

By Email

17 June 2019

To: Money Laundering Reporting Officers (MLRO) of Relevant Persons

RE: GoAML Application

Dear MLROs,

In March 2019, the Financial Intelligence Unit (FIU) of the United Arab Emirates (UAE) conducted an introductory session on “GoAML”, its new reporting system, to Relevant Persons in the DIFC. GoAML is a United Nations Office of Drug and Crime (UNODC) developed software that is used by financial intelligence units worldwide. Relevant Persons should note that the GoAML application will be replacing the Online STR System V2.0 that is currently in use. It will also replace the current STR form that is still being used by the majority of Relevant Persons.

In addition, Relevant Persons should note that as of 27 June 2019, all reporting entities in the UAE will be required to submit various types of informational reports, including Suspicious Transaction Reports (STRs) and Suspicious Activity Reports (SARs), electronically to the UAE FIU using the “GoAML” portal. The introduction of such a system will enable the FIU to:

- Strengthen and broaden its capability to meet and discharge its legislative objectives and functions;
- Ensure that the UAE’s financial system stays relevant and effective in the fight against money laundering and terrorism financing;
- Collaborate more effectively with various stakeholders such as reporting entities, supervisory bodies and law enforcement agencies; and
- Standardise and streamline all reporting requirements and ensure that the UAE is aligned with the Anti-Money Laundering and Combatting of Terrorist Financing AML/CFT standards of the Financial Action Task Force (FATF).

Additionally, the introduction of the aforementioned system will bring in various benefits to its end-users, including, but not limited to, the following:

- It facilitates the management of the reporting entities’ registration information;
- It introduces a single and standardised reporting definition and format for all reporting types;
- It simplifies failed reporting by requiring the user to only re-submit the remediated failed report; and
- It gives the user the ability to communicate with the FIU in a centralised manner through the ‘Message Board’ function.

Registration

Registration to the GoAML application is **mandatory** for all Relevant Persons. The FIU has now made the application available through a public portal. This is a two-step process to ensure reporting entities accessing the GoAML application via the web have necessary security protocols in place.

To assist you in this process, the following documents are provided for your reference:

- Attachment 1: Relevant Persons Pre-registration Guide
- Attachment 2: Relevant Persons GoAML Registration Guide
- Attachment 3: XML Schema Guide

- Attachment 4: Web Submission Guide
- Attachment 5: XSD (XML Schema)
- Attachment 6: XML Samples

Please refer to the abovementioned documents carefully. The documents will provide step-by-step instructions on how to successfully (1) pre-register your entity to gain access to the portal and (2) register your entity for GoAML. It is recommended that you consult your IT services to ensure you have the necessary IT infrastructure to enable access to both systems.

Relevant Persons should note that the DFSA, in its capacity as sole administrator of AML/CFT and Sanctions Compliance regulation in the DIFC, is now the Supervisory Body who will be accepting both the pre-registration and GoAML registration submissions for all Relevant Persons.

The DFSA would also like to take this opportunity to remind all Relevant Persons of their obligation to ensure compliance with Federal AML legislation, the DIFC Regulatory Law 2004 (as amended) as it relates to AML and the AML Module of its Rulebook, including but not limited to AML Rule 13.3 on Suspicious Activity Reports and AML 14.3 on specific AML notification requirements to the DFSA.

For any specific queries in relation to GoAML application, please contact the FIU Team on the following email address: goaml@cbuae.gov.ae.

Firms are reminded that general communications with the DFSA should be made via the [Supervised Firm Contact Form](#). This includes any questions regarding this letter.

Yours sincerely,



Arvind Baghel
Acting Managing Director, Supervision

CC: Senior Executive Officers of DFSA Regulated Entities
Principal Representatives of Representative Offices
Senior Executive Officers of Authorised Market Institutions
Managing Partners of Registered Auditors
Compliance Officers of Authorised Firms and other Regulated Entities