



goAML Web Submission Guide

UAE Financial Intelligence Unit

20/07/2022 – V2.4

Objective of this user guide

The objective of this user guide is to define and outline the steps to be followed when submitting a report to the Financial Intelligence Unit (FIU).

This user guide is applicable to the designated Compliance Officer/MLRO or the deputy CO/MLRO (should the lead CO/MLRO be unavailable) of the reporting entity registered on the goAML.

Legal 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
AIF	Additional Information File without Transactions
AML / CFT	Anti-Money Laundering / Countering Financing of Terrorism
RFI	Request For Information without Transactions
FIU	Financial Intelligence Unit
CO	Compliance Officer
MLRO	Money Laundering Reporting Officer
Report	Any STR, SAR, AIF, AIFT, RFI or RFIT report
SAR	Suspicious Activity Report
STR	Suspicious Transaction Report
AIFT	Additional Information File with Transactions
RFIT	Request for Information with Transactions
HRC	High Risk Country Transaction Report
HRCA	High Risk Country Activity Report
DPMSR	Dealers in Precious Metals and Stone Report
PNMR	Partial Name Match Report
FFR	Funds Free Report
PSTR	Postponement of Suspicious Transaction Report

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Overview of the Available Report Types

Suspicious Transaction Report (STR)

If, during the establishment or course of the customer relationship, or when conducting transactions on behalf of a customer or a potential customer, a reporting entity suspects transactions related to money laundering, fraud or terrorist financing, then the entity should submit an **STR** to the FIU at the earliest.

Suspicious Activity Report (SAR)

If, during the establishment or course of the customer relationship, a reporting entity suspects any activity or an attempted transaction (i.e. a non-executed transaction) that can be related to money laundering, fraud or terrorist financing, then the entity should submit a **SAR** to the FIU at the earliest.

Additional Information File without Transaction(s) (AIF)

Should the FIU require any further details while reviewing a STR/SAR, then the reporting entity that originally submitted the said report may be solicited for further information by receiving an AIF request from the FIU through the Message Board. Should such a situation arise, then the reporting entity is required to submit an **AIF** report through the goAML.

Additional Information File with Transaction(s) (AIFT)

The **AIFT** report is similar to the structure of an **AIF** report, with the exception that this report type supports the submission of transactions.

Should the FIU require any further details including transactions while processing a STR/SAR, then the reporting entity that originally submitted the said report may be solicited for further information including transactions by receiving an AIFT request from the FIU through the Message Board. Should such a situation arise, then the reporting entity is required to submit an **AIFT** report through the goAML.

Request for Information without Transactions (RFI)

Should the FIU require further information from multiple reporting entities rather than just the entity responsible for submitting the STR/SAR, then an RFI request will be sent out to the concerned reporting entities through the goAML Message Board. Should such a situation arise, then the reporting entity is required to submit an **RFI** report through the goAML.

Request for Information with Transaction(s) (RFIT)

Should the FIU require further information that includes transactions from multiple reporting entities rather than just the entity responsible for submitting the STR/SAR, then an RFIT request will be sent out to the concerned reporting entities through the goAML Message Board. Should such a situation arise, then the reporting entity is required to submit an **RFIT** report through the goAML.














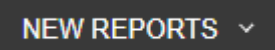

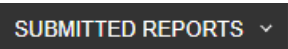
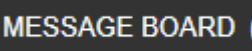
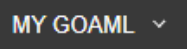
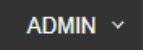
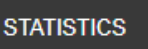
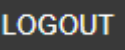
High Risk Country Transaction Report (HRC)

If, during the establishment or course of the customer relationship, or when conducting transactions on behalf of a customer or a potential customer, a reporting entity identifies transactions related to high risk countries as defined by the National Anti-Money Laundering and Combating the Financing of Terrorism and financing of Illegal Organizations Committee (A comprehensive list of High Risk Countries can be found [Here](#)) , then the entity should submit an **HRC** to the FIU. Such reported transaction(s) may only be executed three working days after reporting such to the FIU, and if the FIU does not object to conducting the transaction within the set period.

High Risk Country Activity Report (HRCA)

If, during the establishment or course of the customer relationship, or when conducting an activity on behalf of a customer or a potential customer, a reporting entity identifies activities related to high risk countries as defined by the National Anti-Money Laundering and Combating the Financing of Terrorism and financing of Illegal Organizations Committee (A comprehensive list of High Risk Countries can be found [Here](#)) , then the entity should submit an **HRC** to the FIU. Such reported activity(ies) may only be executed three working days after reporting such to the FIU, and if the FIU does not object to conducting the activity within the set period.

1. goAML Web Icons

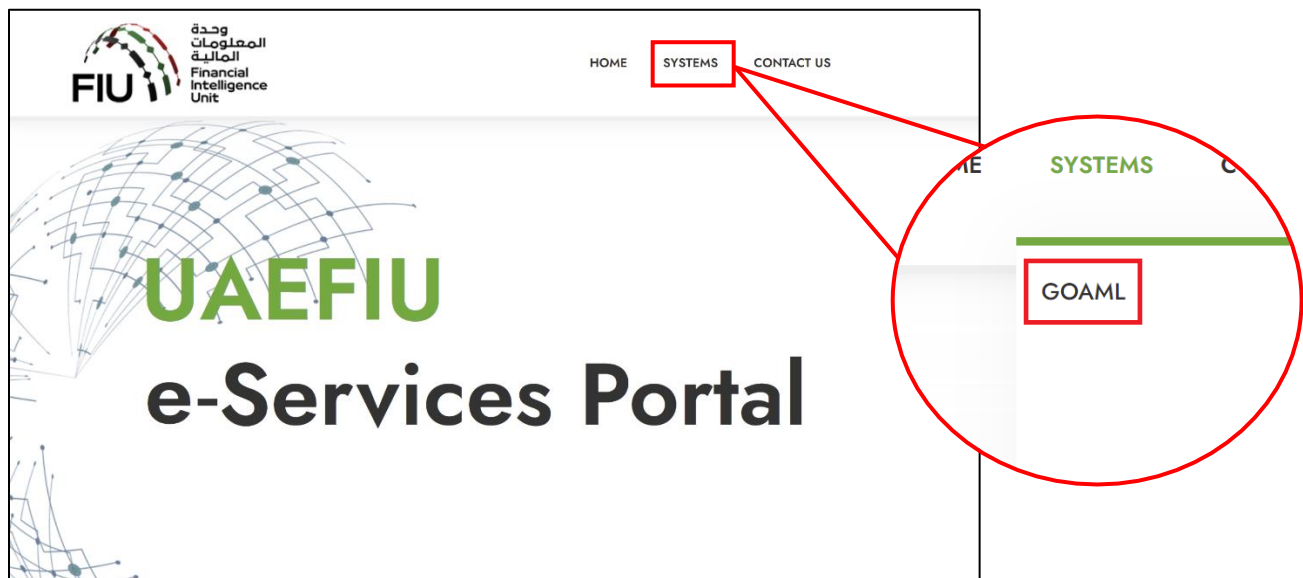
Icon	Description
	Add or Expand
	Add the captured detail
	Cancel the captured detail
	Close
	Preview
	Print
	Refresh
	Remove the uploaded document
	Upload a document
	Save
	Save a report
	Submit a report
	Shows the attached documents
	Upload XML and web reports
	Access drafted reports
	View submitted reports
	Access goAML Message Board
	Change password and user/organization details
	Access User Requests and Role Management
	Access Statistics
	Logout of goAML

2. Accessing goAML

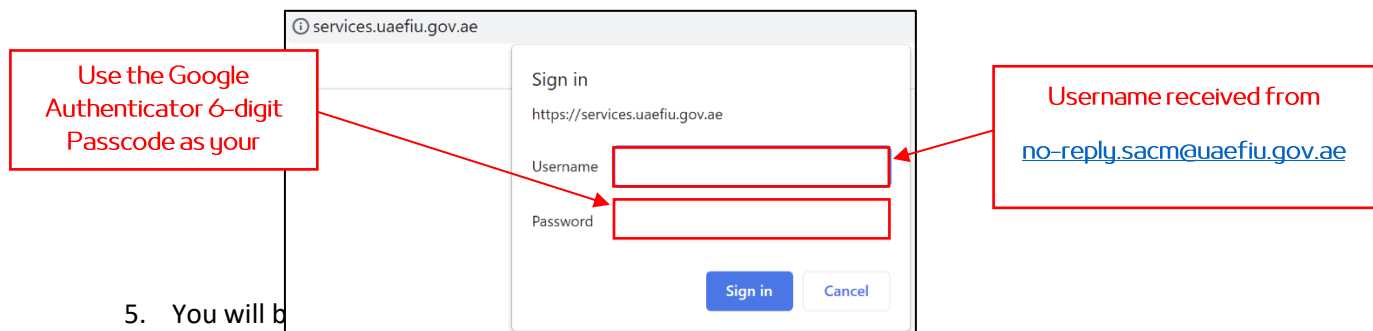
Reporting entities can access the goAML by utilizing the username and password they created during the registration process. However, all reporting entities registration requests should be approved by their respective regulator before the registering organization is on-boarded to the goAML. Such authentication will always be required before a reporting entity is to granted access to the goAML.

2.1 For non-CBUAE regulated organizations:

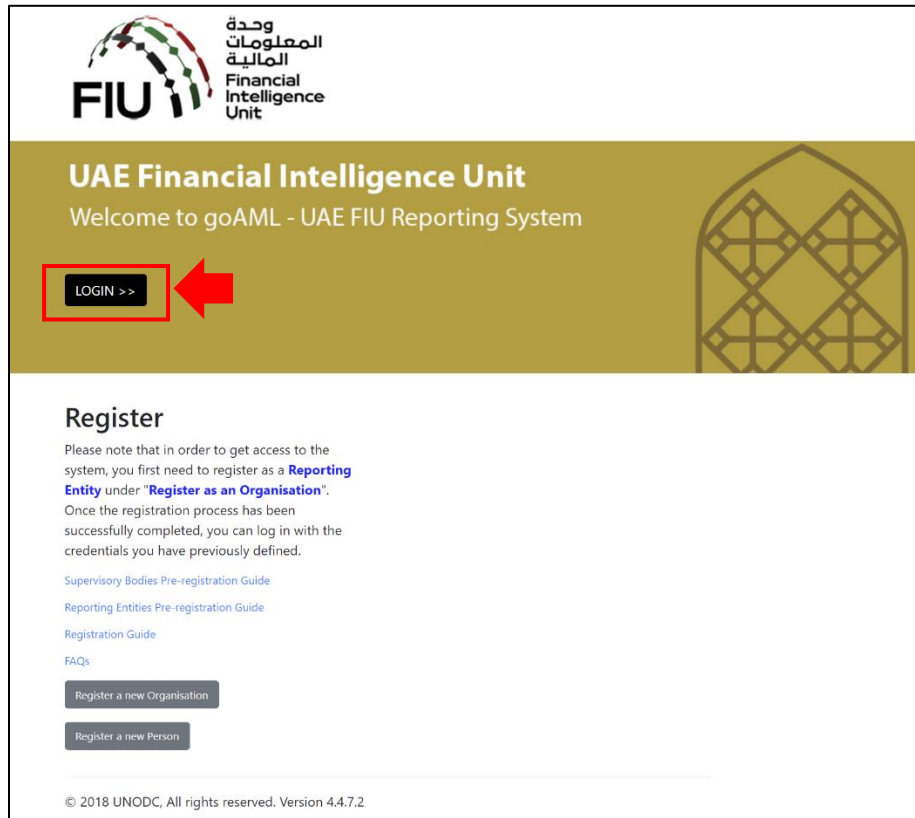
1. Click on the **Login** link <https://services.uaefiu.gov.ae>
2. Navigate to **SYSTEMS**
3. Click on **GOAML**



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 Google Authenticator Passcode as the password



5. You will b
6. Click the Login Button



UAE Financial Intelligence Unit
Welcome to goAML - UAE FIU Reporting System

LOGIN >>

Register

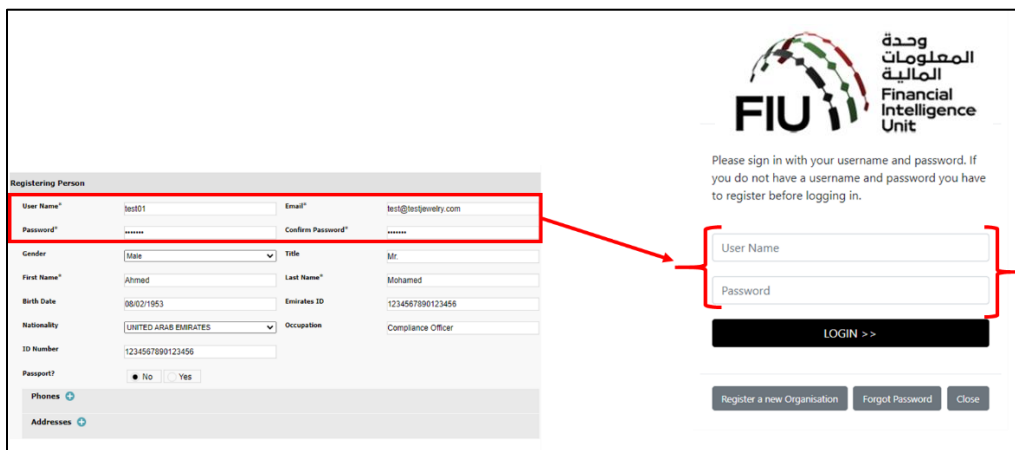
Please note that in order to get access to the system, you first need to register as a **Reporting Entity** under "**Register as an Organisation**". Once the registration process has been successfully completed, you can log in with the credentials you have previously defined.

[Supervisory Bodies Pre-registration Guide](#)
[Reporting Entities Pre-registration Guide](#)
[Registration Guide](#)
[FAQs](#)

[Register a new Organisation](#)
[Register a new Person](#)

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



FIU
وحدة المعلومات المالية
Financial Intelligence Unit

Please sign in with your username and password. If you do not have a username and password you have to register before logging in.

Registering Person

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 [+](#)

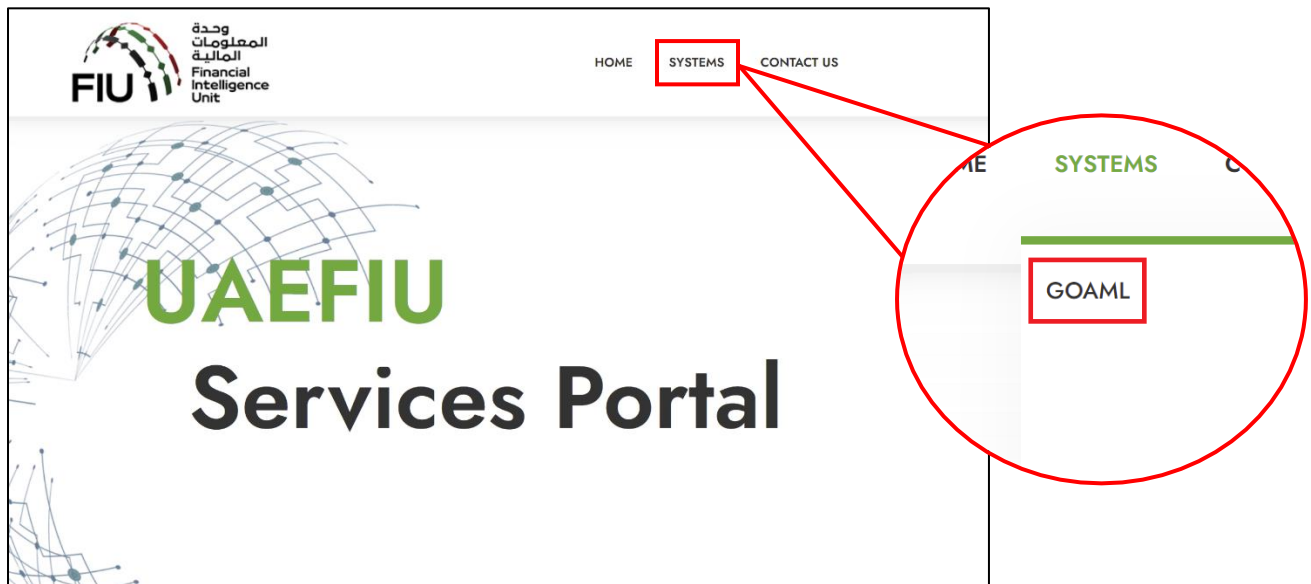
User Name
Password
LOGIN >>

[Register a new Organisation](#) [Forgot Password](#) [Close](#)

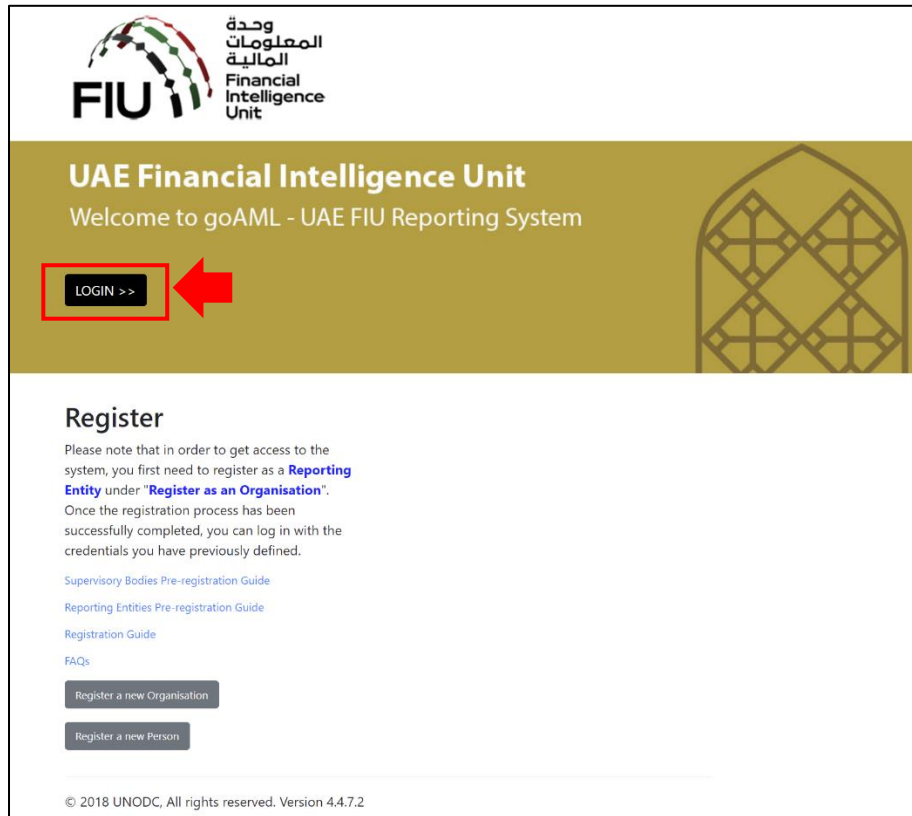
2.2 For CBUAE regulated organizations or in case of an MPLS connection:

Click on the **Login** link <https://10.15.15.150/goaml/> and the Central Bank Services Portal will open up

1. Navigate to **SYSTEMS**
2. Click on **GOAML**



3. You will be directed to the goAML homepage
4. Click the Login Button



UAE Financial Intelligence Unit
Welcome to goAML - UAE FIU Reporting System

LOGIN >>

Register

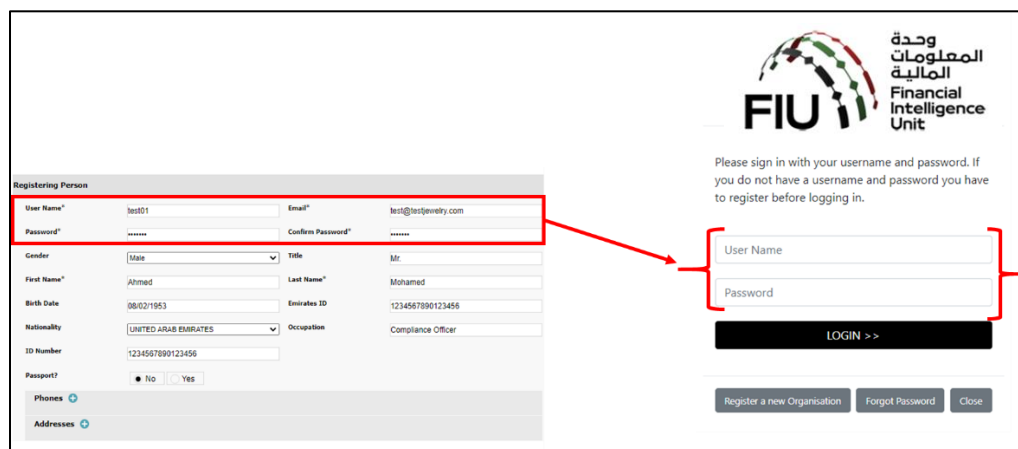
Please note that in order to get access to the system, you first need to register as a **Reporting Entity** under "**Register as an Organisation**". Once the registration process has been successfully completed, you can log in with the credentials you have previously defined.

[Supervisory Bodies Pre-registration Guide](#)
[Reporting Entities Pre-registration Guide](#)
[Registration Guide](#)
[FAQs](#)

[Register a new Organisation](#)
[Register a new Person](#)

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



Registering Person

User Name* test01 Email* test@testjewelry.com
 Password* Confirm Password*
 Gender [Male] Title Mr.
 First Name* Ahmed Last Name* Mohamed
 Birth Date 08/02/1953 Emirates ID 1234567890123456
 Nationality [UNITED ARAB EMIRATES] Occupation Compliance Officer
 ID Number 1234567890123456
 Passport? ☒ No ☐ Yes
 Phones +
 Addresses +

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
LOGIN >>

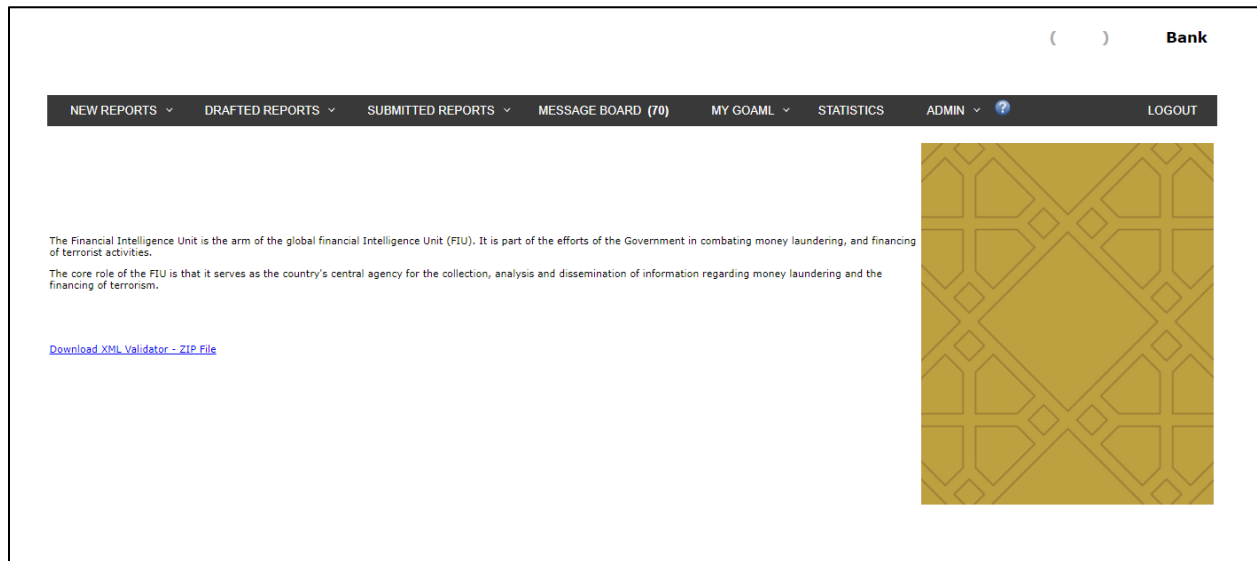
[Register a new Organisation](#) [Forgot Password](#) [Close](#)

2.3 goAML Platform Landing Page

The landing page has the following visible items

- **Logged in user details** - displays the username and the corresponding institution name (e.g. Ali from Gulf Global Bank).

- **Menu Bar** - contains New Reports / Drafted Reports / Submitted Reports / Message Board / My goAML / Statistics / Admin, clicking any of the link items will give a user access to the required functionality (e.g. clicking message board populates the message board).
- **Logout** – allows the user to logout.



3. Submitting a Report

3.1 Select a New Report

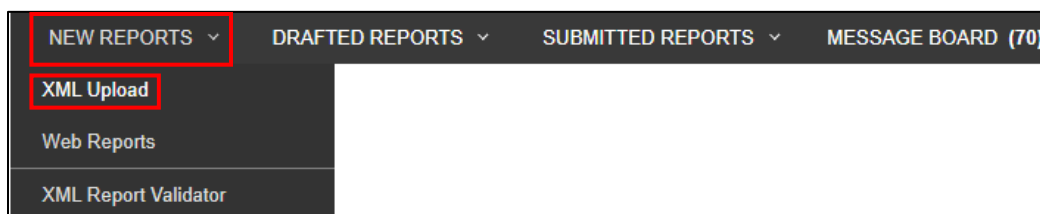
The goAML system allows users to submit a report through the following options:

3.1.1 XML Reports

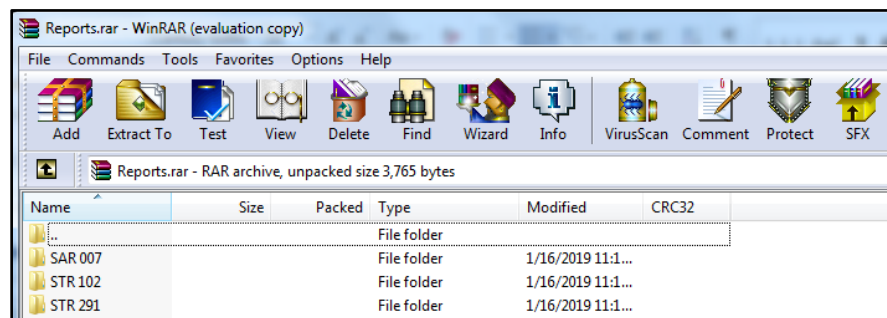
If the reporting entity has goAML- compliant XML files, then they may simply upload them to the goAML by uploading individual XML report files or XML reports in a ZIP file.

The link for uploading reports is accessible by hovering the mouse pointer on the menu bar:

- **New Reports** > select **XML Upload**



- Click on **Browse** and select the XML file to be uploaded. The user can select either a single XML file or a zipped file. In case of a zipped file, the user may enter multiple XML files along with attachments granted that they are in the appropriate format as depicted below:



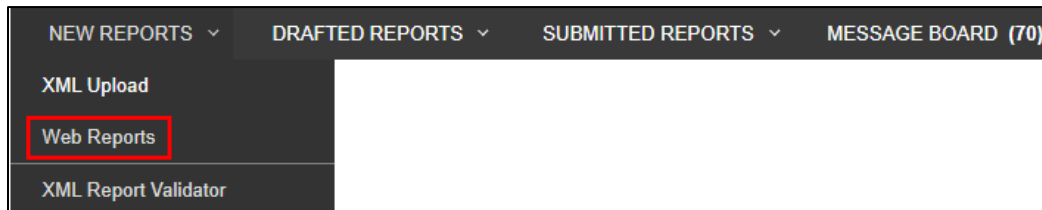
- Click on **Upload**. The data, is then uploaded to the goAML for acceptance or rejection.

3.1.2 Web Reports

If the reporting entity wishes to submit a report but does not have the data available in XML format, then they may enter the report directly onto a web form available on the goAML platform.

The link for uploading reports is accessible by hovering the mouse pointer on the menu bar:

- **New Reports** > select **Web Reports**



Once selected, a new general reporting template will be generated which will be discussed in detail in the following sections.

3.2 An Overview of the Report Cover

The form for creating new reports is loaded and displayed. Kindly note the form fields **'Reporting Entity ID'** and **'MLRO'** are auto-populated and cannot be changed. The Reporting Person details are linked to the logged in user details. Kindly note that all fields denoted with an asterisk (*) in the goAML are mandatory and must be completed in order to submit the report. Additional fields that are not denoted with an asterisk, are mandated. Please refer to the Business Rejection Rules (BRRs) for more information.

Report Type: STR Report No.: ---

Reporting Entity ID: [Auto-populated]

Reporting Entity Branch: []

Report Type*: Suspicious Transaction Report

Internal Ref. #*: []

Submission Date*: 05/06/2019

FIU Reference: []

Summary of the Report: []

Action Taken By Reporting Entity: []

MLRO *

First Name	Last Name	Birth Date	Emirates ID	Passport Number
	Admin			

Location of the Incident +

Reason for Reporting * +

Transactions * +

Submit Report Save Report Show Attachments x 0

3.2.1 Select the Report Type¹

The report type to be submitted can be chosen from the **'Report Type'** drop-down menu.

- To submit a report, open the **'Report Type'** drop-down menu and select the appropriate report option as discussed in Section #1.

¹ A Suspicious Transaction Report (STR) will be selected in this manual for illustration purposes.

After selecting the suitable option, the MLRO may now proceed with populating all available details in the Report Cover as depicted below:

- **Reporting Entity ID** – Entity name as per the registration (auto-generated)
- **Internal STR/SAR #*** – Kindly provide the internal STR/SAR number
- **Reporting Entity Branch** – Branch where the main subject(s) of the report were identified
- **Report Type*** – Kindly select the report type relevant to the suspicion for submission to the FIU

- **Submission Date*** – Date of submitting the report to the FIU (auto-generated)
- **Description of the Report*** – Kindly provide a brief overview for the suspicion/reason for submitting this report to the FIU. This field is only mandatory for STR and SAR report types
- **FIU Reference** – Only applicable in the case of AIF/RFI/AIFT/RFIT reports. Kindly quote the corresponding case number as specified in the Message Board communication sent by the FIU
- **Action Taken by Reporting Entity*** – The action(s) taken by the reporting entity post-identifying the reason for suspicion/submission

Important: While populating the fields detailed above, kindly note that all reporting entities are expected to comply with the following principles in order to avoid rejection of the report by the system:

- ❖ When submitting an STR or SAR, the MLRO must fill in the ‘Internal STR/SAR #’ and ‘Description of the Report’ fields.
- ❖ In the case of RFI/AIF/AIFT/RFIT reports, it is imperative that the MLRO fills out the ‘FIU Reference’ field using the reference number provided in the request sent by the FIU through the goAML message board. This reference number will be essential in linking the AIF/RFI/AIFT/RFIT report to the original STR/SAR that is under review by the FIU.

3.2.2 MLRO Details

This section of the report includes full details of the report’s reporting person, which are automatically populated using the details provided during the registration phase.

MLRO				
First Name	Last Name	Birth Date	Emirates ID	Passport Number
goaml	goaml			

3.2.3 Location of the Incident

Describes the location where the suspicious incident/transaction took place. This is mandatory for STR and SAR report types.

Location of the Incident				
Address	City	State/Emirate	ZIP/Postal Code	Country
Central Park Towers, DIFC	Dubai	Dubai	20499	UNITED ARAB EMIRATES

- To edit the location present, press the ‘Edit’ icon.

Location of the Incident				
Address	City	State/Emirate	ZIP/Postal Code	Country
Central Park Towers, DIFC	Dubai	Dubai	20499	UNITED ARAB EMIRATES

The “**Use an existing Address**” button is used to populate Address information that was already captured on the web session on goAML. Alternatively, the user may fill in other location details as required.

Address

Use an existing Address

Type*

Address*

Name of Free Zone (if FZ entity)

City*

ZIP/Postal Code

Country*

State/Emirate*

Comments

Save

Cancel

- **Type*** – Type of address (drop-down menu)
- **Name of Free Zone (if FZ entity)** – The name of the UAE free zone (if applicable)
- **Zip/Postal Code** – Please provide the PO Box/Zip code
- **State/Emirate*** – Please provide the state name in full form(or Emirate in case of UAE)
- **Address*** – Physical address (details such as street name, office floor, etc.)
- **City*** - Name of the city (full form)
- **Country*** – Name of Country
- **Comments** – If any

3.2.4 Reason for Reporting

The user is required to select the most appropriate reason for reporting available from the menu selection provided. More than one reason may also be provided, if deemed necessary. In order to select the appropriate indicator:

- Click ‘**Add**’ to select the appropriate reason for the report.

Reason for Reporting *

Select the reason(s) applicable and then press ‘**Close**’. Alternatively, the user may search for reasons using the search bar available on the top left when expanding the form.

Reason for Reporting

Close

Code	Indicator	
RESUB	Apparent resubmission or rejected loan application with key borrower/buyer details changed or modified from individual borrower to company/corporation; this activity may identify the same person attempting to secure a loan fraudulently through a straw-bor	<input type="checkbox"/>
BIDWT	Customer deposits bearer instruments followed by instructions to wire the funds to a third party.	<input checked="" type="checkbox"/>
STRPS	Customer frequently deposits large sums of cash wrapped in currency straps.	<input type="checkbox"/>
MONIS	Customer makes frequent purchases of monetary instruments with cash in small amounts	<input checked="" type="checkbox"/>
WRNIP	Customer's internet protocol (IP) address does not match the identifying information provided during online registration	<input type="checkbox"/>
FRESL	Frequent exchange of small denomination for larger denomination bills by a customer who is not in a cash-intensive industry. This type of activity may occur as smugglers ready proceeds for bulk cash shipments.	<input type="checkbox"/>
NIUTS	Negotiable instruments used to fund transactions in sequential numbers and/or missing payee information.	<input type="checkbox"/>

It is imperative that a minimum of one reason for reporting must be selected to avoid rejection of the report by the system.

3.2.5 Transactions

If the report contains transaction(s), then the transaction details may be added as follows:


- Click **'Add'** button to capture transaction details for the report

Kindly note that the 'Transactions' tab will be shown only in case the reporting entity is submitting an "STR", RFI with Transactions" or an "AIF with Transactions" reports.

Transactions * 

Once the Transaction tab is expanded, a screen opens up that should be populated with the details of the transaction.

Transaction

Transaction Ref. No.* 


Transaction Type*

Total Amount (AED)*

Internal Reference Number

Late deposit (Y/N)*

Date*

- Transaction Ref. Number*** – Kindly use the auto-generate button adjacent to this field to generate a unique identification number  only if the RE is not a Bank/Exchange House.
- Internal Reference Number*** – Reporting entity's internal transaction reference number

- **Transaction Type*** – Kindly specify the mode used to conduct the transaction being reported
- **Total Amount*** (AED) – Transaction amount in AED
- **Late Deposit*** – Does this transaction account as a late deposit? (Yes or No. to be used by Banks only.
- **Date*** – Transaction date

Indemnified for Repatriation <input type="radio"/> Yes <input checked="" type="radio"/> No	
Transaction Executed by (Staff Name)	Authorizer
Branch executing the transaction*	
Purpose of the Transaction*	
Transaction Comments	
Transaction Type: <input type="radio"/> MultiParty <input type="radio"/> BiParty	
Goods and Services +	
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

- **Indemnified for Repatriation*** – Kindly specify if the reporting entity has received an indemnity for repatriation. This is only applicable in fraud related STRs.
- **Authorizer** – Name of the staff member responsible for authorizing the transaction
- **Branch executing the transaction*** – Branch where the transaction was executed
- **Transactions Comments** – Comments (if any)
- **Transaction Executed by (Staff Name)** – Name of the staff member who executed the transaction
- **Date of receipt for recall request*** (that field will only show if YES was selected for Indemnified for Repatriation) – Kindly mention the date when the reporting entity received the fund recall request

Date of receipt for recall request	
------------------------------------	--

- **Purpose of the Transaction*** – Purpose for executing the transaction as informed by customer

3.2.5.1 Transaction Type

Transaction Type:	<input type="radio"/> MultiParty	<input type="radio"/> BiParty
-------------------	----------------------------------	-------------------------------

The user will have the option to select **'BiParty'** if the transaction involves only two parties, and the option to select **'MultiParty'** should one or multiple parties be involved in the transaction.

3.2.5.2 From Type / To Type²

Transactional reports on goAML are structured as bi-party transactions with a **'From'** and **'To'** party to every transaction. A transaction report will always have a From (Payee/Remitter/Sender) and To (Receiver/Beneficiary) side which will need to be completed by the user/ MLRO.

From Type	<input type="radio"/> My Client	<input type="radio"/> Not My Client
To Type	<input type="radio"/> My Client	<input type="radio"/> Not My Client

3.2.5.3 My Client / Not My Client³

The MLRO is required to specify within **'From Type'** / **'To Type'** sub-menu whether the concerned subject is **'My Client'** or **'Not my Client'**. Regardless whether the MLRO's selection is **'My Client'** or **'Not my Client'**, there must be an account, entity and/or person involved as applicable.

- Click the > **'My Client'** radio button > The **'From My Client'** button displays > click the **'Add'** button

From Type	<input checked="" type="radio"/> My Client	<input type="radio"/> Not My Client	←
From My Client * +			
To Type	<input type="radio"/> My Client	<input checked="" type="radio"/> Not My Client	←

The **'From Party'** form will then open, in which the reporting officer will populate the details of the subject who initiated the transaction.

² This sub-menu will appear only in case the user/ reporting officer selects **'BiParty'** in the 'Transaction Type' field.

³ For illustrational purposes, the relationship with the subjects of the report here is **'My Client'** in order to provide a holistic view on all the fields that need to be completed.

From Party

Funds Code*

▼

Funds Code Comments

Country*

UNITED ARAB EMIRATES

▼

Foreign Currency

+

Conductor

+

Party Type:

☐ Person
 ☐ Account
 ☐ Entity

Add Party and Save Report

Cancel

- **Funds Code*** – Please specify the type of funds used
- **Funds Code Comments** – Comments (if any)
- **Country*** – Country where the transaction has originated from

3.2.5.4 Foreign Currency

By clicking the ‘+’ icon next to the ‘**Foreign Currency**’ sub-menu, the user will expand the form which is applicable to transactions involving the use of foreign currency.

Foreign Currency

Currency Code*

▼

Amount*

Exchange Rate*

Add

Cancel

- **Currency Code*** – Describes the currency for the transaction
- **Amount*** – Transaction amount in foreign currency
- **Exchange Rate*** – The equivalent of one foreign currency unit in AED at the time of transaction

3.2.5.5 Conductor

By clicking the ‘+’ icon next to the ‘**Conductor**’ sub-menu, the user will expand the form which is applicable to transactions initiated by a conductor. A conductor is a person carrying out the transaction,

Conductor +

By attempting to add a **'Conductor'** to the transaction, the system will generate a **'Person'** form, which will be discussed in detail in Section 4.2.5.6.

3.2.5.6 Person

The below screen will be generated once the user has opted to add a Conductor. **"Use an existing Person"** button is used to populate Person information that was already captured on the same web session on goAML.

Person
Existing

Title	<input type="text"/>	Gender*	<div style="border: 1px solid #ccc; padding: 2px; text-align: right;">▼</div>
First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Middle Name	<input type="text"/>	Prefix	<input type="text"/>
Birth Date*	<input type="text"/>	Birth Place	<input type="text"/>
Mothers Name	<input type="text"/>	Alias	<input type="text"/>
Emirates ID	<input type="text"/>	Id Number*	<input type="text"/>
Nationality 1*	<div style="border: 1px solid #ccc; padding: 2px; text-align: right;">▼</div>	Nationality 2	<div style="border: 1px solid #ccc; padding: 2px; text-align: right;">▼</div>
Nationality 3	<div style="border: 1px solid #ccc; padding: 2px; text-align: right;">▼</div>	Residence*	<div style="border: 1px solid #ccc; padding: 2px; text-align: right;">▼</div>

- **Title** – e.g. Mr./Mrs./Dr.
- **Prefix** – Prefix Name e.g. Von, Jr.
- **Middle Name** – Middle name of the person
- **Birth Date** (is mandatory for my client) –Date of birth of the person
- **Mother's Name** – Name of the person's mother (if available)
- **ID Number** (is mandatory for my client) – ID number. Kindly input the number without using any spaces/hyphens
- **Nationality 1** (is mandatory for my client) – First nationality of the person
- **Nationality 3** – Third nationality of the person
- **Gender** (is mandatory for my client) – Male / Female
- **First Name*** – First name of the person
- **Last Name*** – Last name of the person
- **Birth Place** – Location where the person was born
- **Emirates ID** – Emirates ID number. Kindly input the number without using any spaces/hyphens. This is mandatory for all UAE residents
- **Alias** – A known alias for the person (if applicable)
- **Nationality 2** – Second nationality of the person

- **Residence** (is mandatory for my client) -
Country of residence

Occupation	<input type="text"/>	Employer Name	<input type="text"/>
Tax Number	<input type="text"/>	PEP (Y/N)*	<input type="text"/>
Source of Funds	<input type="text"/>		
Passport?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Deceased?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Phones *			
Addresses			
Identification *			
Emails			
Employer Address			
Employer Phone			
Comments <div><div></div></div>			

- **Occupation** – Known occupation of the subject
- **Tax Number** – Tax number for outside UAE without hyphens/spaces (e.g. FATCA number for US citizens)
- **Source of funds** – Primary source of funds used for the reported transaction
- **Passport Number*** – Kindly input the passport number without any spaces/hyphens only in the absence of an Emirates ID
- **Deceased** – Is the person deceased? (Y/N)

Deceased?	<input type="radio"/> No <input checked="" type="radio"/> Yes
Date of Death	<input type="text"/>

- **Employer Name** – Name of the person's current employer
- **PEP (Y/ N)** (is mandatory for my client) – Kindly specify if the person is a politically exposed person. Input "Y" or "N" accordingly.
- **Passport*** – Kindly select if the passport details are available (Y/N)
- **Passport Country*** – Country of the passport provided

Passport?	<input type="radio"/> No <input checked="" type="radio"/> Yes	Passport Number	<input type="text"/>	Passport Country	<input type="text"/>
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- **Date of Death** – Date when the person died (applicable only if "Y" was provided in the 'Deceased' field)

Important: While populating the fields detailed above, kindly note that all reporting entities are expected to comply with the following principles in order to avoid rejection of the report by the system:

- ❖ The 'First Name' field will consist of the first name as per the customer's identification. The 'Last Name' field will consist of all the name words present after the first name as per the customer's identification. For example, if the customer's passport has the full name "Mohamad Ali Al-Jaber", then the first name in this scenario would be "Mohamad", while the last name would be "Ali Al-Jaber".
- ❖ In case the person is a UAE resident, then the MLRO should fill in both the 'Emirates ID' and 'ID Number' field using the same identification number in the appropriate format. Both fields are mandatory in case of UAE residents.
- ❖ When populating transaction details for STRs in which the party type is selected as '**My Client**', the "**Source of funds**" field must be filled in case the reported transaction amount is greater than AED 75,000. The same principle will be applicable to AIF/RFI with transaction(s) reports.

3.2.5.7 Phone

Phone			
Contact Type*	<input type="text"/>	Comm. Type*	<input type="text"/>
Country Code	<input type="text"/>	Number*	<input type="text"/>
Extension	<input type="text"/>	Comments	<input type="text"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

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

3.2.5.8 Address

Address		Use an existing Address	
Type*	<input type="text"/>	Address*	<input type="text"/>
Name of Free Zone (if FZ entity)	<input type="text"/>	City*	<input type="text"/>
ZIP/Postal Code	<input type="text"/>	Country*	UNITED ARAB EMIRATES
State/Emirate*	<input type="text"/>	Comments	<input type="text"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>			

- **Type*** – address type
- **Name of Free Zone (if FZ entity)** – The UAE free zone (if applicable)
- **Zip/Postal Code** – Postal code number
- **State/Emirate*** – The state name in full letters (or Emirate in the case of UAE)
- **Address*** – Available Address
- **City*** – City of address
- **Country*** – Country of address
- **Comments** – Comments (if any)

3.2.5.9 Identification

Identification	
Type*	<input type="text"/>
Issue Date*	<input type="text"/>
Issued by	<input type="text"/>
Comments	<input type="text"/>
Number*	<input type="text"/>
Expiry Date	<input type="text"/>
Issue Country*	UNITED ARAB EMIRATES
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

- **Type*** – ID Type is directly related to the country of residence. e.g. if Residence is UAE then ID type should be Emirates ID
- **Issue Date*** – Date of ID issuance
- **Issued By** – Issuing Country/Authority
- **Comments** – Comments (if any)
- **Number*** – ID number without any spaces/hyphens
- **Expiry Date*** – Date of ID expiry
- **Issue Country*** – Issuing Country

3.2.5.10 Email

Email	
Email Address*	<input type="text"/>
<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

- **Email Address** – person's email address

3.2.5.11 Employer Address and Employer Phone


Employer Address	
Employer Phone	

By clicking the 'Add' button on the Employer Address and Employer Phone forms, the website will expand the forms for 'Address' and 'Phones', which can be found in Section 4.2.5.8 and 4.2.5.7 respectively.

3.2.5.12 Party Type

The 'Party Type' refers to the source and destination party in relation to the report being submitted to the FIU. This initiating or receiving party can be either a Person, Account or Entity, and/or a combination of these. This means the transaction source can be either a Person, Account or Entity. Similarly, the destination party can be either a Person, Account or Entity.

3.2.5.13 Party Type: Person


Party Type:	<input checked="" type="radio"/> Person <input type="radio"/> Account <input type="radio"/> Entity
Person * 	

Where the subject initiating or receiving the transaction is a person, clicking the 'Person' radio button will generate the form discussed in Section 4.2.5.6.

Additionally, the user will find multiple options to populate information including phones (is mandatory for **My Client**), addresses, identification (is mandatory for **My Client**), emails, employer address and phone, which are discussed in detail in Sections 4.2.5.7 - 4.2.5.11.

3.2.5.14 Party Type: Account

Party Type:
☐ Person
 ☒ **Account**
☐ Entity

Account * 

Where the transaction was initiated or received through an account, clicking the '**Account**' radio button will generate the respective form.

The "Use an existing Account" button can be leveraged to populate Account information that was already captured on the same web session on goAML.

Account
Use an existing Account

Account Number*	<input type="text"/>	Account Holder Name*	<input type="text"/>
Institution Name*	<input type="text"/>	Branch*	<input type="text"/>
Non Banking Institution?*	<input type="radio"/> Yes <input type="radio"/> No		
Code or SWIFT?*	<input type="radio"/> Institution Code <input type="radio"/> Swift		
Account Type*	<input type="text"/>	Status Code*	<input type="text"/>
Currency Code*	<input type="text"/>	UBO*	<input type="text"/>
IBAN*	<input type="text"/>	Client Number	<input type="text"/>
Opened*	<input type="text"/>	Closed	<input type="text"/>
Balance?	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Balance*	<input type="text"/>	Date of Balance*	<input type="text"/>

- **Account Number*** – Account number without any spaces/hyphens
- **Institution Name*** – Name of the bank where the account is maintained
- **Non Banking Institution*** – Is the mentioned account held in a bank or otherwise (Y/N)
- **Account Type** (is mandatory for **My Client**) – Drop-down menu for type of account
- **Currency Code** (is mandatory for **My Client**) – Currency of the account
- **IBAN** – IBAN as per standard format (no spaces/hyphens)
- **Opened*** – Date of account opening
- **Account Holder Name*** – Account holder name
- **Branch*** (is mandatory for my client) – Branch where the account is maintained
- **Code or Swift*** – Mention the swift of the code of the bank maintain this account
- **Status Code** (is mandatory for **My Client**) – Account status when transaction was initiated
- **UBO*** – Name the beneficial owner of the account
- **Client Number** – Client Number as per reporting entity's records
- **Closed** – Date of account closure

- **Balance?*** – Credit / Debit or Zero balance of the account at the time of reporting.
- **Balance*** (if yes radio button selected) – The current balance amount in AED
- **Date of balance*** – Date when the balance was recorded in this STR/SAR

Entity +

Clicking the **'Add'** button generates the **'Entity'** form, which is discussed in detail in Section 4.2.5.15.

Signatory(ies) +

Clicking the **'Add'** button generates the **'Signatory(ies)'** form. This form will be mandatory in the case of reports involving accounts that are classified as **'My Client'** in respect to the reporting entity.

Signatory

Is Default?*

☐ Yes
 ☐ No

Role*

Person * +

Save

Cancel

- **Is Default?*** - Identifies the primary/default account holder. Only one signatory may be marked as default account holder, the rest should have different roles
- **Role*** - The role of the signatory (e.g. Beneficiary, Account Holder)
- **Person*** – populates the **'Person'** form discussed in Section 4.2.5.6

Important: When account information is entered in which the account holder is a person, then the user is required to enter all involved signatories. In the case, the account holder name is an entity name, then the user is required to populate the **Entity** details. Kindly note that for instances where an account has multiple signatories, all of the signatory details need to be captured.

UBO Comments

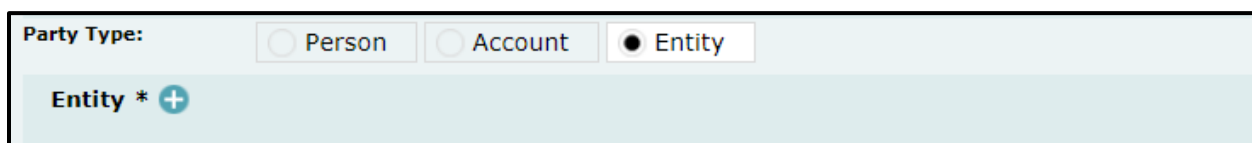
Comments

- **UBO Comments** – Any remark(s) concerning the beneficial owner of the account

- **Comments** – If any

For example, if the primary account holder is a minor, it is recommended that you capture all details pertaining to transactions being conducted on behalf of minors through the above fields. This would include all relevant relationship details between the conductor of the transaction and the minor involved.

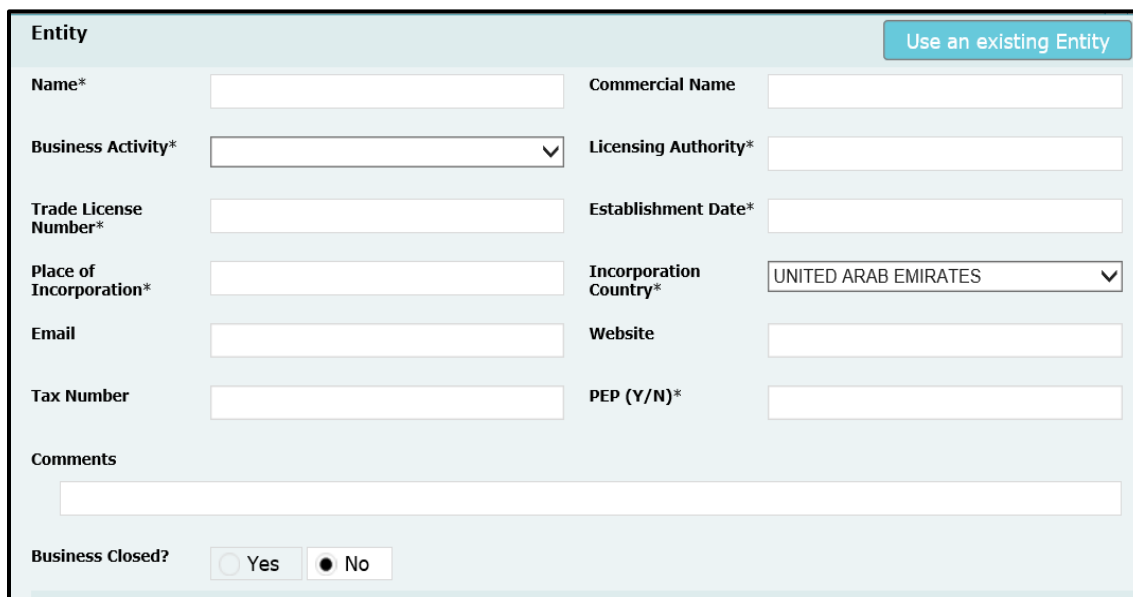
3.2.5.15 Party Type: Entity



The screenshot shows a form titled "Party Type:" with three radio buttons: "Person", "Account", and "Entity". The "Entity" radio button is selected. Below the radio buttons, there is a blue button labeled "Entity * +".

Where the transaction was initiated through an Entity, clicking the 'Entity' radio button will generate the respective form.

The "Use an existing Entity" button is used to populate Entity information that was already captured on the same web session on goAML.



The screenshot shows the "Entity" form. It has a title bar "Entity" and a button "Use an existing Entity". The form contains the following fields:


- Name***: Text input field
- Commercial Name**: Text input field
- Business Activity***: Drop-down menu
- Licensing Authority***: Text input field
- Trade License Number***: Text input field
- Establishment Date***: Text input field
- Place of Incorporation***: Text input field
- Incorporation Country***: Drop-down menu (currently showing "UNITED ARAB EMIRATES")
- Email**: Text input field
- Website**: Text input field
- Tax Number**: Text input field
- PEP (Y/N)***: Text input field
- Comments**: Text area
- Business Closed?**: Radio buttons for "Yes" and "No" (currently "No" is selected)

- **Name*** – Legal name as per documentation
- **Commercial Name** – Commercial name as per documentation
- **Business Activity** (is mandatory for My Client) – Business activity of entity (drop-down)
- **Licensing Authority** (is mandatory for My Client) – Regulatory authority responsible for licensing the entity

- **Trade License Number** (is mandatory for My Client)
- **Place of incorporation** – Kindly specify the city (emirate in case of a UAE entity)
- **Email** – Registered email for the entity (if any)
- **Tax Number** – Tax number for outside UAE without hyphens/spaces(e.g. FATCA number for US citizens)
- **Comments** – Comments (if any)
- **Establishment Date** (is mandatory for My Client) – Date when entity was established
- **Incorporation Country** (is mandatory My Client) – Country where the entity was incorporated (drop-down)
- **Website** – Website for the entity (if any)
- **PEP (Y/ N)** (is mandatory for my client) – Kindly specify if the person is a politically exposed person. Input "Y" or "N" accordingly.

Phones 

Clicking the ‘Add’ button generates the ‘**Phones**’ form, which is discussed in detail in Section 4.2.5.7.

Addresses 

Clicking the ‘Add’ button generates the ‘**Addresses**’ form, which is discussed in detail in Section 4.2.5.8. Kindly note this section is mandatory only when the subject entity is classified as ‘**My Client**’.

Controlling Person(s)/ Beneficial Owner(s) * 

Clicking the ‘Add’ button generates the ‘**Controlling Person(s)/ Beneficial Owner(s)**’ form, which is similar to the form found in Section 4.2.5.5. Kindly note this section is mandatory only when the subject entity is classified as ‘**My Client**’.

3.2.5.16 Involved Parties⁴

Involved Parties * 

When there are multiple parties involved in the report, clicking the ‘Add’ button generates the ‘**Involved Parties**’ form. This will be populated if the MLRO selects ‘MultiParty’

⁴ The ‘**Involved Parties**’ form will be shown only in the case ‘**MultiParty**’ is selected in the ‘**Transaction Type**’ field.

Involved Party	
Role*	<input type="text"/>
Funds Code*	<input type="text"/>
Country*	UNITED ARAB EMIRATES
Significance	<input type="text"/>
Funds Comment	Comments
<input type="text"/>	<input type="text"/>

- **Role*** – Nature of association with the transaction
- **Country*** – Country of the involved party (drop-down menu)
- **Funds comment** – Comments on use of funds (if any)
- **Funds Code*** – The type of funds
- **Significance** – Rate the significance of the concerned subject from 0 - 10 (0 being the lowest and 10 being the highest score)
- **Comments** – Comments (if any)


Foreign Currency


Clicking the 'Add' button generates the 'Foreign Currency' form, which is discussed in detail in Section 4.2.5.4.

Party is:
☐ My Client
 ☐ Not My Client

The web form will then ask whether the reported subject is a client of the reporting institution or otherwise, as discussed in-depth in Section 4.2.5.3.

3.2.5.17 Goods and Services

Goods and Services


By clicking the 'Add' button on the 'Goods and Services' form, the website will expand the corresponding form applicable to transactions where the exchange of goods and service was used.

Transaction Item	
Item Type*	<input type="text"/>
Description	<input type="text"/>
Presently Registered To	<input type="text"/>
Status Code	<input type="text"/>
currency Code	<input type="text"/>
Size UOM	<input type="text"/>
Registration Number	<input type="text"/>
Comments	<input type="text"/>
Manufacturer/Provide	<input type="text"/>
Previously Registered To	<input type="text"/>
Estimated Value	<input type="text"/>
Invoice Amount	<input type="text"/>
Size	<input type="text"/>
Registration Date	<input type="text"/>
Identification Number	<input type="text"/>

- **Item Type*** – The type of item (e.g. Vehicle)
- **Description** – Description of the item (e.g. Luxury Car)
- **Presently Registered To** – Name of current owner
- **Status Code** – Stats code (e.g. Bought, Hired)
- **Currency Code** – Used to report service conducted in foreign currency
- **Size UOM** – Unit of measurement (e.g. square meters, carat)
- **Registration Number** – Official registration number (e.g. Car VIN Number)
- **Comments** – If Any
- **Manufacturer** – Item maker (e.g. if the item is a car - BMW)
- **Previously Registered To** – Name of previous owner
- **Estimated Value** – Estimated value of the item
- **Invoice Amount** - Value paid for the item as shown on the invoice (value must be in AED)
- **Size** – Size of the item
- **Registration Date** - Official registration date (in MM/DD/YYYY format)
- **Identification Number** - Any number that can identify the item (e.g. Car Plate Number)

Address 

Clicking the 'Add' button generates the '**Addresses**' form, which is discussed in detail in Section 4.2.5.8.

Status Comments

- Status Comments – (If any)

3.2.6 Activity

If the report does not contain any transaction(s), then the activity details may be captured in the report as follows:

- Click **'Add'** button to capture activity details for the report

Kindly note that the 'Activity' tab will be shown only in the case the reporting entity is submitting an "SAR", "RFI without transaction(s)" or an "AIF without transaction(s)" based report file.

Activity * +

Once the Activity tab is expanded, the user is allowed to populate information in the **'Report Parties'**.

Report Party

Significance	<input style="width: 90%;" type="text"/>	Reason*	<input style="width: 90%;" type="text"/>
Comments	<div style="border: 1px solid #ccc; padding: 2px;"> <div style="border-bottom: 1px solid #ccc; height: 30px;"></div> </div>		

- **Significance** – Rate the significance of the concerned subject from 0 - 10 (0 being the lowest and 10 being the highest score)
- **Reason*** – Reason for reporting the party
- **Comments** – Comments (if any)

Party Type

☐ Person

☐ Account

☐ Entity

The **'Party Type'** refers to the source and/or destination party in relation to the report being submitted to the FIU. For more details on the options available, kindly refer to Sections 4.2.5.12 – 4.2.5.15.

Once the Activity tab is expanded, the user is also allowed to populate information in the ‘**Goods and Services**’ form, which is discussed in detail in Section 4.2.5.17.

3.3 Saving / Submitting the Report

The screenshot shows a web form for submitting a Suspicious Transaction Report (STR). At the top, it displays 'Report Type: STR' and 'Report No.: ---'. The form includes several input fields: 'Reporting Entity ID', 'Reporting Entity Branch', 'Report Type*' (set to 'Suspicious Transaction Report'), 'Internal STR/ SAR #', 'Submission Date*' (set to '01/01/2019'), and 'FID Reference'. Below these is a large text area for 'Summary of the Case'. Further down is a field for 'Action Taken By Reporting Entity*'. A section titled 'MLRO' contains a table with columns for 'First Name', 'Last Name', 'Birth Date', 'Emirates ID', and 'Passport Number', with 'goaml' entered in the first two columns. Below the MLRO section are expandable sections for 'Location of the Incident', 'Reason for Reporting *', and 'Transactions *'. At the bottom, there are three buttons: 'Submit Report', 'Save Report', and 'Show Attachments x 0'.

- **Submit Report** - STR reports can be submitted using the Submit Report Button.
- **Save Report** - Save the STR reports for editing later.
- **Show Attachments x 0** – documents can only be attached after saving the report, this button must be used to attach documents such as identification document (ID), proof of address, deposit slips, multimedia files and client information. Please note that each attachment should be a maximum of 5 MB and a total of 20 MB is allowed per report. Attachment file names should be short and should not contain any special characters.

3.4 Overarching Rules & Principles

The goAML system has been designed while utilizing multiple mandatory fields, business rules and various binding scenarios which tally together to form a robust tool that will only accept reports that pass through the minimum requirements set by the FIU. In addition to the mandatory fields and rules discussed above, the detailed remaining applicable rules are as follows:

- All financial institutions’ transactions should be reported as **bi-party** transactions on goAML.

- Reporting entities should submit only suspicious transactions in an STR. Any additional transactions can be submitted via an **AIFT** upon request only.
- For AIFT submissions where the number of transactions exceed 10,000, reporting entities are advised to split them into more than one AIFT however should use the same “FIU Reference Number”.
- A deposit transaction is composed of a bi-party transaction occurring from a **person** who may be a conductor to an **account**.
- A withdrawal transaction is composed of a bi-party transaction occurring from an **account** to a **person**.
- A remittance transaction is composed of a bi-party transaction occurring from one **person/account/entity** to another.
- A wire transfer transaction is composed of a bi-party transaction occurring from an **account** to another **account**.
- In case a reporting entity is acting as a correspondent bank within a reported transaction, then the transaction is occurring from one **account** to another, in which both accounts should be classified as ‘**Not My Client**’ by the reporting officer/MLRO.
- In the case of Exchange Houses, where a currency exchange transaction is being reported, it should be reported as a bi-party transaction, where the “from” and “to” parties are the same **Person**.
- When Banks, Exchange Houses and Finance Companies are submitting a transaction report i.e. STR, AIFT, HRC or RFIT, they will have to use **Bi-Party**.
- **Conductor** field is mandatory when the transaction “**from**” party is not a **Person**.
- In case the date of birth for a person is unknown, then the user may enter the 1st of January 1900 in the ‘Birth Date’ field.
- In case the expiry date of a registered ID is unknown, then the user may enter 31 December 2100 in the ‘Expiry Date’ field.
- In case the issue date of a registered Emirates ID is unknown, then the user may enter a date that is 2 years prior to the Expiry date in the ‘Issue Date’ field.
- When reporting a transaction that involves an **account**, it is imperative that the MLRO also fills in the details for the person or entity behind the said account.
- Attempted transactions or unexecuted transactions should be reported as **Activity** in a **SAR**.
- **DMPSR** is exclusive to Dealers in Precious Metals and Stones.
- **PSTR** is exclusive for Mashreq Bank for the time being.

For the full list of **Business Rejection Rules**, please refer to the hyperlink on the goAML web homepage named the same.