goAML Web Submission Guide

UAE Financial Intelligence Unit

14/04/2021 – V2.2

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 MLRO or the deputy MLRO (should the lead 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
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

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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.
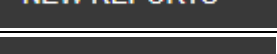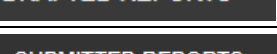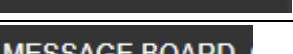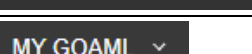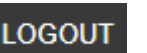
High Risk Country Transaction Report (HRC)

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	Add the captured detail
Cancel	Cancel the captured detail
Close	Close
◉	Preview
🖨	Print
⟳	Refresh
✕	Remove the uploaded document
Upload	Upload a document
Save	Save
Save Report	Save a report
Submit Report	Submit a report
Show Attachments x 0	Shows the attached documents
NEW REPORTS ⌄	Upload XML and web reports
DRAFTED REPORTS ⌄	Access drafted reports
SUBMITTED REPORTS ⌄	View submitted reports
MESSAGE BOARD	Access goAML Message Board
MY GOAML ⌄	Change password and user/organization details
ADMIN ⌄	Access User Requests and Role Management
STATISTICS	Access Statistics
LOGOUT	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.cbuae.gov.ae
2. Navigate to Systems
3. Click on **Production** – GOAML Web
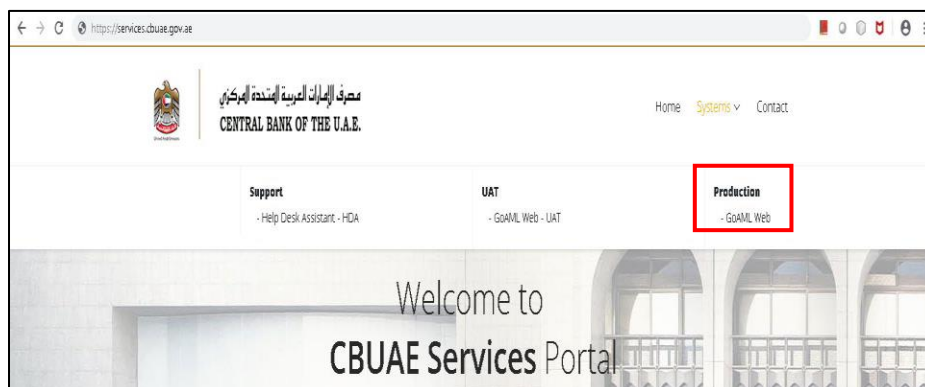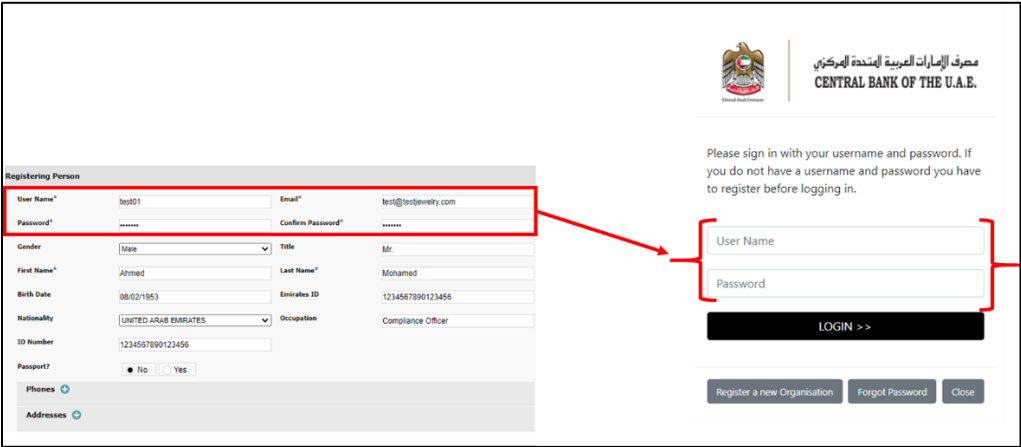
4. You will then see the below pop-up screen; where you need to use the username received from webmaster@eservices.centralbank.ae and the Google Authenticator Passcode as the password

5. You will be directed to the goAML homepage
6. Click the Login Button
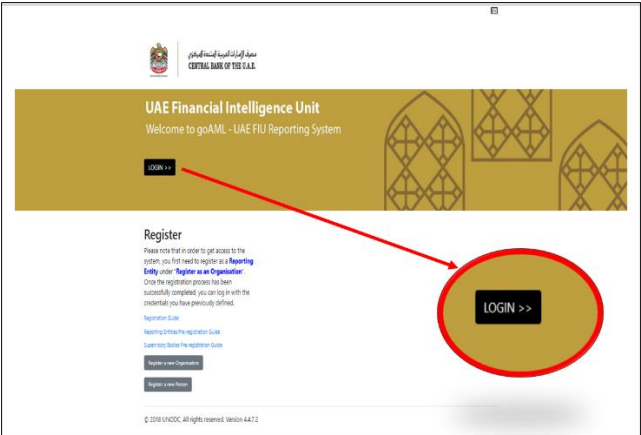
7. Type in the username and password created at the time of registering on goAML and click login

2.2 For CBUAE regulated organizations:

Click on the **Login** link https://131.5.15.15/goaml/ or https://10.15.15.15/goaml/ and the Central Bank Services Portal will open up
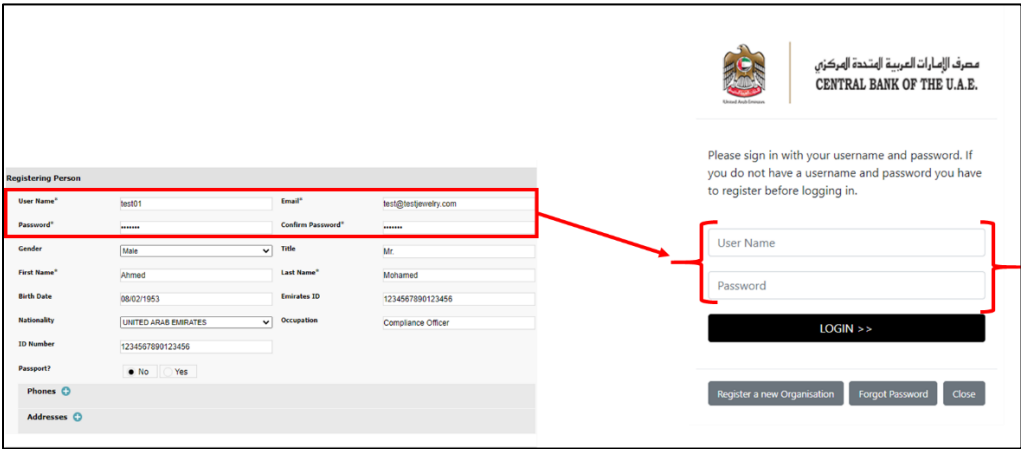
1. Navigate to Systems
2. Select Financial Intelligence Unit
3. Then click on goAML

5. You will be directed to the goAML homepage
6. Click the Login Button
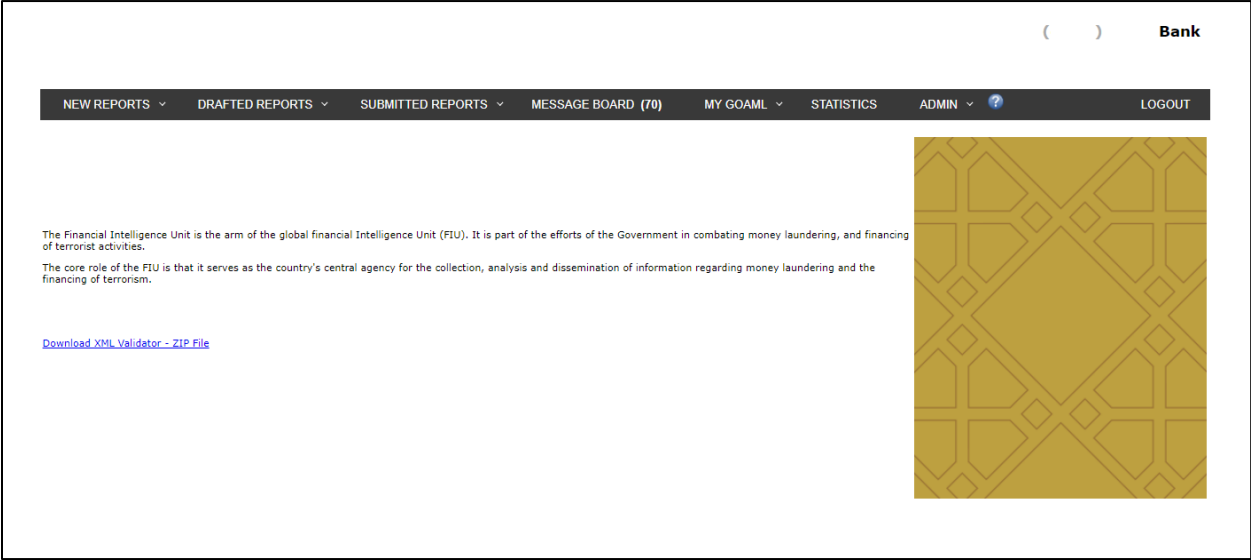
7. Type in the username and password created at the time of registering on goAML and click login

2.3 goAML Platform Landing Page

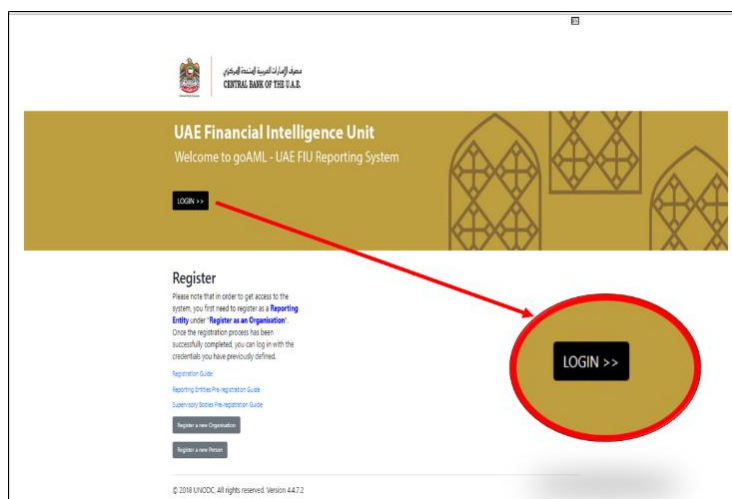The landing page has the following visible items

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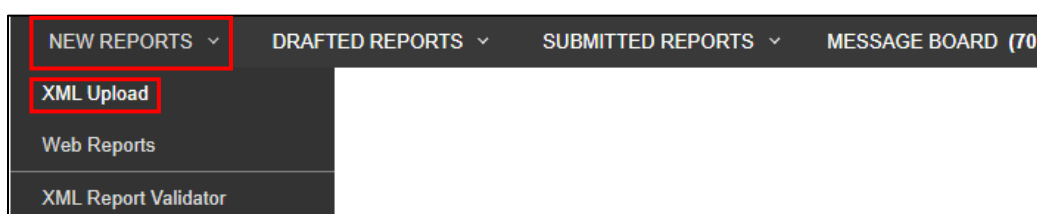
- Click on **Browse** and select the XML file to be uploaded. The user can select either a single XML file or a zipped file. In case of a zipped file, the user may enter multiple XML files along with attachments granted that they are in the appropriate format as depicted below:
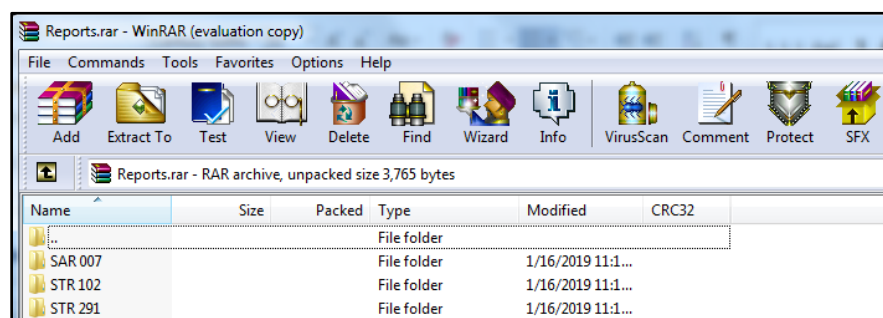
- Click on **Upload**. The data is then uploaded to the goAML for acceptance or rejection.

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:
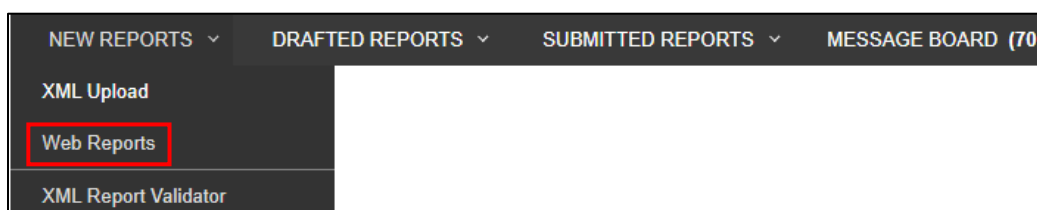
- **New Reports** > select **Web Reports**
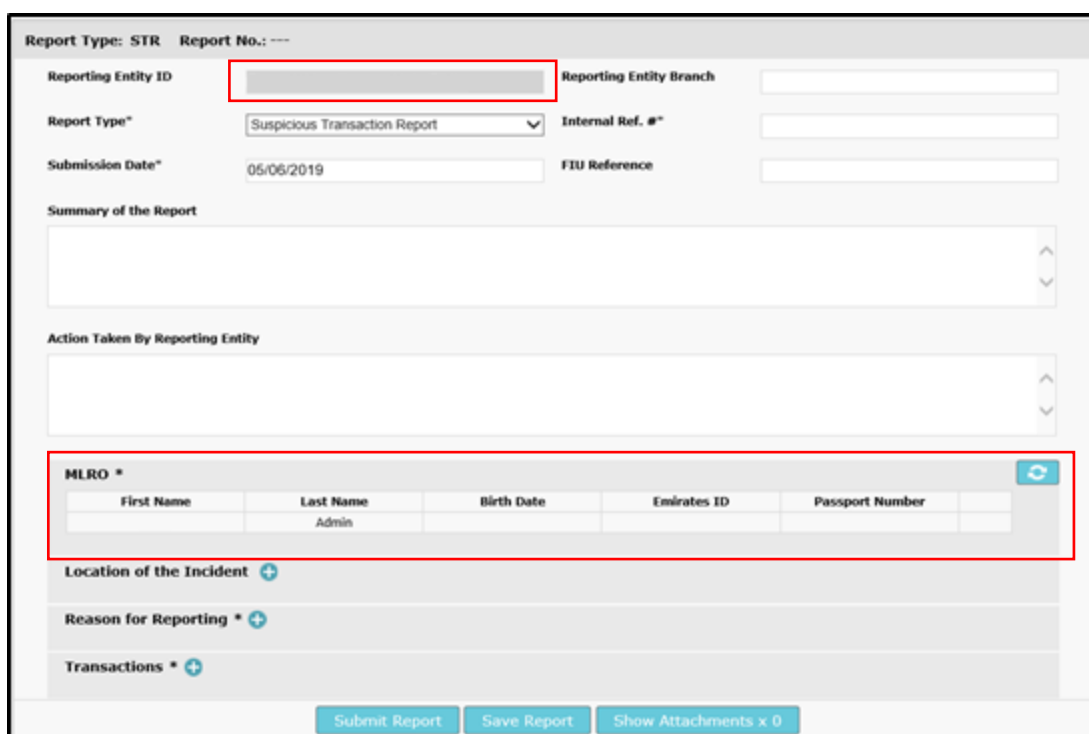
Once selected, a new general reporting template will be generated which will be discussed in detail in the following sections.

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.

3.2.1 Select the Report Type[1]

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.

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

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

- **Reporting Entity ID** – Entity name as per the registration (auto-generated)

- **Internal STR/SAR #*** – Kindly provide the internal STR/SAR number

- **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.

- **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

- **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.

* To edit the location present, press the '**Edit**' icon.

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.

* **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.

Code	Indicator	
RESUB	Apparent resubmission of 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	
BIDWT	Customer deposits bearer instruments followed by instructions to wire the funds to a third party.	✔
STRPS	Customer frequently deposits large sums of cash wrapped in currency straps.	
MONIS	Customer makes frequent purchases of monetary instruments with cash in small amounts	✔
WRNIP	Customer?s internet protocol (IP) address does not match the identifying information provided during online registration	
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.	
NIUTS	Negotiable instruments used to fund transactions in sequential numbers and/or missing payee information.	

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 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.
- **Transaction Type*** – Kindly specify the mode used to conduct the transaction being reported
- **Total Amount*** (AED) – Transaction amount in AED

- **Internal Reference Number*** – Reporting entity's internal transaction reference number

- **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*** – 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

- **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	

- **Branch executing the transaction*** – Branch where the transaction was executed
- **Transactions Comments** – Comments (if any)

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

3.2.5.1 Transaction Type

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 Type[2]

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.

3.2.5.3 My Client / Not My Client[3]

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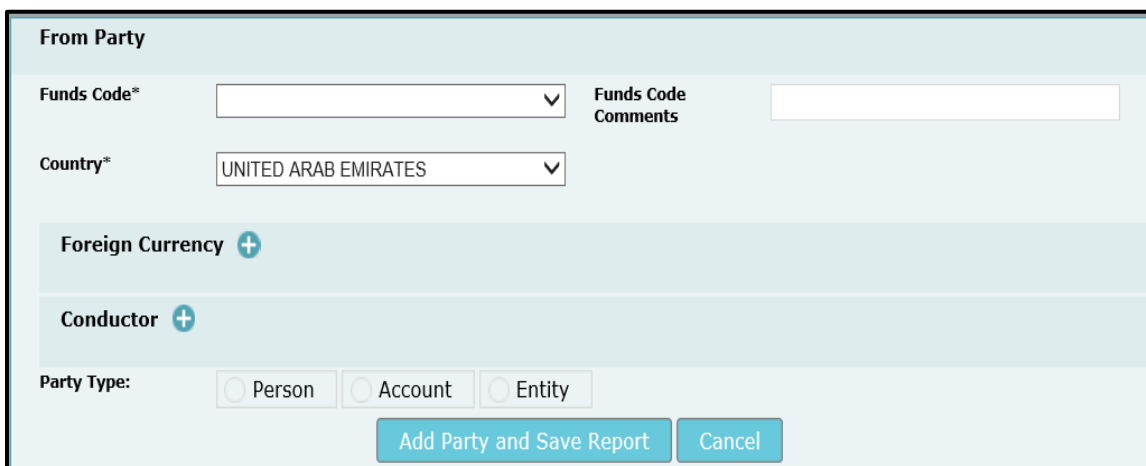
- Click the > **'My Client'** radio button > The **'From My Client'** button displays > click the **'Add'** button

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[2] This sub-menu will appear only in case the user/ reporting officer selects **'BiParty'** in the 'Transaction Type' field.
[3] For illustrative 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.
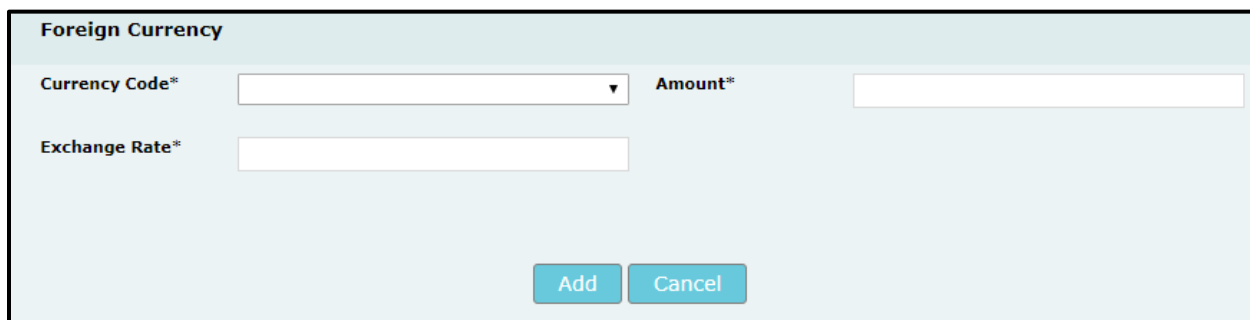
The 'From Party' form will then open, in which the reporting officer will populate the details of the subject who initiated the transaction.

- **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.

- **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		Gender*
First Name*		Last Name*
Middle Name		Prefix
Birth Date*		Birth Place
Mothers Name		Alias
Emirates ID		Id Number*
Nationality 1*		Nationality 2
Nationality 3		Residence*

- **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)

- **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

- **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

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		Employer Name	
Tax Number		PEP (Y/N)*	
Source of Funds			

Passport?   ● No   ○ Yes
Deceased?   ● No   ○ Yes

Phones * ⊕

Addresses ⊕

Identification * ⊕

Emails ⊕

Employer Address ⊕

Employer Phone ⊕

Comments

- **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

- **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 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)

- **Passport Country*** – Country of the passport provided
- **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

- **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

- **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

- **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

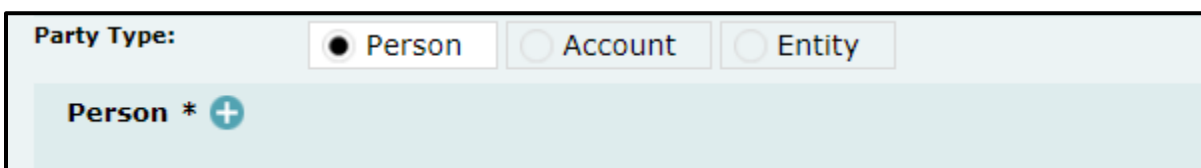- **Email Address** – person's email address

3.2.5.11 Employer Address and 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
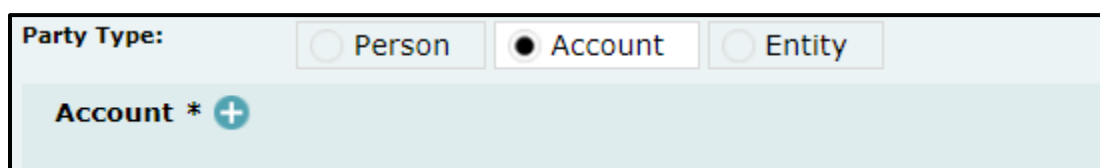
Party Type:	● Person	○ Account	○ Entity
Person * ⊕			

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 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
- **Balance**?* – Credit / Debit or Zero balance of the account at the time of reporting.
- **Date of balance*** – Date when the balance was recorded in this STR/SAR

- **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*** (if yes radio button selected) – The current balance amount in AED

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

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.

- **Name* –** Legal name as per documentation
- **Business Activity** (is mandatory for My Client) – Business activity of entity (drop-down
- **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)

- **Commercial Name** – Commercial name as per documentation
- **Licensing Authority** (is mandatory for My Client) – Regulatory authority responsible for licensing the entity
- **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)

- **Tax Number** – Tax number for outside UAE without hyphens/spaces(e.g. FATCA number for US citizens)

- **Comments** – Comments (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 Parties[4]

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'

- **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)

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

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.

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

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*	Manufacturer/Provide
Description	Previously Registered To
Presently Registered To	Estimated Value
Status Code	Disposed Value
currency Code	Size
Size UOM	Registration Date
Registration Number	Indentification Number
Comments	

- **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)
- **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
- **Disposed Value** - Effective value for property transfer (value must be in AED)
- **Size** – Size of the property
- **Registration Date** - Official registration date (in MM/DD/YYYY format)
- **Identification Number** - Any number that can identify the item (e.g. Car Plate Number)

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

- 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.

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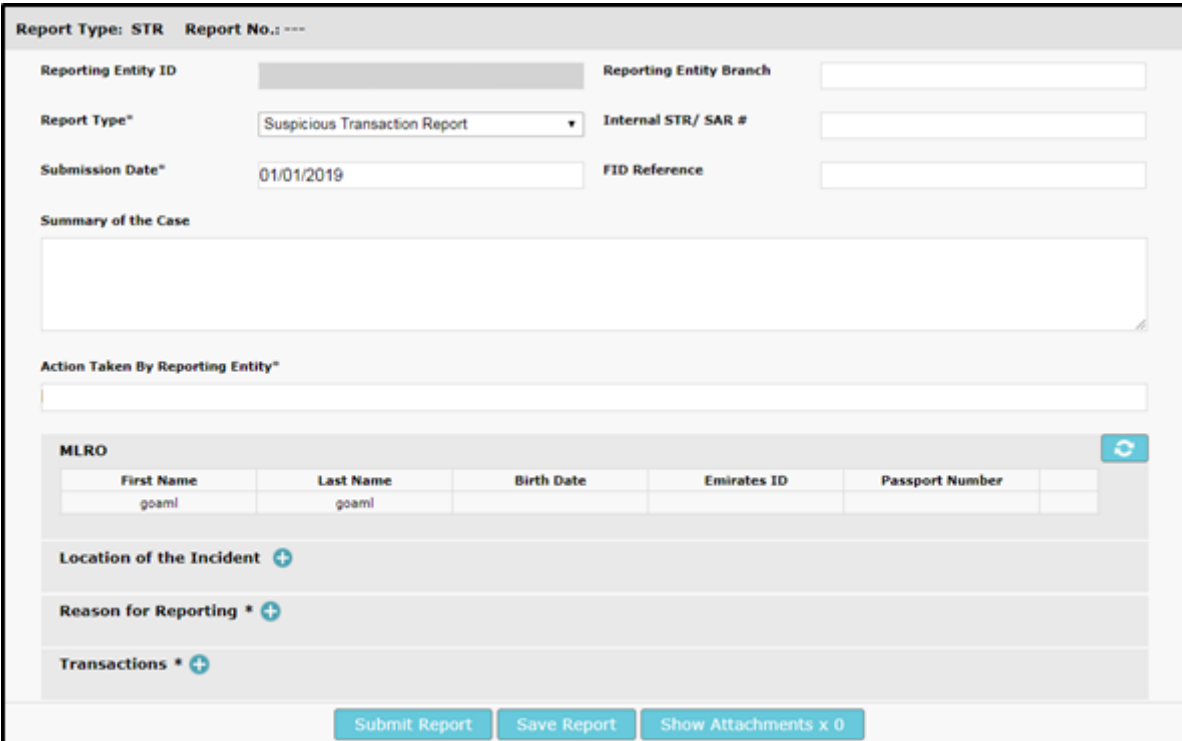

- **Significance** – Rate the significance of the concerned subject from 0 - 10 (0 being the lowest and 10 being the highest score)
- **Comments** – Comments (if any)
- **Reason*** – Reason for reporting the party

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

- **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 an **SAR**.

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