



goAML Web Submission Guide – Real Estate Activity Report

UAE Financial Intelligence Unit
20/07/2022 – V1.1

Objective of this user guide

The objective of this user guide is to define and outline the steps to be followed when submitting a Real Estate Activity Report (REAR) 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
AML / CFT	Anti-Money Laundering / Countering Financing of Terrorism
FIU	Financial Intelligence Unit
CO	Compliance Officer
MLRO	Money Laundering Reporting Officer or Compliance Officer
REAR	Real Estate Activity Report

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Reporting Requirements for Real Estate Sector

Procedures

Real Estate sector must undertake the following procedures effective 27 June 2022:

Purchase or Sale for Cash in Single or Multiple Payments

Obtain identification documents (Emirates ID or Passport) for Purchase or Sale of Freehold property/real estate where the method of payment includes cash and the amount is AED 55,000 or more; be it in a single payment or multiple payments and register the information in the Financial Intelligence Unit's ("FIU") GoAML platform using the recently created 'Real Estate Activity Report' (REAR).

Purchase or Sale for Virtual Currencies

Obtain identification documents (ID or Passport) for Purchase or Sale of Freehold property/real estate where the method of payment is a virtual asset for a portion or the entire property value, and register the information in the FIU's GoAML platform using the recently created REAR.














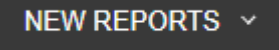

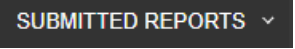
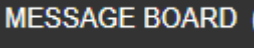
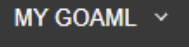
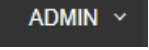
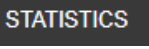
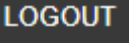
Purchase or Sale for funds converted from or to virtual assets

Purchase or Sale of Freehold property/real estate where the funds used to carry out the transaction were converted from or to a virtual asset for a portion or the entire property value, and register the information in the FIU's GoAML using the newly created REAR.

Record Keeping

Keep records of all documents and information related to the above transactions for a minimum period of 5 years.

1. goAML Web Icons

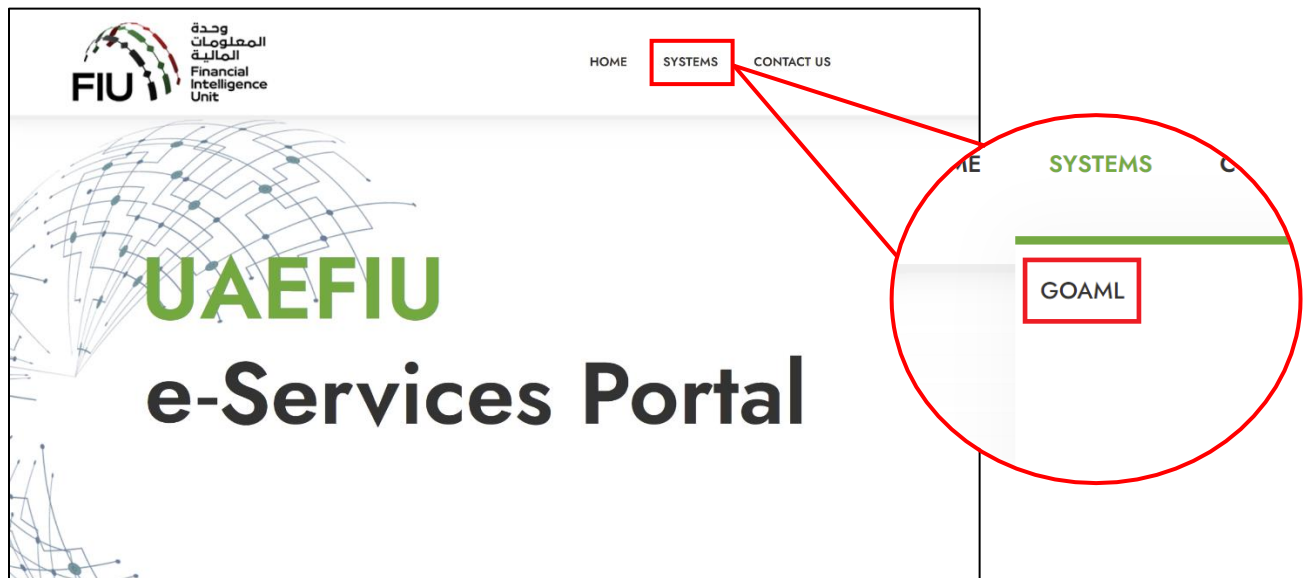
Icon	Description
	Add or Expand
	Add the captured detail
	Cancel the captured detail
	Close
	Preview
	Print
	Refresh
	Remove the uploaded document
	Upload a document
	Save
	Save a report
	Submit a report
	Shows the attached documents
	Upload XML and web reports
	Access drafted reports
	View submitted 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

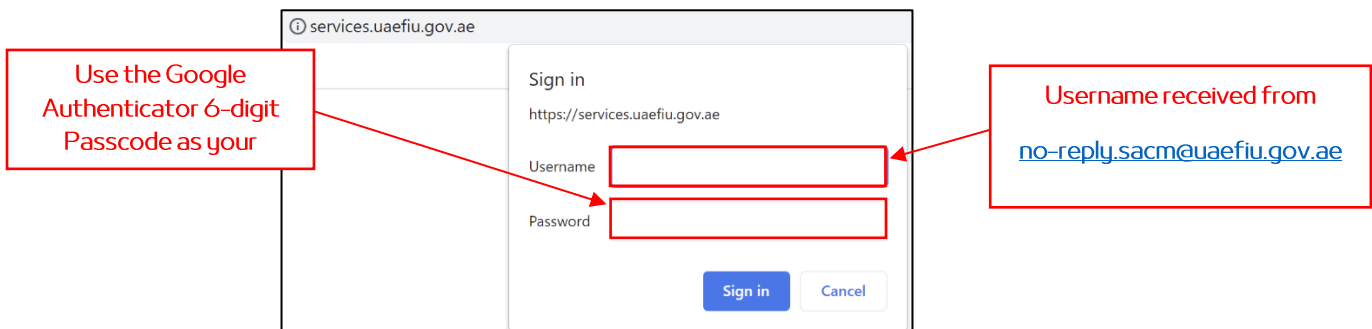
Reporting entities can access the goAML by utilizing the username and password they created during the registration process. However, all reporting entities registration requests should be approved by their respective regulator before the registering organization is on-boarded to the goAML. Such authentication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

2.1 Login Process

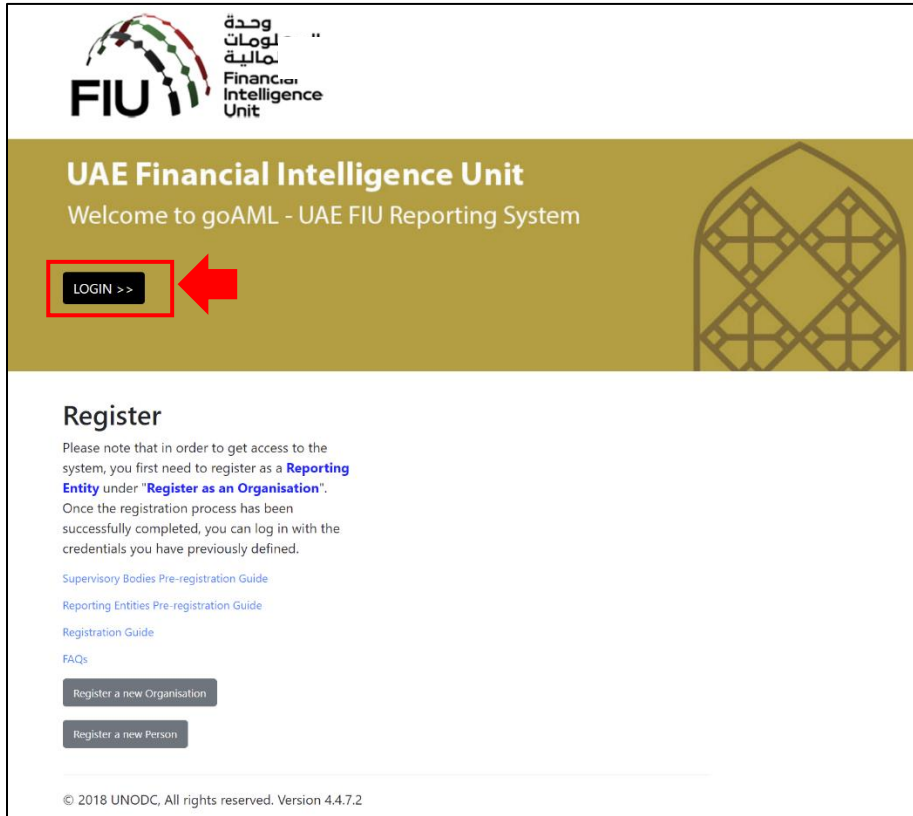
1. Click on the Login link <https://services.uaefiu.gov.ae>
2. Navigate to Systems
3. Click on GOAML



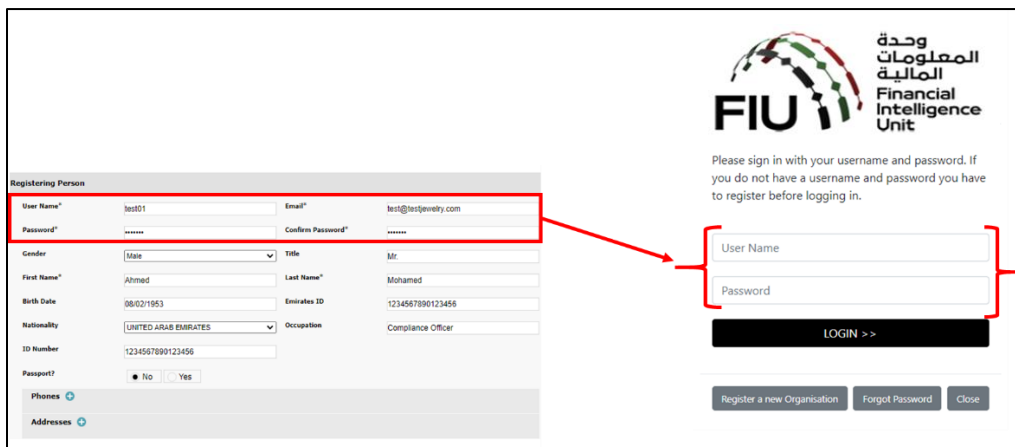
4. You will then see the below pop-up screen; where you need to use the username received from no-reply.sacm@uaefiu.gov.ae and the Google Authenticator Passcode as the password



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



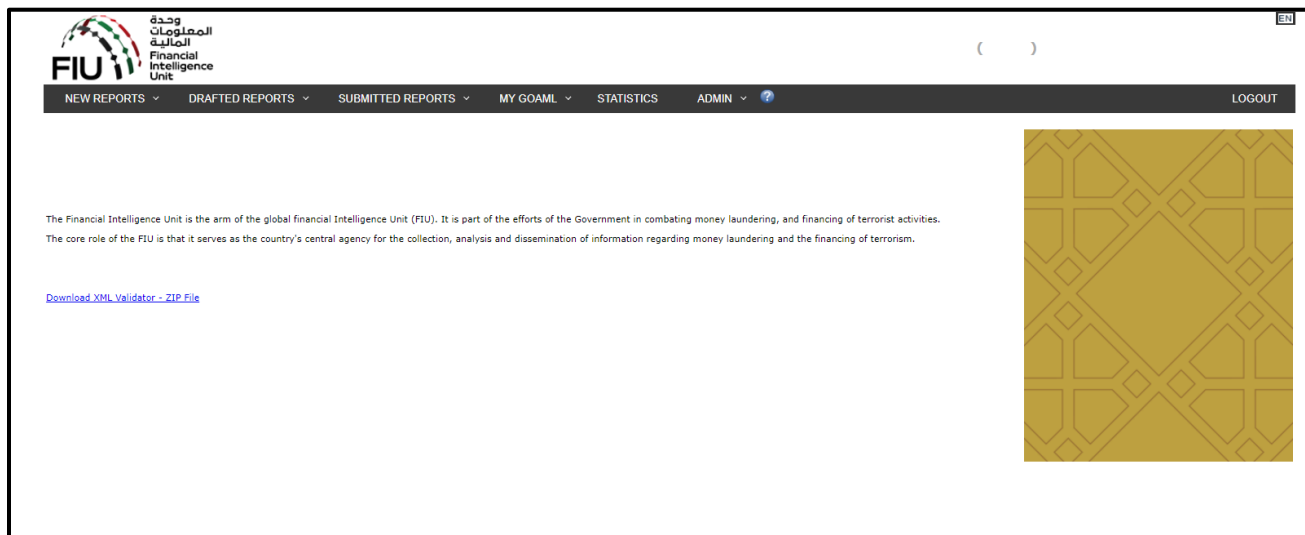
7. Type in the username and password you created at the time of registering on goAML then click login



2.2 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 Real Estate Activity Report (REAR)

3.1 Submission Options

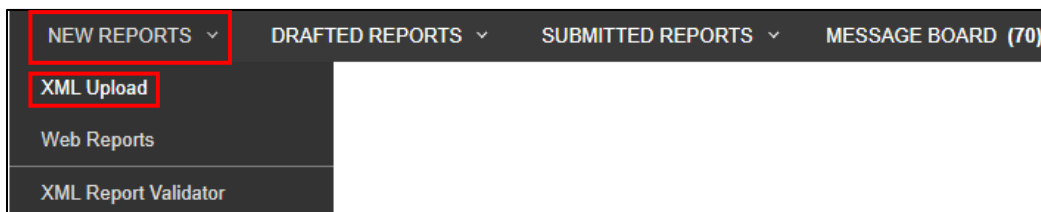
The goAML system allows users to submit a report through the following options:

3.1.1 XML Reports

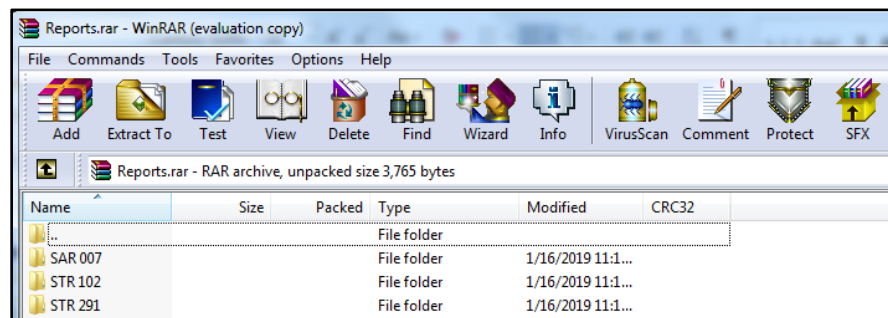
If the reporting entity has goAML-compliant XML files, then they may simply upload them to the goAML by uploading individual XML report files or XML reports in a ZIP file.

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:



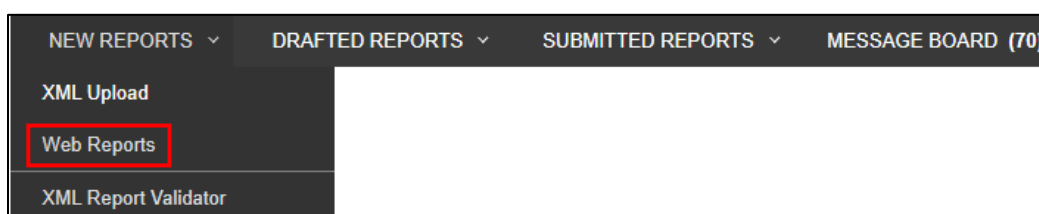
- Click on **Upload**. The data, is then uploaded to the goAML for acceptance or rejection.

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 How to submit a REAR

3.2.1 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: DPMSR **Report No.:** ---

Reporting Entity ID		Reporting Entity Branch	
Report Type*	<input type="text" value="v"/>	Reporting Entity Ref #*	<input type="text"/>
Submission Date*	<input type="text" value="06/20/2021"/>	FIU Reference	<input type="text"/>

Description of the Report

Action Taken By Reporting Entity

MLRO *					<input type="button" value="↺"/>
First Name	Last Name	Birth Date	Emirates ID	Passport Number	
goaml	goaml				

Location of Incident

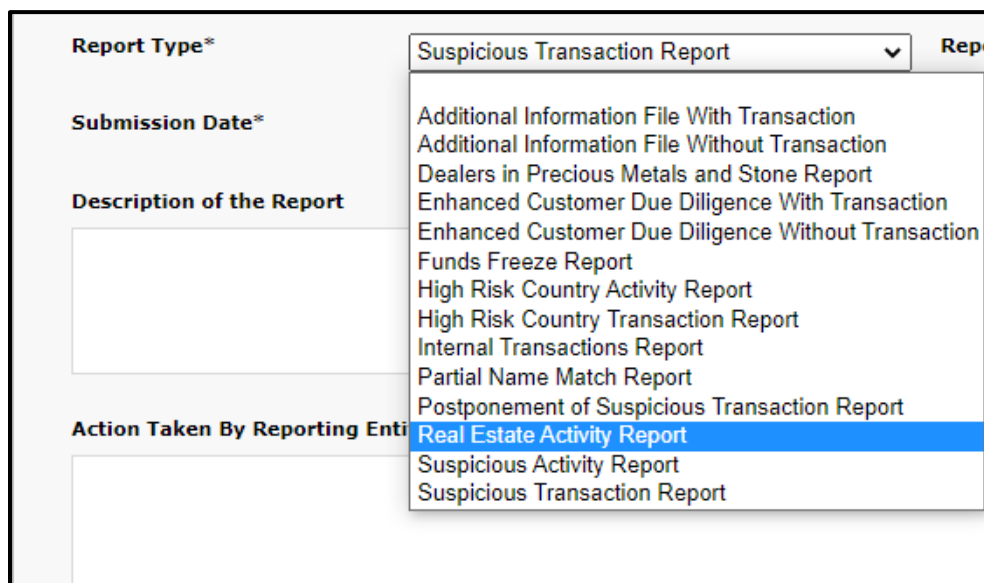
Reason for Reporting *

Activity *

3.2.2 Select the Report Type

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

- To submit a report, open the 'Report Type' drop-down menu and select "Real Estate Activity Report".



The screenshot shows a web form with the following fields and a dropdown menu:

- Report Type***: A dropdown menu currently showing "Suspicious Transaction Report". The menu is open, displaying a list of report types. "Real Estate Activity Report" is highlighted in blue.
- Submission Date***: A text input field.
- Description of the Report**: A large text area for entering details.
- Action Taken By Reporting Entity**: A text input field.

The dropdown menu options are:

- Suspicious Transaction Report
- Additional Information File With Transaction
- Additional Information File Without Transaction
- Dealers in Precious Metals and Stone Report
- Enhanced Customer Due Diligence With Transaction
- Enhanced Customer Due Diligence Without Transaction
- Funds Freeze Report
- High Risk Country Activity Report
- High Risk Country Transaction Report
- Internal Transactions Report
- Partial Name Match Report
- Postponement of Suspicious Transaction Report
- Real Estate Activity Report** (highlighted)
- Suspicious Activity Report
- Suspicious Transaction Report

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

Report Type: REAR Report No.: ---

Reporting Entity ID	<input type="text"/>	Reporting Entity Branch	<input type="text"/>
Report Type*	Real Estate Activity Report	Reporting Entity Ref #*	<input type="text"/>
Submission Date*	06/28/2022	FIU Reference	<input type="text"/>
Description of the Report			
<input type="text"/>			
Action Taken By Reporting Entity			
<input type="text"/>			

MLRO *

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

Location of the Incident +

Reason for Reporting * +


Activity * +

Submit Report Save Report Show Attachments x 0

- Reporting Entity ID – Entity name as per the registration (auto-generated)
- Report Type* – Kindly select the “Dealers in Precious Metals and Stone Report”
- Submission Date* – Date of submitting the report to the FIU (auto-generated)
- Description of the Report* – Kindly provide a detailed description for the suspicions and reason for submitting this report to the FIU.
- Reporting Entity Branch – Branch where the main subject(s) of the report were identified
- Reporting Entity Ref #* – Internal report reference number i.e. the reference number assigned to this report within your organization
- 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


3.2.3 MLRO Details

This section of the report includes full details of the 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					

3.2.4 Location of the Incident

Describes the location where the suspicious incident/transaction took place.

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, 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 same web session on goAML. Alternatively, the user may fill in other location details as required.

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* – 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

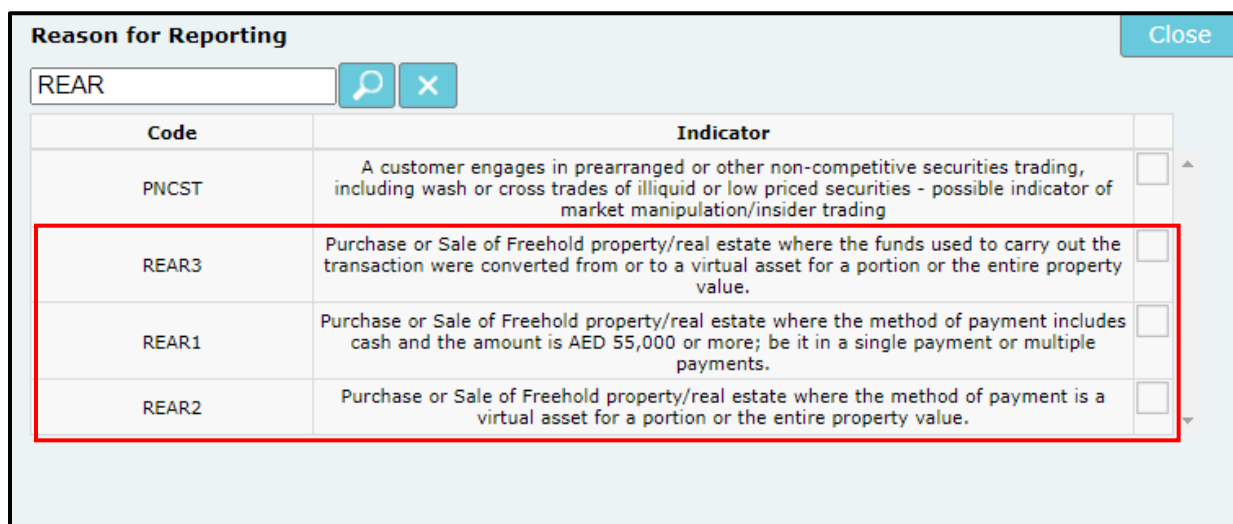
3.2.5 Reason for Reporting

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

- Click 'Add' to select the appropriate reason for the report.



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.



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

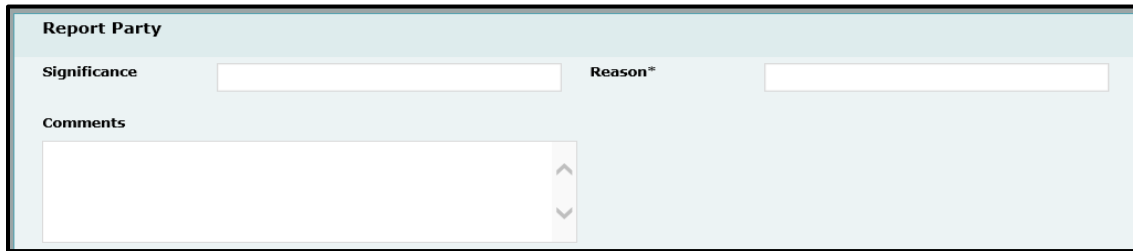
3.2.6 Activity

Once the Activity tab is expanded, a screen opens up that should be populated with the details of the activity. The activity details may be added as follows:



3.2.6.1 Report Parties

By clicking the 'Add' button on the 'Activity' form, the user is allowed to populate information in the 'Report Parties' window.



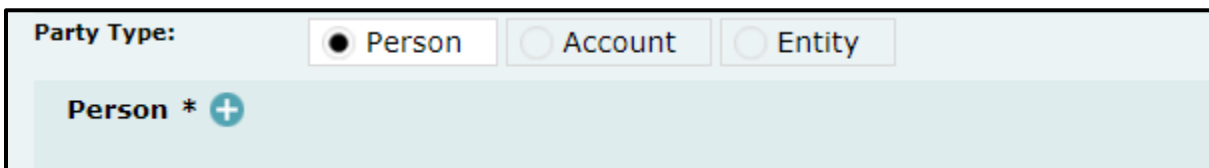
- **Significance** – Rate the significance of the concerned subject from 0 - 10 (0 being the lowest and 10 being the highest score)
- **Reason*** – Reason for reporting the party
- **Comments** – Comments (if any)

3.2.6.2 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.

3.2.5.3 Party Type: Person

Once you click on the type preferred, the system will generate a form. By clicking the 'Add' button, the user is allowed to populate information in the 'Person' window.



The below screen will be generated:

Person		Existing	
Title	<input type="text"/>	Gender*	<input type="text"/>
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*	<input type="text"/>	Nationality 2	<input type="text"/>
Nationality 3	<input type="text"/>	Residence*	<input type="text"/>

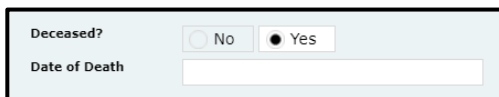
- Title – e.g. Mr./Mrs./Dr.
- Prefix – Prefix Name e.g. Von, Jr.
- Middle Name – Middle name of the person
- Birth Date – Date of birth of the person
- Mother's Name – Name of the person's mother (if available)
- ID Number (mandatory field for DPMSR to avoid rejection) – ID number. Kindly input the number without using any spaces/hyphens. This field can be used to input Emirates Id number or passport number.
- Nationality 1 – First nationality of the person
- Nationality 3 – Third nationality of the person
- Gender – 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.
- Alias – A known alias for the person (if applicable)
- Nationality 2 – Second nationality of the person
- Residence – 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 * <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Addresses <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Identification * <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Emails <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Employer Address <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Employer Phone <input style="font-size: 0.8em; vertical-align: middle;" type="button" value="+"/>			
Comments			
<div style="border: 1px solid #ccc; height: 40px; width: 100%;"></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
- Employer Name – Name of the person’s current employer
- PEP (Y/ N) – 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 Country	<input type="text"/>
Passport Number	<input type="text"/>		

- **Deceased** – Is the person deceased? (Y/N)
- **Date of Death** – Date when the person died (applicable only if “Y” was provided in the ‘Deceased’ field)

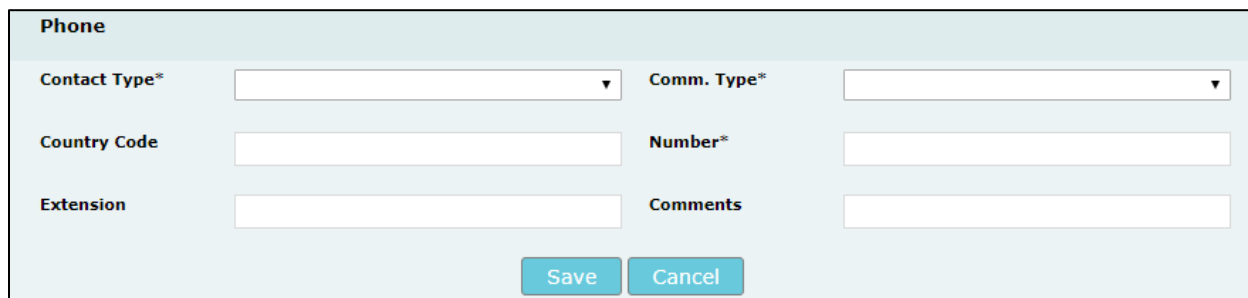


The screenshot shows a form with two fields. The first field is labeled 'Deceased?' and contains two radio buttons: 'No' (unselected) and 'Yes' (selected). The second field is labeled 'Date of Death' and is an empty text input box.

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.

3.2.5.4 Phone



The screenshot shows a form titled 'Phone' with the following fields: 'Contact Type*' (a drop-down menu), 'Country Code' (a text input), 'Extension' (a text input), 'Comm. Type*' (a drop-down menu), 'Number*' (a text input), and 'Comments' (a text input). At the bottom of the form are two buttons: 'Save' and '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)

3.2.5.5 Address

Address
Use an existing Address

Type* <input style="width: 95%;" type="text"/>	Address* <input style="width: 95%;" type="text"/>
Name of Free Zone (if FZ entity) <input style="width: 95%;" type="text"/>	City* <input style="width: 95%;" type="text"/>
ZIP/Postal Code <input style="width: 95%;" type="text"/>	Country* UNITED ARAB EMIRATES
State/Emirate* <input style="width: 95%;" type="text"/>	Comments <input style="width: 95%;" type="text"/>

Save
Cancel

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

3.2.5.6 Identification

Identification

Type* <input style="width: 95%;" type="text"/>	Number* <input style="width: 95%;" type="text"/>
Issue Date* <input style="width: 95%;" type="text"/>	Expiry Date <input style="width: 95%;" type="text"/>
Issued by <input style="width: 95%;" type="text"/>	Issue Country* UNITED ARAB EMIRATES
Comments <input style="width: 95%;" type="text"/>	

Save
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
- **Number*** – ID number without any spaces/hyphens
- **Issue Date*** – Date of ID issuance
- **Expiry Date*** – Date of ID expiry
- **Issued By** – Issuing Country/Authority
- **Issue Country*** – Issuing Country

- Comments – Comments (if any)

3.2.5.7 Email

Email

Email Address*

- Email Address – person’s email address

3.2.5.8 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 3.2.5.4 and 3.2.5.5 respectively.

3.2.5.9 Party Type: Entity

Party Type: Person Account Entity

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.

Entity		Use an existing Entity	
Name*	<input type="text"/>	Commercial Name	<input type="text"/>
Business Activity*	<input type="text" value="v"/>	Licensing Authority*	<input type="text"/>
Trade License Number*	<input type="text"/>	Establishment Date*	<input type="text"/>
Place of Incorporation*	<input type="text"/>	Incorporation Country*	<input style="border: 1px solid black;" type="text" value="UNITED ARAB EMIRATES"/>
Email	<input type="text"/>	Website	<input type="text"/>
Tax Number	<input type="text"/>	PEP (Y/N)*	<input type="text"/>
Comments <input type="text"/>			
Business Closed? <input type="radio"/> Yes <input checked="" type="radio"/> No			

- **Name*** – Legal name as per documentation
- **Business Activity** – Business activity of entity (drop-down)
- **Trade License Number** – Trade license number
- **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)
- **Commercial Name** – Commercial name as per documentation
- **Licensing Authority** – Regulatory authority responsible for licensing the entity
- **Establishment Date** – Date when entity was established
- **Incorporation Country** – Country where the entity was incorporated (drop-down)
- **Website** – Website for the entity (if any)
- **PEP (Y/N)** – Kindly specify if the person is a politically exposed person. Input "Y" or "N" accordingly.



Clicking the 'Add' button generates the 'Phones' form, which is discussed in detail in Section 3.2.5.4.



Clicking the 'Add' button generates the 'Addresses' form, which is discussed in detail in Section 3.2.5.5.



Clicking the 'Add' button generates the 'Controlling Person(s)/ Beneficial Owner(s)' form, which is similar to the form found in Section 3.2.5.3 (the 'Person' form).

Next, the user is required to populate information in the 'Goods and Services' window.


3.2.5.10 Goods and Services



By clicking the 'Add' button on the 'Goods and Services' form, the website will expand the corresponding form applicable to exchange of goods and services.

Transaction Item			
Item Type*	<input type="text"/>	Manufacturer/Provide	<input type="text"/>
Description	<input type="text"/>	Seller	<input type="text"/>
Buyer	<input type="text"/>	Market Value	<input type="text"/>
Status Code	<input type="text"/>	Invoice Amount	<input type="text"/>
currency Code	<input type="text"/>	Size	<input type="text"/>
Size UOM	<input type="text"/>	Contract Date	<input type="text"/>
Registration Number	<input type="text"/>	Indentification Number	<input type="text"/>
Comments	<input type="text"/>		

- **Item Type*** – (mandatory field) The type of item (e.g. Gold)
- **Description** – Description of the item (e.g. gold bullion)
- **Buyer*** – Name of current owner
- **Status Code** – Stats code (e.g. Bought, sold)
- **Currency Code*** – Select the currency of the invoice amount
- **Size UOM*** – Unit of measurement (e.g. carat, gm)
- **Registration Number** – Official registration number (e.g. Car VIN Number)
- **Comments** – If Any
- **Manufacturer** – Item maker (e.g. if the item is a gold – Tiffany)
- **Seller*** – Name of previous owner
- **Value*** – Estimated value of the item
- **Invoice Amount*** – (mandatory field) Value paid for the item as shown on the invoice
- **Size*** – Size of the item
- **Contract 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 3.2.5.5.

Status Comments

- Status Comments – (If any)

3.3 Saving / Submitting the Report

Report Type: REAR **Report No.:** ---

Reporting Entity ID	Financial Intelligence Unit (FIU)	Reporting Entity Branch	<input type="text"/>
Report Type*	Real Estate Activity Report	Reporting Entity Ref #**	<input type="text"/>
Submission Date*	06/28/2022	FIU Reference	<input type="text"/>

Description of the Report

Action Taken By Reporting Entity

MLRO * ↻

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

Location of the Incident +

Reason for Reporting * +

Activity * +

Submit Report
Save Report
Show Attachments x 0

- **Submit Report** - Reports can be submitted using the Submit Report Button.
- **Save Report** - Save the 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.

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