Drag a column header here to group by that co					
Reporting Entity Name	Org ID	User Name	User Status	Created On	#
~	♥	· · · · · · · · · · · · · · · · · · ·	~	V	
DUBAI POLICE	36	Dubaipoliceuser3	Deactivated	4/2/2019	$+ \odot \bigcirc \odot$
		DUBAIPOLICEUSER1	Active	4/1/2019	0000
DUBAI POLICE	36	DODAIPOLICEOSEKI			

# 8 FORGOT/RESET A USER'S PASSWORD

A user can change his/her own password using the icon as displayed below.

Active Users								
Start Date Mo	Start Date Monday, January 1, 1900 🔹 End Date Wednesday, April 10, 2019 🔹							
Drag a column header here to group by that column								
Reporting Entity Name	Org ID	User Name	User Status	Created On	#			
~	♥	♥		✓ ♥				
DUBAI POLICE	36	Dubaipoliceuser3	Deactivated	4/2/2019	$\odot$			
DUBAI POLICE	36	DUBAIPOLICEUSER1	Active	4/1/2019	0000			
DUBAI POLICE	36	DUBAIPOLICE	Active	4/1/2019	Creset Pass			

### 8.1 Resetting a user's password

In case any user forgets his/her own password, they can use the **Forgot Password** tab on the login screen

إمارات THE	مصرف الإمارات المربية المتحدة المركزى CENTRAL BANK OF THE U.A.E.	
nt - U/	Please sign in with your username and password. If you do not have a username and password you have to register before logging in.	
	User Name	
	Password	XL
to th	LOGIN >>	
Repo ation	Register a new Organisation Forgot Password Close	
with tne d		

The user will have to provide the same username and registered email ID for this user which he/she provided at the time of the registration.

Reset Password Request	
	User Name:
	Email:
	075180 Č Enter the code above

The user should receive an email with a link to set a new password as shown in the screenshot.

FILE MESSAG	Calibri - 11 - A* A* := - := - * A Address Check Attach Attach Attach Signature P Follow Up - P T U Attach Attac	~				
To Send Subject	FW: FIU:reset password request					
From: GoAML notification < <u>goAML.Workflow@cbuae.gov.ae</u> > Sent: Wednesday, April 10, 2019 4:49 PM To: @@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@@						

- - End of Document - -