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# Financial Monitoring Unit (FMU) goAML Web User's Guide- Updated -2020

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## Overview

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 and dissemination from other Sources such as Law Enforcement authorities, DNFBPs etc.

The audience of this guide is persons from reporting entities with access to the goAML Web application. The web user guide **repeals** our previous goAML web user guide. The functionality of the goAML desktop application is not part of this document. Please refer to the goAML User's Guide for such information.

## 1. Creating a Web Report

Manual web reports can be created by opening the menu item **New Reports > Web Reports** from the main menu.

Before a report can be created the report type must be selected as different report types have different fields and layouts. Each report type is either a **Transactions Reports** (i.e. STR-F, CTR and CTR-A) or and **Activity Report** (STR-A). Select the required report type, for example **STR-F** as shown in the image below and then select **Create Report**

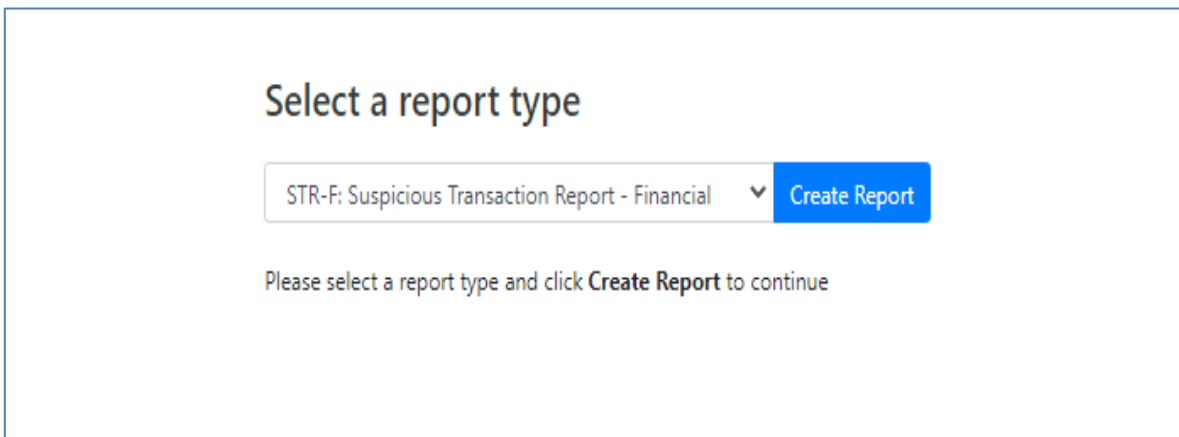


Figure 1

## 2. Report Main Page

### 2.1. Report Main Page Tab

The Web Report Form is split into two main areas. On the left is the Navigation panel that allows the user to jump to different areas of the report and to see which areas are still missing or have invalid information. The image below is an example of how the navigation panel is shown for a new Transactions web report.

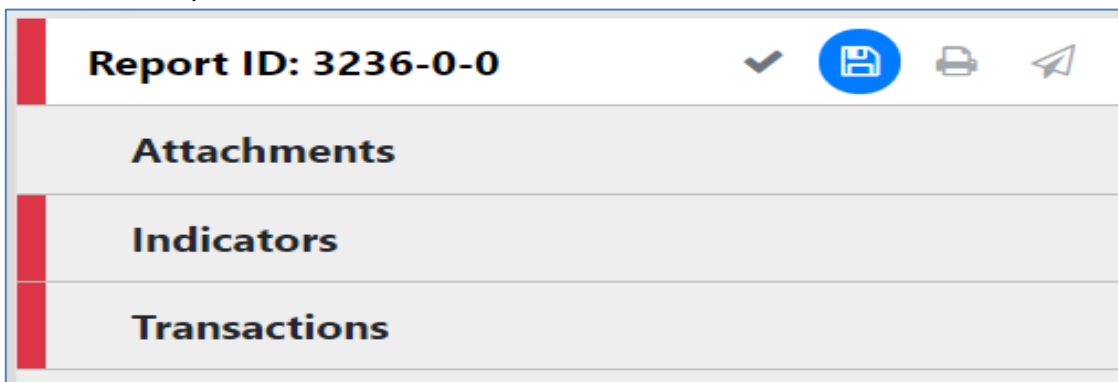


Figure 2

The **Report Tab** in the Navigation Panel is selected by default and is the Report Main Page. In this tab is the report ID and the actions that can be associated with a report.

The **Red** bar on the left of a tab indicates that the data for that tab is incomplete or invalid. Also, for the Report tab, the bar is red if ANY of the other sections below are red. All of the red bars must be green for the report to be submitted. Tabs without a red or green bar are optional.

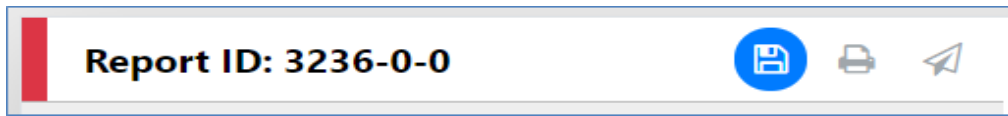


Figure 3

Once the whole report is complete and valid the bar on the left of the Report tab will appear **green** as shown below.

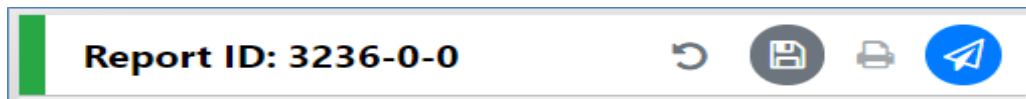


Figure 4

The actions on the **Report Tab** are

	<p><b>Undo Delete</b></p> <p>This is only shown after a <b>Delete</b> operation. When clicked the deleted object will be restored.</p>
	<p><b>Save</b></p> <p>Saves the report. This can be done at any time and allows the user to reload the report in its current state to be completed later.</p>
	<p><b>Print Preview</b></p> <p>This opens the report in a new tab in a print ready format. If there are changes made in the report form since the report was last saved the button will be disabled. Once the report is saved it will be enabled again. This is because the preview shows the report that was last saved, so that there is no discrepancy between what is shown in the form and what is shown in the preview.</p>
	<p><b>Submit</b></p> <p>Once the form is complete and valid the bars on the right of each tab will appear green and the submit button will be enabled. Clicking the submit button will show the dialogue below:</p> <div data-bbox="598 1713 1198 1865" style="border: 1px solid gray; padding: 5px; margin: 10px auto; width: fit-content;"> <p>Submit Report <span style="float: right;">×</span></p> <p>Once the form is submitted it will be locked for editing, do you want to proceed?</p> <p style="text-align: center;"> <input type="button" value="No"/> <input checked="" type="button" value="Yes"/> </p> </div> <p>Once the form is submitted it will not be possible to edit or re-submit the report. Selecting yes will submit the report and return the user to the report type selection screen, The report will now be available in <b>Submitted Reports</b> grid.</p>

## 2.2. Report Main Page Form

The Report Main page shows the Report Headers, the Reporting Person and the Location sections of the Report. The report type is displayed at the top and underneath the **Local Currency Code** as determined by the goAML Webportal setting, the **Reporting Entity** and **Reporting Entity ID** (goAML ID of Reporting Organization) are for the RE that the user is logged in as and the **Report ID** for the current report.

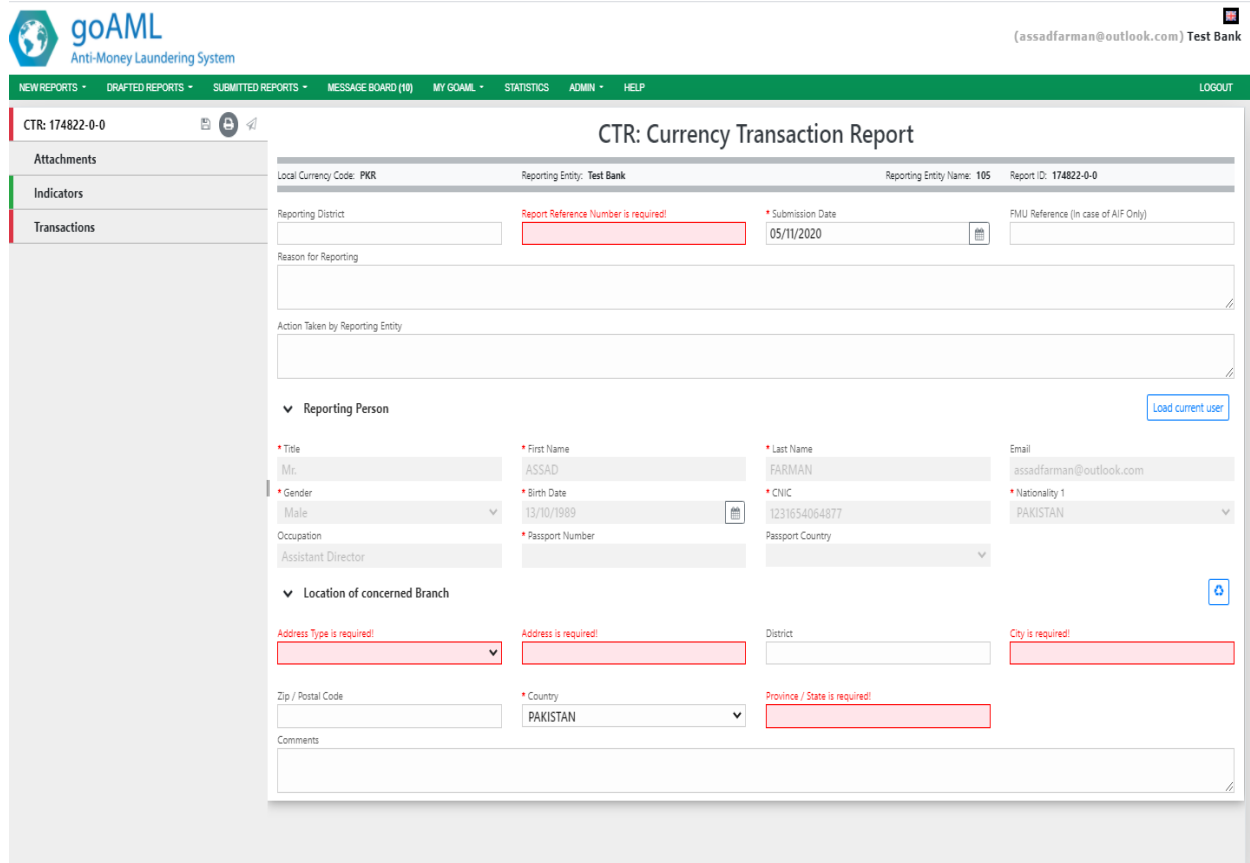


Figure 5

## 2.3. Reporting Person

When a form is first loaded, the **Reporting Person** section is auto-populated with the details of the user you are logged in as. This person object cannot be edited in the same way that other person objects can be in the report and transactions. Once the form is saved, the reporting person will stay the same. If another user opens the form or edit the form, it is not automatically overridden by that user.

However, if you want to change the reporting person details with your own details. Or if you have updated the details that you want reflected in the saved report, click on the **Load Current User** button in the top right of the **Reporting Person** collection. A confirmation dialog will be displayed asking if you wish to replace this person object with the details of the current user.

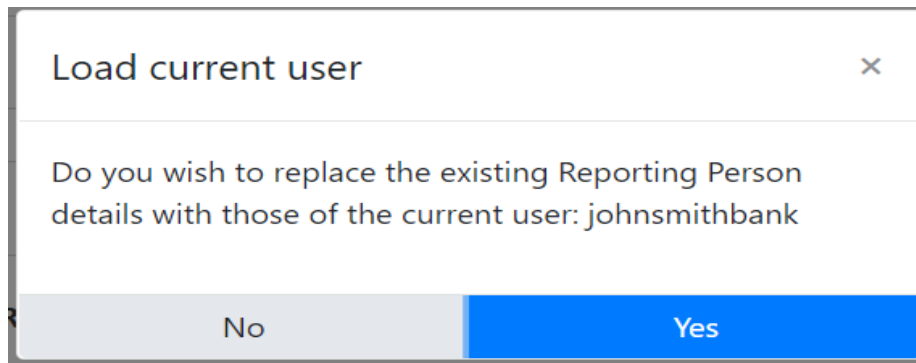


Figure 6

Select **Yes** to make the replacement.

### 3. Attachments



#### 3.1. Attachments Tab

Selecting the attachments tab will show the attachments upload form. The total number of attachments uploaded to the report is shown in a badge next to the **Attachments** header.



Figure 7

#### 3.2. Attachments Form

The attachments form displays a list of the attachments that have been uploaded for the report. Each attachment can be deleted by clicking the  button and new attachments can be uploaded by clicking the  button in the top right of the form.

Attachments <span style="float: right;">+</span>		
File Name	File Size	
_tx_test_2.xml	424	
_NewDate.xml	1511	
_tx_test_1.xml	479	

Figure 8

## 4. Indicators

### 4.1. Indicators Tab

Selecting the indicators tab will show the indicators selection form. The total number of indicators that have been selected for the report is shown in a badge next to the **Indicators** header.

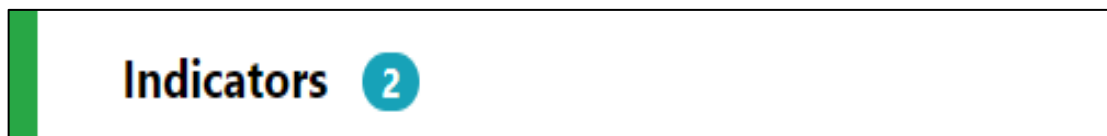


Figure 9

### 4.2. Indicators Form

The indicators form allows the navigation, selection and deletion (deletion while drafting report) of Report Indicators associated with the report. To select an indicator, check the box on the left of the indicators code in the main list. For example in the image below, codes **DRUG** and **TAX** have been checked.



STR-F: Suspicious Transaction Report - Financial

### Indicators

<input type="checkbox"/> Code ↑	Indicator
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> IRIOA	Inquiry- Other Law enforcement agencies
<input type="checkbox"/> RIADP	Associate of Designated Person/Entity under UNSCR-1267
<input type="checkbox"/> RIAPP	Associate of Proscribed Person/Entity under UNSCR-1373
<input type="checkbox"/> RIARP	Adverse Media Report/ Adverse market information
<input type="checkbox"/> RIBEN	Benami Accounts/Transactions
<input type="checkbox"/> RIBIO	Biometric Verification Issues
<input type="checkbox"/> RIBRL	Misuse of Branchless Banking
<input type="checkbox"/> RICFF	Capital Flight/ Syphoning of Funds

Figure 10

The list at the top of the indicators form shows all the selected indicators at a glance. They can be removed as necessary by selecting the **x** next to the code.



The list can be sorted alphabetically (forward A-Z or reverse Z-A) by code or by indicator. This is done by clicking next on the header. A blue arrow will be shown in the header that is sorted and the direction in which they are sorted. The image below shows the default sorting which is by code, forward A-Z.

<input type="checkbox"/> Code ↑	Indicator
---------------------------------	-----------

Figure 11

The list can also be filtered by text that is in the code or indicator. The image below shows the list filtered to show all indicators whose code contains the text **ML**

<input type="checkbox"/> Code ↑	Indicator
<input type="text"/>	<input type="text" value="4TH SCHEDULE"/>
<input type="checkbox"/> RIFSE	Listed on 4th Schedule of ATA-1997 (UNSCR- 1373)

Figure 12

## 5. Transactions

### 5.1. Transactions List Tab

Selecting the Transactions List tab will show the list of Transactions in a grid containing the Transaction Number, Date, Amount and Trans mode code for each transaction. The total number of Transactions in the report is shown in a badge next to the **Transactions** header and the total amount of all the values of the transactions in the report are shown on the right of the tab.



Figure 13

The image below is an example of when the mouse pointer is hovered over the Transactions List Tab. This shows the actions that can be done on the transactions list.



Figure 14

The actions on the transactions list are:

	<p><b>Expand / Collapse</b></p> <p>Expand or collapse the transaction trees in the navigator. When the trees are collapse there is only a tab for each transaction in the list under the Transactions List tab.</p>
	<p><b>Download all the transactions in the report</b></p> <p><i>See the section below on downloading transactions</i></p>
	<p><b>Upload transactions (XML file)</b></p> <p><i>See the section below on uploading transactions.</i> REs can upload the transactions in bulk instead of manual inputting by developing the XML extractors according to goAML schema from their core banking and transactions monitoring systems. <b>Please do NOT mistake it as simple excel format.</b></p>
	<p><b>Create a new Bi-Party transaction</b></p> <p>It is <b>mandatory</b> for REs to provide Bi-Party (with Form &amp; To sides details) of the transactions while reporting of CTR / STR-F.</p>
	<p><b>To create Other Linked Parties to the report (Multi Party)</b></p> <p>This button will NOT be visible for the Report types (i.e. CTR) that are configured to be <b>Force Bi-Party</b> (with Form &amp; To sides details) by FMU.</p>

## 5.2. Transactions List

Status	Number	Date	Local Amount	Transmode Code	
✘	TRNWEB0819 21 NOV 19	11/8/2019	123	ATM	
✘	TRNWEB0820 21 NOV 19	11/7/2019	123	Remittance	

Figure 15

## 5.3. Transaction Tab

Selecting the Transaction tab the transaction form in the editor for that particular transaction. The indicator or shows if the transaction is a Bi-Party or Multiparty and the transaction number and amount are also displayed.



Figure 16

When the mouse pointer is hovered over the transaction tab the actions to download or delete the transactions are displayed.

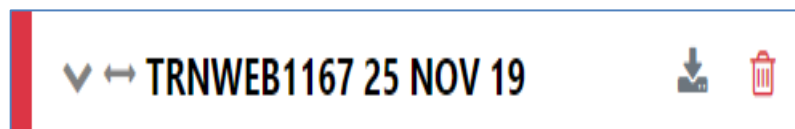


Figure 17

When a transaction is populated, a sub-Tab is created under the Transaction Tab for each **Account**, **Person** or **Entity** that is added to the transaction. The image below shows a Bi-Party transaction from and Account called *MyAccName* to a Person called *James Smith*. The account contains an Entity called *MyEntityName* which in turn contains director (which is a person object) called *MyDirectorName*. Each of these sub-tabs can be selected to navigate immediately to that object in the transaction.

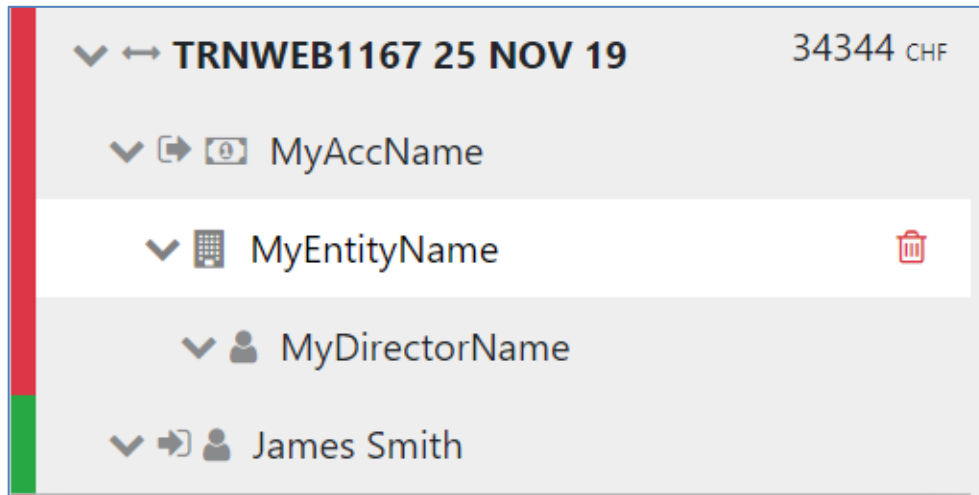


Figure 18

	<b>Expand / Collapse</b>
	<b>Bi-Party Transaction</b> (From & To Side details)
	<b>Multi-Party Transaction</b> (To provide other related Parties linked (i.e. Person/Account/Entity) with the reported STR-F)
	<b>From</b>
	<b>To</b>
	<b>Account</b> (account name is shown as title)
	<b>Entity</b> (entity name is shown as title)
	<b>Person</b> including Directors (first name and last name are shown as title)

## 5.4. Transaction Form

Once a transaction is added the Transaction form will be shown. An example of a Bi-Party transaction form is given below. The fields which are mandatory will be displayed in pink with a red outline and depend on how the schema is configured.

The screenshot shows a 'Transaction' form with the following fields and their status:

- Number is required!** (Red outline)
- Local Amount is required!** (Red outline)
- Description is required!** (Red outline)
- Transmode Code is required!** (Red outline)
- Date is required!** (Red outline)
- Posting Date** (Red outline)
- Comments** (Red outline)
- From** (Red outline)
- To** (Red outline)
- Goods and Services** (Red outline)

Other fields include: Internal Reference Number, Transmode Comment, Teller, Late Deposit?, Location, and a 'Comments' text area.

Figure 19

## 6. Multi-Party (Other Link Party)

Multi-party appear the same except there is a section for **Involved Parties / Other Linked Parties** as shown below instead of the **From** and **To** sections. This option will be used to provide any other linked parties details (i.e. Person, Entity, Account) ass while submission of STR-F.

The screenshot shows the 'Involved Parties' section with three buttons:

- Account** (My Client)
- Person** (My Client)
- Entity** (My Client)

Figure 20

To add a party to either the **From**, **To** or **Involved Parties** select one of the 6 buttons **Account**, **Account My Client**, **Person**, **Person My Client**, **Entity** or **Entity My Client**.

## 7. How Mandatory Fields works on this goAML web Version

The Mandatory field is shown by a red asterisk next to the field name.

If there are validation errors on the field, the field is highlighted pink and the error is shown in place of the field name.

Hovering the mouse pointer over the field name provide a Tooltip for the field. There may be extra information available here to determine what values should be entered.

Tooltips also show the error messages if there is not enough room to show them in the form.

Some fields are mutually exclusive, such as the **institution code** and **swift** in the Account object. Only one of them can be selected and is required. **Please note, for reporting institutions other than banks are required to provide their registration number assigned by their respective regulator.** Use the radio buttons on the left of the field to activate the field before entering data. The system will auto pick the SWIFT codes of the existing Bank/Institutions when typed. For new Bank (i.e. Foreign Bank) please carefully type the correct SWIFT code or Institution code.

**Institution Code is required!**

**\* Swift**

## 8. Collection of Additional Data (Non-Mandatory)

Some objects contain a collection of additional data for other objects, for example Figure 21 below shows some of the additional data field for a **Person** object.

Clicking on the **+** button on the left of the collection name adds another object to this collection. Once the maximum number of objects have been added the button is greyed out. In the image below the **Employer Address** button is greyed out because only a maximum of 1 object can be added. Whereas the **Addresses** Collection button is still active even though there are 2 two objects already added as there is not limit on the objects for the Addresses collection. If there is a minimum of 1 object required in the collection then the object will be added automatically when the Person, Account or Entity is created. These minimum and maximums vary from system to system and are defined by the administrators.


The screenshot shows a web form with three main sections:

- Employer Address:** A collection with a greyed-out '+' button on the left. It contains a dropdown menu with a red error message 'Type is required!', a text input with 'Address is required!', a 'Town' text input, and a 'City is required!' text input. Below these are 'Zip' and 'Country' (set to SWITZERLAND) dropdowns, and a 'State' text input. A 'Comments' text area is at the bottom. A blue refresh icon and a red trash icon are in the top right.
- Employer Phone:** A collection with an active '+' button on the left.
- Addresses:** A collection with an active '+' button on the left. It contains two items, labeled '#1' and '#2'. Each item has the same fields and error messages as the 'Employer Address' collection. Each item also has its own refresh and trash icons.

Figure 21

## 9. Reuse of objects

Several objects in the web form can be reused to prevent having to repeat filling out the data multiple times. The objects are **Account**, **Person**, **Entity** and **Address**. (and the associated '**My Client**' objects)

This is done by selecting the  icon in the top right corner of a reusable object this will open a dialog, like the one shown below for **Persons** below.

First Name	Last Name	Birth Date
ASSAD	FARMAN	
SHAHZAD	HUSSAIN	

Figure 22

Select a row for the object you wish to re-use and then select the **Select** button. The data from the object will be copied into the form from where the dialog was opened.

**N.B. Once an object is re-used it is linked. This means that when an object is reused, any changes in either of those objects will be reflected in the other. So for example if a Person Assad Farman was re-used in several transactions in the form. If the last name was changed in one of those objects it will be reflected in all of the other instance. The headers of the reusable object are NOT copied or linked.**

When adding a party to a Transaction the headers of the object are slightly different depending on where the party is being added to the transaction.

For example the three images below show a **Person** object added as a **From**, **To** and **Involved Party** respectively. The headers of the party are shown with a blue dotted line.

These headers are **NOT copied across** when an object is re-used and are specific to that particular party instance.

Figure 23



Figure 24

Figure 25

When objects are re-used, they are linked. There is a linked badge that is shown next to the object buttons along with a number that identifies how many other objects are linked to this one.

> Person	First Name ASSAD	Last Name FARMAN	Birth Date	2
> Person	First Name SHAHZAD	Last Name HUSSAIN	Birth Date	
> Person	First Name ASSAD	Last Name FARMAN	Birth Date	2

Figure 26

In the Navigation panel – selecting a re-used object also identifies which other objects are linked to that one. In the figure below, when selecting the *John Smith* person, both *John Smith* person objects show an icon indicating there are linked.

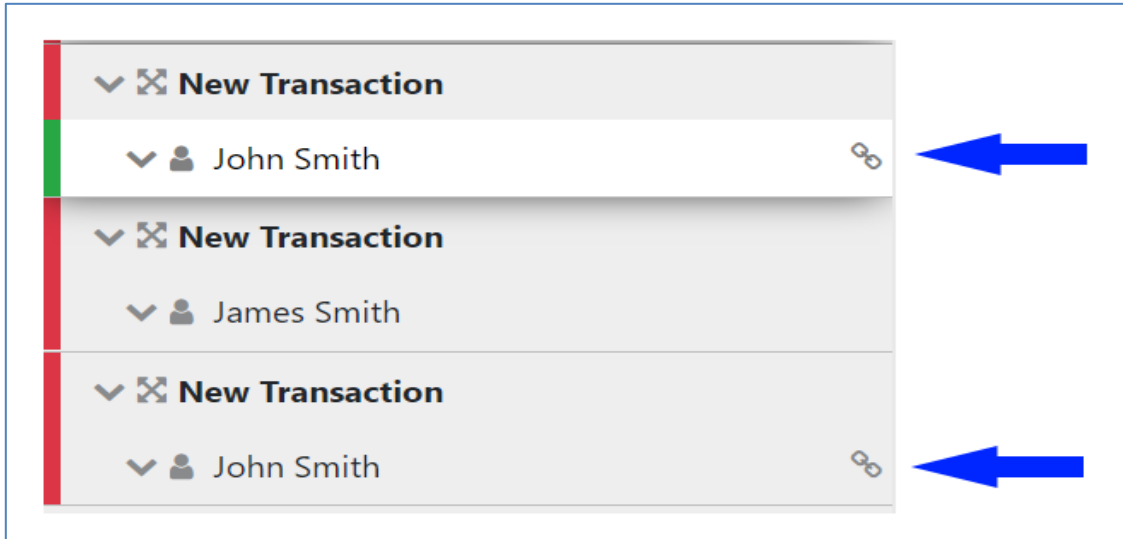


Figure 27

## 10. Non-Financial Activity Reports (STR-A)

Activity Reports are filled out in the same way as Transaction Reports and the objects in the navigator can be selected to jump directly to that object in the form. There are no actions on the Activity tab.

**N.B. Activities cannot be downloaded or uploaded like transactions can.**

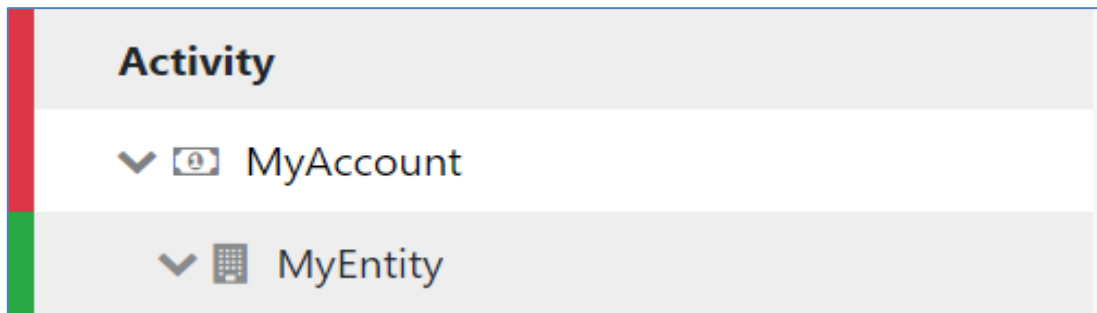


Figure 28

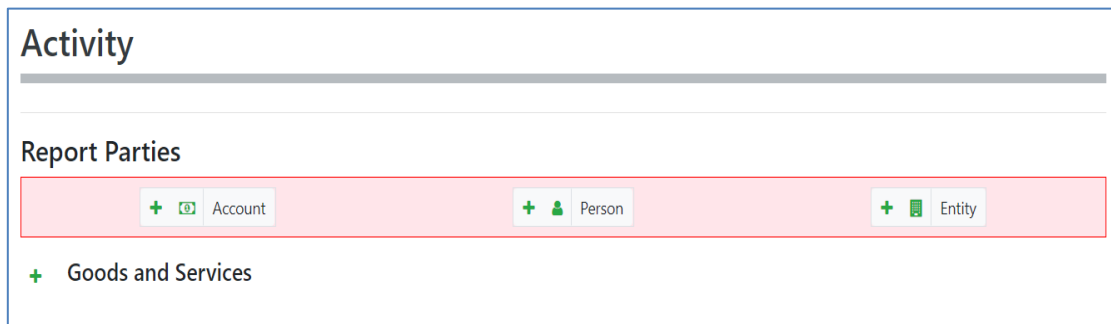



Figure 29

## 11. Transactions Upload/Download

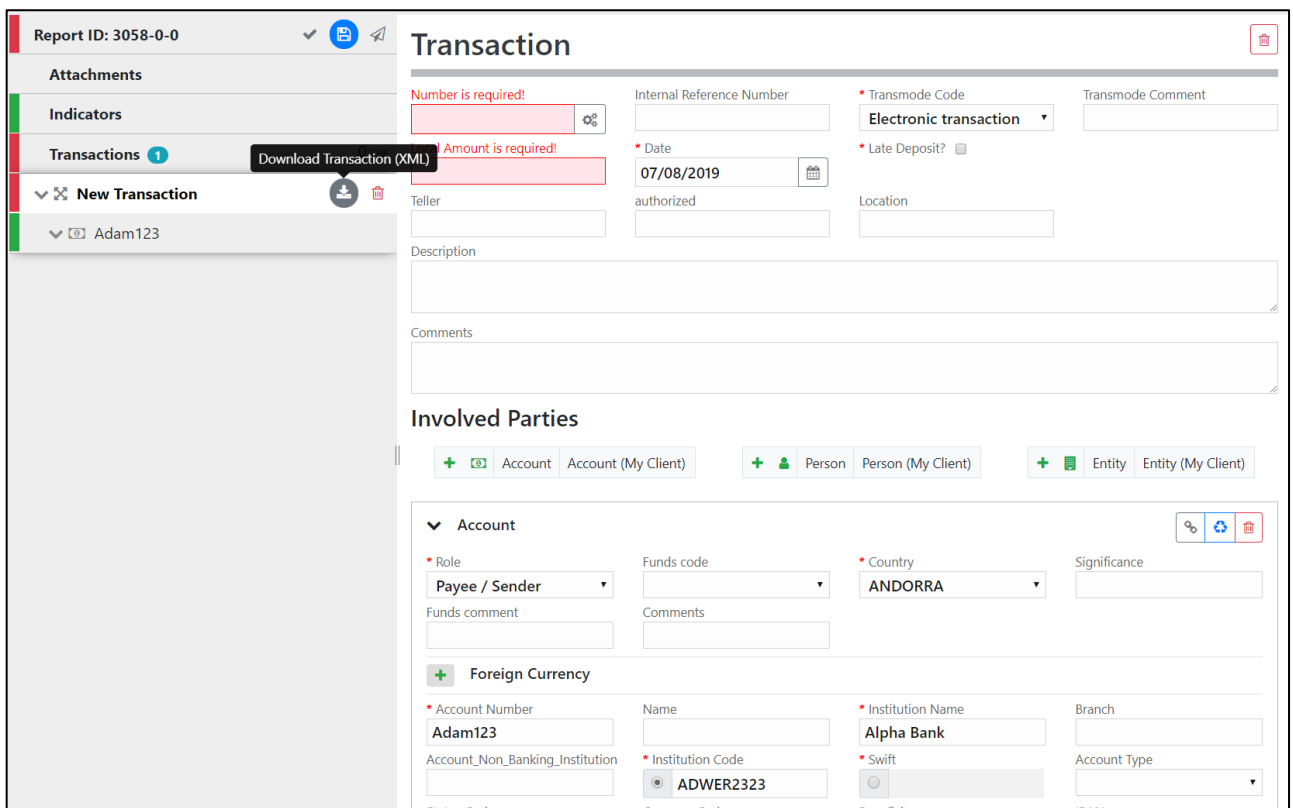
The goAML Web Form provides the ability to upload and download, full and partial transactions as XML files. This allows users to create and re-use templates that can speed up the manual entry of reports.

### 11.1 How to Download a Transactions

Figure 30 shows a goAML Web report that has been partially completed. It contains a single multiparty transaction with an Account. It may be required that the user wishes to submit several multiparty transactions that contain this account and will therefore want to download the transaction as it is so that it can be re-used as a template. Any transactions can be downloaded, it is not necessary for a transaction to be valid or complete.

To download the transaction as XML, hover the mouse over the Transaction in the navigator pane on the left of the report and the download icon  will appear. Hovering over this will show the tooltip **Download Transaction (XML)** or the equivalent translation for the selected culture.

Clicking this button will download the transaction.



The screenshot displays the goAML web interface for a transaction report. The top left shows the report ID '3058-0-0'. The main area is titled 'Transaction' and contains several input fields: 'Number is required!' (with a gear icon), 'Internal Reference Number', 'Transmode Code' (set to 'Electronic transaction'), 'Transmode Comment', 'Date' (07/08/2019), 'Late Deposit?' (checkbox), 'Teller' (authorized), and 'Location'. Below these are 'Description' and 'Comments' text areas. The 'Involved Parties' section includes buttons for '+ Account', '+ Person', and '+ Entity'. The 'Account' section shows 'Role' (Payee / Sender), 'Funds code', 'Country' (ANDORRA), and 'Significance'. The 'Foreign Currency' section includes 'Account Number' (Adam123), 'Name', 'Institution Name' (Alpha Bank), 'Branch', 'Account Non-Banking Institution', 'Institution Code' (ADWER2323), 'Swift', and 'Account Type'. A tooltip 'Download Transaction (XML)' is visible over the 'New Transaction' button in the left sidebar.

Figure 30

Figure 31 - Downloaded Transaction XML below shows the resulting XML that is downloaded. Only the fields that are provided in the report are given in the XML. Some fields that are mandatory, such as **transaction number** are also included, but are provided as an empty tag.

```

<?xml version="1.0"?>
- <reportdata>
  - <transactions>
    - <transaction>
      <transactionnumber/>
      <date_transaction>2019-08-07T00:00:00</date_transaction>
      <transmode_code>C</transmode_code>
      <amount_local/>
    - <involved_parties>
      - <party>
        <role>A</role>
        - <account>
          <institution_name>Alpha Bank</institution_name>
          <institution_code>ADWER2323</institution_code>
          <account>Adam123</account>
        </account>
        <country>AD</country>
      </party>
    </involved_parties>
  </transaction>
</transactions>
</reportdata>

```

Figure 31 - Downloaded Transaction XML

Everything inside the `<transaction>` tags follow the structure of the goAML Schema.

The difference between the XML used to download/upload transactions and the schema is that the transactions are *wrapped* in the `<reportdata>` and `<transactions>` tags. This is because multiple transactions can be downloaded or uploaded at once, and so a root element is required (**reportdata**). The group element (**transactions**) is used so that the functionality can be extensible in the future to accommodate other groups of reusable objects such as Persons, Accounts and Entities.

The following XML example shows how multiple transactions will appear when downloaded.

```

<reportdata>
  <transactions>

    <transaction>
    ...
    </transaction>
    <transaction>
    ...
    </transaction>

  </transactions>
</reportdata>

```

**N.B. All transaction files that are downloaded after manual inputting can be used immediately for uploading as templates for new transactions. There is no need to approach FMU for schema template to develop your XML extractor.**

Figure 32 - Download All Transactions shows where to download all the transactions in the report. Hovering the mouse pointer over the **Transactions** header in the left navigator will display the button.

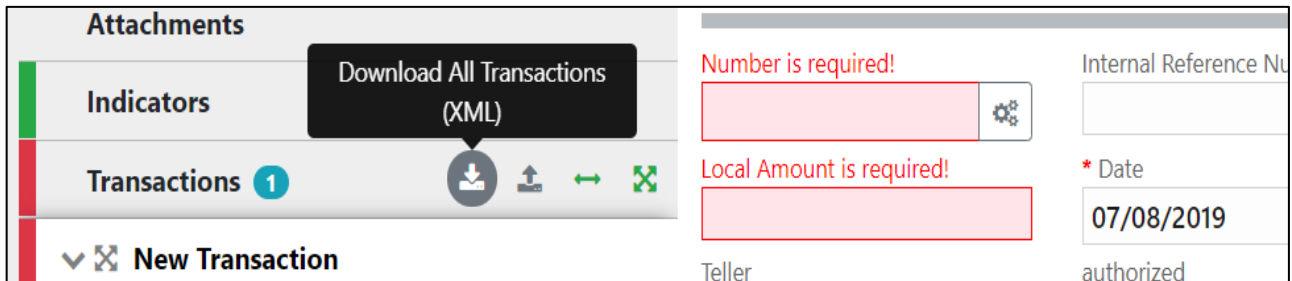


Figure 32 - Download All Transactions

## 11.2 How to Upload Transactions

The first thing to do before uploading transactions is to make sure that the XML is correct.

Each transaction should be inside a `<transaction>` tag and must follow the goAML schema structure, however it does not have to be valid, i.e. the data does not have to be complete or conform to the restrictions of the schema such as mandatory, min/max, decimal etc.

The transactions should then be placed inside `<reportdata>` and `<transactions>` tags as shown in Figure 33 below. It is also possible to upload each transaction individually in separate files however even a single transaction must be contained in these *wrapper* tags for it to be uploaded successfully.

```

- <reportdata>
- <transactions>
- <transaction>
  <transactionnumber/>
  <date_transaction>2019-08-07T00:00:00</date_transaction>
  <transmode_code>C</transmode_code>
  <amount_local/>
  - <involved_parties>
  - <party>
    <role>A</role>
    - <account>
      <institution_name>Alpha Bank</institution_name>
      <institution_code>ADWER2323</institution_code>
      <account>Adam123</account>
    </account>
    <country>AD</country>
  </party>
  </involved_parties>
</transaction>
- <transaction>
  <transactionnumber/>
  <date_transaction>2019-08-10T00:00:00</date_transaction>
  <transmode_code>C</transmode_code>
  <amount_local/>
  - <involved_parties>
  - <party>
    <role>A</role>
    - <account>
      <institution_name>Alpha Bank</institution_name>
      <institution_code>ADWER2323</institution_code>
      <account>Adam123</account>
    </account>
    <country>AD</country>
  </party>
  </involved_parties>
</transaction>
</transactions>
</reportdata>

```

Figure 33

Once the file is ready for upload, place the mouse over the **Transactions** header in the left hand navigator so that the **Upload Transactions(XML)** button is displayed as shown in Figure 34 and click it to open the file dialog.

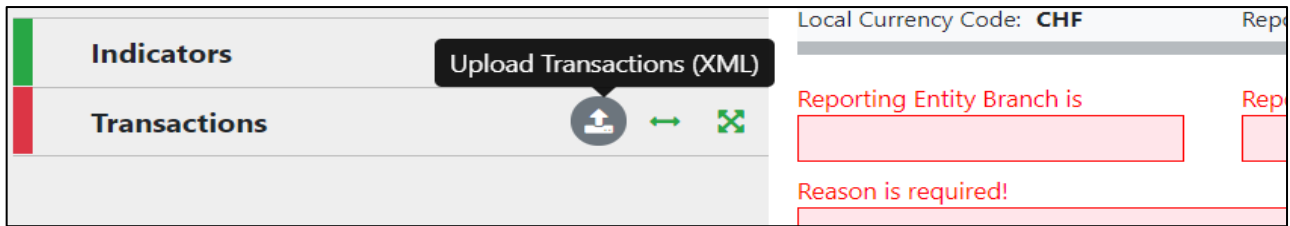


Figure 34

Select the file containing the transactions and click the **Upload** button as shown in Figure 35

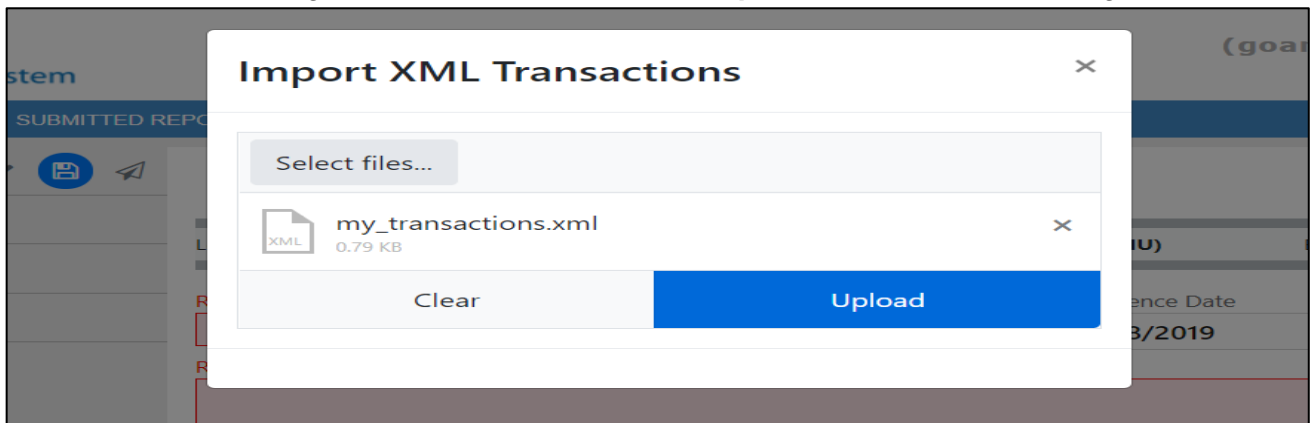


Figure 35

The file will be read and the transactions will be added to the report as shown in Figure 36.

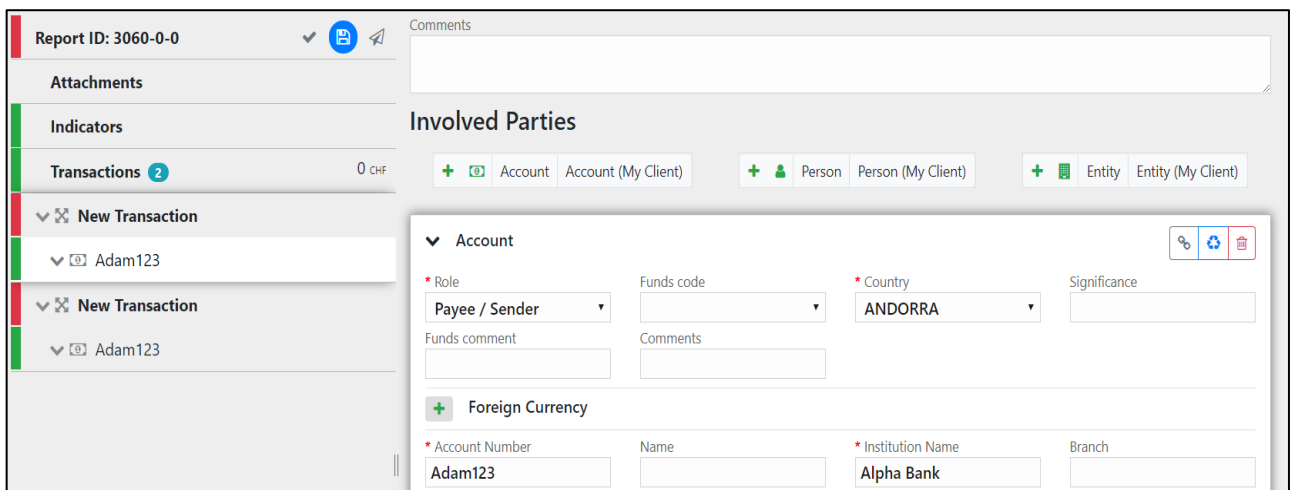


Figure 36

All transactions are added to the report as they are shown in the file. There is no processing on the report or file. For example, if there is an existing transaction in the report with the same number as one in the file, it will result in two transactions in the report with the same number. Any linking of accounts must also be done manually after the transactions have been uploaded. After transactions have been uploaded, all objects such as Persons, Accounts and Entities are treated **individually**,



that means that changing the data on one object will NOT change the data on any of the other objects even if they have the same data.

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**FMU goAML Contact Points:**

In case of any goAML related conceptual and compliance queries please do not hesitate to email us at: [goamlhelpdesk@fmu.gov.pk](mailto:goamlhelpdesk@fmu.gov.pk).

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