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

Contents

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

Icon	Description
⊕	Add
Add	Add the captured detail
Cancel	Cancel the captured detail
Close	Close
◉	Preview
🖨	Print
✕	Remove the uploaded document
⟳	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.
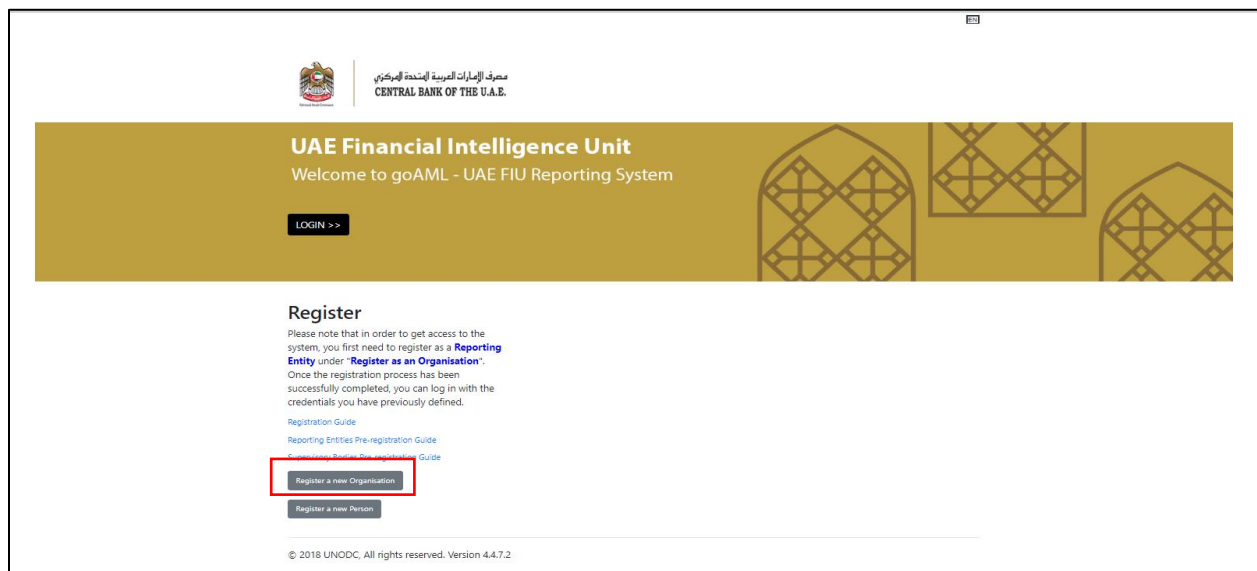
The "**Register a new Organization**" page will subsequently open with the following form headings that need to be captured.

- 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
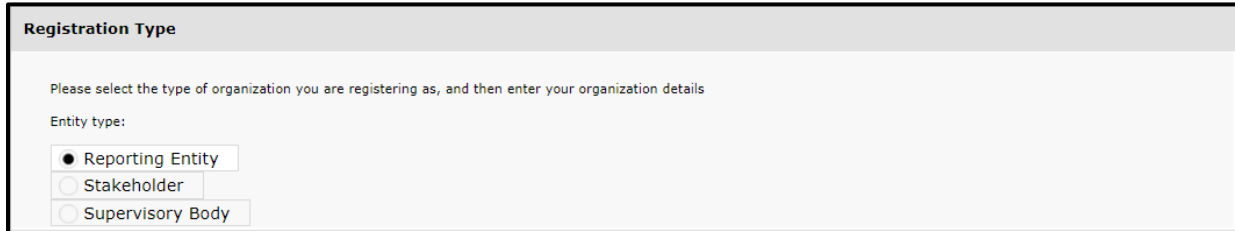- Supervisory Body

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

- **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 their respective regulator/Supervisory Body. For the Stakeholder, they should select a dropdown value, which represents their authority. For Supervisory Bodies this field will be auto-populated 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*** – 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

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

- **Extension** – Numeric

- **Comm. Type*** – Drop-down menu to specify the communication type (e.g. Landline, Mobile, etc.)

- **Number*** – Kindly enter the number without prefixing "00" or "+" or using any hyphens/spaces
- **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.

Addresses

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

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.

- **User Name*** – 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

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:
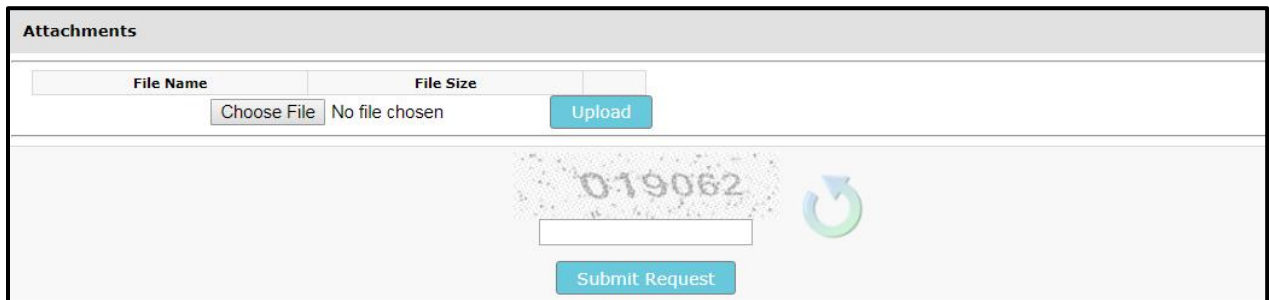
- The **Choose file** to **Upload** window will display > Select the document to attach from the desired location and click Open.
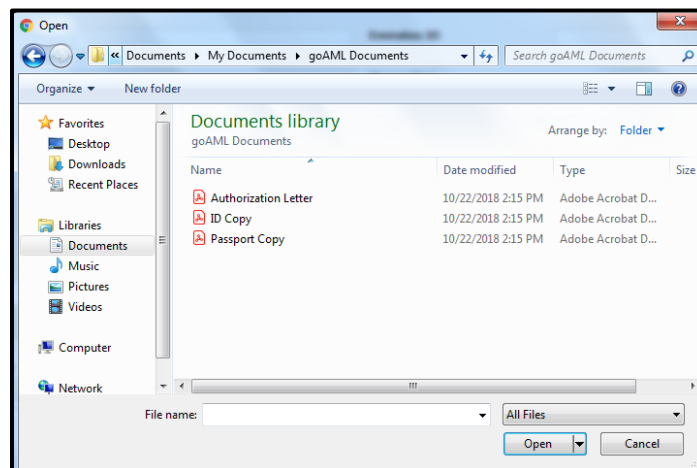
- After selecting a file as an attachment, click the **Upload** button.

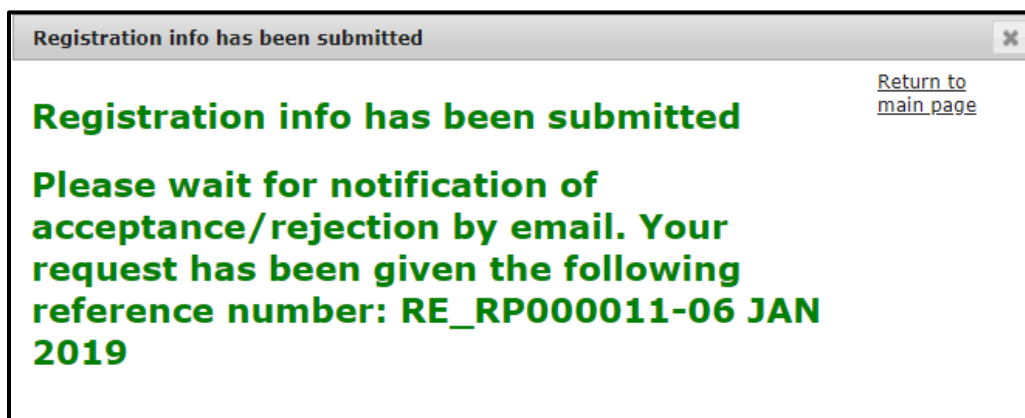| File Name	File Size	
Passport Copy.pdf	76097	✕
Authorization Letter.pdf	76097	✕
Choose File No file chosen		Upload

- 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**.

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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.

Registration info has been submitted   ✖

Return to main page

Registration info has been submitted

Please wait for notification of acceptance/rejection by email. Your request has been given the following reference number: RE_RP000011-06 JAN 2019

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[1] 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.

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[1] 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.
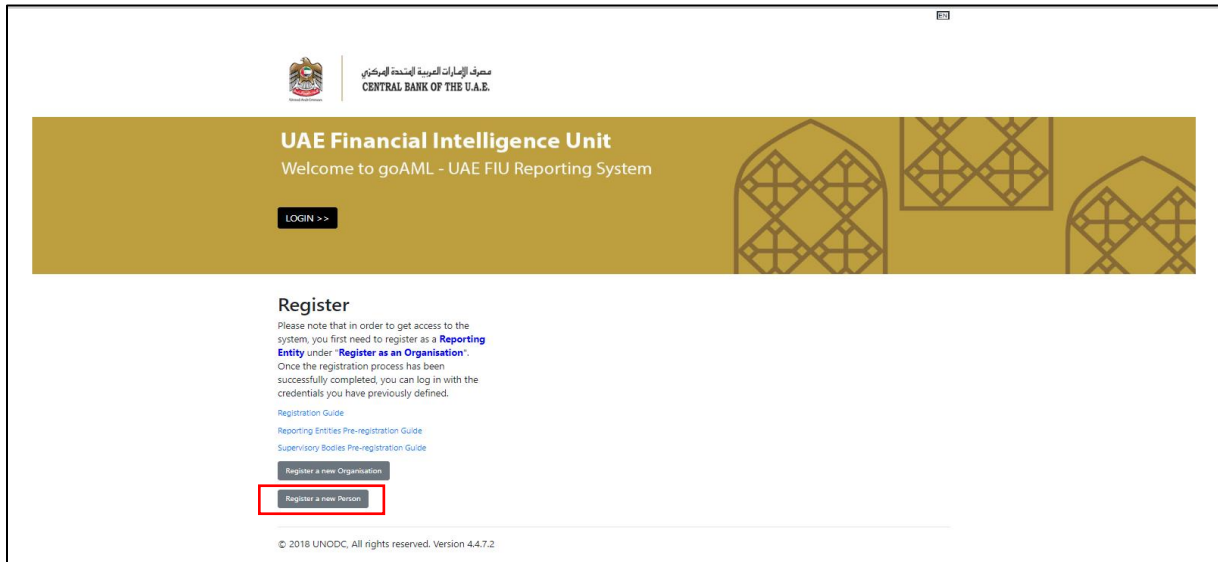
Once the registration form expands, the correct goAML Org ID must be listed in the **Organization ID** field in order to be able to submit the registration. The reporting entity admin/MLRO will subsequently accept or reject the request.

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.

4.1.1 Registering Person

- **Organization ID*** – i.e. Reporting Entity Organization ID as received in the approval notification email
- **User Name*** – 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*** – User's First name

- **Birth Date** – Date of birth (in MM/DD/YYYY format)
- **Nationality** – User's Nationality

- **Email*** – User's email address

- **Confirm Password*** – Retype the password

- **Title** – e.g. Ms / Dr / Mrs / Sheikh

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

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	▼

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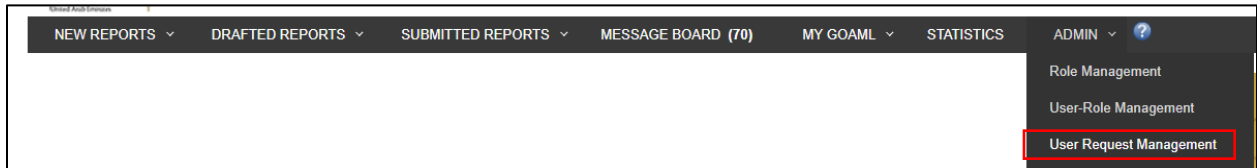- **Passport Country** – Country where the passport originates from (drop-down menu)

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.
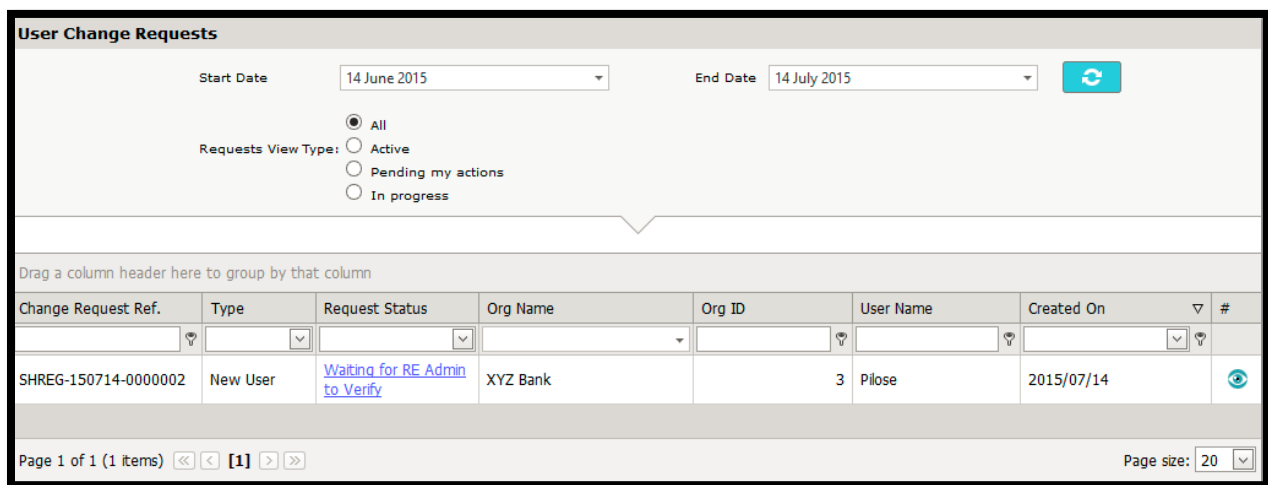
5   APPROVING A REGISTRATION REQUEST

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 ⌄	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

| Start Date | 14 June 2015 ▾ | End Date | 14 July 2015 ▾ | 🔄 |

Requests View Type:
- ⦿ All
- ◯ Active
- ◯ Pending my actions
- ◯ In progress

Drag a column header here to group by that column

Change Request Ref.	Type	Request Status	Org Name	Org ID	User Name	Created On	▽	#
SHREG-150714-0000002	New User	Waiting for RE Admin to Verify	XYZ Bank	3	Pilose	2015/07/14		👁

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**
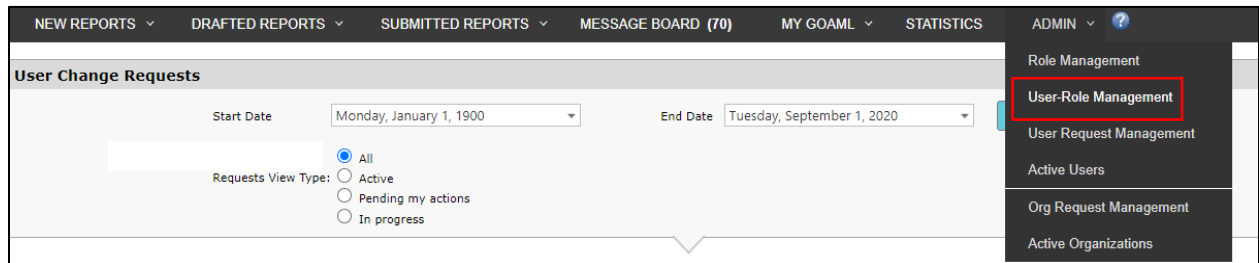
- Click on the desired user within the organization and specify their role.
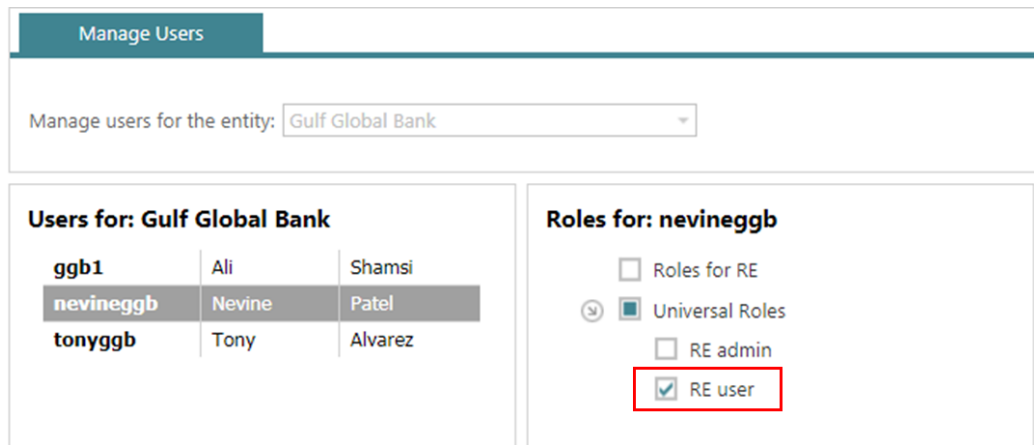
Should the entity's admin user deem that the preconfigured user access rights defined are not suitable for their users, then he/she may add a new role for their users as shown below:

- Navigate to **Admin**, then click **Role Management**
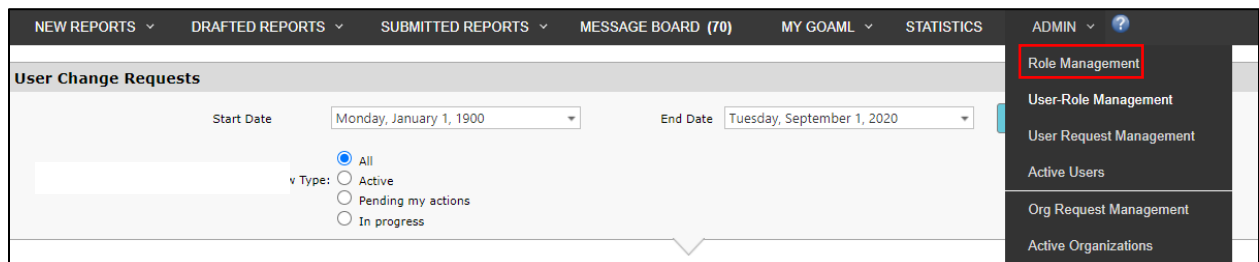
- Click on **Add a new role for this entity**

The system will then allow the organization's admin to create a new role for their 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.

8 FORGOT/RESET A USER'S PASSWORD

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

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

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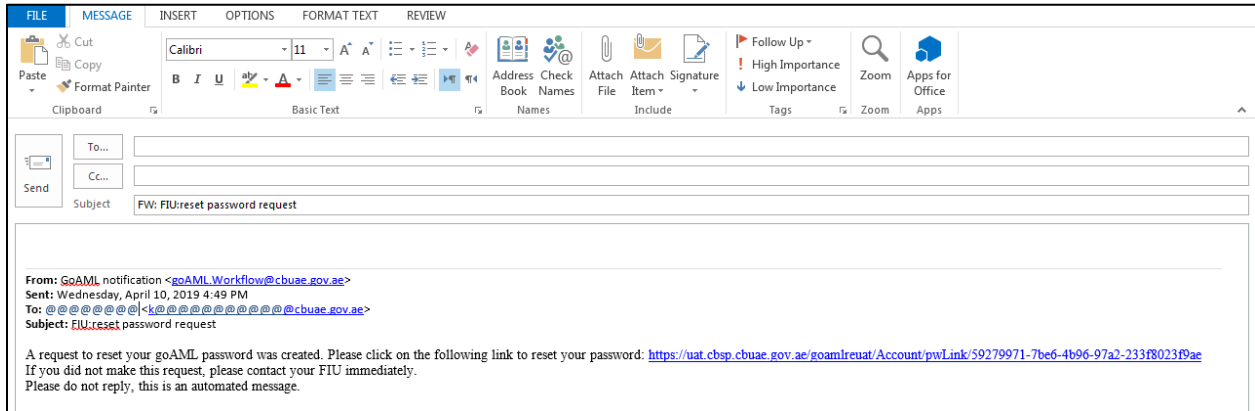
The user should receive an email with a link to set a new password as shown in the screenshot.

- - End of Document - -