



financial intelligence centre
REPUBLIC OF SOUTH AFRICA

goAML USER GUIDE – UPLOADING OF REPORTS



FINANCIAL INTELLIGENCE CENTRE

REPUBLIC OF SOUTH AFRICA

Private Bag X177, Centurion, 0046

 https://goStage.fic.gov.za/goAMLWeb_UAT

 enhanceFIC@fic.gov.za

Guideline for reporting entities on the report uploading process for Pilot and Non Pilot Testing Purposes

Objective of this guideline

The objective of this user guide is to define and outline in detail the steps to be followed when reporting with the Financial Intelligence Centre (the FIC). Please note that the reporter must first be registered on the FIC goAML system and should refer to the registration manual (goAML ESH Pilot Stakeholder - Registration) accordingly.

Legal Disclaimer

Unless specific written consent is obtained from the FIC the information contained in this document may not be shared with third parties.

By reading this document you acknowledge the confidentiality of such and agree to be bound by the copyright that subsists in the FIC's intellectual ideas, views and their representation as expressed in this material.

It is critical to note that this document only provides guidance on how to correctly report certain scenarios in either batch format and/or single intelligence reports captured electronically on the FIC's goAML web-based portal. This document does not provide "best practice" guidance on what should be reported (especially in relation to what constitutes "suspicious activity"), and in no way should be construed as providing guidance on legal or regulatory requirements (or lack thereof) of reporting. This document therefore only serves as a guide and cannot be used in any legal dispute against the FIC.

Note that **not all** scenarios are covered as the list is **not exhaustive**, and as such, a single scenario may cover several different reporting concepts. Reporting entities must interpret and extrapolate the concepts demonstrated in this document and apply these concepts to their own reporting circumstances and obligations respectively, and ensure that all reports are submitted in the prescribed manner as determined by the FIC.

Definitions

The user guide must be read in conjunction with the FIC Act and the Regulations for definitions of terms used in the guideline.

In this guideline, unless the context indicates otherwise:

“The FIC” refers to the Financial Intelligence Centre.

“Regulations” refer to the Money Laundering and Terrorist Financing Control Regulations made in terms of section 77 of the FIC Act and promulgated in Government Notice 1595 of 20 December 2002 as amended by Government Notice R456 of 20 May 2005.

“The Centre” refers to the Financial Intelligence Centre.

A “Compliance Officer” (S43CO) refers to the person who is, in terms of Section 43 of the FIC Act appointed by an Accountable institution with the purpose of overseeing compliance with the FIC Act by the institution and its employees. In the registration and reporting process, the S43CO is tasked with the duty to ensure that the details of the institution is correctly captured on the Centre’s website, and that all subsequent reporting is executed in consideration of the reporting obligations of the institution as per the requirements in the FIC Act and applicable regulations.

A “money laundering reporting officer” (MLRO) is envisaged to be a person, other than the S43CO, with the responsibility and authority to submit intelligence reports to the Centre on behalf of the accountable or reporting institution.

AI/RI” refers to Accountable or Reporting Institution(s).

“KYC” refers to “Know Your Customer” (KYC) requirements of the FIC Act.

Important information to remember when reporting on the Centre’s goAML system:

- An organisation must register first before a report can be filed. The organisation will register one compliance officer only; there is no restriction on the number of MLRO’s an institution can register;
- All fields with an asterisk (*) are mandatory and should be completed;
- The user needs to take cognisance of the business rules applied by the FIC when reporting and apply them along with the applicable Regulations and sections of the FIC Act.



Table of Contents

Introduction.....	5
Report Descriptions.....	5
Related and Unrelated Transactions	5
Reporting on goAML	7
1. B2B Component.....	7
1.1 Upload Batch Report.....	7
1.2 Uploading XML reports in the ToBeValidated Folder	8
1.3 Checking failed validation – ValidationErrors.....	9
2. XML Upload	10
3. Web Reports	12
Transaction Reports.....	14
4. Cash Threshold Report (CTR)	14
4.1 Reporting Entity details are added as follows:.....	15
4.2 Location.....	16
4.3 Indicators.....	17
4.4 Transactions.....	18
Activity Reports	31
5. Suspicious Activity Report (SAR).....	31
5.1 Reporting Entity details for SAR are added as follows:	32
5.2 Location.....	34
5.3 Indicators.....	35
5.4 Activity	36



Introduction

The purpose of this user guide is to demonstrate available methods of uploading reports on goAML.

The learning objectives of the user guide are:

- How to upload batch reports using B2B Component
- How to upload batch reports using XML Upload (Web)
- How to upload Web Reports (Single report submission of Transactional and Activity Reports)

Report Descriptions

Additional Information File (AIF)	An AIF is in response to section 32 of the FIC Act. Note that section 32 excludes a request for information in terms of section 28A of the FIC Act
Additional Information File Transaction (AIFT)	An AIFT is in response to section 32 of the FIC Act. Note that section 32 excludes a request for information in terms of section 28A of the FIC Act
Cash Threshold Report (CTR)	A CTR is filed in terms of Section 28 of the FIC Act
Cash Threshold Report Aggregation (CTRA)	A CTRA is filed in terms of Section 28 of the FIC Act
Electronic Fund Transfer (EFT)	An EFT is filed in terms of section 31 of the FIC Act
Suspicious Activity Report (SAR)	An SAR is filed in terms of section 29 of the FIC Act and must be used for activity reports only
Suspicious Transaction Report (STR)	An STR is filed in terms of section 29 of the FIC Act and must be used for electronic web reports only (not batch reports)
Suspicious Transaction Report Batch (STRB)	An STRB is filed in terms of section 29 of the FIC Act and must be used for batch reporting only
Terrorist Property Report (TPR)	A TPR is filed in terms of section 28A of the FIC Act
Terrorist Financing Activity Report (TFAR)	A TFAR is filed in terms of section 29 of the FIC Act and must be used for activity reports only
Terrorist Financing Transaction Report (TFTR)	A TFTR is filed in terms of section 29 of the FIC and must be used for transactional reports only (not batches)

Related and Unrelated Transactions

Related Transactions – can be defined as all information related to a transaction or a series of transactions which are deemed to be reportable or relate to a suspicious and/or an unusual transaction (or series of transactions), or reporting requirements in terms of section 28 and 29 respectively of the FIC Act being grouped and submitted in a report. In order to demonstrate the aggregation of transactions for relationship/link/association between said transactions

Unrelated Transactions – can be defined as the grouping of several transactions whereby no relationship / link /association exists between or amongst the transactions included in a report/XML file, the subjects [account(s) and/or person(s) and/or entity (ies)] thereof or rationale for reporting does not require the transactions to be structured and reported together.



goAML Web Icons

Icons	Description
	Add
	Add the captured detail
	Cancel instructs goAML not to capture the detail
	Close
	Preview
	Print
	Refresh
	Remove the uploaded document
	Upload a document
	Save
	Save a report
	Submit a report
	Shows the number of attached documents



Reporting on goAML

Currently there are three methods for reporting on goAML. Users can choose to use the

- **Business to Business (B2B) Component used by volume reporters**
- **XML Upload (Batch report submission) – used by volume reporters**
- **Web Upload (Single report submission)**

Prior to using any of the above mentioned methods organisations are required to register on the goAML system to in order gain access to the system and to acquire an organisational ID (Org ID). The registration manual is downloadable from the goAML pilot site.

1. B2B Component

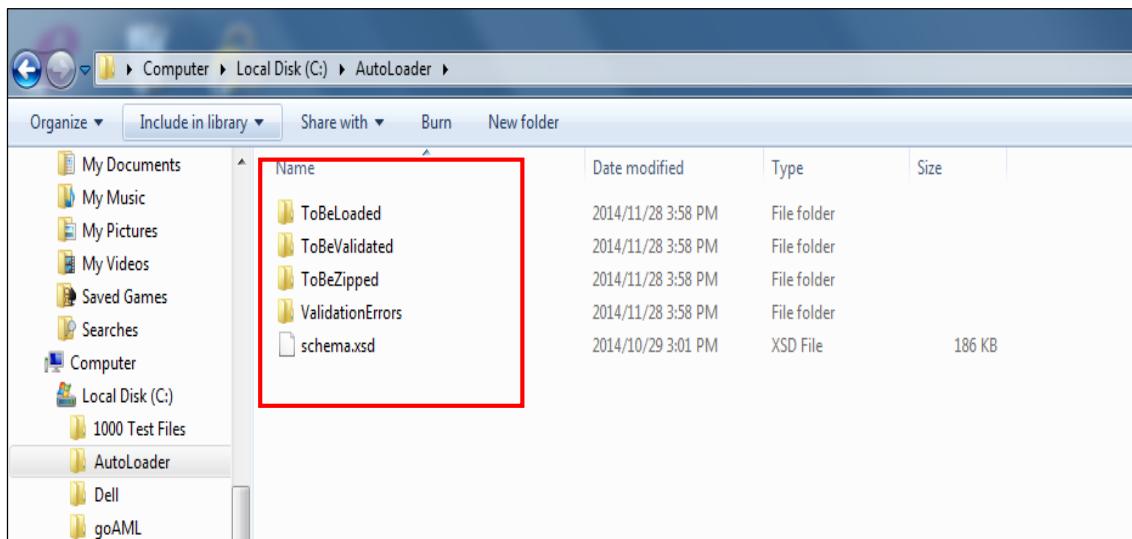
Organisations are required to install the B2B component before using the application. Please refer to the goAML B2B application implementation summary guide for guidance on how to install the component.

1.1 Upload Batch Report

- To upload batch reports > Click **AutoLoader** folder

Name	Date modified	Type	Size
1000 Test Files	2014/09/29 4:41 PM	File folder	
AutoLoader	2014/09/26 9:44 AM	File folder	
Dell	2014/11/17 2:22 PM	File folder	
goAML	2014/11/24 4:14 PM	File folder	

- The **AutoLoader** folder will open with four subfolders **ToBeLoaded**, **ToBeValidated**, **ToBeZipped** and **ValidationErrors** and **Schema.xsd**



Name	Date modified	Type	Size
ToBeLoaded	2014/11/28 3:58 PM	File folder	
ToBeValidated	2014/11/28 3:58 PM	File folder	
ToBeZipped	2014/11/28 3:58 PM	File folder	
ValidationErrors	2014/11/28 3:58 PM	File folder	
schema.xsd	2014/10/29 3:01 PM	XSD File	186 KB

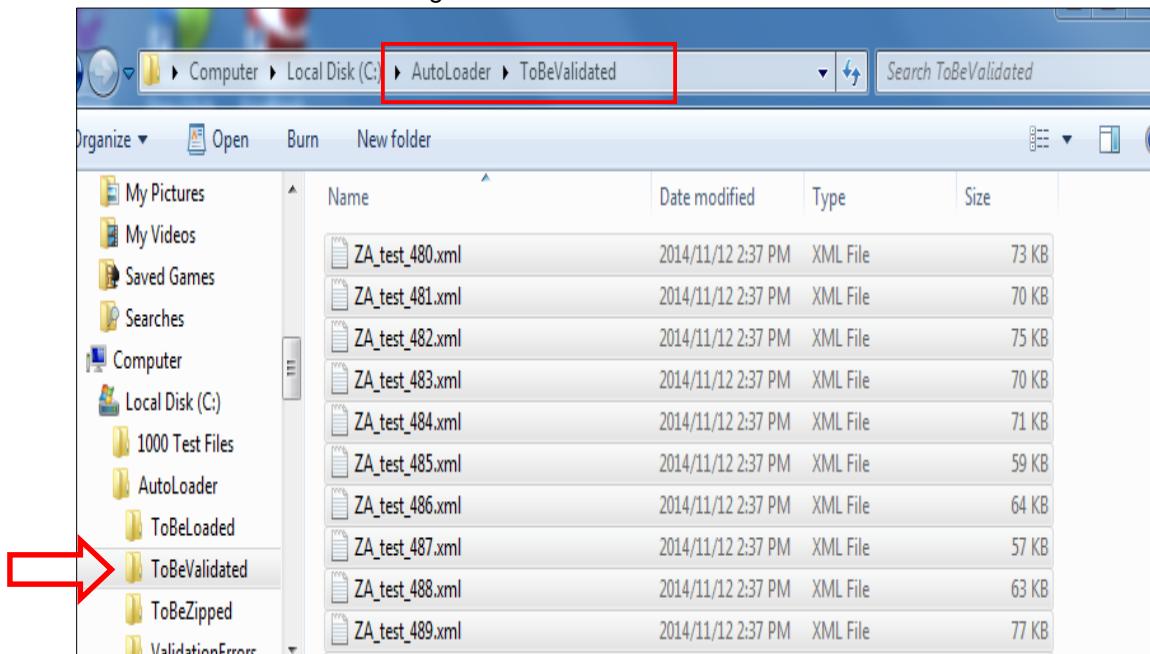


- **ToBeLoaded** - The folder is used by the B2B windows service to upload XML files which passed validation
- **ToBeValidated** - The folder is used by the user to drop the XML file in the folder to be processed by B2B window service
- **ToBeZipped** – The folder is used by the B2B windows service to zip the XML report
- **ValidationErrors** – The folder is used by B2B window service to place failed XML files against the schema.xsd. Users need to check the XML files that failed the schema.xsd validation in this folder and remediate accordingly.
- **Schema.xsd** – This XML schema definition file is used by B2B window service for validating the compliance of XML files placed in the **ToBeValidated** folder.
- Batch reports can contain a maximum of 1000 transactions per report, and a maximum of 1000 reports per batch
- Transactions must be structured according to **related and unrelated** transactions

1.2 Uploading XML reports in the **ToBeValidated** Folder

Batch reports on goAML are uploaded by using the **ToBeValidated**. The number of reports that can be uploaded into the **ToBeValidated** might affect the speed of uploading, fewer reports dropped into the folder warrants the uploading process.

- Click the **ToBeValidated** folder > retrieve XML reports from the saved location and drop the files into the folder, the report will disappear. Ensure to check the **ValidationErrors** for reports that failed validation against the schema

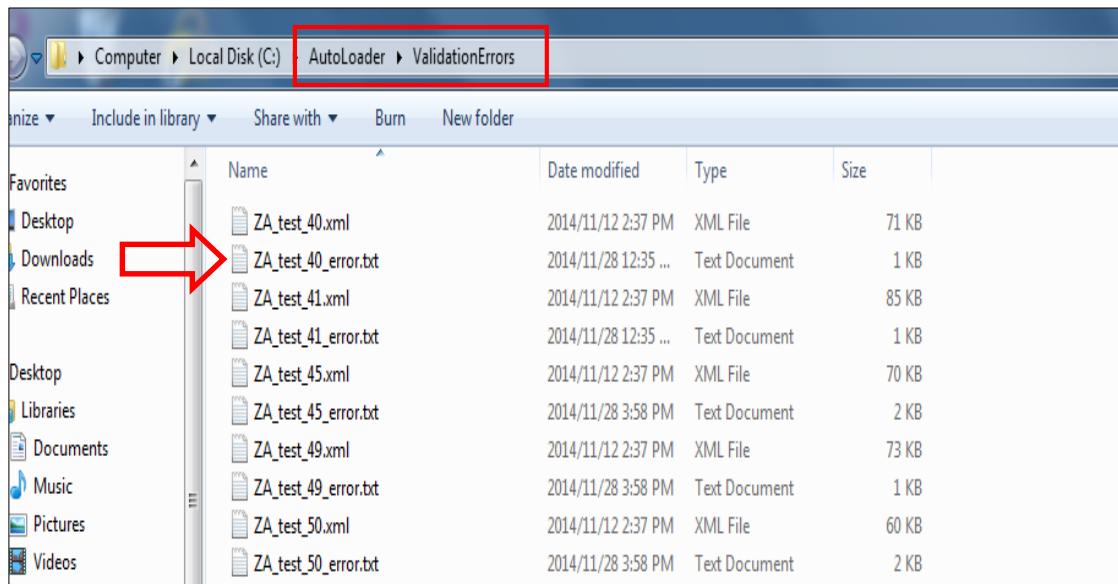




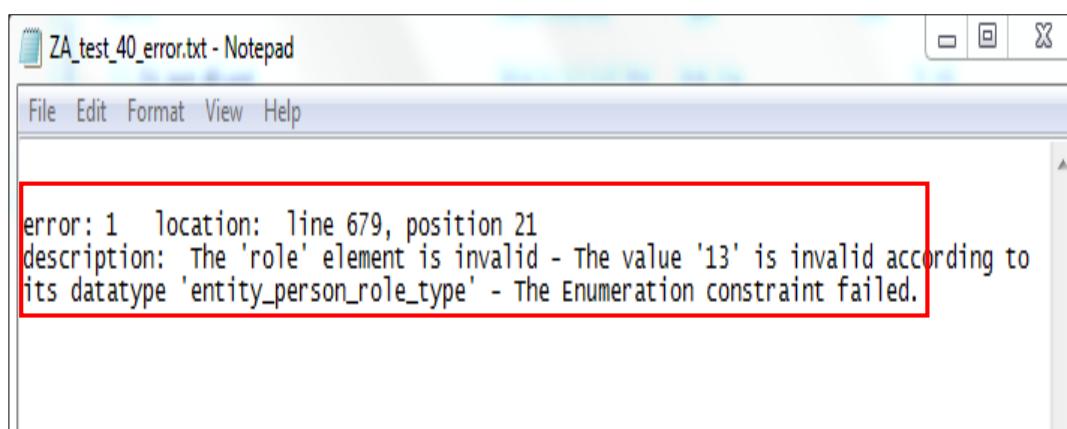
1.3 Checking failed validation – ValidationErrors

XML reports that fail validation whilst uploaded on the B2B component do not reach the FIC. It is therefore the responsibility of the organisation submitting batch reports to check the **.txt** file and resubmit any of the failed reports.

- To check if there are any XML reports that failed validation, click the **.txt** file in the **> ValidationErrors** subfolder and check the **.txt** file



- Open the **.txt** file with Notepad > the file contains **Error**, **Location**, **Position** and the **Description** of the error on the failed report. Fix the Error and resubmit to the FIC. This will be submitted as a new file to the FIC, a link to the original report/file/batch needs to be included to ensure that the Centre can note that this report / file / batch is being remediated



Please Note: When batch files are uploaded the user should ensure that the applicable **Organisational ID** of the Reporting Entity filing the report is the same on the file, as that of the **User** and Reporting Entity being logged on with. Also note the requirements from the FIC to register FIC schedule items, branches, business unit and franchises in a specified manner and to report accordingly.

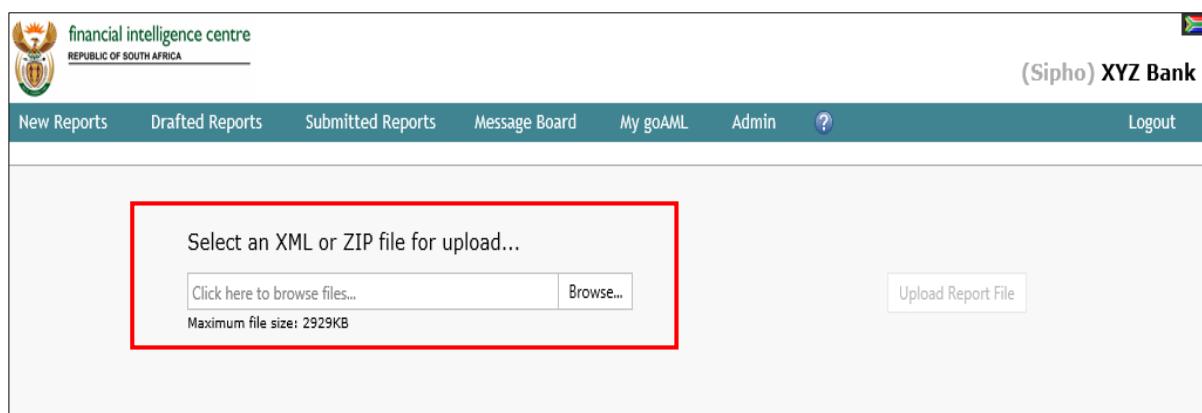


2. XML Upload

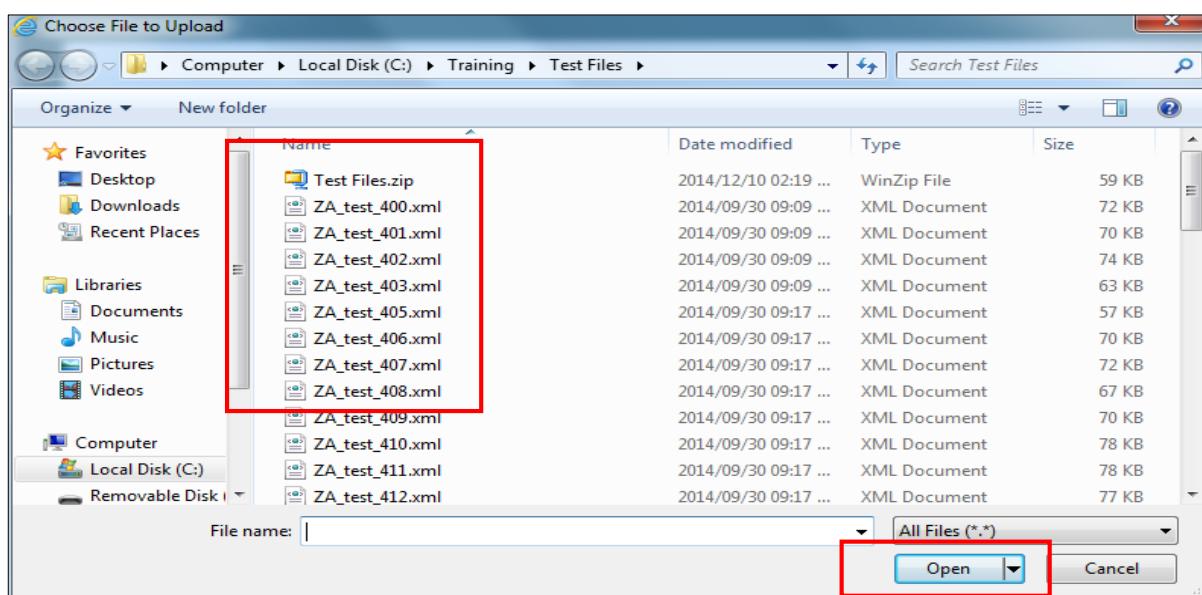
The second method of uploading reports is by using the XML Upload link on goAML web. The link is accessible by first login into goAML > hover the mouse pointer on the menu bar **New Reports** > click **XML Upload**



- From the **XML Upload** link, the XML or ZIP file upload window will be displayed where users will be able to upload reports. Users can choose to upload single XML reports or batch of reports in zip format
- To upload reports click **Browse** button > **Choose File to Upload** window populates



- Select the file to be uploaded > Click Open button > the file will display on the upload page > Click Upload Report File





XML files can only be uploaded one at a time, should users wish to upload more than one file at a time then files will have to be zipped prior to uploading

- The XML or ZIP file window also allows for report related attachments to be uploaded or cleared with the reports

New Reports Drafted Reports Submitted Reports Message Board My goAML Admin ? Logout

Select an XML or ZIP file for upload...

ZA_test_74.xml

Maximum file size: 2929KB

Select attachments...

Allowed file types: .doc, .docx, .gif, .xml, .png, .jpg, .pdf, .xls, .xlsx, .rtf, .jpeg
Maximum file size: 20480KB

Uploaded attachments

- The report upload complete window will display with the uploaded files, click the **OK** button to close the window

Report upload complete

Uploaded report file

ZA_test_74.xml (64KB)

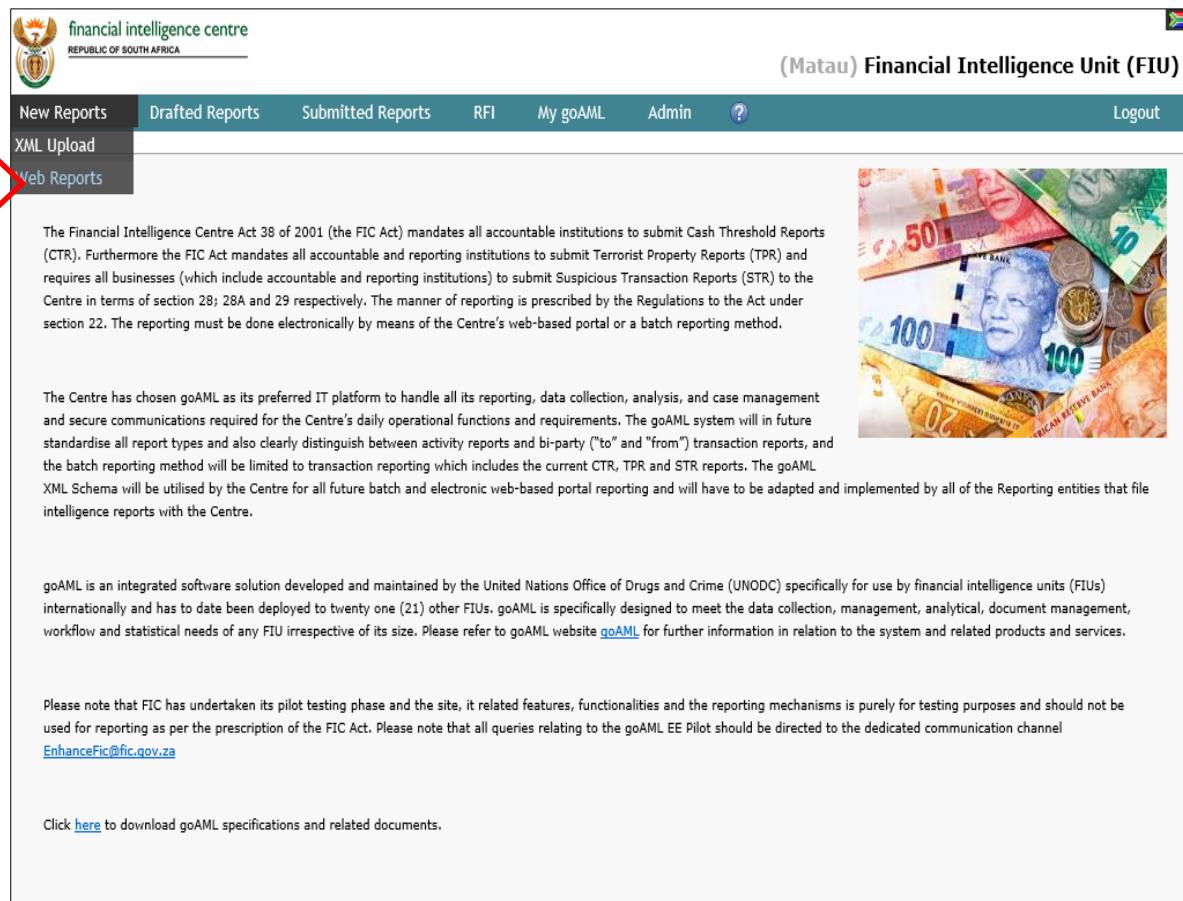
Uploaded attachments



3. Web Reports

The third method of uploading reports is by using the **Web Reports link on goAML web**. Web reports are submitted in single format and organisation's using this format of report submission must complete all mandatory information and the applicable FIC business rules.

Please Note: This user guide only discusses one **Transactional Report (Cash Threshold Report)** and one **Activity Report (Suspicious Activity Report)**. Though the report form for the various reports are similar, users need to confirm, what reports in terms of the FIC Act need to be completed and applicable business rules that should to be adhered to, whether it is an activity or transaction report respectively. Please take cognisance of the Regulations in terms of the FIC Act for the respective reports and their requirements.



The Financial Intelligence Centre Act 38 of 2001 (the FIC Act) mandates all accountable institutions to submit Cash Threshold Reports (CTR). Furthermore the FIC Act mandates all accountable and reporting institutions to submit Terrorist Property Reports (TPR) and requires all businesses (which include accountable and reporting institutions) to submit Suspicious Transaction Reports (STR) to the Centre in terms of section 28; 28A and 29 respectively. The manner of reporting is prescribed by the Regulations to the Act under section 22. The reporting must be done electronically by means of the Centre's web-based portal or a batch reporting method.

The Centre has chosen goAML as its preferred IT platform to handle all its reporting, data collection, analysis, and case management and secure communications required for the Centre's daily operational functions and requirements. The goAML system will in future standardise all report types and also clearly distinguish between activity reports and bi-party ("to" and "from") transaction reports, and the batch reporting method will be limited to transaction reporting which includes the current CTR, TPR and STR reports. The goAML XML Schema will be utilised by the Centre for all future batch and electronic web-based portal reporting and will have to be adapted and implemented by all of the Reporting entities that file intelligence reports with the Centre.

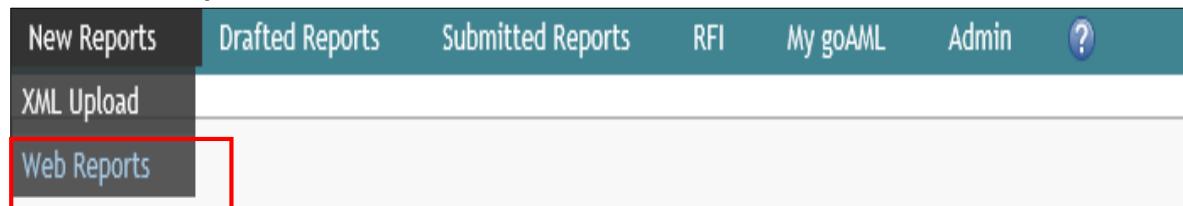
goAML is an integrated software solution developed and maintained by the United Nations Office of Drugs and Crime (UNODC) specifically for use by financial intelligence units (FIUs) internationally and has to date been deployed to twenty one (21) other FIUs. goAML is specifically designed to meet the data collection, management, analytical, document management, workflow and statistical needs of any FIU irrespective of its size. Please refer to goAML website [goAML](#) for further information in relation to the system and related products and services.

Please note that FIC has undertaken its pilot testing phase and the site, its related features, functionalities and the reporting mechanisms is purely for testing purposes and should not be used for reporting as per the prescription of the FIC Act. Please note that all queries relating to the goAML EE Pilot should be directed to the dedicated communication channel EnhanceFic@fic.gov.za

Click [here](#) to download goAML specifications and related documents.



- The link is accessible by hovering the mouse pointer on the menu bar **New Reports** > click **Web Reports**





- The form for creating new reports is loaded and displayed. The form fields **Entity ID** and **Reporting Person** are automatically completed and cannot be changed. The Reporting Person details are linked to the logged in user details.

The screenshot shows the goAML Project interface for creating a new report. At the top, the FIC logo and 'financial intelligence centre' are displayed, along with the 'REPUBLIC OF SOUTH AFRICA' text. The top right corner shows the user 'goAML Project' and a 'Logout' link. The main form area has a header 'Report Type: ID: ---'. Below this, the 'Entity ID' field is populated with 'XYZ Bank' and is highlighted with a red box. The 'Reporting Person' section shows 'Sipho' and 'Mahlala' with a red box around it. The 'Type' dropdown is also highlighted with a red box. Other fields like 'Submission Date*', 'Reason for suspicion', 'Action', 'Location', 'Indicators', and 'Transactions' are present but not highlighted. At the bottom, there are buttons for 'Submit Report', 'Save Report', and 'Show Attachments x0'.

The type of report to be submitted is selectable from the **Type** drop down list, each report will have unique fields i.e. transactional reports fields will differ from activity report fields

- To upload a report select from the **Type** drop down list > select e.g. **Cash Threshold Report**

This screenshot shows a close-up of the 'Type' dropdown menu. A red arrow points to the 'Type*' label. The dropdown list contains the following options: 'Additional Information File (AIF)', 'Additional Information File Transaction (AIFT)', 'Cash Threshold Report (CTR)', 'Cash Threshold Report Aggregation (CTRA)', 'Electronic Fund Transfer (EFT)', 'Incoming Request For Information Domestic (IRID)', 'Suspicious Activity Report (SAR)', 'Suspicious Transaction Report (STR)', 'Terrorist Financing Activity Report (TFAR)', 'Terrorist Financing Transaction Report (TFTR)', and 'Terrorist Property Report (TPR)'. The 'Cash Threshold Report (CTR)' option is highlighted with a red box.



Transaction Reports

Transaction reports include all transactions as defined in the FIC Act. Transactional reports on goAML are structured as bi-party transactions with a **From** and **To** part to every transaction and one of the parts have to be "my client".

A client whether "my client" or "not my client" will always be, either an account, entity and/or person - a variation of the three and may be one or multiple. The mandatory information fields that need to be completed will differ as per the FIC requirements (e.g. if it's "my client", first name, surname, ID and date of birth are mandatory whilst the "not my client" only name or surname will be mandatory).

4. Cash Threshold Report

Reporting Entities are obligated to report cash transactions above the prescribed limit (R24,999.99), within the prescribed period and considering aggregation. A Cash Threshold Report (CTR) contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated. A CTR on goAML can only be captured by registered users and CTR form fields are discussed below:

Report Type: CTR ID: ---					
Entity ID	XYZ Bank	Reporting Entity Branch			
Type*	Cash Threshold Report (CTR)	Reporting Entity Reference			
Submission Date*		FIC Ref Number			
Reporting Person *					
First Name	Surname/Last Name	Birth Date	RSA ID No	Passport/Foreign ID/Permit/Refugee/Residence Number	
Sipho	Mahlala	1954/05/24	5405245007088		
Location * +					
Indicators * +					
Transactions * +					
					
					



Submit Report - CTR reports on goAML can be submitted using the **Submit Report** Button. All submitted reports will have to adhere to the FIC Business Rules.

Save Report - Save the CTR 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, cash deposit and multimedia files.

Please Note: All Transactional information must be captured as structured information per report type and **no** transactional information may be attached as e.g. pdf files with bank statement copies.

4.1 Reporting Entity details are added as follows:

Reporting Entity refers to all natural and/or legal person(s) or any other companies/institutions that file reports with the FIC. A reporting entity includes the accountable institutions and reporting institutions as defined in the FIC Act and the definition is also extended to all other individual and businesses that file reports with the FIC.

Report Type: CTR ID: ---

Entity ID	XYZ Bank	Reporting Entity Branch		
Type*	Cash Threshold Report (CTR)	Reporting Entity Reference		
Submission Date*		FIC Ref Number		
Reporting Person *				
First Name	Surname/Last Name	Birth Date	SSN	Passport/Foreign ID/Permit/Refugee/Residence Number
Sipho	Mahlala	1979/01/02		

- Entity ID – Automatically filled in and cannot be changed (Linked to Login ID)
- Type – Type of Report (e.g. CTR)
- Submission Date – Automatically generated once the report is submitted.
- Reporting Person – Full details of the report's reporting person automatically filled in (Linked to Login ID)
- Reporting Entity Branch – Refers to the branch where the transaction took place
- Reporting Entity Reference – Reporting Entity internal transaction reference number
- FIC Ref Number - This field is mandatory for **CTR / EFT / STRB** when resubmitting failed/rejected CTRs and needs to reference the original **CTR / EFT / STRB** report number issued by the Centre

Please Note: The **Reporting Person** filing the report plus the **Reporting Entity Branch** will need to note the requirements for an AI/RI to submit reports as per the registration and reporting model approved by the FIC and the correct reporting entity should be logged in and submit accordingly.



4.2 Location

Describes the actual geographical area / branch where the transaction or series of transactions occurred. The address of the logged in user, is populated with selected report for capturing. The logged in user must edit or delete the address, if the populated address is not the actual location of the transaction.

Location *				
Address	City	Province/State	Postal/Zip	Country
XYZ Bank, Complex 90, Sandton Square	Johannesburg	Gauteng	7452	SOUTH AFRICA

The “Use an existing Address” button is used to populate Address information that was already captured on the web session on goAML

Address		Use an existing Address
Type*		Address*
Town		City*
Postal/Zip		Country*
Province/State		Comments

- Type – It can be Business, Operational, Private, Public, Unknown
- Town – Name of town / district as part of a city
- Postal / Zip – The postal code of the city
- Province / State – Name of the province
- Address – Physical Address - details like street name, house number etc.
- City – Name of the city
- Country – Name of the country
- Comments – If any

Please Note: Location should be completed with consideration of the requirement of the FIC to submit a report per the applicable schedule item, noting the geographical area/location where the transaction (series of transactions) and/or unusual/suspicious activity as defined in Section 29 of the FIC Act occurred.



4.3 Indicators

Indicators are classification for the report, more than one “**Report Indicator**” may be provided. To select the appropriate indicator:

- Click **Add** to select the appropriate indicator for the report

Indicators *	
--------------	---

- Type in the **Indicator Code** > click **Search Button** > select by **Checking the Indicator** > **Close**. Use **X** to delete the searched indicator

Indicators		
<input type="text" value="CTR"/>		
Code	Indicator	
RIND112	Cash Threshold Report Aggregation(CTRA) in terms of Section 28 of the FIC Act 38 of 2001 when the report includes aggregated transactions as per FIC regulations	
RIND008	Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated	
RIND012	Electronic funds transfer (EFT) in terms of section 31 of the FIC Act 38 of 2001	
RIND052	Large electronic funds transfer	

- Or Simply Scroll > select by **Checking the Indicator** > **Close**

Indicators		
<input type="text"/>		
Code	Indicator	
RIND007	A counterfeit note was discovered, typically at a casino	
RIND020	A notice (usually in e-mail form) is sent to a company or business, informing them that one of their service providers have changed banking details and all future payments need to be paid into a new bank account. This turns out to be false and payment is	
RIND029	A pyramid scheme involves the payment of an access fee to a wealth building initiative, followed by the recruitment of new investors in order to move up the pyramid. While the sale of products might be involved, the main intention is the recruitment of i	
RIND041	Account monthly turnover shows an increase from previous months	
RIND002	Account was either issued with a supplementary card, or the primary card is being used by someone other than the account holder to access funds abroad	
RIND095	Activity does not match client profile or expected transacting patterns	
RIND078	Adverse reports - international	
RIND077	Adverse reports on commercial databases	

- The selected **Indicator** will be displayed on the form

Indicators *			
<table border="1"><tr><th>Indicator</th></tr><tr><td>Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated</td></tr></table>	Indicator	Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated	
Indicator			
Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated			

Please Note: Whilst multiple report indicators may be provided, a business rule does exists that a minimum of one report indicator per report must be included.



4.4 Transactions

Transaction means a transaction concluded between a client and an institution in accordance with the type of business carried on by that institution. Transactions on goAML are bi-party, with a clear **From** (Source) and **To** (Destination) type. A transaction report will always have a **From** and **To** side which will need to be completed by the reporter- the difference would be the part of the transaction where it is “my client” versus just a “not my client” as it will influence how many of the fields will be mandatory as per the regulations in the FIC Act.

Transactions details are added as follows:

- Click **Add** button to capture transaction details for the report

Transactions * 

- Clicking the **Transaction**  add button generates the **Transaction form** with details of the report to be completed.

Transaction

Number*	<input type="text"/>		Internal Reference Number	<input type="text"/>
Transmode Code*	<input type="text"/>		Transmode Comment	<input type="text"/>
Local Amount*	<input type="text"/>	Date*	<input type="text"/>	
Late Deposit?	<input type="radio"/> Yes	<input checked="" type="radio"/> No		
Teller	<input type="text"/>	Authorised	<input type="text"/>	
Location*	<input type="text"/>			
Description	<input type="text"/>			
From Type	<input type="radio"/> My Client	<input type="radio"/> Not My Client		
To Type	<input type="radio"/> My Client	<input type="radio"/> Not My Client		
Goods and Services 				
Save Cancel				



Number*	<input type="text"/>		Internal Reference Number	<input type="text"/>
Transmode Code*	<input type="text"/>		Transmode Comment	<input type="text"/>
Local Amount*	<input type="text"/>	Date*		

- Number* – Unique transaction number (e.g. bank transaction will be an **Account Number**) / in event of no transactions being available, users can generate a reference number from the system by clicking the icon
- Transmode Code – How the transaction was conducted, select from list (e.g. Cash)
- Local Amount – The value of the transaction in local currency (e.g. 25000)
- Internal Reference Number – Reporting Entity internal transaction reference number
- Transmode Comment – Description if the transmode code is Unknown or Other
- Date - Date of transaction (e.g. ccyy/mm/dd)

Please Note: For Non-Banking institutions there must be a unique transaction number (**Number***) that will enable the institution to identify the relevant transaction and the client number/profile may be used in this instance

Late Deposit?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Teller	<input type="text"/>	Authorised	<input type="text"/>
Location*	<input type="text"/>		
Description	<input type="text"/>		

- Late Deposit – Specify whether the transaction was a late deposit or not
- Teller – The teller who conducted the transaction. This is only applicable where a transaction is conducted in-branch
- Authorised – Person who authorised the transaction
- Location – Branch / Location where the transaction took place
- Description – List additional information in relation to the late deposit if available



From and To Type

Transactions types are bi-party with a clear **From (Source)** and **To (Destination)** Type. A transaction report will always have a **From** and **To** side which will need to be completed by the reporter- the difference would be the part of the transaction where it is “**My Client**” versus just a “**Not My Client**” as it will influence how much of the fields will be mandatory as per the regulations in the FIC Act.

- Click the > **My Client** radio button > The **From My Client** button displays > click the **Add** button

From Type	<input checked="" type="radio"/> My Client <input type="radio"/> Not My Client
From My Client * 	
To Type	<input type="radio"/> My Client <input type="radio"/> Not My Client

- The **From Party** form displays, complete the details

From Party	
Funds Code*	<input type="text"/>  Funds Comment <input type="text"/>
Country*	<input type="text"/> SOUTH AFRICA 
Foreign Currency 	
Conductor 	
Party Type:*	<input type="radio"/> Person <input type="radio"/> Account <input type="radio"/> Entity
Add Party and Save Cancel	

- Funds Code – Type of funds used in initiating transaction (e.g. Cash)
- Country – Country where transaction was initiated
- Funds Comment – Description, if funds code is Unknown

Foreign Currency

Clicking the **Foreign Currency**  add button generates a form with mandatory **Currency Code**, **Amount** and **Exchange Rate** fields

Foreign Currency	
Currency Code*	<input type="text"/>  Amount* <input type="text"/>
Exchange Rate*	<input type="text"/>

- Currency Code – Describes the currency for the transaction
- Amount – Transaction amount in foreign currency
- Exchange Rate – Exchange rate used for transaction (i.e. numeric value)



Conductor

Clicking the **Conductor** add button generates a **Person** form. A Conductor (optional) is a person carrying out the transaction, the conductor could be different from the **Source / Destination Person** and in this case the details of the conductor will need to be completed.

The “**Use an existing Person**” button - is used to populate **Person** information that was already captured on the web session on goAML.

Person	
Title*	<input type="text"/>
First Name*	<input type="text"/>
Middle Name	<input type="text"/>
Birth Date*	<input type="text"/>
Mothers Name	<input type="text"/>
RSA ID Number	<input type="text"/>
Nationality 1*	<input type="text"/>
Nationality 2	<input type="text"/>
Nationality 3	<input type="text"/>
Occupation	<input type="text"/>
Tax Number	<input type="text"/>
Source of Wealth	<input type="text"/>
Non RSA ID/Passport?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Deceased?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Phones +	
Addresses +	
Identification +	
E-mails +	
Employer Address +	
Employer Phone +	
Comments	
Save Cancel	



Person Form

Person		Use an existing Person	
Title*		Gender*	<input type="button" value="▼"/>
First Name*		Surname/Last Name*	<input type="button" value="▼"/>
Middle Name		Prefix	<input type="button" value="▼"/>
Birth Date*		Birth Place	<input type="button" value="▼"/>
Mothers Name		Alias/ Known As	<input type="button" value="▼"/>
RSA ID Number		RSA Passport	<input type="button" value="▼"/>
Nationality 1*	<input type="button" value="▼"/>	Nationality 2	<input type="button" value="▼"/>
Nationality 3	<input type="button" value="▼"/>	Residence*	<input type="button" value="▼"/>
Occupation		Employer Name	<input type="button" value="▼"/>

- Title – e.g. Ms / Dr / Mrs
- First Name – First name of the person
- Middle Name – Middle name of the person
- Birth Date – Date of birth/ can be typed in / from calendar in the format of ccyy/mm/dd
- Mothers Name – Maiden Name
- RSA ID No – 13 digit South African ID Number. This is a mandatory field in the event that it is my client and said client has a SA ID Number (e.g. 7404080408069)
- Nationality 1 – The status of belonging to a particular nation, whether by birth or naturalization
- Nationality 3 – Country of birth / current country
- Occupation – Job title of the person
- Gender – Male / Female
- Surname / Last Name – Surname of the reported person
- Prefix – Any name prefix (e.g. titles of nobility - Duke)
- Birth Place – Place of birth
- Alias / Known As – Also known as name or other aliases
- RSA Passport – South African passport number
- Nationality 2 – Country of birth / current country
- Residence – Select the current residence country of the person
- Employer Name – Record of Employer details

Tax Number	<input type="text"/>	Tax Reg. Number	<input type="text"/>
Source of Wealth	<input type="text"/>		
Non RSA ID/Passport?	<input type="radio"/> No	<input checked="" type="radio"/> Yes	
Foreign Passport/Foreign ID/Permit/Refugee Deceased?	<input type="radio"/> No	<input checked="" type="radio"/> Yes	
Date of Death	<input type="text"/>		
Issuing Country*	<input type="button" value="▼"/>		



- Tax Number – The tax number of the individual whose details are being captured
- Source of Wealth – The source of wealth / income of the individual whose details are being captured
- Non RSA ID / Passport? – No / Yes
- Foreign Passport / Foreign ID / Permit / Refugee / Residence Number – If reported person is not a South African citizen/resident (thus no SA ID Number and/or SA Passport Number) and thus the Non South African Number/Document field is “Yes”, the completion of a Passport / Foreign ID / Permit/Refugee / Residence number is mandatory”
- Issuing Country – The country which issued the respective Foreign Passport / Foreign ID / Permit / Refugee / Residence Number
- Deceased – No / Yes, if the person has passed away
- Date of Death – If the person has passed away, then the date of passing is required
- Tax Reg. Number – The person’s tax reg. number by tax authorities

Phone

Phone			
Contact Type*	<input type="text"/>	Comm. Type*	<input type="text"/>
Country Prefix*	<input type="text"/>	Number*	<input type="text"/>
Extension	<input type="text"/>	Comments	<input type="text"/>

- Contact Type - It can be Business, Operational, Private, Public, Unknown
- Country Prefix - e.g. 27
- Extension - Numeric
- Comm. Type - It can be Landline, Mobile, Satellite
- Number - Numeric, digits (e.g. 0128012556)
- Comments - if any

Address

Address		Use an existing Address
Type*	<input type="text"/>	Address*
Town	<input type="text"/>	City*
Postal/Zip	<input type="text"/>	Country*
Province/State	<input type="text"/>	<input type="text"/>
		Comments

- Type - It can be Business, Operational, Private, Public, Unknown
- Town - Name of Town / district as part of a city
- Address - Physical Address - details like street name, house number etc.
- City - Name of the city



- Postal / Zip - the postal code of the city (e.g. 0122)
- Province / State - name of the province (e.g. Gauteng)
- Country - name of the country
- Comments - if any

Identification

Identification	
Type*	<input type="text"/>
Number*	<input type="text"/>
Issue Date	<input type="text"/>
Expiry Date	<input type="text"/>
Issued by	<input type="text"/>
Issue Country*	<input type="text" value="SOUTH AFRICA"/>
Comments	<input type="text"/>

- Type – It can be Travel Document / Permit / Passport etc.
- Issue Date – Identification document issue date
- Issued by - Name of authority that issued the document (e.g. Department of Home Affairs)
- Comments – If any
- Number - alphanumeric value of the ID document (e.g. AT08154711 or 8104226008085)
- Expiry Date - The last date of validity of the Identification document
- Issue Country - Country where the document was issued

Email

E-mail	
E-mail Address*	<input type="text"/>

- Email – person's email address

Employer Address and Employer Phone

- Clicking the **Employer Address / Phone** add button generates person's employers form to be completed.

Employer Address +	
Employer Phone +	

Save and Cancel Button

<input type="button" value="Save"/>	<input type="button" value="Cancel"/>
-------------------------------------	---------------------------------------

- Save – The save button adds information to the person's form
- Cancel – To cancel or discard the current screen information



Party Type

The source and destination party type can be either a **Person**, **Account** or **Entity**, and/or a combination of these. **Person**, **Account** or **Entity** will be discussed next

Party Type:*	<input type="radio"/> Person	<input type="radio"/> Account	<input type="radio"/> Entity
--------------	------------------------------	-------------------------------	------------------------------

Person My Client

Clicking the **Person** radio button generates **Person My Client** field > click the **Add** button to generate the form, refer to person form on **Page 22**.

Party Type:*	<input checked="" type="radio"/> Person	<input type="radio"/> Account	<input type="radio"/> Entity
Person My Client * +			

Account My Client

Clicking the **Account** radio button generates **Account My Client** field > click the **Add** button to generate the form

Party Type:*	<input type="radio"/> Person	<input checked="" type="radio"/> Account	<input type="radio"/> Entity
Account My Client * +			

- Whenever the involved **Account** or **Person** is the client of the reporting entity, more details may be demanded on the client, and the reporting entity must have the information as part of the adherence to the "Know Your Customer" (KYC) requirements of the FIC Act.
- In the instance of an account of a minor both the details of the minor and guardian authorised to transact on his/her behalf should be captured.

The **"Use an existing Account"** button - Is used to populate **Account** information that was already captured on the web session on goAML.

Account		Use an existing Account
Account*	<input type="text"/>	Name <input type="text"/>
Institution Registration Name*	<input type="text"/>	Branch* <input type="text"/>

- Account – Account number (for **Non-Banking** institution the account number can refer to the client number/profile number assigned by the institution)
- Institution Registration Name* - Name of the institution where account is held
- Name - The type of account that is being referred to- i.e. Trust account, savings account or client account etc.
- Branch – The branch where the account is held



Non Banking Institution?	<input checked="" type="radio"/> Yes <input type="radio"/> No
Code or SWIFT?	<input checked="" type="radio"/> Institution Code <input type="radio"/> Swift
Institution Code* <input type="text"/>	

- Non Banking Institution? – Yes (if institution is not a bank) / No (If institution is a bank)
- Code or SWIFT? – Choose Institution Code

Non Banking Institution?	<input type="radio"/> Yes <input checked="" type="radio"/> No
Code or SWIFT?	<input type="radio"/> Institution Code <input checked="" type="radio"/> Swift
Swift* <input type="text"/>	

- Non Banking Institution? – Yes (if institution is not a bank) / No (If institution is a bank)
- Code or SWIFT? – Choose SWIFT Code

Account Type* <input type="text"/>	Status Code* <input type="text"/>
Currency Code* <input type="text"/>	Beneficiary <input type="text"/>
IBAN <input type="text"/>	Client Number <input type="text"/>
Opened* <input type="text"/>	Closed <input type="text"/>
Balance* <input type="text"/>	Date of Balance* <input type="text"/>

- Account Type - Type of account (e.g. Trust or Client)
- Currency Code - Currency the account is kept in
- IBAN (International Bank Account Number) - is a number attached to all accounts, the code identifies the country the account belongs to, the account holder's bank and the account number.

If Applicable

- Opened – Date account opened
- Balance - The account balance after the transaction was conducted

- Status Code - Account status when transaction was initiated (e.g. Active / Closed)

- Beneficiary - Ultimate beneficiary of the account (Should be completed where the beneficiary is different from signatory)

- Client Number - Client number

- Closed - Date account closed

- Date of Balance – The date of account balance

Please Note: When a branch / business unit / franchise is reporting an account which belongs to a group / head office or other registered reporting entity on goAML- the relevant ID of said group/head office / reporting entity must be listed to ensure that bucket / ledger / suspense accounts are reported properly



Entity

Clicking the **Entity**  add button generates the Entity form, the form is used to complete the details of the business entity owning the account, for Entity form refer to **Page 28**.

Signatory(ies) *

Clicking the **Signatory (ies)**  add button generates the Signatory (ies) form, the form is used to complete the details of the Person(s) with access to the account.

Signatory

Is Primary? Yes No

Role

Person *

- Is Primary - Identifies the primary account holder. Only one signatory may be marked as primary account holder.
- Role - The role of the signatory (e.g. Beneficiary, Account Holder)
- Person - populates Person form refer to **Page 22**.

Please Note: In instances where an account has multiple signatories, all of the signatory details need to be captured.

Beneficiary Comment	Comments
<input type="text"/>	<input type="text"/>

- Beneficiary Comments – Any special remark on the beneficiary
- Comments - If any

Save and Cancel Button

Save

Cancel

- Save – The save button adds information to the Account form
- Cancel – To cancel or discard the current screen information.



Entity My Client

Clicking the **Entity** radio button generates **Entity My Client** field > click the **Add** button to generate the form.

Party Type:*

Person Account Entity

Entity My Client * [+](#)

The “Use an existing Entity” button - Is used to populate **Entity** information that was already captured on the web session on goAML.

Entity

[Use an existing Entity](#)

Name*	Trading As*
Incorporation Legal Form*	Business
Incorporation Number*	Incorporation Date
Incorporation State/Province	Incorporation Country Code*
E-mail	URL
Tax Number	Reg. Number
Comments	
Business Closed? <input checked="" type="radio"/> Yes <input type="radio"/> No	
Date Closed	

- Name – Name of the entity
- Incorporation Legal Form - The legal form of the entity (Required when my client)
- Incorporation Number - The registration number of the entity / company in the relevant authority (e.g. Chamber of Commerce/ CIPC etc.)
- Incorporation State / Province - Name of the province
- E-mail - Entity email address
- Tax Number – The entity tax number
- Comments – If any
- Business Closed? – Yes / No
- Date Closed – If entity is closed, specify the date of closure
- Trading As – The trading name of the entity
- Business - Business area of the entity, this field is mandatory with certain report types
- Incorporation Date - Incorporation registration date
- Incorporation Country Code - Incorporation registration country code, select from a list
- URL – Entity web address
- Reg. Number - Registration Number provided to the tax authority and also extend to include relevant licensing or supervisory trading number provided to the institution



Phones

Clicking the **Phones**  add button generates the phones form, for **Phone form** refer to **Page 23**.

Addresses *

Clicking the **Address**  add button generates the address form, for **Address form** refer to **Page 23**.

Director(s) *

Clicking the **Director(s)**  add button generates the Person (s) form, complete the details of the individual authorised as directories, for **Person form** refer to **Page 22**.

To Type

To Type fields are similar to the **From** type fields therefore the fields will not be discussed further.

To Type	<input checked="" type="radio"/> My Client	<input type="radio"/> Not My Client
To My Client * 		

Goods and Services

Clicking the **Goods and Services** Add button generates **Transaction** form

Goods and Services

- The **Transaction** form is used to capture the transaction item details

Transaction Item

Item Type*	<input type="text"/>	Item Make	<input type="text"/>
Description*	<input type="text"/>	Previously Registered To	<input type="text"/>
Presently Registered To	<input type="text"/>	Estimated Value	<input type="text"/>

- Item Type – The type of item (e.g. Vehicle)
- Description – Description of the item (e.g. Luxury Car)
- Presently Registered To - Name of current owner
- Item Make – Item maker (e.g. if the item is a car - BMW)
- Previously Registered To - Name of previous owner
- Estimated Value - Estimated value of the item



Status Code	<input type="text"/>	Disposed Value	<input type="text"/>
Currency Code	<input type="text"/>	Size	<input type="text"/>
Size UOM	<input type="text"/>	Registration Date	<input type="text"/>
Registration Number	<input type="text"/>	Identification Number	<input type="text"/>
Comments	<input type="text"/>		

- Status Code – Status code (e.g. Bought, Hired)
- Currency Code – Used to report service conducted in foreign currency
- Size UOM – Unit of measurement (e.g. square meters)
- Registration Number – Official registration number (e.g. Car VIN Number)
- Comments – If Any
- Disposed Value - Effective value for property transfer (e.g. R500 000.00)
- Size – Size of the property
- Registration Date - Official registration date
- Identification Number - Any number that can identify the item (e.g. Car Plate Number)

Address

Clicking the **Address**  add button generates the address form, for **Address form** refer to **Page 23**

Status Comments
<input type="text"/>

- Status Comments - If any

Adding Multiple Transactions

goAML users are able to add multiple transactions on a single report. To add Multiple transactions > Click the **Transactions Add Button** field > and the transactional form will populate > complete the details and Save the transactions.

Transactions *						
#	Number	Date	Local Amount	Transmode Code	Status	
1	TRNW-150421-0000001	2015/04/08	500000	Cellphone Banking	Complete	



Activity Reports

Activity reports are reports that have activities and include, but not limited to scenarios where a transaction(s) was/were attempted, unsuccessful, interrupted, in-complete, corrected, reversed and/or cancelled respectively.

Activity reports will for example be needed in cases where a transaction was attempted and not completed and hence no “From” and “To” side; when limited information is known about the subject (account and/or person and/or entity); or when the purpose is to report unusual and/or suspicious behaviour and/or activity (ies) as defined in Section 29 of the FIC Act - not specifically related to an actual transaction. The next section will discuss SAR in detail.

5. Suspicious Activity Report (SAR)

- goAML users can complete any Suspicious Activities on goAML using the **Report Type: Suspicious Activity Report (SAR)**, the form fields are discussed below:

Report Type: SAR ID: ---

Entity ID	Financial Intelligence Unit (FIU)	Reporting Entity Branch		
Type*	Suspicious Activity Report (SAR)	Reporting Entity Reference		
Submission Date*		FIC Ref Number		
Reason for suspicion				
Action				
Reporting Person *				
First Name	Surname/Last Name	Birth Date	RSA ID No	Passport/Foreign ID/Permit/Refugee/Residence Number
Matau	Ramapuputla	1989/01/13		
Location * +				
Indicators * +				
Activity * +				
<div style="text-align: right;">Submit Report Save Report Show Attachments x 0</div>				



Submit Report – reports on goAML can be submitted using the **Submit Report** Button, All submitted reports will have to adhere to the FIC Business Rules.

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, cash deposit and multimedia files.

Please Note: All Transactional information must be captured as structured information per report type and no transactional information may be attached as e.g. pdf document containing bank statement copies

5.1 Reporting Entity details for SAR are added as follows:

Reporting Entity refers to all natural and/or legal person(s) or any other companies/institutions that file reports with the FIC. A reporting entity includes the accountable institutions and reporting institutions as defined in the FIC Act and the definition is also extended to all other businesses that file reports with the FIC.

Report Type: SAR ID: ---			
Entity ID	XYZ Bank	Reporting Entity Branch	
Type*	Suspicious Activity Report (SAR) <input checked="" type="checkbox"/>	Reporting Entity Reference	
Submission Date*		FIC Ref Number	

- Entity ID – Automatically filled in and cannot be changed (Linked to Login ID)
- Type – Type of Report (e.g. SAR)
- Submission Date – Automatically generated once the report is submitted
- Reporting Entity Branch – Branch where the activity took place
- Reporting Entity Reference – Reporting Entity internal activity reference number
- FIC Ref Number – Used as reference number during formal communication between the FIC and the Reporting Entity. The number generated by the Centre and refers to a report and / or request for information from the Centre

Please Note: The **Reporting Person** filing the report plus the **Reporting Entity Branch** will need to note the requirements for an AI/RI to submit reports as per the registration and reporting model approved by the FIC and the correct reporting entity should be logged in and submitting accordingly



Reason 

Action 

Reporting Person *					
First Name	Surname/Last Name	Birth Date	SSN	Passport/Foreign ID/Permit/Refugee/Residence Number	
Sipho	Mahlala	1979/01/02			

- **Reason (mandatory)** – Grounds for suspicion
- **Action (mandatory)** – Action taken (e.g. Reported the activity to Law Enforcement)
- **Reporting Person** – Full details of the report's reporting person automatically filled in (Linked to Login ID)

Reason and Action are mandatory for any reports filed in terms of Section 29 of the FIC Act



5.2 Location

Describes the actual geographical area / branch where the unusual / suspicious activity / transaction(s) occurred. The address of the logged in user, is populated with selected report for capturing. The logged in user must edit or delete the address, if the populated address is not the actual location of the transaction.

Location *				
Address	City	Province/State	Postal/Zip	Country
XYZ Bank, Complex 90, Sandton Square	Johannesburg	Gauteng	7452	SOUTH AFRICA
				

The “Use an existing Address” button is used to populate Address information that was already captured on the web session on goAML

Address		Use an existing Address
Type*	<input type="text"/>	<input type="text"/>
Town	<input type="text"/>	<input type="text"/>
Postal/Zip	<input type="text"/>	Country* <input type="text"/>
Province/State	<input type="text"/>	Comments <input type="text"/>

- Type – It can be Business, Operational, Private, Public, Unknown
- Town – Name of town / district as part of a city
- Postal / Zip – The postal code of the city
- Province / State – Name of the province
- Address – Physical Address - details like street name, house number etc.
- City – Name of the city
- Country – Name of the country
- Comments – If any

Please Note: Location should be completed with consideration of the requirement of the FIC to submit a report per the applicable schedule item, noting the geographical area/location where the transaction (series of transactions) and/or unusual/suspicious activity as defined in Section 29 of the FIC Act occurred.



5.3 Indicators

Indicators are classification for the report, more than one “**Report Indicator**” may be provided. To select the appropriate indicator:

- Click **Add** to select the appropriate indicator for the report

Indicators *	
--------------	---

Type in the **Indicator Code** > click **Search button** > select by checking the **Indicator** > click **Close**. Use **X** to delete the searched indicator

Indicators			Close 
<input type="text" value="Suspicious Activity Report (SAR)"/>			
Code	Indicator		
RIND085	Suspicious Activity Report (SAR) in terms of Section 29 of the FIC Act 38 of 2001		

- Or Simply Scroll > select by **Checking the Indicator** > click **Close**

Indicators			Close 
<input type="text"/>			
Code	Indicator		
RIND007	A counterfeit note was discovered, typically at a casino		
RIND020	A notice (usually in e-mail form) is sent to a company or business, informing them that one of their service providers have changed banking details and all future payments need to be paid into a new bank account. This turns out to be false and payment is		
RIND029	A pyramid scheme involves the payment of an access fee to a wealth building initiative, followed by the recruitment of new investors in order to move up the pyramid. While the sale of products might be involved, the main intention is the recruitment of i		
RIND041	Account monthly turnover shows an increase from previous months		
RIND002	Account was either issued with a supplementary card, or the primary card is being used by someone other than the account holder to access funds abroad		
RIND095	Activity does not match client profile or expected transacting patterns		

- The selected **Indicator (s)** will be displayed on the form

Indicators *	
<input type="text"/>	
Indicator	
Suspicious Activity Report (SAR) in terms of Section 29 of the FIC Act 38 of 2001	

Please Note: Whilst multiple report indicators may be provided, a business rule does exists that a minimum of one report indicator per report must be included.



5.4 Activity

An **Activity** form represents an event where a list of subjects (person) and goods and services are related directly to the report without the need of a transaction:

- Click **Add** button to capture activity details for the report and details of the report need to be completed

Activity	
----------	--

- Clicking the **Activity** add button generates the activity form and details of the report need to be completed. Two fields are generated > **Report Parties** and **Goods and Services**

Activity

Report Parties

Report parties represents a collection of involved subjects (Account (s) / Entity (ies) / Person (s)) for the activity report. To capture the details of the involved parties

- Click **Report Parties** add button > The **Report Party** form populates. Complete the reporting party details, at least one party should be included

Report Party			
Significance	<input type="text"/>	Reason	<input type="text"/>
Comments	<input type="text"/>		
Party Type	<input type="radio"/> Person	<input type="radio"/> Account	<input type="radio"/> Entity

- Significance – The significance of the subject in the report. Scale indicating role of the party (**0 – Low; 5 – Medium ; 10 - High**)
- Reason – Why the subject is involved in the current report
- Comments – If any

Party Type

Party Type – In an activity report the field party type is mandatory, as the report does not have a **From** (source) and **To** (destination) side like a transactional report. Party Type has three radio button **Person / Account / Entity** that are discussed next:



- Click the **Person** radio button > The Person add button displays > Click the Add button > the Person add button, to generates the **Person** form

Party Type

Person Account Entity

Person * +

Person

The “Use an existing Person” button - is used to populate **Person** information that was already captured on the web session on goAML

Person

Use an existing Person

Title	Gender
First Name*	Surname / Last Name*
Middle Name	Prefix
Birth Date*	Birth Place
Mothers Name	Alias / Known As
RSA ID Number	RSA Passport
Nationality 1	Nationality 2
Nationality 3	Residence
Occupation	Employer Name
Tax Number	Tax Reg. Number
Source of Wealth	
Non RSA ID / Passport?	<input checked="" type="radio"/> No <input type="radio"/> Yes
Deceased?	<input checked="" type="radio"/> No <input type="radio"/> Yes

Phones +

Addresses +

Identification +

E-mails +

Employer Address +

Employer Phone +

Comments



Title*		Gender*	
First Name*		Surname/Last Name*	
Middle Name		Prefix	
Birth Date*		Birth Place	
Mothers Name		Alias/ Known As	
RSA ID Number		RSA Passport	
Nationality 1*		Nationality 2	
Nationality 3		Residence*	
Occupation		Employer Name	

- Title – Ms / Dr / Mrs
- First Name – First name of the person (**Mandatory**)
- Middle Name – Middle name of the person
- Birth Date – Date of birth/ can be typed in / from calendar in the format of ccyy/mm/dd
- Mothers Name – Maiden Name
- RSA ID No – 13 digit South African ID Number. This is a mandatory field in the event that it is my client and said client has a SA ID Number (e.g. 7404080408069)
- Nationality 1 – The status of belonging to a particular nation, whether by birth or naturalization
- Nationality 3 – Country of birth / current country
- Occupation – Job title of the person
- Gender – Male / Female
- Surname / Last Name – Surname of the reported person (**Mandatory**)
- Prefix – Any name prefix (e.g. titles of nobility - Duke)
- Birth Place – Place of birth
- Alias / Known As – Also known as name or other aliases
- RSA Passport – South African passport number
- Nationality 2 – Country of birth / current country
- Residence – Select the current residence country of the person
- Employer Name – Record of Employer details

Tax Number		Tax Reg. Number	
Source of Wealth			
Non RSA ID/Passport?	<input type="radio"/> No	<input checked="" type="radio"/> Yes	
Foreign Passport/Foreign ID/Permit/Refugee Deceased?			Issuing Country*
Date of Death			



- Tax Number – The tax number of the individual whose details are being captured
- Source of Wealth – The source of wealth / income of the individual whose details are being captured
- Non RSA ID / Passport? – No / Yes
- Foreign Passport / Foreign ID / Permit/Refugee / Residence Number – If reported person is not a South African citizen/resident (thus no SA ID Number and/or SA Passport Number) and thus the Non South African Number/Document field is “Yes”, the completion of a Passport / Foreign ID / Permit/Refugee / Residence number is mandatory”
- Issuing Country – The country which issued the respective Foreign Passport / Foreign ID / Permit/Refugee / Residence Number
- Deceased – No / Yes, if the person has passed away
- Date of Death – If the person has passed away, then the date of passing is required
- Tax Reg. Number – The person's registration number by tax authorities

Phone

Phone			
Contact Type*	<input type="text"/>	Comm. Type*	<input type="text"/>
Country Prefix*	<input type="text"/>	Number*	<input type="text"/>
Extension	<input type="text"/>	Comments	<input type="text"/>

- Contact Type - It can be Business, Operational, Private, Public, Unknown
- Country Prefix - e.g. 27
- Extension - Numeric
- Comm. Type - It can be Landline, Mobile, Satellite
- Number - Numeric, digits (e.g. 0128012556)
- Comments - if any

Address

Address		Use an existing Address
Type*	<input type="text"/>	Address*
Town	<input type="text"/>	City*
Postal/Zip	<input type="text"/>	Country* <input type="text"/>
Province/State	<input type="text"/>	Comments <input type="text"/>

- Type - It can be Business, Operational, Private, Public, Unknown
- Town - Name of Town / district as part of a city
- Address - Physical Address - details like street name, house number etc.
- City - Name of the city



- Postal / Zip - the postal code of the city (e.g. 0122)
- Province / State - name of the province (e.g. Gauteng)
- Country - name of the country
- Comments - if any

Identification

Identification	
Type*	<input type="text"/>
Issue Date	<input type="text"/>
Issued by	<input type="text"/>
Comments	<input type="text"/>
Number*	<input type="text"/>
Expiry Date	<input type="text"/>
Issue Country*	<input type="text" value="SOUTH AFRICA"/>

- Type – It can be Travel Document / Permit / Passport etc.
- Issue Date – Identification document issue date
- Issued by - Name of authority that issued the document (e.g. Department of Home Affairs)
- Comments – If any
- Number - alphanumeric value of the ID document (e.g. AT08154711 or 8104226008085)
- Expiry Date - The last date of validity of the Identification document
- Issue Country - Country where the document was issued

Email

E-mail	
E-mail Address*	<input type="text"/>

- Email – person's email address

Employer Address and Employer Phone

- Clicking the **Employer Address / Phone** add button generates person's employers form to be completed.

Employer Address +	
Employer Phone +	

Save and Cancel Button

<input type="button" value="Save"/>	<input type="button" value="Cancel"/>
-------------------------------------	---------------------------------------

- Save – The save button adds information to the persons form
- Cancel – To cancel or discard the current screen information



Account

Clicking the **Account** radio button generates **Account** field > click the **Add** button to generate the form

Party Type	<input type="radio"/> Person	<input checked="" type="radio"/> Account	<input type="radio"/> Entity
Account *	+		

- Whenever the involved **Account** or **Person** is the client of the reporting entity, more details may be demanded on the client, and the reporting entity must have the information as part of the adherence to the “Know Your Customer” (KYC) requirements of the FIC Act.
- In the instance of an account of a minor both the details of the minor and guardian authorised to transact on his/her behalf should be captured.

The “**Use an existing Account**” button - is used to populate Account information that was already captured on the web session on goAML.

Account		Use an existing Account
Account*		Name
Institution Registration Name*		Branch

- Account – Account number (for **Non Banking** institution the account number can refer to the client number/profile number assigned by the institution)
- Institution Registration Name* - Name of the institution where account is held
- Name - The type of account that is being referred to (e.g. Trust account, savings account or client account etc.)
- Branch – The branch where the account is held

Non Banking Institution?	<input checked="" type="radio"/> Yes	<input type="radio"/> No		
Code or SWIFT?	<input checked="" type="radio"/> Institution Code	<input type="radio"/> Swift	Institution Code*	

- Non Banking Institution? – Yes (if institution is not a bank) / No (If institution is a bank)
- Code or SWIFT? – Choose Institution Code
- Institution Code - Institution code is the code issued to Reporting Entity by FIC

Non Banking Institution?	<input type="radio"/> Yes	<input checked="" type="radio"/> No		
Code or SWIFT?	<input type="radio"/> Institution Code	<input checked="" type="radio"/> Swift	Swift*	

- Non Banking Institution? – Yes (if institution is not a bank) / No (If institution is a bank)
- Code or SWIFT? – Choose SWIFT Code
- SWIFT – SWIFT code according to ISO 9362 (e.g. XYZ001)



Account Type	<input type="text"/>	Status Code	<input type="text"/>
Currency Code	<input type="text"/>	Beneficiary	<input type="text"/>
IBAN	<input type="text"/>	Client Number	<input type="text"/>
Opened	<input type="text"/>	Closed	<input type="text"/>
Balance?	<input checked="" type="radio"/> Yes <input type="radio"/> No		
Balance	<input type="text"/>	Date of Balance	<input type="text"/>

- Account Type - Type of account (e.g. Trust or Client)
- Currency Code - Currency the account is kept in
- IBAN (International Bank Account Number) - is a number attached to all accounts, the code identifies the country the account belongs to, the account holder's bank and the account number. **If Applicable**
- Opened – Date account opened
- Balance - The account balance after the transaction was conducted
- Status Code - Account status when transaction was initiated (e.g. Active / Closed)
- Beneficiary - Ultimate beneficiary of the account (Should be completed where the beneficiary is different from signatory)
- Client Number - Client number
- Closed - Date account closed
- Date of Balance – The date of account balance

Please Note: When a branch / business unit / franchise is reporting an account which belongs to a group / head office or other registered reporting entity on goAML- the relevant ID of said group/head office / reporting entity must be listed to ensure that bucket / ledger / suspense accounts are reported properly

Clicking the **Entity**  add button generates the **Entity** form, the form is used to complete the details of the business entity owning the account, for **Entity** form refer to **Page 43**.

Entity 

Clicking the **Signatory (ies)**  add button generates the **Signatory (ies)** form, the form is used to complete the details of the Person(s) with access to the account.

Signatory(ies) * 



Signatory			
Is Primary?	<input type="radio"/> Yes <input type="radio"/> No	Role	<input type="button" value="▼"/>
Person * <input type="button" value="+"/>			

- Is Primary – Identifies the primary account holder. Only one signatory may be marked as is primary.
- Role - The role of the signatory (e.g. Beneficiary, Account Holder)
- Person - clicking the person add button populates for person form, for **Person form** refer to **Page 37**

Please Note: In instances where an account has multiple signatories all of the signatory details need to be captured.

Beneficiary Comment	Comments
<input type="text"/>	<input type="text"/>

- Beneficiary Comments – Any special remark on the beneficiary
- Comments - If any

Save and Cancel Button

<input type="button" value="Save"/>	<input type="button" value="Cancel"/>
-------------------------------------	---------------------------------------

- Save – The save button adds information to the account form
- Cancel - To cancel or discard the current screen information



Entity

Clicking the **Entity** radio button generates **Entity*** > click the add button to generate the **Entity** form.

Party Type Person Account Entity

Entity * [+](#)

The “**Use an existing Entity**” button - is used to populate Entity information that was already captured on the web session on goAML

Entity

Use an existing Entity

Name*	Trading As
Incorporation Legal Form	Business
Incorporation Number	Incorporation Date
Incorporation State/Province	Incorporation Country Code
E-mail	URL
Tax Number	Reg. Number
Comments	
Business Closed? <input checked="" type="radio"/> Yes <input type="radio"/> No	
Date Closed	

- Name – Name of the entity
- Incorporation Legal Form - The legal form of the entity (required when my client)
- Incorporation Number - The registration number of the entity/ company in the relevant authority (e.g. Chamber of Commerce/ CIPC etc.)
- Incorporation State / Province - Name of the province
- E-mail – Entity email address
- Tax Number – The entity tax number
- Comments – If any
- Business Closed? – Yes / No
- Date Closed – If entity is closed, specify the date of closure
- Trading As – The trading name of the entity
- Business - Business area of the entity, this field mandatory with certain report types
- Incorporation Date - Incorporation registration date
- Incorporation Country Code - Incorporation registration country code, select from a list
- URL – Entity web address
- Reg. Number - Registration Number provided to the tax authority and also extend to include relevant licensing or supervisory trading number provided to the institution



Phones

Clicking the **Phones**  add button generates the phones form, for **Phone** form refer to **Page 39**

Addresses *

Clicking the **Address**  add button generates the address form, for **Address** form refer to **Page 39**

Director(s) *

Clicking the **Director(s)**  add button generates the Person (s) form, complete the details of the individual (s) authorised as directories, for **Person form** refer to **Page 37**

Goods and Services

Goods and Services

Clicking the **Goods and Services** add button generates > **Transaction Item** form, the form is used to complete the transaction item details

Transaction Item

Item Type*	<input type="text"/>	Item Make	<input type="text"/>
Description*	<input type="text"/>	Previously Registered To	<input type="text"/>
Presently Registered To	<input type="text"/>	Estimated Value	<input type="text"/>

- Item Type – The type of item (e.g. Vehicle)
- Description – Description of the item (e.g. Luxury Car)
- Presently Registered To - Name of current owner
- Item Make – Item maker (e.g. if the item is a car - BMW)
- Previously Registered To - Name of previous owner
- Estimated Value - Estimated value of the property

Status Code	<input type="text"/>	Disposed Value	<input type="text"/>
currency Code	<input type="text"/>	Size	<input type="text"/>
Size UOM	<input type="text"/>	Registration Date	<input type="text"/>
Registration Number	<input type="text"/>	Indentification Number	<input type="text"/>
Comments	<input type="text"/>		



- Status Code – Status code (e.g. Bought, Hired)
- Currency Code – Used to report service conducted in foreign currency
- Size UOM – Unit of measurement (e.g. square meters)
- Registration Number – Official registration number (e.g. Car VIN Number)
- Comments – If any
- Disposed Value - Effective value for property transfer (e.g. R500 000.00)
- Size – Size of the property
- Registration Date - Official registration date
- Identification Number - Any number that can identify the item (e.g. Car Plate Number)

Addresses *

Clicking the address  add button generates the address form, for **Address form** refer to **Page 39**

Status Comments
<div style="height: 100px; width: 100%;"></div>

- Status Comments – If any

Save and Cancel Button

	
---	---

- Save - The save button adds information to the transactional form
- Cancel - To cancel or discard the current screen information

Adding Multiple Parties to Activity Report

- goAML users are able to add multiple parties on a single activity report. To add **Multiple Report Parties** > Click the **Report Parties Add Button** field > and the report party form will populate > complete the details and Save.

Activity				
Report Parties * 				
Person / Account / Entity	Name	Identification	Date	
Person	Lebogang Sedumo	SSN:	DoB:	 



Three Methods of Report Submission

1ST Method

Install B2B Application

XML reports that **FAIL**
validation whilst
uploaded on the B2B
component do not reach
the FIC

B2B

Use current xsd

check the txt file and
resubmit any of the failed
reports

2nd Method

goAML XML UPLOAD

Uploads single XML
report a time

Uploading Batch Reports
-> Zip file

3rd Method

goAML WEB REPORTS

Web Reports are
submitted in Single
Format

Complete all Mandatory
Information