Financial Monitoring Unit (FMU)
goAML Web User's Guide
For
Stakeholders

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Foreword

goAML is an integrated and modular system designed to fit the needs of any Financial Intelligence Unit. The goAML solution is executed in the following steps – collection, collation, analysis (rule-based, risk score and profiling), case workflow and intelligence dissemination. The data sent by the financial institutions goes to a common database and becomes accessible to the FIU compliance and analysis staff. The goAML system then permits data for analysis. goAML processes and analyzes high volumes of reports on suspicious transactions or cash transactions of any kind. The reports are fully populated with all the information needed for analysis to begin, from full customer details through to transactional details for multiple time frames. The system also permits electronic data collection from other Sources such as Tax and Law Enforcement authorities, Property Registrars, Vehicle Registrars etc.

The audience of this guide is Officers from collaborating law enforcement agencies with access to the goAML Web application. The functionality of the goAML desktop application (goAML Client) is not part of this document. Please refer to the goAML User's Guide for such information.

1 Getting Started

The goAML Web application ("goAML Web") is not freely accessible; you must have special access permissions for being able to work on it.

When you enter the URL into your Web browser window, the goAML Home Page is launched. Click on Login on the top-right corner of the screen to log in.

If you already have your user credentials, you can just log in with user name and password (see section 1.1). If not, then you have to register as a user first.

1.1 Login to goAML Web

To log in and start a goAML Web session:

1. Click on **Login** in the navigation bar, if the login screen is not active.
2. Enter your login name into the field **User Name** (officer@abc.com) and your password into the field **Password**: (i.e. Abc@12345)
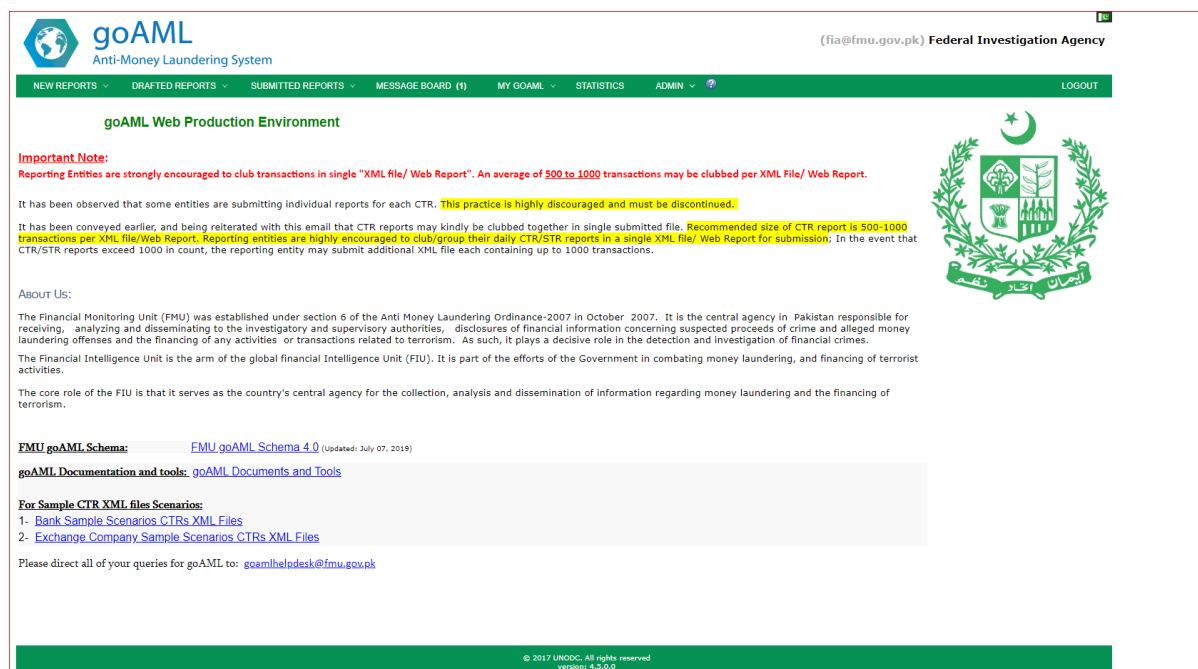
3. Click on **Login**.

The application's home page is loaded and displayed:

Note: The contents of the home page are widely configurable and thus might look different from the below screenshot.

Note: The availability of the different menu entries depends on your access permissions. Furthermore, goAML Web administrators can customize the looks of the application. Therefore, while the basic setup is the same, the window can nevertheless look quite different from the default settings as depicted above.

1.2 Logout

To log off from goAML:

1. Click on **Logout** in the navigation bar. Your goAML session is terminated.

Note: If there is no activity for sometime than the system will automatically log off (default: one hour, but configurable by the FMU).

2.   The process of reporting on goAML

2.1.   New Reports

goAML Web is the tool to submit financial reports on the goAML system. Currently, there are two options available on goAML Web for submission of reports (STRs/CTRs):
- I.   XML Upload: requires system integration and XML extractors to report.
- II.   Web Reports: requires punching of data on goAML Web.

XML REPORTS (Please don't use this option):
Please note XML File format is a purely technical and unique data format of goAML application and it is not designed for LEAs. (Please don't mistake it as a simple excel format). Kindly note, any incorrect file format uploaded on XML by stakeholders will not be accepted by goAML and submitted reports will give this error "**Invalid Structure and Failed Validation**".

WEB REPORTS (Use this Option):
If you want to submit a report to goAML but do not have the data which is on goAML compliant XML format then you can enter the report directly into goAML Web. The Law Enforcement Agencies/ regulators can use this option while reporting an STR to FMU under relevant section of AML Act, 2010 or to make any information request to FMU.

1.   Select **New Reports > Web Reports** from the menu bar. The form for creating new reports is loaded and displayed.

   Note: Entity ID and the Reporting Person field is automatically filled in and cannot be changed.

2.   Select the **Report Type** you want to submit (STR or IRD) from the **Type** drop-down menu. The fields in the page are adjusted to match the input requirements for different kind of reports.

3.   Fill in the data fields of the **Report Cover** (see below for details; fields marked with an asterisk are mandatory).

4.   **Save or Submit** the report.

2.2.   Types of Reports Stakeholders can make via goAML:

Authorities can make following types of report to FMU at this stage:

- STR-A (Suspicious Transaction Report – Activity): To share information with FMU under Subsection 7(2) of AML Act. 2010.
- Information Request Domestic (IRD): This report type is used for obtaining information from FMU.

3. Process to Report STR-A to FMU

3.1. Reporting of STR-A (Suspicious Transaction Report – Activity):

Submission date: Automatically generated once the report is submitted.

Report Reference Number: The internal letter reference number to be **provided** by the authorities.

Reason: (**Mandatory for STR Reporting**) Enter an explanation why you are suspicious about the reported information. The Reason for suspicion must be crisp and clear.

Action: Any action taken by the Authority.

Reporting Entity Branch (Mandatory):
Please provide address of your office/region from where report has been created / submitted.

Type /Address/ City / Country: These are mandatory fields and need to be entered.

Report Indicators: (Mandatory for STRs)

1. To add relevant report indicators (e.g. "Fraud, Terrorism Financing, Corruption"), select from the Indicators grid. You can choose the appropriate indicator(s) and select the check-box next to it.
2. **Multiple Indicators** can be selected in-line with reason for suspicion of STR.
3. To remove a report indicator click on ✕.

3.2. Reporting of Parties in STR-A:

Following type of parties can be reported to FMU as STR-A via goAML:

1. **Person**
2. **Account**
3. **Entity**

Please refer below Screen Shot:

1. Person:

In person party type LEAs/Reglators has to provide following mandatory details of the person:

- First Name
- Last Name
- Father / Husband Name
- CNIC or Passport Number
- Any other availiable Details with Authorities

Multiple Parties (Person) can be added in a Single Report. Please Click on ⊕ icon to add a new Person (Party) to the Report.

2. Account Party:

Following fields are mandatory for LEAs/Reglators while reporting STR-A on any particular account:

- Account Number
- Account Title /Name
- Bank Name
- Branch Name
- Signatory Information (As per person details if available)

Multiple Parties (Accounts) can be added in a Single Report Please Click on ⊕ icon to add a new Account (Party) to the Report.

3. Entity Party:

Following fields are mandatory for LEAs while reporting STR-A on any particular Entity:

- Entity Name
- Incorporation Number
- Director / Proprietor /Partner details (as per person details if available)

Attachments:

To attach relevant documents with the report, please click on **show Attachment Button**. You can select any file to upload from your respective File Browser window and click on the Upload button to upload it in the system.

File Name	File Size	
Bank Transactions-January 2016.xlsx	39585	✕
Bank Transaction_01.xlsx	48847	✕
Bank Transaction_02.xlsx	73319	✕
Choose File No file chosen		Upload

Submit STR-A:

After you have completed the Web Report, added all the parties and relevant attachments associated with the report, you can **save** all the details for later submission or submit the report to FMU by clicking on the Submit button. After a security check, the report is added to the **Submitted reports –Web Reports tab** in the goAML Web.

4. Process of requesting information from FMU

4.1. Information Request Domestic (IRD)

When LEAs/Stakeholders wants to obtain information from FMU the report type IRD will be created via goAML web reports.

IRD : **(Used only for information request from FMU)**

1. Select **New Reports > Web Reports** from the menu bar. The form for creating new reports is loaded and displayed.

   Note: Entity ID and the Reporting Person field is automatically filled in and cannot be changed.

2. Select the **Report Type** you want to submit (**IRD**) from the **Type** drop-down list. The fields in the page are adjusted to match the input requirements for this kind of report.

3. Fill in the data fields of the **Report Cover** (see below for details; fields marked with an asterisk are mandatory).

Submission date: Automatically generated once the report is submitted.

Report Reference Number: The internal letter reference number to be **provided** by the authorities.

Reason: Provide the purpose of information request on a particular party (Person, Account, Entity)

Action: Any action taken by the Authority.

Reporting Entity Branch (Mandatory):
Please provide address of your office/region from where report has been created / submitted.

Type /Address/ City / Country: These are mandatory fields and need to be entered.

Report Indicators: (Not required in IRD)

4.2. Parties Types on which information request can be made:
Following type of parties can be reported to FMU as STR-A via goAML:

1. **Person**
2. **Account**
3. **Entity**

Please refer below Screen Shot:

1. Person:

In person party type LEAs/Reglators has to provide following mandatory details of the person:

- First Name
- Last Name
- Father / Husband Name
- CNIC or Passport Number
- Any other availiable Details with Authorities

Multiple Parties (Person) can be added in a Single Report. Please Click on **icon to add a new Person (Party) to the Report.**

2. Account Party:

Following fields are mandatory for LEAs/Reglators while reporting STR-A on any particular account:

- Account Number
- Account Title /Name
- Bank Name
- Branch Name
- Signatory Information (As per person details if available)

Multiple Parties (Accounts) can be added in a Single Report Please Click on **icon to add a new Account (Party) to the Report.**

3. Entity Party:

Following fields are mandatory for LEAs while reporting STR-A on any particular Entity:

- Entity Name
- Incorporation Number
- Director / Proprietor /Partner details (as per person details if available)

Attachments:

To attach relevant documents with the report, please click on **show Attachment Button**. You can select any file to upload from your respective File Browser window and click on the Upload button to upload it in the system.

Attachments		
File Name	**File Size**	
Bank Transactions-January 2016.xlsx	39585	✕
Bank Transaction_01.xlsx	48847	✕
Bank Transaction_02.xlsx	73319	✕
Choose File No file chosen		Upload

Submitting IRD:

After you have completed the Web Report, added all the parties and attachments associated with the report, you can **save** all the details for later submission after **Preview** or submit the report by clicking on the **Submit Report** button. After a security check, the report is added to the **Submitted reports –Web Reports tab** in the goAML Web database.

5. Receiving of Financial Intelligence via Message Board

5.1. Message Board

The goAML message board is the internal means of communication between FMU and users. The Financial intelligence shared by the FMU will be accessible to the relevant stakeholders through Message Board. The financial Intelligence will be comprised of cover letter, Annexure-A, other relevant documents such as (AOF, SOA, KYC/CDD Documents, etc.).

The advantage of an internal communication channel is that the stakeholders can communicate with FMU within the system. Reporting entities and stakeholders are notified immediately and automatically when the will receive a message on message board. These messages could be related to the Financial Intelligence shared by the FMU, the acceptance/ rejection of STR-A or IRD submitted by the authorities and response on information requested by the authorities.

Properties:

For practical reasons, the message board is organized like an email client. However, messages can only be sent to/from the users of goAML to the Financial Monitoring Unit. Further, all users of a reporting entity or a stakeholder share the same messages board. There are no individual message boxes for every user. However, the admin user may restrict the particular user of his organization/agency by viewing the message board through role management.

Load Message Board:

To view your messages:

1. Select **Message Board** from the menu bar. The goAML message board is loaded and the **Inbox** displayed:
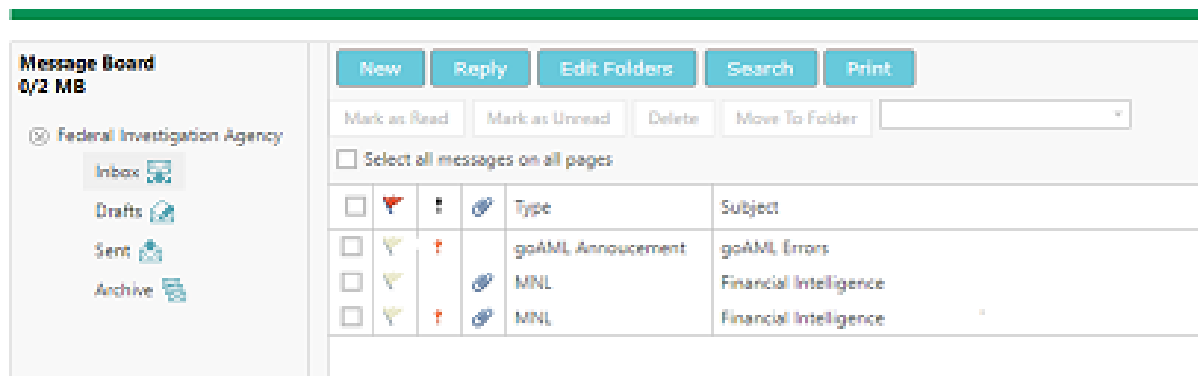
The user interface:

The message board interface consists of a navigation panel and a tabular list of messages. The navigation panel offers hyperlinks for the following views:

- **New message:** Write a new message.
- **Inbox:** All incoming messages.
- **Manual:** All manually created messages in the inbox.
- **Report fully accepted / partially accepted / rejected:** Different views for automated messages regarding goAML reports in the inbox, filtering for different states.
- **Drafts:** All outgoing messages which are ready or in preparation, but not yet dispatched.
- **Sent:** All already sent messages.
- **Archive:** Remove/Hide the messages from the Inbox view but keep them for future reference.

Note: The number in brackets indicates the number of unread messages in the inbox or the number of unsent drafts respectively.

2. Click on a link to load the corresponding view.

The messages in the list provide the following information:

- **Check (✓):** The functional checkbox for the message (see below).
- **Flag (⚑):** An optical reminder you can set if you want to draw your attention to that message (no processing features).
- **Priority (!):** Can be either high (!), normal (default; no icon) or low (⬇).
- **Attachment (📎):** Shows the paper clip icon, if the message contains an attachment.
- **Subject:** The subject of the message. Automated messages regarding reports have a fixed subject structure Report – (attached file's name) – status.
- **Received:** Time stamp when the message in the inbox has arrived.
- **Last updated:** Time stamp when the message in the drafts view was last updated.
- **Sent:** Time stamp when the message in the sent view was dispatched.

3. Click into the **Flag** column of a message to set or remove the flag symbol (⚑).

4. To change the view state of a message, activate its checkbox and click on **Mark as Read** or **Mark as Unread** respectively.

You can read messages reply to incoming messages or write new messages.

Receiving of Financial Intelligence via Message Board

5.2.   Read Message of Financial Intelligence

To read a message of Financial Intelligence:
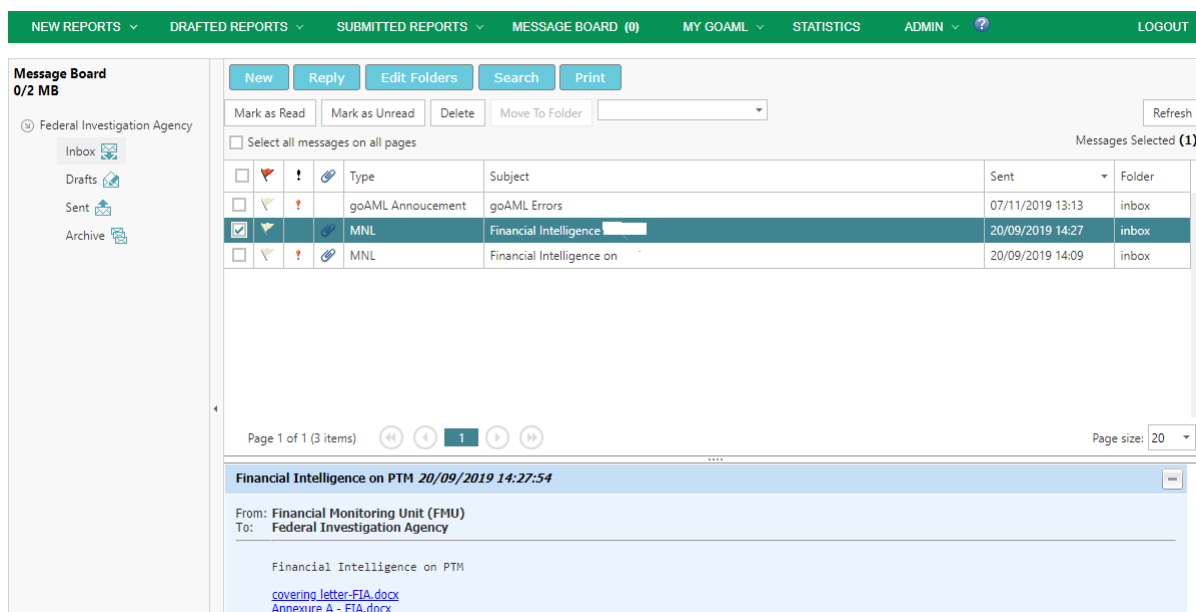
1. Click on the message subject. The message is displayed:

2. Click on **the attachment link(s)** to view and **download** the attachment(s). Please download all attachment as when received from FMU.

3. To go back to the inbox click on the **<- back to list link.** Please download all attachment as when received from FMU.

4. LEA/Stakeholders are advised to do not treat this Message Board as "**Normal Email Inbox**". Due to sensitivity of Information of the Financial Intelligence Message will be archived from web portal **after 30 days.**

5. In the subject field FMU's Letter No. will be mentioned.

> **Standard attachments:**
> The standard attachments would be comprised of cover letter, Annexure A (Financial intelligence), other relevant Annexures (if applicable), Account Opening Forms (if applicable), Statement of accounts (if applicable), KYC/CDD Forms, Transaction vouchers (if applicable), other relevant documents (if applicable) and Feedback Form.

Feedback on Financial Intelligence via Message Board

5.3. Feedback on Financial Intelligence

To reply to an incoming message:

1. Click on **Post a reply on Financial Intelligence** message received in Message Board. An input form is loaded and displayed:

2. Select the **Priority** of your reply (high – normal – low).
3. Enter your reply into the text field.
4. The feedback form can be attached as a file by clicking on **edit attachments** and select the feedback form you want to send with the reply.
5. Click on **Send** to dispatch the message or on **Save Draft** to save it for later use.

Acknowledgement:
It is a mandatory requirement that after receiving the Financial Intelligence, an Acknowledgment on the same day should be sent to FMU through Post a reply on Financial Intelligence

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5.4. Write Message

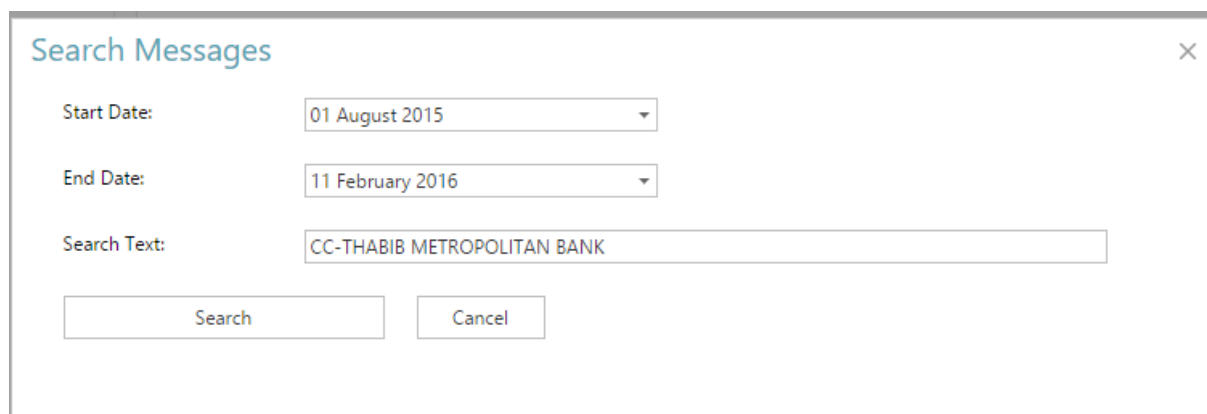To write a new message:

1. Click on **New message** in the message board. An input window pops up:

2. Select the **Priority** of your reply (high – normal – low).
3. Type a meaningful subject in to the field **Subject**.
4. Enter your message into the text field **Message**.
5. Attach the feedback form by clicking on **edit attachment** and select the feedback form you want to send with the message.
6. Click on **Send** to dispatch the message or on **Save Draft** to save it for later use.

5.5. Search Message

Any message that has been written, sent or archived can be searched using the **Message Search** feature.

You can filter the search results by date, by flagged state as well as the search folder. Advanced Search options are also available by typing a word in the **word-match in a message text or message** itself field.

> **Important Information:**
>
> - goAML Portal is designed to cater needs of multiple types of Reporting Entities and Stakeholder. There are number of option visible on the portal which might not be relevant to your business/work.
> - **Goods and Services Tab** is **not** relevant to LEA/Stakeholders. Please do not use this option.
> - In any report type where person are being reported without proper identification (CNIC/Passport Number) is not provided will NOT be accepted or entertained.
> - Please do NOT provided entity (i.e. Ali & CO, Ali Pvt Ltd) details in PERSON PARTY tab. The report will be auto rejected by the system. Please use Entity Party type for such report parties.
> - Multiple Persons/Accounts/Entities information can be added in one report. Please adding one party to the report please click on ⊕ button to add another report party.
> - In case of any issue/guidance please do not hesitate contact us at goAMLhelpdesk@fmu.gov.pk