



goAML FAQs Guide

Version 1.9 • 22 November 2021

Disclaimer

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



1. What do I do if I forgot my password?

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

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

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

RESET PASSWORD REQUEST

User Name:

Email:

05A222

Enter the code above

Submit

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

Change Your Password

User Name:

E-mail:

New Password:

Confirm New Password:

Change Password Cancel



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

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

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

- **Step 1:** The user should login to the FIU's portal using the user login credentials they acquired during the registration process
- **Step 2:** Once the user has logged in, he/she should go to the **My goAML** menu, then click on the **My Org Details** menu item
- **Step 3:** The user should then update entity details like the name, Incorporation number, acronym, commercial name, business activity, email, website, contact person, telephone number, address of the institution, etc.

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

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

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

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

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



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



Drag a column header here to group by that column

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

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Change Selected Delegating Organization

Create New Delegating Organization

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

Registering Organization

Change Delegation Organization ID: 20 Delegate Organization ID: [Empty]

Organization Business Type*: BANK is financial: Yes No

Name*: Gulf Global Bank acronym*: GGB

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

Commercial Name: [Empty] Incorporation Legal Form: [Empty]

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

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

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

URL: [Empty]

Phones +

Addresses +

Reporting Obligation +

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

Are you sure you want to change delegation?

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

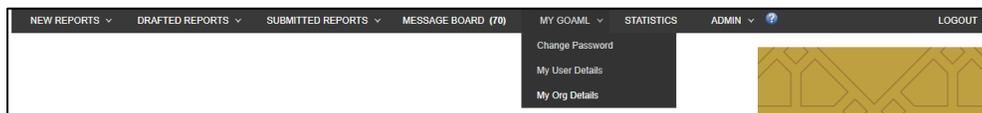
Change Delegation Organization ID: 20 Delegate Organization ID: 19

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



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

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



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

6. Who will approve an organization registration?

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

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

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

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

Report Type: AIFT		Report No.: ---	
Reporting Entity ID	<input type="text"/>	Reporting Entity Branch	<input type="text"/>
Report Type*	Additional Information File With Transaction	Internal Ref. #*	<input type="text"/>
Submission Date*	08/25/2020	FIU Reference	<input type="text"/>

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

An Organization is required to select the **Register as an Organization** option when registering on the goAML system for the first time. Once the Supervisory Body approves the request, the



reporting entity may subsequently allow internal users within the organization to register on the system by selecting the **Register as a Person** option.

9. Can a report be printed before submission?

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

Reason for Reporting * +

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

Transactions * +

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

Submit Report
Save Report
Show Attachments x 0
Preview

[Expand All](#) | [Collapse All](#) |

Suspicious Transaction Report (STR)

Report No.: 655-0-0

Submitted On:

Local Currency Code: **AED**

Report Entity	Reporting Entity ID	Reporting Entity Branch
		test
Internal STR/ SAR #	Submission Date	FID Reference
123	4/24/2019	123456
Summary of the Case		
test		
Action Taken By Reporting Entity		
test		

10. What is the 'Message Board'?

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

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

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

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

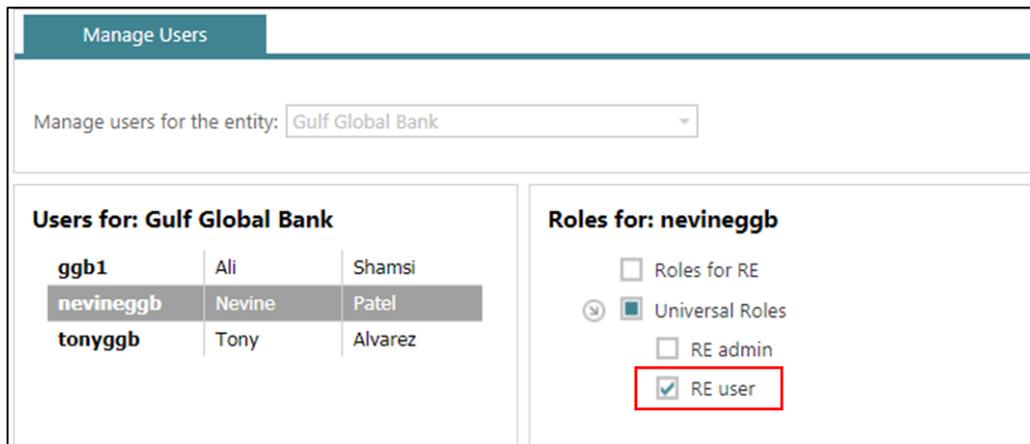
12. How can I set access rights for users registered under my organization?

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

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



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

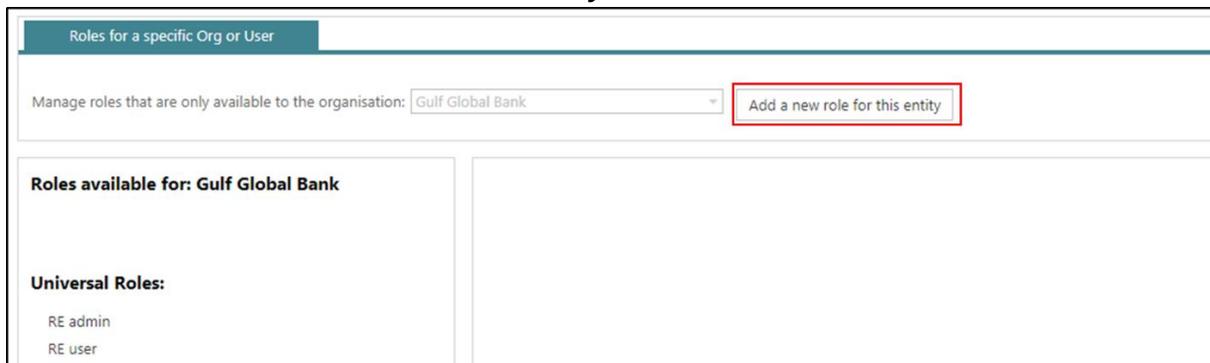


Should the organization's admin user consider that the preconfigured user access rights defined are not suitable for their users, and then they may add a new role for their organization as shown below:

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



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



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

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

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

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

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

14. How do I file a fraud related report?

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

15. Where can reporting entities view the historical data (the previous STR) after deploying the goAML?

Organizations, who were previously using the STR System, will be provided access to a platform on which they can search and view their historical STRs.



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

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

17. Will the MLRO be accountable for the reports he submits?

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

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

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

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

5 calendar days

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

15 calendar days.

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

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

22. What is the character count/capacity of the “Summary of the Case” field on the web form?

4000 characters.

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

Please check the junk mailbox. If not found there, then the email may have been blocked by your entity’s mail servers. Please request your IT team to whitelist the system’s email address webmaster@eservices.centralbank.ae and inform the goAML Support team so it can be resent via emailing goaml@cbuae.gov.ae

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

Please register yourself as a Person under the same Org ID. Your request will be assessed by your regulator and approved or rejected accordingly. Please refer to Section 5.1 of the goAML Registration Guide – Version 2.0. to understand how to register as a Person.

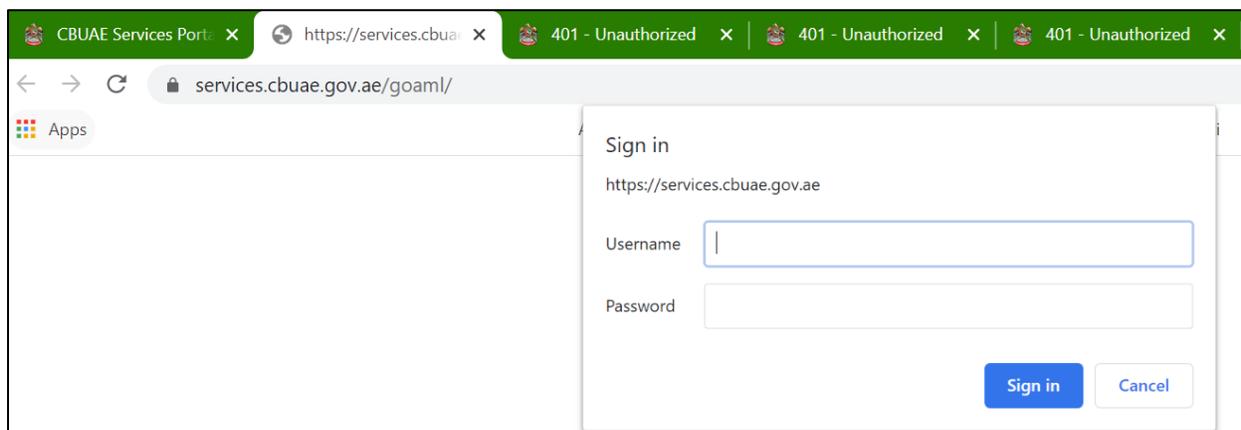
25. I switched employers and need to register myself as the new MLRO for my new employer.

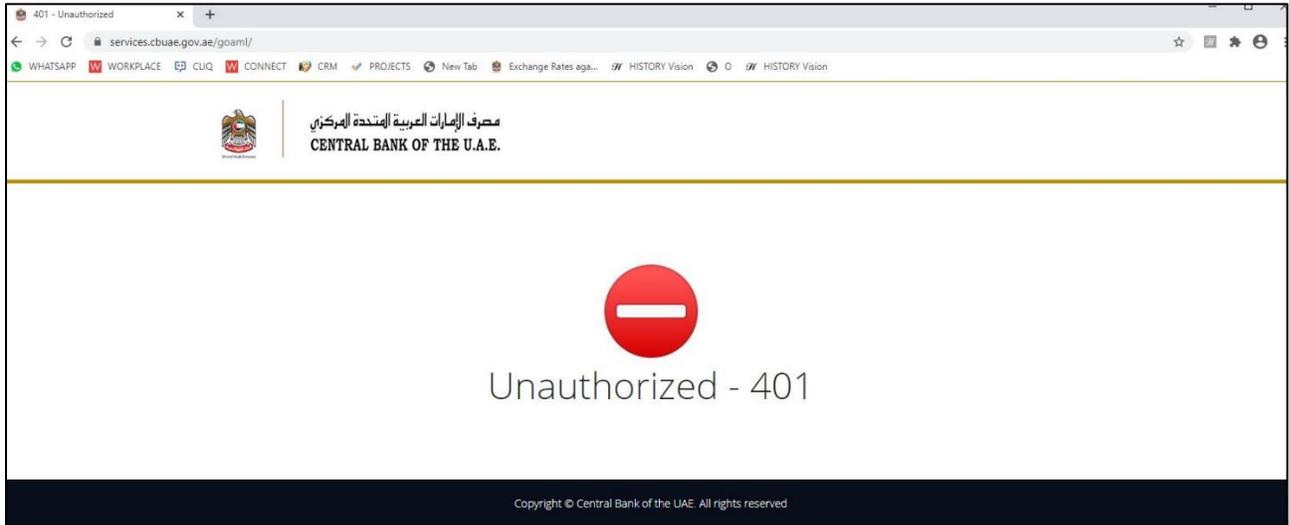
You can contact your previous employer's regulator to deactivate your old user on both the eservices portal (SACM) and goAML so you can use your details to create new profiles under your new employer.

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

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

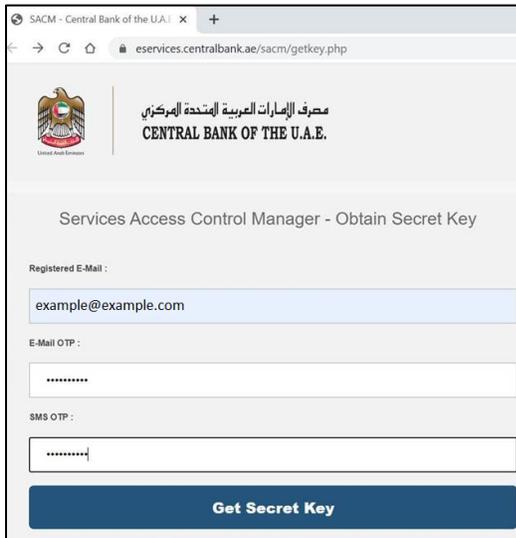
27. When I go to <https://services.cbuae.gov.ae> > AML Production it opens the username and password tab as per below. Once filled, the same login screen pops up again, if I cancel this then it shows the unauthorized Screen.





In the pop up screen, fill in using the username received from webmaster@eservices.centralbank.ae and the Google authenticator passcode as the password.

28. I logged in to the URL provided - <https://eservices.centralbank.ae/sacm/getkey.php> then entered my email address, email OTP and the SMS OTP. I am getting the below error.



OTPs have a **24-hour validity**. Please contact goaml@cbuae.gov.ae to request OTPs to be refreshed.



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

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

30. If the organization’s license has been revoked, as a Supervisory Body, what should I do?

You need to revoke their SACM access.

1. Login to SACM as a Supervisory Body:

2. Go to Approved Requests:

3. Select the Entity that needs to be revoked
4. Click on the Revoke button



Entity Details	
Entity Type:	
Entity Name:	
Supervisory Body:	
ID Number with Supervisory Body:	
Individual Name:	
Nationality:	
ID Type:	
ID Number:	
E-Mail:	
Mobile Number:	
Remarks:	
Attachment:	Download
Security Code:	<input type="text" value="1"/>
Revoke Close	

- Email the goAML Support Team via goaml@cbae.gov.ae to disable the entity on goAML Portal

31. If the organization’s MLRO has resigned, how can a Supervisory Body deactivate his user profiles on both eservices portal (SACM) and goAML?

You need to revoke the user SACM access.

- Login to SACM as a Supervisory Body:

SACM
Services Access Control Manager.

Registration

Supervisory Body Login

goAML Launch Portal Registration

Supervisory Bodies & Reporting entities under the remit of Supervisory Bodies (SB) such as but not limited to "Abu Dhabi Global Markets" (ADGM), "Dubai Financial Services Authority" (DFSA), "Insurance Authority" (IA), "Securities and Commodities Authority" (SCA) other commercial entities not directly regulated by a specific authority are expected to follow the registration process to secure the access to the goAML launch portal to be able to access the goAML application to register and file Suspicious Transactions Report and/or Suspicious Activity Reports (STR/SAR).

- Go to Approved Requests:

2

View Requests

37

Approved Requests

49

Rejected Requests

91

All Requests

Welcome to CBUAE Services Access Control Manager (SACM)

- Select the individual that needs to be revoked
- Click on the Revoke button

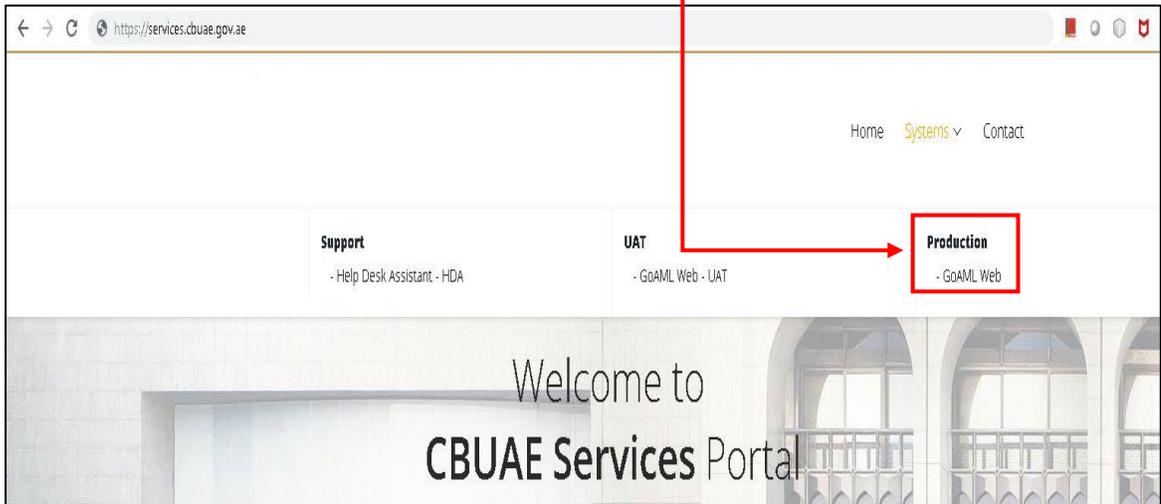


Entity Details	
Entity Type:	
Entity Name:	
Supervisory Body:	
ID Number with Supervisory Body:	
Individual Name:	
Nationality:	
ID Type:	
ID Number:	
E-Mail:	
Mobile Number:	
Remarks:	
Attachment:	Download
Security Code:	<input type="text" value="1"/>
<input type="button" value="Revoke"/> <input type="button" value="Close"/>	

5. Email the goAML Support Team via goaml@cbuae.gov.ae to disable the user on goAML Portal

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

1. Click on this link to login <https://services.cbuae.gov.ae>
2. Navigate to Systems
3. Click on Production – GOAML Web

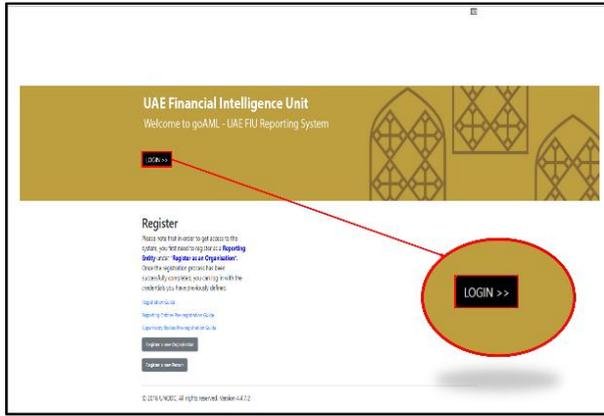


4. You will then see the below pop-up screen; where you need to use the username received from webmaster@eservices.centralbank.ae and the Google Authenticator Passcode as the password

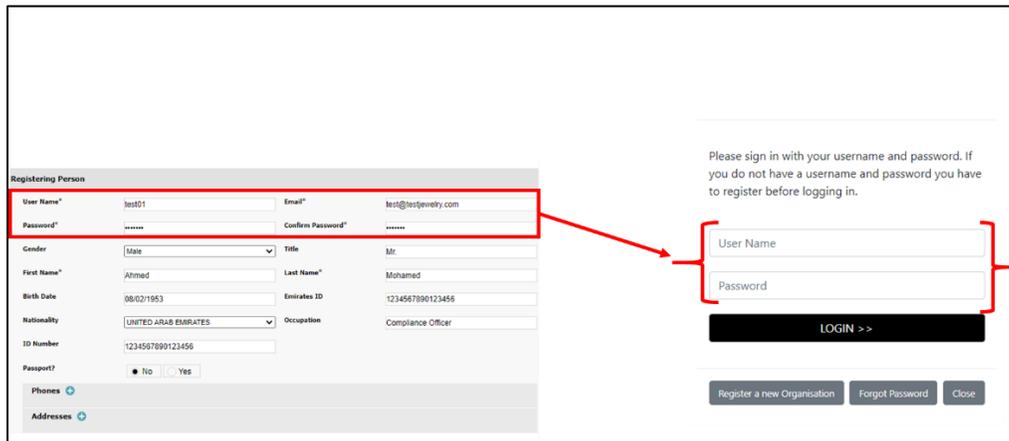




5. You will be directed to the goAML homepage
6. Click the **Login Button**



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



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

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

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

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

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

We suggest that download the Google Authenticator App on the new mobile phone and redo the setup following section 5 of the Pre-Registration Guide found [HERE](#).



36. Who approves my organization's pre-registration on SACM and my registration on goAML?

Your Supervisory Body approves both request for your organization.

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

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

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

Please check the junk mailbox. If not found there, then the emails may be blocked by your entity's mail servers. Please request your IT team to whitelist the system's email address goAML.Workflow@cbae.gov.ae and inform the goAML Support team.

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

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

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

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

41. Which kind of reporting entities is the obligation to report High Risk Countries (HRC) related transactions/activities applicable to?

This obligation is applicable to all banking and non-banking financial institutions (FIs) as well as designated non-financial business and professions (DNFBPs).

42. What is the scope of obligation to file HRC/HRCA reports and to which transactions must the three days holding period apply?

The obligation for reporting as well as hold the transaction/activity is for cross border transactions through banking or remittance channels. These transactions may include; transactions destined



to, originated from or being routed through jurisdictions which are classified as a 'High-Risk Jurisdiction subject to a Call for Action' by FATF (list available [here](#)).

It also includes any transaction(s) (from/to any country in any currency) where the remitter or the beneficiary is an individual who is associated with a country classified under the aforementioned category by virtue of nationality or residency (including both, residents and non-resident of UAE). The same applies for transactions where any of the parties is an entity, which is associated with such a country by virtue of place of incorporation, or a person of such nationality has a stake or signing authority within that entity.

43. Does the HRC reporting obligation have any threshold in terms of the amount of the transaction(s)?

No, such transactions must be reported to the FIU irrespective of the amount of value being transacted.

44. What is the channel or medium, which the reporting entities must use to file HRC/HRCA reports?

The only medium, which is available for filing any kind of report to the FIU, is the goAML Platform while using the commensurate report type. Kindly refer the goAML Web Submission Guide available of the UAE FIU's website.

As such, the FIU will not accept any filing through emails, hard copies or even through the goAML Message Board in the form of a message.

Such transactions must be reported to the FIU in the form of a High Risk Country Transaction Report - HRC while ensuring all those transactions are duly and accurately populated in the transactions fields of the report. However, if due to the nature of transaction, the reporting entity does not have sufficient details to populate the mandatory transaction(s) fields, they must report the transaction attempt in the form of High Risk Country Activity Report – HRCA while detailing the attributes of the transactions such as amount, account numbers etc. in the available field as text.

45. Is currency exchange and value added services such as utility bill payments exempted from the HRC reporting obligation?

This obligation does not apply to currency exchange transactions and domestic transactions for value added services. However, if the transaction is a cross border payment (even for a bill payment), the obligation will be applicable.

46. What other transaction types are exempted from the HRC reporting obligation?

The obligation only applies to international or cross border transfers in any currency. As such all other transaction types such as card purchases, card payments, WPS transactions, domestic cheques, domestic utility payments etc. do not fall under the purview of this obligation.



47. Is the HRC reporting obligation applicable for transactions related to trading such as stocks, forex, crypto assets, bonds, mutual funds, commodities etc.?

The transactions related to trading will fall under the purview of this obligation if they are cross border in nature. If not, they are exempted.

For example, if a national of a designated high risk country purchases stock through a stock broker in the UAE while remitting funds from outside the UAE or if such a person liquidates his bonds or sell his crypto assets and wants the money to be remitted to an account outside the UAE; such transactions need to be reported.

48. What is expected from the reporting entities during and after the three-day holding period for HRC reporting?

The transactions must be placed on hold for three working days during which the FIU may respond to the report with an instruction or advice regarding the reported transaction(s). In the meantime, the reporting entity can also perform their due diligence on the transaction(s) as well as the associated parties. In absence of any response from the FIU within the stipulated timeline, the reporting entity can take a call at its own discretion based on their due diligence as to whether to execute or not execute the transaction.

49. I forgot my goAML username, how can I retrieve it?

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

1. First and last name as registered on goAML
2. Registered email address
3. Emirates ID Number
4. Passport Number
5. Date of Birth
6. Org ID
7. Nationality

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

1. Appoint new MLRO/Compliance Officer/Contact Person
2. Request the regulator's approval via email
3. New MLRO to register on SACM and obtain the regulator's approval to obtain their own login credentials to the network
4. New MLRO to register on goAML as a Person under the same Org ID
5. Inform the goAML Support team (goaml@uaefiu.gov.ae) to deactivate old MLRO and activate the new one based on the regulator's approval
6. After initial login, new MLRO needs to change the contact person details under My ORG details on goAML following Q2 above
7. Regulator should approve these changes on goAML



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

1. Register on the eservices portal (SACM) to gain access to the network
2. Regulator to approve the SACM pre-registration
3. New user to receive SACM username and security key
4. New user to download Google Authenticator app on their mobile phone and use the secret key to set up their account
5. New user to use the received username and the Google Authenticator 6 digit passcode to login to the network and access goAML
6. New user to register as a Person under the same Org ID
7. Organization admin user (MLRO) to approve the new user request following the steps depicted in Section 5 of the goAML Registration Guide

52. How long will the DPMS reports remain the goAML web before they are cleaned?

In order to safeguard the confidential information pertaining to the submitted DPMS reports, goAML system is programmed to delete reports as described below:

- Dispose of web-report information after creation and not yet submitted is 15 days.
- Dispose of web-report information after submission and rejection for invalid structure or failed validation – waiting to be reverted is 5 days.
- Dispose of web-report information after being reverted is 10 days.

53. What are the DPMSR reporting requirements?

SI No	Queries	Our understanding on the reporting requirements	Confirmation (Yes / No)	Remarks
1	Transactions with Individuals:			
1.1	Transactions with resident individuals: Obtain identification documents (Emirates ID or Passport) for cash transactions equal to or exceeding AED 55,000 and need to be reported in DPMSR	Need to be reported	Yes	
1.2	Transactions with non-resident individuals: Obtain identification documents (ID or Passport) for cash transactions equal to or exceeding AED 55,000 and need to be reported in DPMSR	Need to be reported	Yes	
1.3	Credit card, cheque or bank transactions with individuals exceeding AED55,000 need not be reported. However, if there is any suspicion arises, it has to be reported under STR	<i>Not to be reported</i>	Yes, no reporting is required	
1.4	Old gold exchange (old gold/ jewellery exchanged for new jewellery): If there is no cash transaction (exceeding the threshold limit), such transactions need not to be reported	<i>Not to be reported</i>	Yes, no reporting is required	

1	<p><u>Transactions with entities / companies:</u></p> <p>B2B cash transactions equal to or exceeding AED 55,000 need to be reported in DPMSR</p> <p>Cheque and local wire transfers</p> <p>All international wire transfers</p>	<p>Need to be reported</p> <p><i>Not to be reported</i></p> <p>Need to be reported</p>	<p>Yes</p> <p>Yes, no reporting is required if it's a wire transfer from a bank within the UAE, however, if the transfer is made through an exchange house, you still have to report the transaction in goAML under DPMSR</p> <p>Yes, that's correct</p>	
2	<p>Barter transactions - Gold to Gold trading: wholesalers accept bullion against jewellery and making charge is paid by cheque or wire transfer</p>	<p><i>Not to be reported</i></p>	<p>Yes, that's correct</p>	
3	<p>Margin calls, Loans with banks</p>	<p><i>Not to be reported</i></p>	<p>Yes, that's correct</p>	
4	<p>Intra-company transfers</p>	<p><i>Not to be reported</i></p>	<p>Yes, that's correct</p>	
5	<p>Intra-company sale/ purchase in cash exceeding the prescribed threshold</p>	<p>Need to be reported</p>	<p>No, no reporting required</p>	
6	<p>Installment transactions in cash exceeding the threshold limit, to be reported at the time of receiving funds</p>	<p>Need to be reported</p>	<p>Yes, that's correct</p>	



7	Advance payment in cash exceeding the threshold limit, to be reported at the time of receiving funds	Need to be reported	Yes, that's correct	
8	Frequency in reporting 'qualifying transitions	Within 2 weeks of occurring the transaction	Yes that's correct	
9	Invoice/ID documents need to be attached to DPMSR while reporting?	Not mandatory, however, for further clarification, traders may do so (if required)	Preferably yes	
10	For wire transfers from outside the country, identification required while reporting in DPMSR are: Trade license, Name of the entity, ID proof of the local representative etc.	All international wire transfer needs to be reported with the stated identification proofs	Yes, if the amount equals to or above AED 55,000/-	
11	In barter transactions, if the making charges is paid in cash exceeding the threshold limit, it needs to be reported under DPMSR	Need to be reported	"Making charges" is not considered a reportable transaction if there is no buying or selling of precious metals and stones involved	
12	If transactions are conducted through LC (Letter or Credit by banks)	<i>Not to be reported</i>	Yes, that's correct	
13	Unfixed gold: If the fund is received in cash and in more than one installment exceeding the threshold limit, it needs to be reported under DPMSR	Need to be reported	Yes, that's correct	



14	Wire transfer from a mainland company to a company in Free zone (part of the group company, therefore intra company) for the supplies, do we need to report?	Wire remittance needs to be reported since DAFZA is considered out of state - whereas cheque payment need not be reported	No reporting is required if it's within the same group	
15	<p><u>Bullion Business (B2B Transactions)</u></p> <p>15.1 If both the parties (buyer and seller) are registered entities/companies in UAE and settlement is taking place by local transfer between their accounts in USD with the same bank in UAE. Please advise if such transactions are to be reported.</p> <p>15.2 If both the parties (buyer and seller) are registered entities in UAE and settlement is taking place by international wire transfer in USD. However, both bank accounts involved are in UAE but with different banks. Please advise if such transactions are to be reported.</p> <p>15.3 During the webinar on 13.06.2021, we were explained on the various option available in the DMPSR template; (Individuals, Account, Entity)</p> <p>If one party (buyer or seller) is registered on UAE mainland & other is registered at free zone in UAE (say DMCC). Both parties are operating in UAE and have</p>	<p>Not to be reported as the transaction is between two banks locally</p> <p><i>Need to be reported as this involves international wire transfers</i></p> <p><i>OR</i></p> <p><i>Need not be reported as both are local banks</i></p> <p>Kindly clarify, what you mean by 'Account' option.</p>	<p>Yes, that's correct</p> <p>If it's an international wire transfer it has to be reported</p> <p>Will get back to you on this</p>	



<p>15.4</p>	<p>bank accounts in UAE. Settlement is done by either of the followings:</p> <ul style="list-style-type: none"> • Transfer from one party's AED account to other party's AED account or • Transfer from one party's USD account to other party's USD account (both have accounts in the same bank in UAE) or • Transfer from one party's USD account to other party's USD account (both have accounts in different banks in UAE) <p>FTZ (Free Trade Zone) company an offshore company (registered in UAE)?</p>	<p>Please advise if such transactions are to be reported.</p>	<p>No reporting is required</p>	
<p>16.0</p>	<p>a) Settlement between 2 FTZ (registered in UAE) companies in either AED or USD whereby both having accounts with same bank operating in UAE</p> <p>b) Settlement between 2 FTZ (registered in UAE) companies in either AED or USD whereby their respective accounts are with different banks operating in UAE as USD settlement will be thru</p>	<p>If yes, then which of these transactions need to be reported on DPMSR?</p>	<p>Scenario A should not be reported</p> <p>Scenario B should be reported</p>	



	<p>international (cross border) wire transfer</p> <p>c) Settlement between FTZ & onshore companies (registered in UAE) under same scenarios as above</p> <p>d) Settlement between 2 onshore companies (registered in UAE) is USD having accounts either with same bank or different banks operating in UAE.</p> <p>e) Do physical trade with commercial banks operating & regulated outside UAE need to be uploaded?</p> <p>f) What about trade between related parties whereas one is registered on mainland and other in FTZ but having accounts with banks operating in UAE in AED & USD?</p>		<p>Scenario C should be reported</p> <p>Scenario D should not be reported</p> <p>No</p> <p>No reporting is required</p>	
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