

goAML Report Types

UAE Financial Intelligence Unit

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Objective of this guide

The objective of this guide is to define and outline the different types of reports available on goAML.

This guide applies to the designated CO/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
AIF	Additional Information File without Transactions
AIFT	Additional Information File with Transactions
AML / CFT	Anti-Money Laundering / Countering Financing of Terrorism
CO	Compliance Officer
DPMS	Dealers in Precious Metals and Stones
DPMSR	Dealers in Precious Metals and Stone Report
FFR	Funds Free Report
FIU	Financial Intelligence Unit
HRC	High Risk Country Transaction Report
HRCA	High Risk Country Activity Report
MLRO	Money Laundering Reporting Officer
PNMR	Partial Name Match Report
RE	Reporting entity as defined in the Cabinet Decision No. (10) of 2019 CONCERNING THE IMPLEMENTING REGULATION OF DECREE LAW NO. (20) OF 2018 ON ANTI- MONEY LAUNDERING AND COMBATING THE FINANCING OF TERRORISM AND ILLEGAL ORGANISATIONS.
REAR	Real Estate Activity Report
Report	Any STR, SAR, AIF, AIFT, HRC, HRCA, PNMR, FFR, DPMSR, REAR, RFI or RFIT report
RFI	Request for Information without Transactions
RFIT	Request for Information with Transactions
SAR	Suspicious Activity Report
STR	Suspicious Transaction Report
VASP	Virtual Assets Service Provider

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Overview of the Available Report Types in goAML

Suspicious Transaction Report (STR)

If, during the establishment or course of the customer relationship, or when conducting transactions on behalf of a customer or a potential customer, a reporting entity suspects transactions related to money laundering, fraud or terrorist financing, then the entity should submit an **STR** to the FIU promptly.

Suspicious Activity Report (SAR)

If, during the establishment or course of the customer relationship, a reporting entity suspects any activity or an attempted transaction (i.e. a non-executed transaction) that can be related to money laundering, fraud or terrorist financing, then the entity should submit a **SAR** to the FIU promptly.

Additional Information File without Transaction(s) (AIF)

Should the FIU require any further details while reviewing a STR/SAR, then the reporting entity that originally submitted the said report may be solicited for further information by receiving an AIF request from the FIU through the Message Board. Should such a situation arise, then the reporting entity is required to submit an **AIF** report through the goAML.

Additional Information File with Transaction(s) (AIFT)

The **AIFT** report is similar to the structure of an **AIF** report, with the exception that this report type supports the submission of transactions.

Should the FIU require any further details including transactions while processing a STR/SAR, then the reporting entity that originally submitted the said report may be solicited for further information including transactions by receiving an AIFT request from the FIU through the Message Board. Should such a situation arise, then the reporting entity is required to submit an **AIFT** report through the goAML.

Request for Information without Transactions (RFI)

Should the FIU require further information from multiple reporting entities rather than just the entity responsible for submitting the STR/SAR, then an RFI request will be sent out to the concerned reporting entities through the goAML Message Board. Should such a situation arise, then the reporting entity is required to submit an **RFI** report through the goAML.

Request for Information with Transaction(s) (RFIT)

Should the FIU require further information that includes transactions from multiple reporting entities rather than just the entity responsible for submitting the STR/SAR, then an RFIT request will be sent out to the concerned reporting entities through the goAML Message Board. Should such a situation arise, then the reporting entity is required to submit an **RFIT** report through the goAML.

High Risk Country Transaction Report (HRC)

If, during the establishment or course of the customer relationship, or when conducting transactions on behalf of a customer or a potential customer, a reporting entity identifies transactions related to high risk countries as defined by the National Anti-Money Laundering and Combating the Financing of Terrorism and financing of Illegal Organizations Committee.

A comprehensive list of High-Risk Countries can be found on NAMLCFTC website at the following link <https://www.namlcftc.gov.ae/en/more/jurisdictions/>

Then the entity should submit an **HRC** to the FIU. Such reported transaction(s) may only be executed three working days after reporting such to the FIU, and if the FIU does not object to conducting the transaction within the set period.

High Risk Country Activity Report (HRCA)

If, during the establishment or course of the customer relationship, or when conducting an activity on behalf of a customer or a potential customer, a reporting entity identifies activities related to high risk countries as defined by the National Anti-Money Laundering and Combating the Financing of Terrorism and financing of Illegal Organizations Committee

A comprehensive list of High-Risk Countries can be found on NAMLCFTC website at the following link <https://www.namlcftc.gov.ae/en/more/jurisdictions/>

Then the entity should submit an **HRC** to the FIU. Such reported activity(ies) may only be executed three working days after reporting such to the FIU, and if the FIU does not object to conducting the activity within the set period.

Dealers in Precious Metals and Stones Report (DPMSR)

A DPMS is required to file a **DPMSR** when:

- Conducting a transaction with resident individuals for cash equal to or more than AED 55,000 or its equivalent in foreign currency.
- Conducting a transaction with non-resident individuals for cash equal to or more than AED 55,000 or its equivalent in foreign currency.
- Conducting transactions with companies/entities equal to or more than AED 55,000 or its equivalent in foreign currency whether in cash or through wire transfer.

Real Estate Activity Report (REAR)

All real estate brokers and agents is required to file a **REAR** 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
- 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
- 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.

Partial Name Match Report (PNMR)

All FIs, DNFBPs, and VASPs should report any suspension measures taken upon identifying partial name matches to the Local Terrorist List or UN Consolidated List through the goAML platform within five (5) days from taking such measures.

Funds Freeze Report (FFR)

All FIs, DNFBPs, and VASPs should report any freezing measures taken upon identifying confirmed name matches to the Local Terrorist List or UN Consolidated List through the goAML platform within five (5) days from taking such measures.