FIU

وحدة المعلومات المالية
Financial Intelligence Unit

**goAML Web Submission Guide
– Dealers in Precious Metals and
Stones Report**

UAE Financial Intelligence Unit

29/07/2021 – V1.2

Objective of this user guide

The objective of this user guide is to define and outline the steps to be followed when submitting a Dealers in Precious Metals and Stones Report (DPMSR) 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
AML / CFT	Anti-Money Laundering / Countering Financing of Terrorism
FIU	Financial Intelligence Unit
MLRO	Money Laundering Reporting Officer or Compliance Officer
DPMSR	Dealers in Precious Metals and Stones Report

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Reporting Requirements for DPMS Sector

Procedures

Dealers in Precious Metals and Stones must undertake the following procedures effective 12 June 2021:

Transactions with resident individuals

Obtain identification documents (Emirates ID or Passport) for cash transactions equal to or exceeding AED 55,000 and register the information in the Financial Intelligence Unit's ("FIU") GoAML platform using the recently created 'Dealers in Precious Metals and Stones Report' (DPMSR).

Transactions with non-resident individuals

Obtain identification documents (ID or Passport) for cash transactions equal to or exceeding AED 55,000, and register the information in the FIU's GoAML platform using the recently created DPMSR.
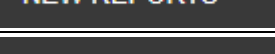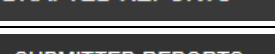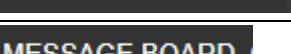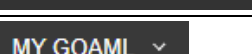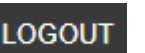
Transactions with entities / companies

Obtain a copy of the trade license, and identification documents (Emirates ID or passport) of the person representing the company, in transactions equal to or exceeding AED 55,000 in cash or through wire transfer, and register the information in the FIU's GoAML using the newly created DPMSR.

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	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 Login Process

1. Click on the **Login** link https://services.cbuae.gov.ae
2. Navigate to Systems
3. Click on **Production** – GOAML Web
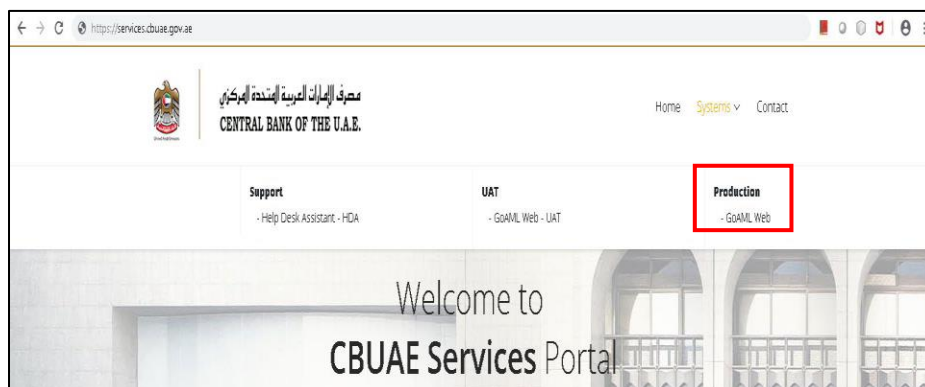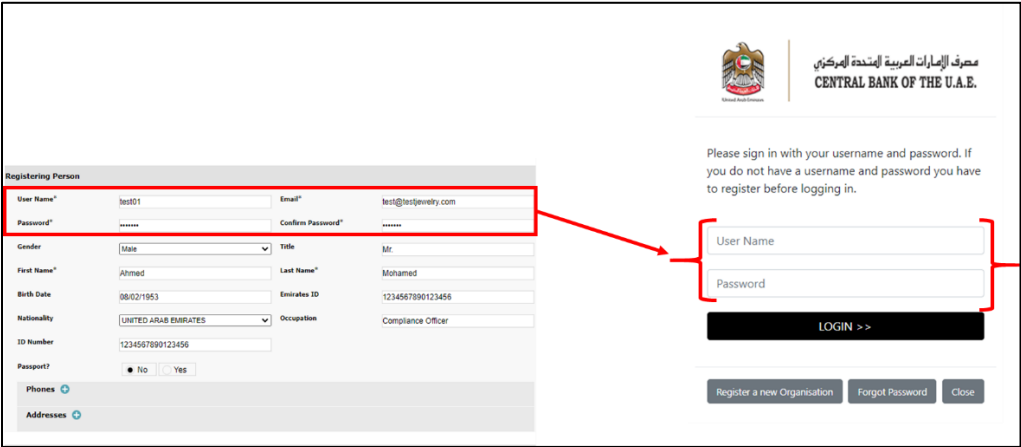
4. You will then see the below pop-up screen; where you need to use the username received from webmaster@eservices.centralbank.ae and the Google Authenticator Passcode as the password

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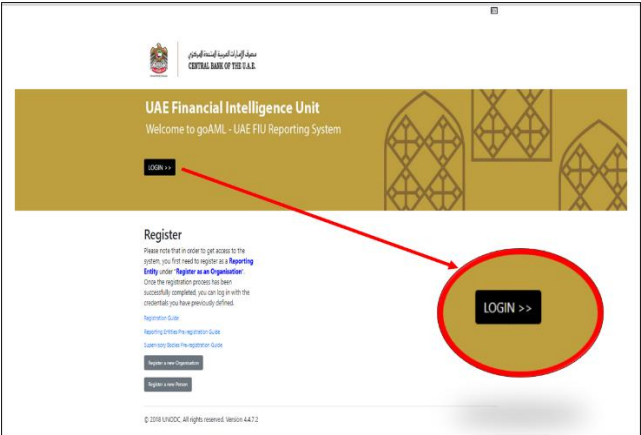
7. Type in the username and password you created at the time of registering on goAML then click login

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.
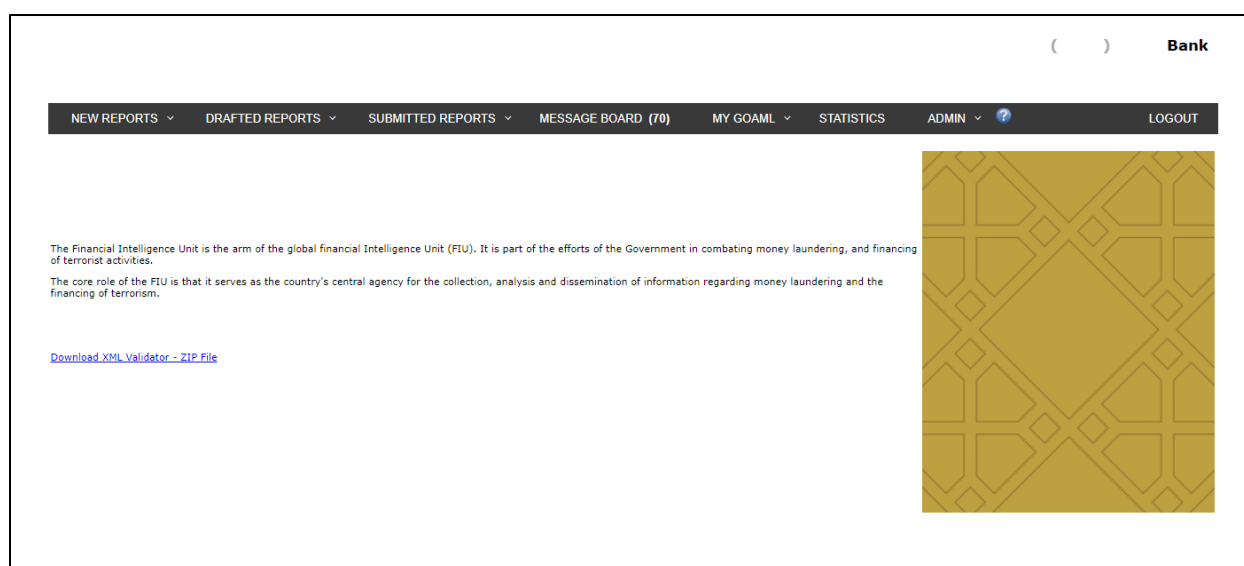
3. Submitting a DPMS Report

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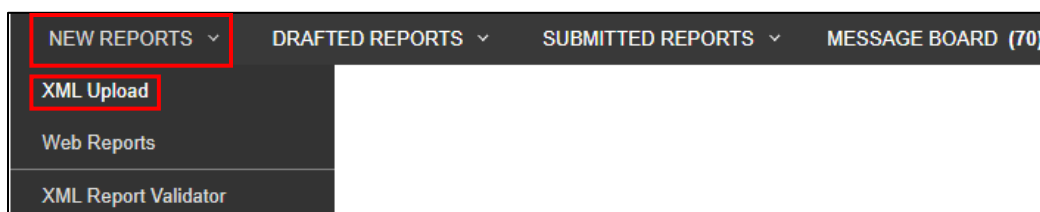
- Click on **Browse** and select the XML file to be uploaded. The user can select either a single XML file or a zipped file. In case of a zipped file, the user may enter multiple XML files along with attachments granted that they are in the appropriate format as depicted below:
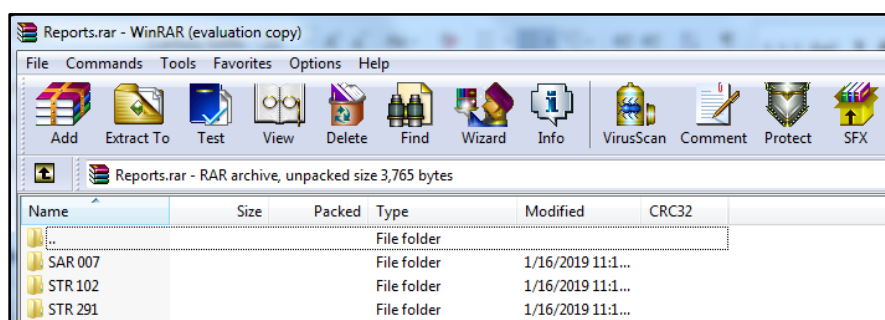
- Click on **Upload**. The data, is then uploaded to the goAML for acceptance or rejection.

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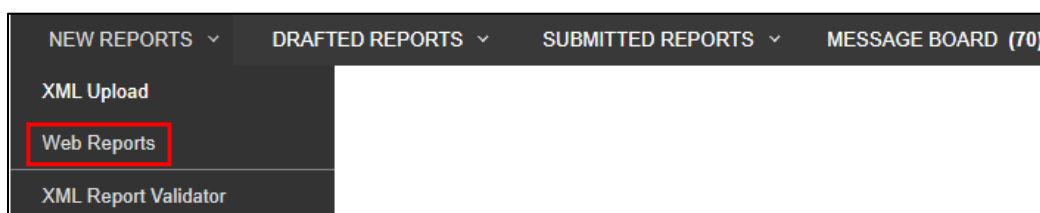
Once selected, a new general reporting template will be generated which will be discussed in detail in the following sections.

3.2   How to submit a DPMSR

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.

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 "Dealers in Precious Metals and Stone Report".

After selecting the "Dealers in Precious Metals and Stone Report" option, the MLRO may now proceed with populating all available details in the Report Cover as depicted below:

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

- **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
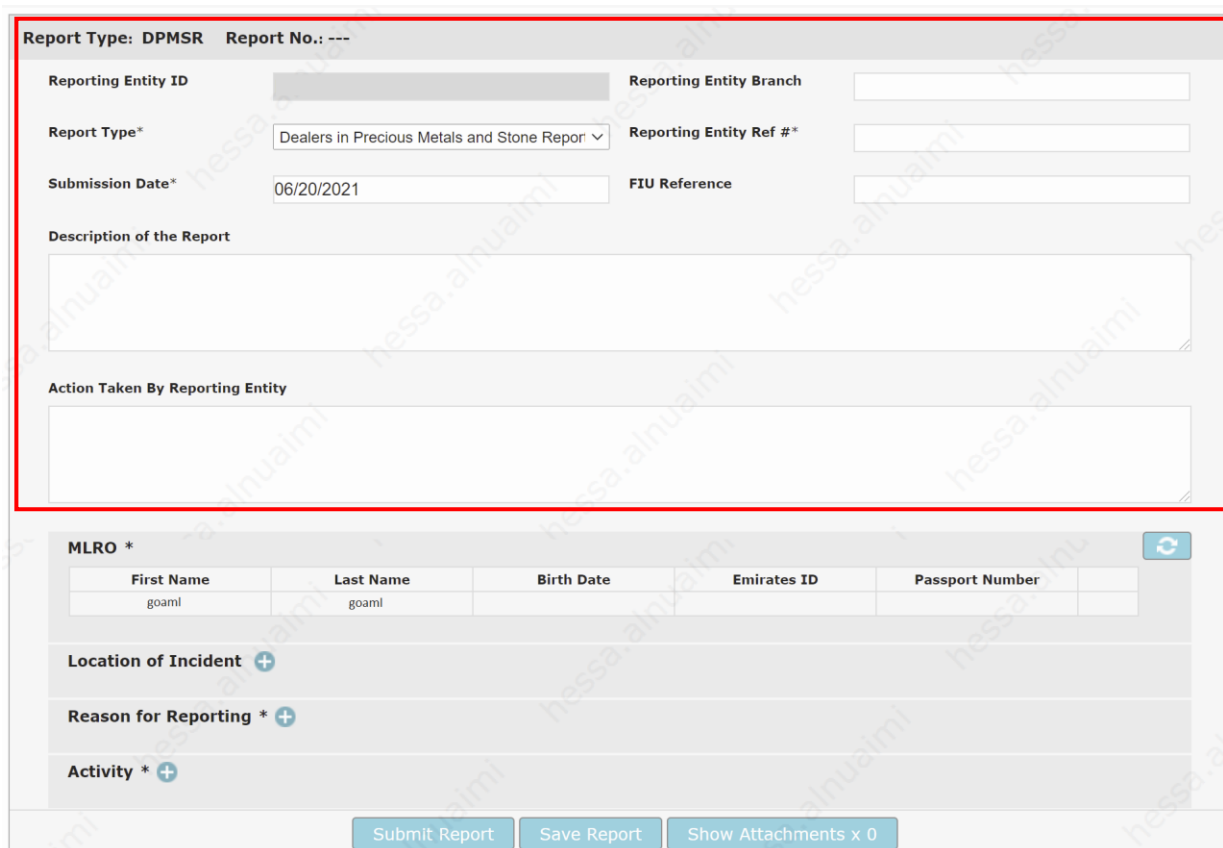
3.2.3 MLRO Details

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. This is mandatory to avoid rejection of your report.

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*	[▼]	Address*	[ ]
Name of Free Zone (if FZ entity)	[ ]	City*	[ ]
ZIP/Postal Code	[ ]	Country*	UNITED ARAB EMIRATES ▼
State/Emirate*	[ ]	Comments	[ ]
	Save Cancel		

- **Type*** – Type of address (drop-down menu)
- **Name of Free Zone (if FZ entity)** – The name of the UAE free zone (if applicable)
- **Zip/Postal Code** – Please provide the PO Box/Zip code
- **State/Emirate*** – Please provide the state name in full form(or Emirate in case of UAE)

- **Address*** – Physical address (details such as street name, office floor, etc.)
- **City*** - Name of the city (full form)
- **Country*** – Name of Country
- **Comments** – If any

3.2.5 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.

Code	Indicator	
PESRA	Payments to employment or student recruitment agencies that are not licensed/registered or that have labor violations or fake employment/job offers or promises.	
DPMSJ	Precious metals and stones (jewelry and watches included) transactions with entities/companies in transactions equal to or exceeding AED 55,000 or its equivalent in other currencies, in cash or through wire transfer	
DPMSN	Precious metals and stones (jewelry and watches included) transactions with non-resident individuals for cash transaction	
DPMSI	Precious metals and stones (jewelry and watches included) transactions with resident individuals for cash transactions equal to or exceeding AED 55,000 or its equivalent in other currencies	✓
PCAFT	Purchase of Crypto Assets shortly following receipt of funds transfers from unconnected third parties.	
PPIINS	Purchases of products that appear outside the customer's normal range of financial	

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)
- **Comments** – Comments (if any)

- **Reason*** – Reason for reporting the party

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

- **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

- **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.

3.2.5.4   Phone

Phone			
Contact Type*	[▾]	**Comm. Type***	[▾]
Country Code	[ ]	**Number***	[ ]
Extension	[ ]	**Comments**	[ ]
	Save	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*	[▾]	**Address***	[ ]
Name of Free Zone (if FZ entity)	[ ]	**City***	[ ]
ZIP/Postal Code	[ ]	**Country***	UNITED ARAB EMIRATES ▾
State/Emirate*	[ ]	**Comments**	[ ]
	Save Cancel		

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

- **Address*** – Available Address
- **City*** – City of address

- **Country*** – Country of address
- **Comments** – Comments (if any)

3.2.5.6 Identification

Identification			
Type*	[▾]	**Number***	[ ]
Issue Date*	[ ]	**Expiry Date**	[ ]
Issued by	[ ]	**Issue Country***	UNITED ARAB EMIRATES ▾
Comments	[ ]		
	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
- **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

3.2.5.7   Email

Email	
Email Address*	

Save   Cancel

- **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.

- **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.

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 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

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

- **Item Type*** – (mandatory field) The type of item (e.g. Gold)
- **Description** – Description of the item (e.g. gold bullion)
- **Presently Registered To** – Name of current owner
- **Status Code** – Stats code (e.g. Bought, sold)

- **Manufacturer** – Item maker (e.g. if the item is a gold - Tiffany)
- **Previously Registered To** – Name of previous owner
- **Estimated Value** – Estimated value of the item
- **Invoice Amount** – (mandatory field) Value paid for the item as shown on the invoice

- **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

- **Size** – Size of the item
- **Registration Date** - Official registration date (in MM/DD/YYYY format)
- **Identification Number** - Any number that can identify the item (e.g. Car Plate Number)

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

- Status Comments – (If any)

3.3   Saving / Submitting the Report

- **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.