



**New Registration and
Web Report Forms
User Guide for v4.9**

22/09/2021

Contents

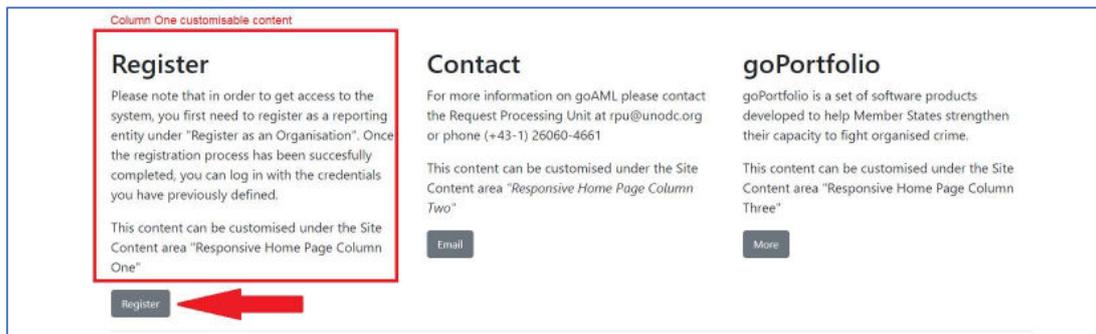
1	New Registration and Change Request Forms	3
1.1	Submitting a New Registration	3
1.1.1	Selecting Registration Type	3
1.1.2	Filling out a Registration Form	4
1.1.3	Preview and Submit a Registration	5
1.2	Change Requests	7
1.2.1	Submitting New Change Requests	7
1.2.2	Users	10
1.2.3	Organisations.....	11
2	New Web Report Forms.....	18
2.1	Creating a Web Report	18
2.2	Report Main Page	18
2.2.1	Report Main Page Tab.....	18
2.2.2	Report Main Page Form.....	21
2.3	Attachments.....	22
2.3.1	Attachments Tab.....	22
2.3.2	Attachments Form	22
2.4	Indicators	23
2.4.1	Indicators Tab.....	23
2.4.2	Indicators Form.....	23
2.5	Transactions	25
2.5.1	Transactions List Tab.....	25
2.5.2	Transactions List.....	26
2.5.3	Transaction Tab.....	26
2.5.4	Transaction Form.....	27
2.6	Activity Reports.....	32
2.7	Transactions Upload/Download	33
2.7.1	How to Download Transactions.....	33
2.7.2	How to Upload Transactions	35
2.7.3	Linking of Accounts.....	37

1 New Registration and Change Request Forms

1.1 Submitting a New Registration

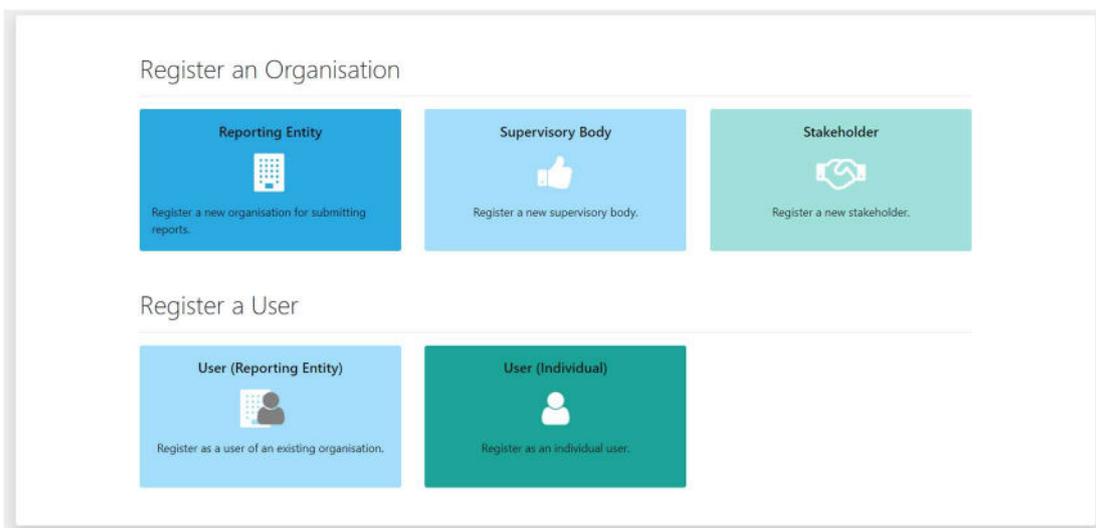
1.1.1 Selecting Registration Type

The button to access the registration selection screen is located under column one on the home page.



NRF 1

Selecting this button will open the Registration Selection page shown below



NRF 2

1.1.2 Filling out a Registration Form

After selecting a registration type, a form like the images below will be shown.

For an Organisation registration, there will be 4 tabs in the navigator on the left;

- **Organisation**
- **Administrator**
- **Attachments**
- **Preview and Submit**

The screenshot shows the 'Organisation' registration form. The left sidebar has four tabs: '1. Organisation' (selected), '2. Administrator', '3. Attachments', and '4. Preview and Submit'. A red message states 'Cannot submit until the form is complete'. The form fields are as follows:

- Organization Business Type (dropdown, red border)
- Name (text input, red border, callout: 'Kindly input your Organisation Name')
- acronym (text input, red border, callout: 'Input "N/A" for all non-financial inst.') with 'acronym is required!' label
- Email (text input, red border, 'Email is required!' label)
- is financial (checkbox)
- Swift/Bic (text input)
- Incorp. Num (text input)
- Commercial Name (text input, callout: 'Kindly input your Organisation Name')
- Incorporation Legal Form (dropdown)
- Incorp. City (text input)
- Incorp. State (text input)
- Incorp. Country (dropdown)
- Name of holding company (text input)
- Contact Person (text input)
- URL (text input)

There are expandable sections for '+ Addresses' and '+ Phones'.

NRF 3 – Organisation Registration

For a User registration there will be 3 tabs in the navigator on the left;

- **User**
- **Attachments**
- **Preview and Submit**

The screenshot shows the 'User' registration form. The left sidebar has three tabs: '1. User' (selected), '2. Attachments', and '3. Preview and Submit'. A red message states 'Cannot submit until the form is complete'. The form fields are as follows:

- User Name (text input, red border, callout: 'Mandatory fields')
- Password (text input, red border, 'Password is required!' label)
- Confirm Password (text input, red border, 'Confirm Password is required!' label)
- Title (text input)
- First Name (text input, red border, 'First Name is required!' label)
- Last Name (text input, red border, 'Last Name is required!' label)
- Email (text input, red border, 'Email is required!' label)
- Gender (dropdown)
- Birth Date (text input with calendar icon, red border, 'Birth Date is required!' label, format M/d/yyyy)
- PersonReg SSN (text input)
- Nationality (dropdown)
- Occupation (text input)
- ID Number (text input)
- Passport Number (text input)
- Passport Country (dropdown)

There are expandable sections for '+ Addresses*' and '+ Phones*'. The first address section includes:

- Type (dropdown, red border, 'Type is required!' label)
- Address (text input, red border, 'Address is required!' label)
- Town (text input)
- City (text input, red border, 'City is required!' label)
- Zip (text input)
- Country (dropdown, 'SWITZERLAND', '* Country is required!' label)
- State (text input)
- Comments (text area)

At the bottom, there are labels for 'Contact Type is required!', 'Comm. Type is required!', 'Country Prefix is required!', and 'Number is required!'.

NRF 4 – User Registration

Before the **Preview and Submit** tab is activated each tab above it must be completed. Mandatory fields are marked with an asterisk and highlighted in red when they are empty. Tooltips also provide further information for the field.

The fields and the collections (Addresses and Phones) are displayed in the same manner as in the web report. [Please follow this link to the section below for more details.](#)

The red/green bar indicator on the left of each tab shows whether the section is complete. In the image below the **Organisation** tab is complete so the indicator is green.

NRF 5

Once all the sections are completed the **Preview and Submit** tab is available.

The registering admin will be the main user having full role access to the portal incl. the acceptance/rejection of new user a/c's, visibility to submitted reports etc.

NRF 6

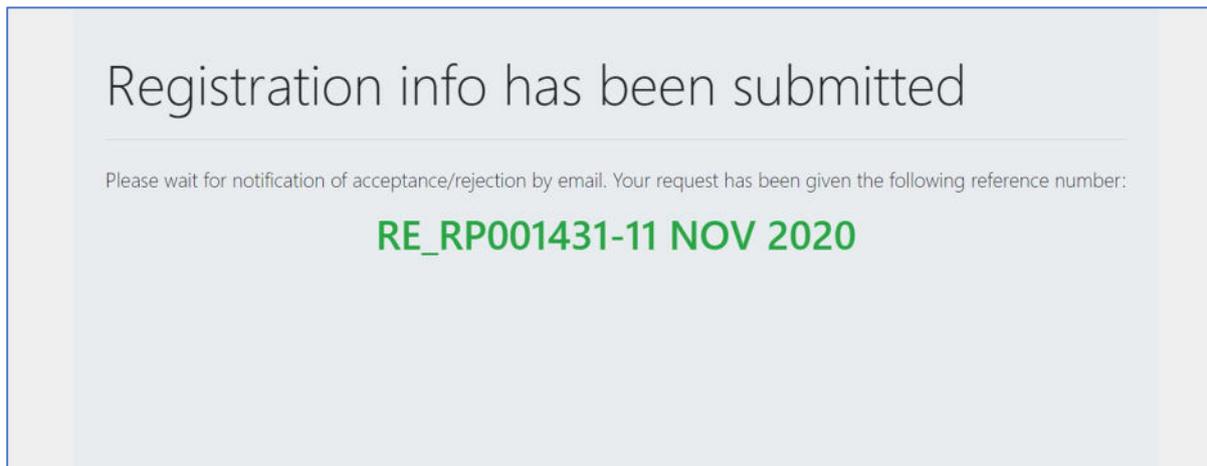
1.1.3 Preview and Submit a Registration

When the **Preview and Submit** tab is available, selecting it shows a preview of all the data provided for the registration and opens the CAPTCHA box in the tab, ready to submit the form.

NRF 7

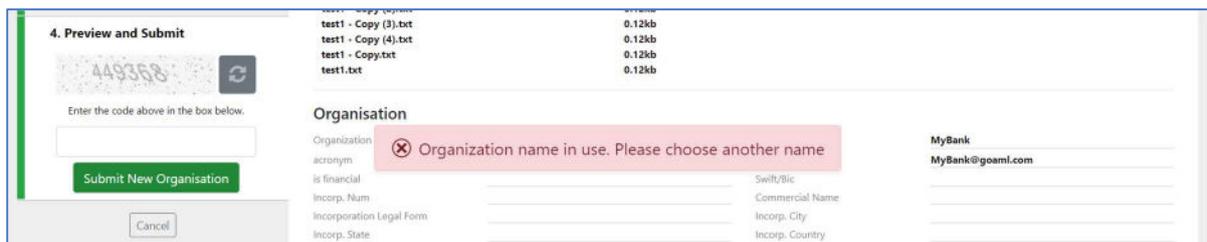
The correct CAPTCHA code appearing in the image needs to be entered. Then select **Submit New Organisation** (or **Submit New User**).

The registration will be submitted, and the user will see a confirmation screen, similar to the image below. The user should take note of the registration number provided as this can be used to reference the change request if they need to contact the FIU.



NRF 8

If there are any errors, a notification will be displayed so that the user can change the data and submit again.



NRF 9

A Registration for a **New Entity/Person Change Request** will appear in the **Org Request Management** or the **User Request Management** grid as appropriate.

Change Request Ref.	Type	Request Status	Org Name	Org ID	agency type	User Name	Created On	#
RE_RP001431-11 NOV 2020	New Entity	Waiting for Supervisory Body to Verify	MyBank123		BANK		11/11/2020	
RE_RP001427-11 NOV		Waiting for						

NRF 10

1.2 Change Requests

1.2.1 Submitting New Change Requests

Most change requests are initiated by a user to update details for their account or their Reporting Entity. These change requests are to be made via the menu **My GoAML > My User Details** and/or **My GoAML > My Org Details**.

1.2.1.1 My User Details

If the user has the permission to **View My User Details** but NOT to make a **Person Change Request submit change** then they will see a read only view of their details when **My User Details** is selected. An example of this view is shown below:

The screenshot shows a read-only form for a user request. At the top, it says "Request: RE_RP001432-11 NOV 2020". Below this, the request type is "New User" and the status is "Activated". The form is divided into two main sections: "User" and "Addresses".

User	
Organization ID	205
Title	
Last Name	MyNewBank
Gender	
PersonReg SSN	
Occupation	
Passport Number	
User Name	MyNewBank
First Name	MyNewBank
Email	MyNewBank@goaml.com
Birth Date	11/5/2020
Nationality	
ID Number	
Passport Country	

Addresses	
Type	Business
Address	MyAddress
Town	MyCity
Country	SWITZERLAND

NRF 11

If the user has the permission to **View My User Details** AND to make a **Person Change Request submit change** then they will see an editable form of their details when **My User Details** is selected.

The screenshot shows an editable form titled "My User Details". On the left, there are tabs for "User" and "Attachments", with a "Submit Request" button under "Attachments". The form fields are as follows:

My User Details			
Organization ID	205	User Name	MyNewBank
First Name	MyNewBank	Last Name	MyNewBank
Gender		Birth Date	11/5/2020
Nationality		Occupation	
Passport Number		Passport Country	
+ Addresses*			
#1			
Type	Business	Address	MyAddress
Town		City	MyCity

NRF 12

This form can be updated, and the request submitted via the **Submit Request** button.

After submission, the change request is shown along with any available actions that the user can do on this change request. An example is given below. While this change request is pending, this is what the user will see when they navigate the **My User Details** until the request is finalised (i.e. either recalled, rejected or approved).

Request: RE_RP001433-11 NOV 2020

Request Type: **Existing User**
Request Status: **Waiting for RE Admin to Verify**

Attachments

User

Organization ID	205	User Name	MyNewBank
Title		First Name	MyNewBank
Last Name	MyNewBank	Email	MyNewBank@goaml.com
Gender		Birth Date	11/5/2020
PersonReg SSN		Nationality	
Occupation		ID Number	1234567
Passport Number		Passport Country	

Addresses

Type	Business	Address	MyAddress
Town		City	MyCityChange
Zip		Country	SWITZERLAND
State		Comments	

Actions:

- Recall
- Reject
- Verify
- Approve
- Finalize
- Change Request History

NRF 13

1.2.1.2 My Organisation Details

If the user has the permission to **View My Org Details** but NOT to make an **Entity Change Request submit change** then they will see a read only view of the organisation details when **My Org Details** is selected. An example of this view is shown below:

Request: RE_RP001432-11 NOV 2020

Request Type: **New Entity**
Request Status: **Activated**

Organisation

Organization Business Type	BANK	Name	MyNewBank
acronym	MyNewBank	Email	MyNewBank@goaml.com
is financial		Swift/Bic	
Incorp. Num		Commercial Name	
Incorporation Legal Form		Incorp. City	
Incorp. State		Incorp. Country	
Name of holding company		Contact Person	
URL			

Administrator

User Name	MyNewBank	Title	
First Name	MyNewBank	Last Name	MyNewBank
Email	MyNewBank@goaml.com	Gender	
Birth Date	11/5/2020	PersonReg SSN	

NRF 14

If the user has the permission to **View My Org Details** and to make an **Entity Change Request submit change** then they will see an editable form of their Reporting Entity details when **My Org Details** is selected.

My Org Details

Organisation

Delegate

Attachments

Submit Request

Organization ID: 205

Organization Business Type: BANK

Name: MyNewBank

acronym: MyNewBankChange

Email: MyNewBank@goaml.com

Swift/Bic: 123456789

Incorp. Num: 123456789

Incorp. City:

Name of holding company:

is financial:

Commercial Name:

Incorp. State:

Contact Person:

URL:

+ Addresses

+ Phones

NRF 15

This form can be updated, and the request submitted via the **Submit Request** button.

After submission, the change request is shown along with any available actions that the user can do on this change request. An example is given below. While this change request is pending, this is what the user will see when they navigate to **My Org Details** until the request is finalised (i.e. either recalled, rejected or approved)

Request: RE_RP001434-11 NOV 2020

Request Type: Existing Entity

Request Status: Waiting for Supervisory Body to Verify

Attachments

Organisation

Organization Business Type: BANK

acronym: MyNewBankChange

is financial:

Incorp. Num: 123456789

Incorporation Legal Form:

Incorp. State:

Name of holding company:

URL:

Name: MyNewBank

Email: MyNewBank@goaml.com

Swift/Bic:

Commercial Name:

Incorp. City:

Incorp. Country:

Contact Person:

Comments

Actions:

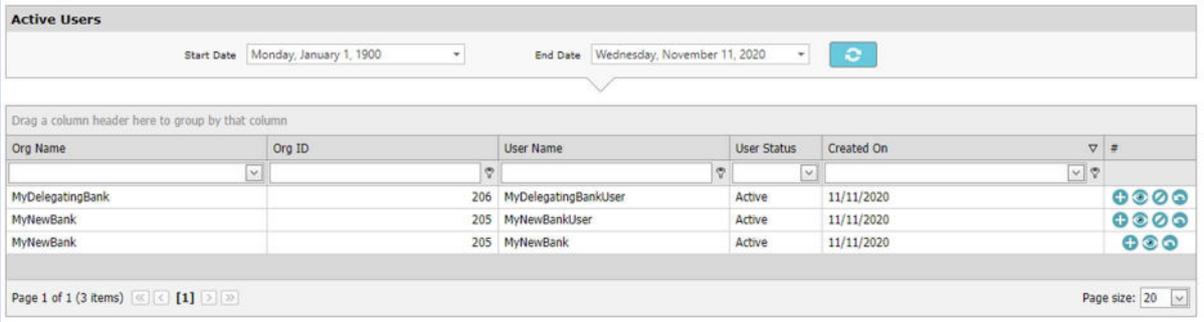
Recall

Change Request History

NRF 16

1.2.2 Users

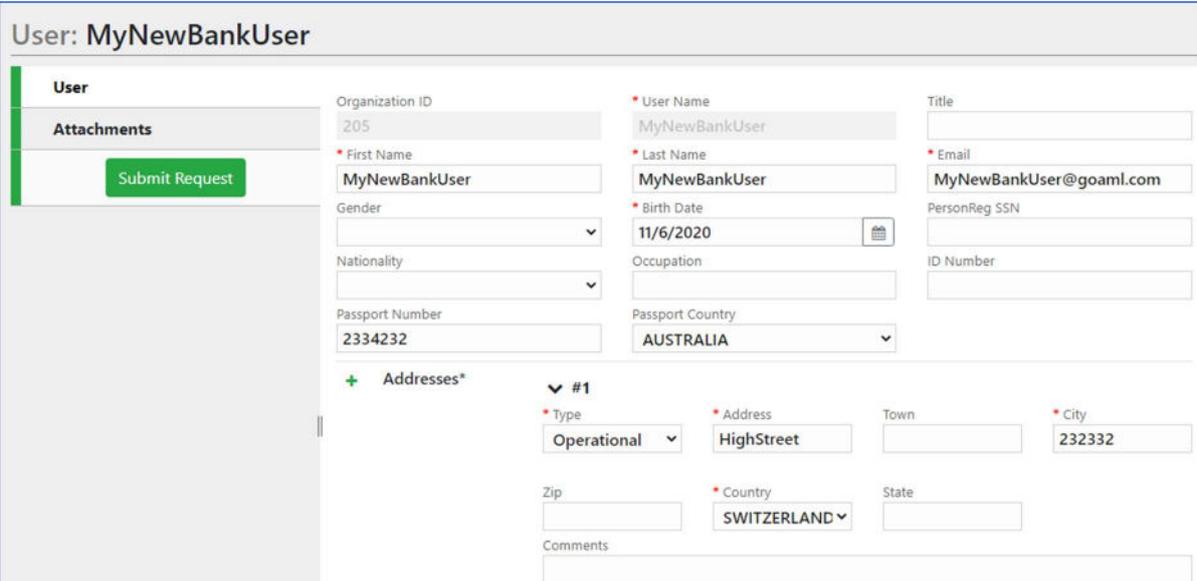
Change requests can be raised for other users from the **Active Users** grid by selecting the **+** button in the right-hand side of the grid for that user. The button may not be available depending on the role configuration.



Org Name	Org ID	User Name	User Status	Created On	#
MyDelegatingBank		206 MyDelegatingBankUser	Active	11/11/2020	+   
MyNewBank		205 MyNewBankUser	Active	11/11/2020	+   
MyNewBank		205 MyNewBank	Active	11/11/2020	+   

NRF 17

Selecting the **+** button will result in a new pop-up window to be generated, containing the form for the change request as shown below:



User: MyNewBankUser

User

Organization ID: 205

* User Name: MyNewBankUser

* First Name: MyNewBankUser

* Last Name: MyNewBankUser

* Birth Date: 11/6/2020

Gender: [dropdown]

Nationality: [dropdown]

Passport Number: 2334232

Passport Country: AUSTRALIA

Title: [text box]

* Email: MyNewBankUser@goaml.com

PersonReg SSN: [text box]

ID Number: [text box]

+ Addresses*

▼ #1

* Type: Operational

* Address: HighStreet

Town: [text box]

* City: 232332

Zip: [text box]

* Country: SWITZERLAND

State: [text box]

Comments: [text box]

Submit Request

NRF 18

Kindly note that it is not possible to submit a change request for a user who currently has a pending change request. If this is the case the new window will open containing the pending change request and any actions that are available, for example:

Request: RE_RP001437-11 NOV 2020

Request Type: Existing User
Request Status: Waiting for RE Admin to Verify

Attachments:

User

Organization ID	205	User Name	MyNewBankUser
Title		First Name	MyNewBankUser
Last Name	MyNewBankUser	Email	MyNewBankUser@goaml.com
Gender		Birth Date	11/6/2020
PersonReg SSN		Nationality	
Occupation		ID Number	
Passport Number	23342322	Passport Country	AUSTRALIA
	2334232		

Addresses

Type	Operational	Address	HighStreet
Town		City	232332
Zip		Country	SWITZERLAND
State		Comments	

NRF 19

1.2.3 Organisations

Change Requests for other organisations can be raised from the **Active Organisations** page. To do this there is a select box at the bottom of the page which contains the list of organisations that are delegating to the reporting entity of the logged in user:

Org ID	Org Status	Org Name	is delegating	agency type	Created On	#
206	Active	MyDelegatingBank		205 BANK	11/11/2020	
205	Active	MyNewBank		BANK	11/11/2020	

Page 1 of 1 (2 items) | Page size: 20

MyDelegatingBank ▾

Change Selected Delegating Organization

Create New Delegating Organization

NRF 20

Selecting a Reporting Entity from this list and then clicking **Change Selected Delegating Organisation** will open the change request form for that Organisation.

Org ID	Org Status	Org Name	is delegating	agency type	Created On	#
208	Active	securites commission QAT		Securities Commission	11/11/2020	
207	Active	QASECURITIES COMMISSION		Securities Commission	11/11/2020	
206	Active	MyDelegatingBank		205 BANK	11/11/2020	
205	Active	MyNewBank		BANK	11/11/2020	
204	Active	SUPBODYDEC2020		Supervisory Body	11/10/2020	

NRF 21

1.2.4 Change Request Actions and History

In both the User and Organisation Change Request grids, when an action is still pending on a request the **Request Status** column will be shown as a hyperlink.

Change Request Ref.	Type	Request Status	Org Name	Org ID	User Name	Created On	#
RE_RP001450-11 NOV 2020	Existing User	Waiting for RE Admin to Verify	MyNewBank	205	MyNewBankUser	11/11/2020	

NRF 22

Clicking on the link will open the change request as in the example below.

Comments

Actions:

Recall

Reject

Verify

Approve

Finalize

Change Request History

Request: RE_RP001450-11 NOV 2020

Request Type: **Existing User**
Request Status: **Waiting for RE Admin to Verify**

Attachments

User

Organization ID	205	User Name	MyNewBankUser
Title		First Name	MyNewBankUser
Last Name	MyNewBankUser	Email	MyNewBankUser@goaml.com
Gender		Birth Date	11/6/2020
PersonReg SSN		Nationality	AUSTRALIA
Occupation		ID Number	BedIDNumber
Passport Number	2334231678 2334232232	Passport Country	AUSTRALIA

Addresses

Type	Operational	Address	HighStreet
Town		City	232332
Zip		Country	SWITZERLAND
State		Comments	

Phones

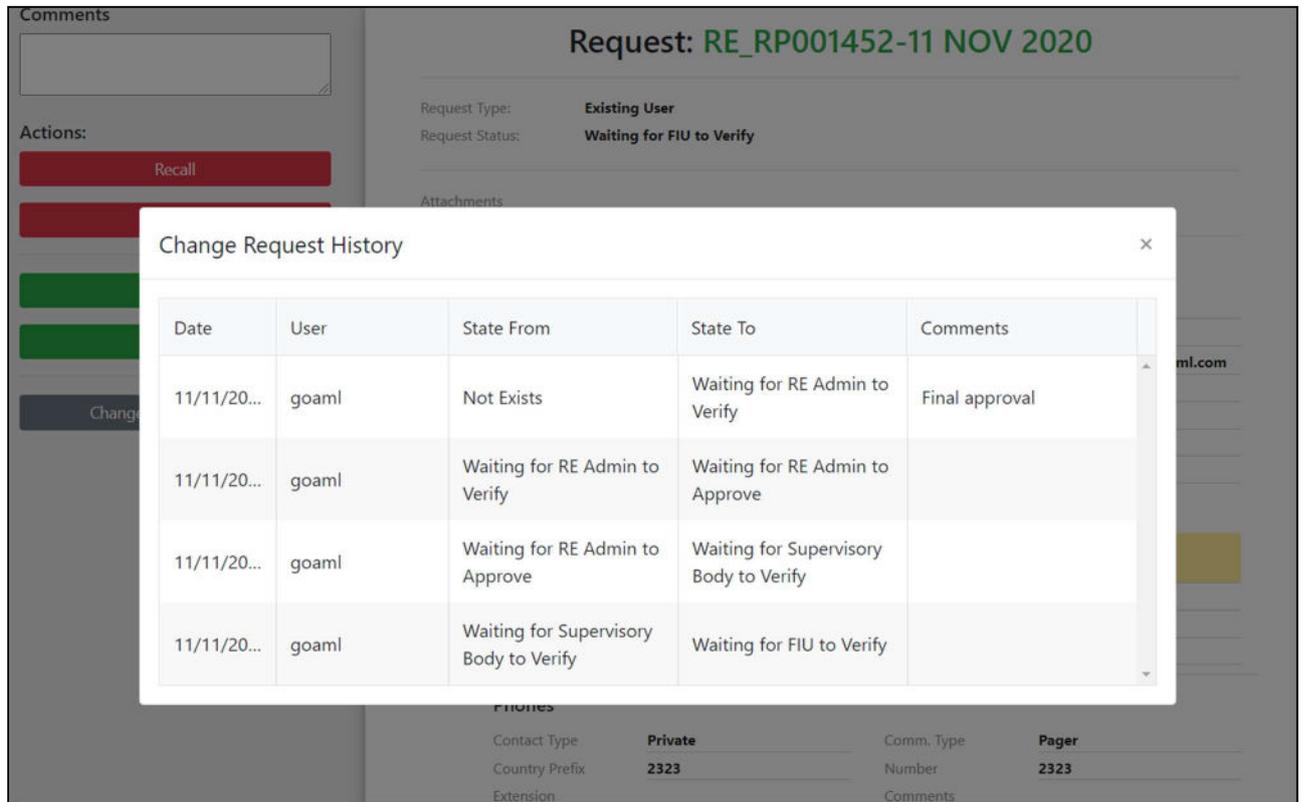
Contact Type	Private	Comm. Type	Pager
Country Prefix	2323	Number	2323
Extension		Comments	

NRF 23

Fields that have changed are highlighted in **yellow**, fields that are new are highlighted in **green** and fields that are deleted are highlighted in **red**

On the left-hand side are the available actions. These actions are determined by the permissions that have been granted to the user. Each action moves the change request along in the workflow. Comments can be assigned to each transition which are logged in the **Change Request history**.

The Change Request History can be viewed by clicking on the **Change Request History** button which will show a dialog in the change request, for example:



NRF 24

When a change request is moved to a final state, the state and the change request number will be shown similar to the image below. Here the change request has been approved which results in state **Activated**. The other possible final states are **Rejected** and **Recalled**

The following change request has been finalised:

Activated

RE_RP001450-11 NOV 2020

Close

NRF 25

1.2.5 Change Request Preview

The user can also preview all change requests in a print-friendly view by clicking on the  button for any row in either of the change requests grids. An example of the preview is given below.

Request: RE_RP001452-11 NOV 2020

Request Type: **Existing User**
 Request Status: **Waiting for FIU to Verify**

Change Request History

Date	User	State From	State To	Comments
11/11/2020	goaml	Not Exists	Waiting for RE Admin to Verify	Final approval
11/11/2020	goaml	Waiting for RE Admin to Verify	Waiting for RE Admin to Approve	
11/11/2020	goaml	Waiting for RE Admin to Approve	Waiting for Supervisory Body to Verify	
11/11/2020	goaml	Waiting for Supervisory Body to Verify	Waiting for FIU to Verify	

Attachments

User

Organization ID	205	User Name	MyNewBankUser
Title		First Name	MyNewBankUser
Last Name	MyNewBankUser	Email	MyNewBankUser@goaml.com
Gender		Birth Date	11/6/2020
PersonReg SSN		Nationality	AUSTRALIA
Occupation		ID Number	
Passport Number	2334231678	Passport Country	AUSTRALIA

Addresses

Type	Operational	Address	New Street
Town		City	232332
Zip		Country	SWITZERLAND
State		Comments	

Phones

Contact Type	Private	Comm. Type	Pager
Country Prefix	2323	Number	2323
Extension		Comments	

NRF 26

1.2.6 Change Request Workflows

The state transition diagrams show the possible flows of a change request from being created to being **Activated**, **Recalled** or **Rejected**

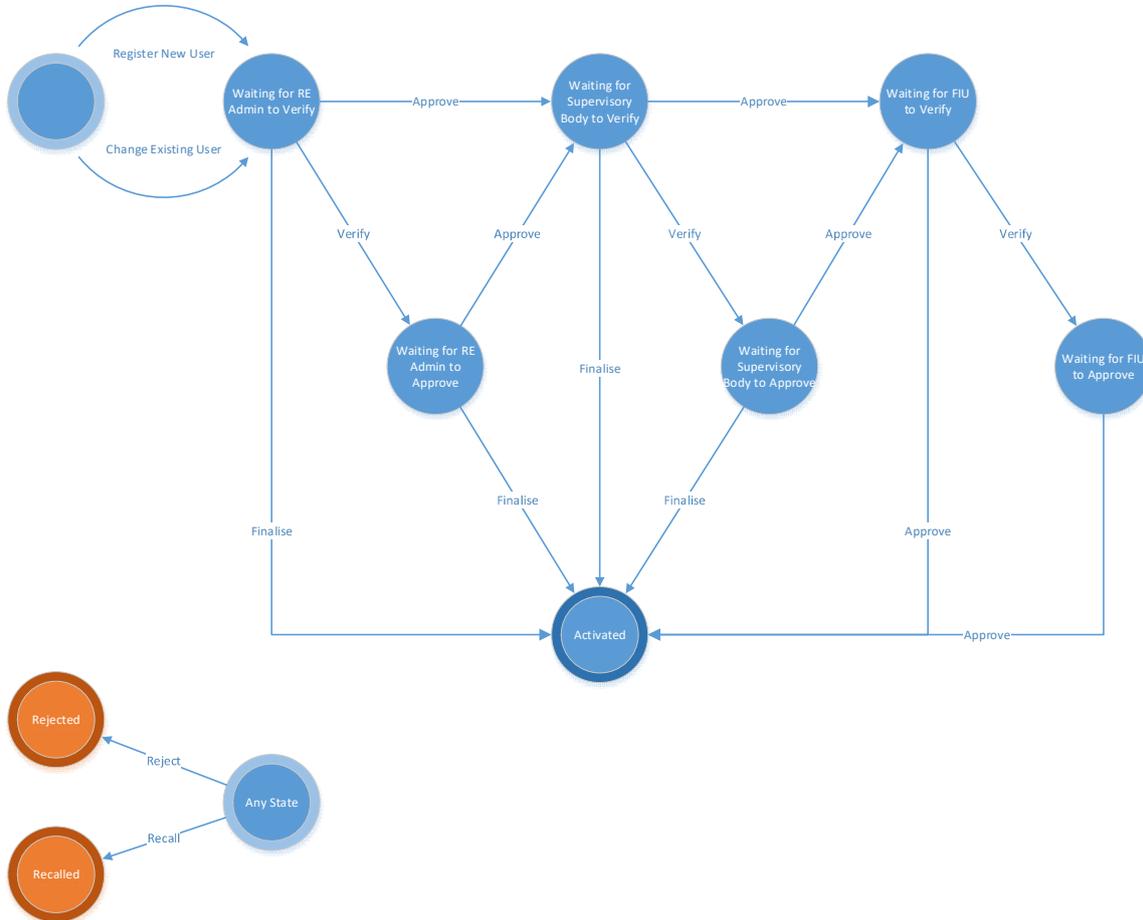
Each transition represents an Action button that can appear in the Change Request. The permissions a user has determines what Actions the user sees at each state in the workflow. The table below gives some examples:

Change Request	Current State	Action	Required Permission
New User Registration	Waiting for RE Admin to Verify	Approve	RE Admin Approve new Person Change Request

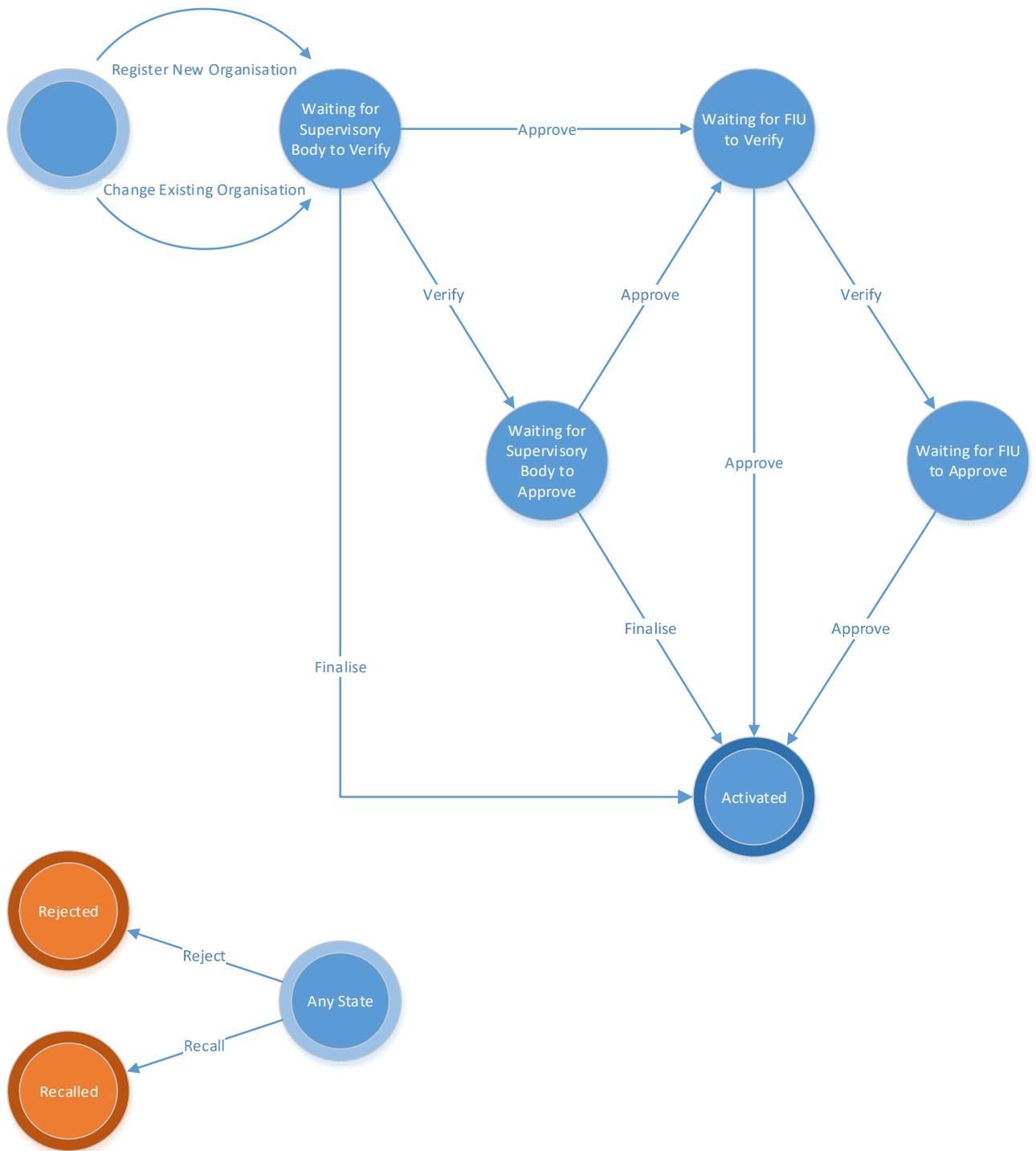
Change Existing User	Waiting for Supervisory Body to Approve	Finalise	Sup Body Finalise change Person Change Request
New Entity Registration	Waiting for Supervisory Body to Approve	Finalise	Sup Body Finalise new Entity Change Request

Change Request Workflow permission examples

1.2.6.1 User Change Request Workflow



1.2.6.2 Organisation Change Request Workflow

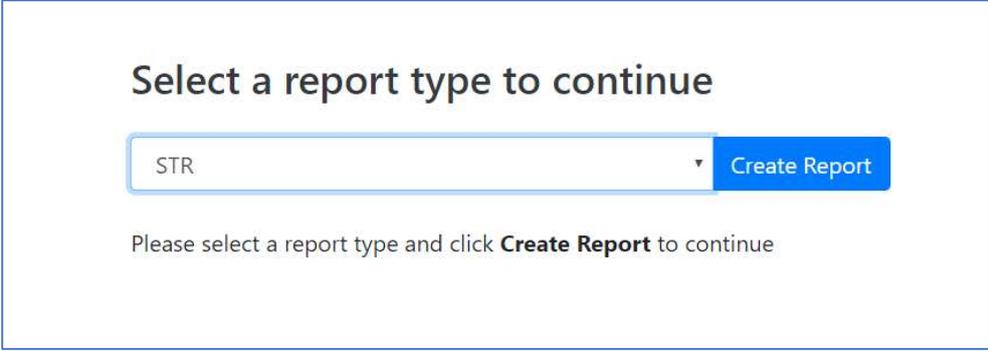


2 New Web Report Forms

2.1 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** Report or an **Activity Report**. To continue, kindly select the required report type, for example **STR** as shown in the image below and then select **Create Report**.



Select a report type to continue

STR Create Report

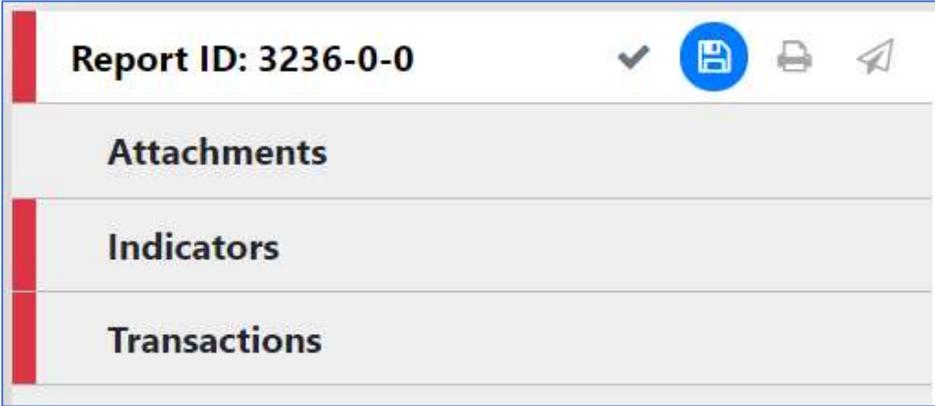
Please select a report type and click **Create Report** to continue

Figure 1

2.2 Report Main Page

2.2.1 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;



Report ID: 3236-0-0

Attachments

Indicators

Transactions

Figure 2

The **Report Tab** in the Navigation Panel is selected by default and is the Report Main Page. In this tab there 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. For the Report tab, the bar is also red if ANY of the other sections below are red. All the 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:



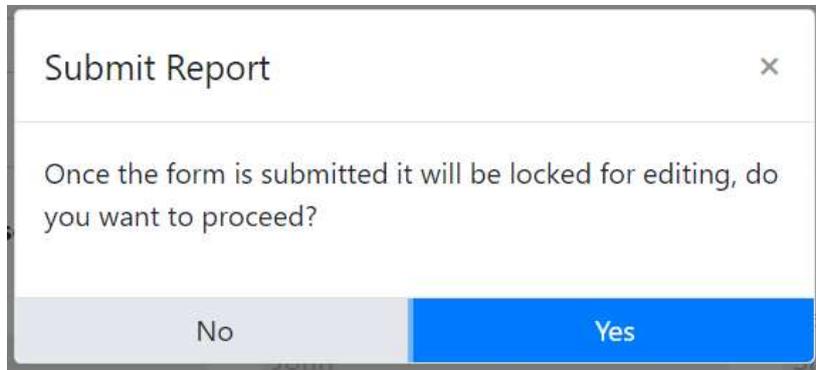
Figure 4

The actions on the **Report Tab** are

	<p>Undo Delete</p> <p>This is only shown after a Delete operation. When clicked the deleted object will be restored.</p>
	<p>Save</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>Print Preview</p> <p>This opens the report in a new tab in a print ready format. If there are changes made in the report form after 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>Submit</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:



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 **Submitted Reports** grid.

2.2.2 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. Below is the **Local Currency Code** as determined by the site wide setting. The **Reporting Entity** and **Reporting Entity ID** are for the RE that the user is logged in as. The **Report ID** is for the current report.

The screenshot shows a web form titled "CTR - ENG". At the top, there is a header bar with the following information: Local Currency Code: ZAR, Reporting Entity: JohnSmithBank, Entity ID: 101, and Report ID: 3239-0-0. Below the header, there are several input fields and sections:

- Reporting Entity Information:** Reporting Entity Branch, Reporting Entity Reference, Reference Date (11/21/2019), and FIU Reference.
- Reason:** A large text area for entering the reason.
- Action:** A large text area for entering an action.
- Reporting Person:** A section with a "Load current user" button. It contains fields for Title, First Name (John), Last Name (Smith), Email (johnsmithbank@goaml.com), Gender, Birth Date (11/9/2000), SSN, Nationality 1, Occupation, Passport Number, and Passport Country.
- Location:** A section with fields for Type (Operational), Address (123 Hill Road), Town, City (Bristol), Zip (BS255RH), Country (SWITZERLAND), and State.
- Comments:** A large text area at the bottom for entering comments.

Figure 5

2.2.2.1 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. Once the form is saved, the reporting person will stay the same.

If another user opens 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 dialogue will be displayed asking if you wish to replace this person object with the details of the current user.

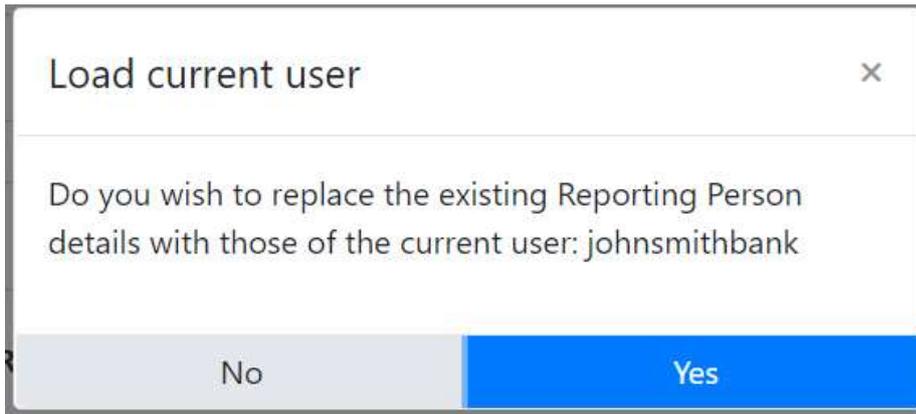


Figure 6

Select **Yes** to make the replacement.

2.3 Attachments

2.3.1 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

2.3.2 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, as shown below:

Attachments +		
File Name	File Size	
_tx_test_2.xml	424	
_NewDate.xml	1511	
_tx_test_1.xml	479	

Figure 8

2.4 Indicators

2.4.1 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, as shown blow:



Figure 9

2.4.2 Indicators Form

The indicators form allows the navigation, selection and deletion 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, the codes **DRUG** and **TAX** have been checked:

Indicators	
<div style="border: 1px solid #ccc; padding: 2px; display: flex; gap: 5px;"> DRUG x TAX x </div>	
Code *	Indicator
<input type="text"/>	<input type="text"/>
<input type="checkbox"/> AML	Money Laundering
<input checked="" type="checkbox"/> DRUG	Drug Smuggling
<input checked="" type="checkbox"/> TAX	Tax Evation
<input type="checkbox"/> TERR	Terrorism Financing

Figure 10

The list at the top of the indicators form shows all the selected indicators. 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 to the header. A blue arrow will appear in the header, indicating that the column is sorted and the direction in which they are sorted. The image below shows the default sorting, by code, forward A-Z (ascending):

Code ↑	Indicator
--	-----------

Figure 11

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

Code ↑	Indicator
<input type="text" value="ML"/> ⌵ ⌶	<input type="text"/> ⌵
<input checked="" type="checkbox"/> AML	Money Laundering

Figure 12

2.5 Transactions

2.5.1 Transactions List Tab

Selecting the Transactions List tab will show the list of Transactions in a grid containing the Transaction Number, Date, Amount and Transmode 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:

	Expand / Collapse Expand or collapse the transaction trees in the navigator. When the trees are collapsed there is only a tab for each transaction in the list under the Transactions List tab.
	Download all the transactions in the report <i>See the section below on uploading/downloading transactions</i>
	Upload transactions <i>See the section below on uploading/downloading transactions</i>
	Create a new Bi-Party transaction
	Account (account name is shown as title)
	Entity (entity name is shown as title)

2.5.2 Transactions List

Transactions



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

2.5.3 Transaction Tab

Select the Transaction tab in the transaction form, to edit a particular transaction.

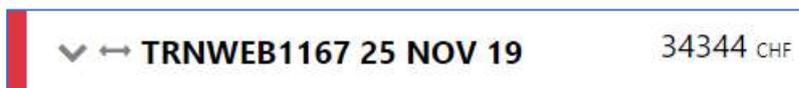


Figure 16

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 an 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

2.5.4 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 which depends on how the schema is configured.

The screenshot shows a 'Transaction' form with several fields. Mandatory fields are highlighted in pink with a red border. The fields and their states are:

- Number is required!** (pink field)
- Local Amount is required!** (pink field)
- Description is required!** (pink text area)
- Transmode Code is required!** (pink dropdown menu)
- Date is required!** (pink date field with 'M/d/yyyy' placeholder)
- Comments** (white text area)
- From** (pink header for party selection)
- To** (pink header for party selection)
- Goods and Services** (white button)

Other fields include: Internal Reference Number, Transmode Comment, Teller, authorized, Late Deposit?, Posting Date (M/d/yyyy), and Location.

Figure 19

To add a party to either the **From** or **To** select one of the 6 buttons:

- **Account**
- **Account My Client**
- **Person**
- **Person My Client**
- **Entity**
- **Entity My Client**

2.5.4.1 Fields

Mandatory fields are shown by a red asterisk next to the field name.

A close-up of a field labeled '* Address'. The field contains the text 'Some Address' and is highlighted with a pink border, indicating it is mandatory.

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

Address is required!

By hovering the mouse pointer over the field name, a Tooltip for the field will appear. There may be extra information available here to determine what values should be entered.

* First Name
James Smith

* Birth Date
11/1/2019

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. Use the radio buttons on the left of the field to activate the field before entering data.

Institution Code is required!

* Swift

The image below shows a date field for the default culture code when empty and filled out with 21st November 2019.

Date is required!

* Date
dd/MM/yyyy

21/11/2019

2.5.4.2 Collections

Some objects contain a collection of other objects, for example Figure 20 below shows some of the collections 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 two objects already added as there is no 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 are defined by the FIAU administrators in the XSD Schema.

The screenshot shows a web form with three main sections: 'Employer Address', 'Employer Phone', and 'Addresses'. The 'Employer Address' and 'Addresses' sections are expanded, showing two identical address forms. Each address form includes a dropdown for 'Type' (with a 'Type is required!' error), a text field for 'Address' (with an 'Address is required!' error), a text field for 'Town', a text field for 'City' (with a 'City is required!' error), a text field for 'Zip', a dropdown for 'Country' (set to 'SWITZERLAND'), and a text field for 'State'. A 'Comments' text area is located below each address form. In the top right corner of each address form, there is a blue circular icon with a white recycling symbol, indicating that the object is reusable.

Figure 20

2.5.4.3 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 dialogue, like the one shown below for **Persons** below:

The screenshot shows a 'Select' dialog box with a close button (X) in the top right corner. The dialog contains a table with the following data:

First Name	Last Name	Birth Date
John	Smith	
James	Smith	

At the bottom right of the dialog, there are two buttons: 'Select' (in blue) and 'Cancel' (in grey).

Figure 21

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 dialogue 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 on the other. So, for example if a **Person John Smith** was re-used in several transactions in the form and the last name was changed in one of those objects it will be reflected in all the other instances.

In the below example, only the person details are re-used. Information within the blue dotted line is unique for every person.

The form is titled "Person" and contains several input fields. A blue dotted line highlights a section containing the following fields: "Role is required!" (dropdown), "Funds code is required!" (dropdown), "Country" (dropdown), "Significance" (text), "Funds comment" (text), and "Comments is required!" (text). Below this section, there is a "+ Foreign Currency" section. Further down, there are fields for "Title", "Middle Name", "Gender" (dropdown), "Prefix" (text), "First Name" (text, value "John"), "Birth Date" (text, format "M/d/yyyy"), "Last Name" (text, value "Smith"), and "Birth Place" (text).

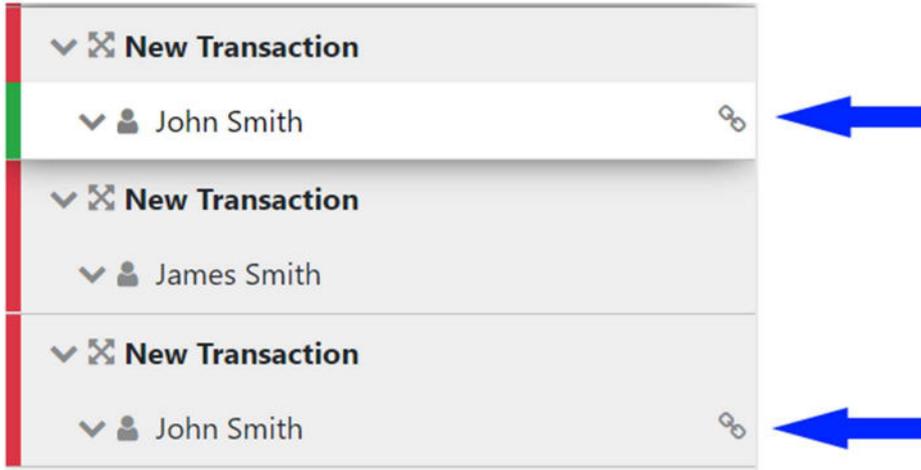
Figure 22

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

> Person	First Name	Last Name	Birth Date	Linked Badge (3)	Refresh	Delete
> Person	John	Smith		3		
> Person	John	Smith		3		
> Person	John	Smith		3		

Figure 23

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 they are linked.



Figure

2.6 Activity Reports

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.

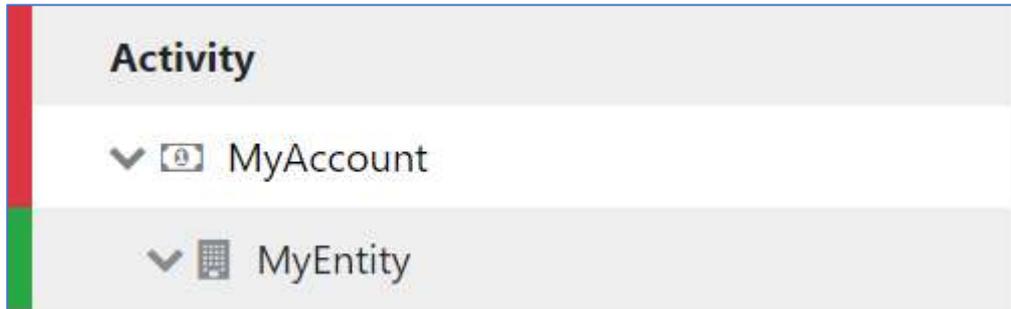


Figure 25

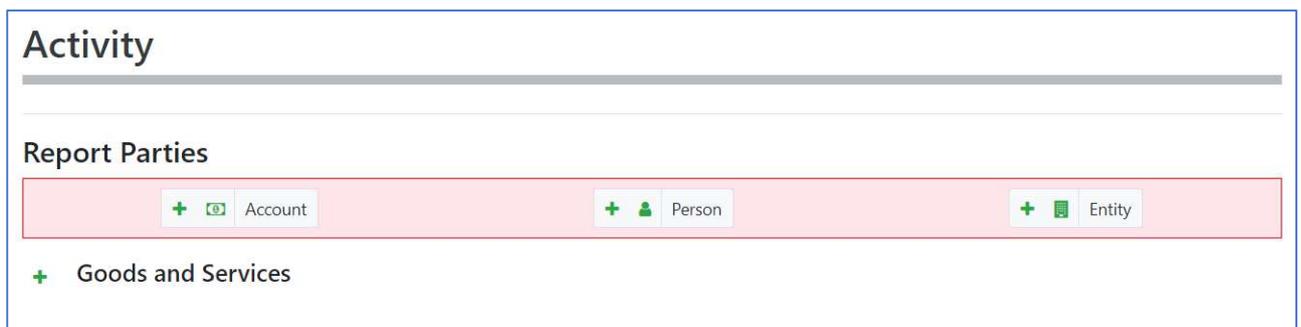


Figure 26

2.7 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 which can speed up the manual entry of reports.

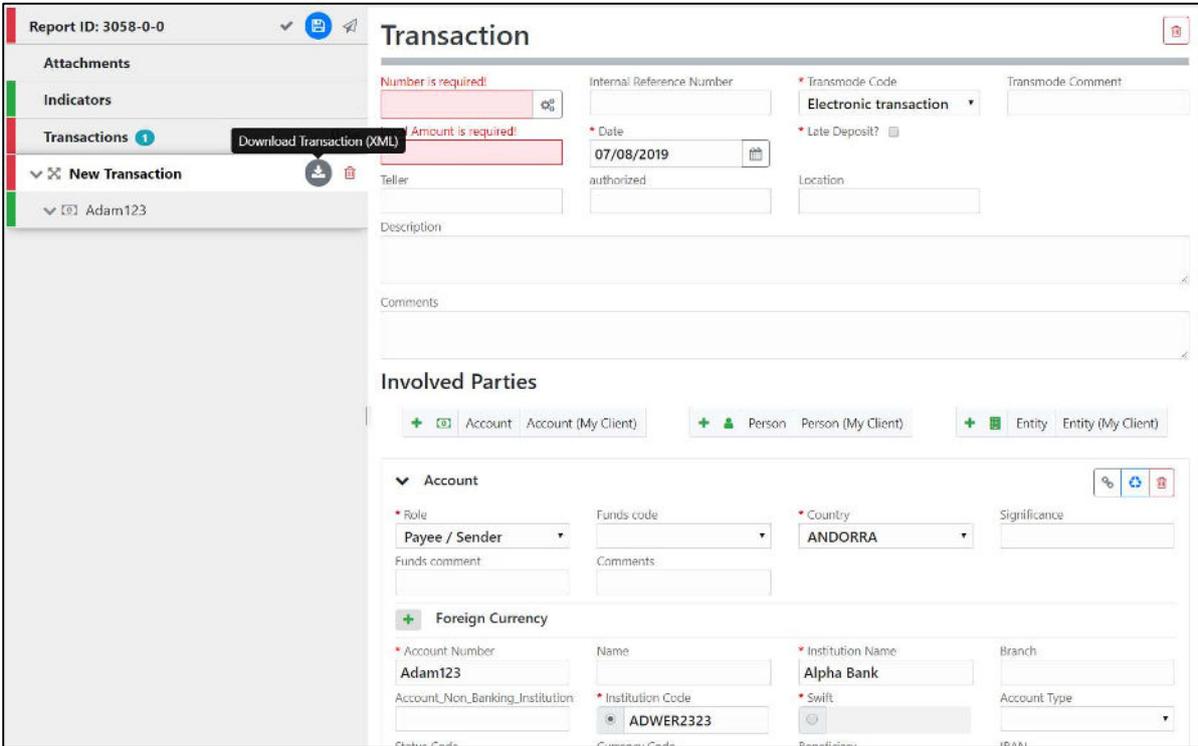
2.7.1 How to Download Transactions

A partially completed web report is shown below. It contains a single multi-party transaction with an Account. It may be required that the user wishes to submit several multi-party transactions that contain the same account. In such instances one can download the transaction so the information is 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)**.

By clicking on this button one will download the transaction;



The screenshot displays the 'Transaction' form in the goAML web interface. On the left, a sidebar shows a list of transactions, with 'Adam123' selected. A tooltip 'Download Transaction (XML)' is visible over the download icon next to it. The main form area is titled 'Transaction' and contains several sections:

- Transaction Details:** Includes fields for 'Number' (with a red error message 'Number is required'), 'Internal Reference Number', 'Transmode Code' (set to 'Electronic transaction'), 'Transmode Comment', 'Date' (07/08/2019), 'Teller' (authorized), and 'Location'. There are also checkboxes for 'Amount is required' and 'Late Deposit?'.
- Description and Comments:** Two large text areas for entering details.
- Involved Parties:** A section with buttons to add 'Account', 'Person', or 'Entity', each with a sub-option for '(My Client)'. The 'Account' section is expanded, showing fields for 'Role' (Payee / Sender), 'Funds code', 'Country' (ANDORRA), 'Significance', 'Funds comment', and 'Comments'.
- Foreign Currency:** A section with fields for 'Account Number' (Adam123), 'Name', 'Institution Name' (Alpha Bank), 'Branch', 'Institution Code' (ADWER2323), and 'Swift'.

Figure 27

Once downloaded the below Schema is created. Only the fields that are provided in the report are given in the XML. Some fields that are mandatory, such as **transactionnumber** 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 28 - 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 extendible 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.

```

<a href="#"><reportdata>
  <a href="#"><transactions>
    <a href="#"><transaction>
    ...
  </a href="#"></transaction>
  <a href="#"><transaction>
  ...
</a href="#"></transaction>
</a href="#"></transactions>
</a href="#"></reportdata>

```

All transaction files that are downloaded can be used immediately for uploading as templates for new transactions.

Figure 29 - 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:

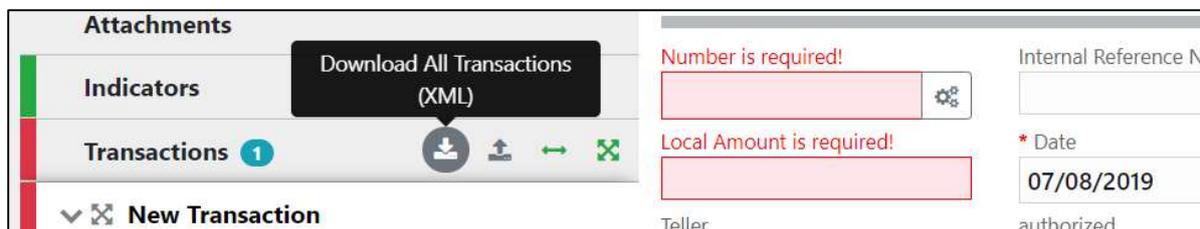


Figure 29 - Download All Transactions

2.7.2 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 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 30

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 the image below and click it to open the file dialogue:



Figure 31

Select the file containing the transactions and click the **Upload** button.

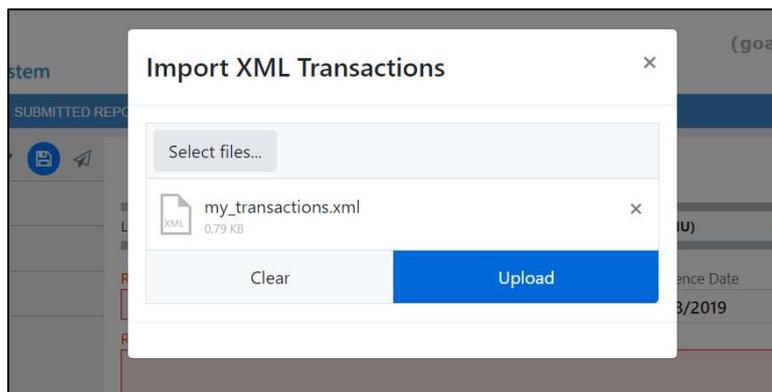


Figure 32

The file will be read, and the transactions will be added to the report.

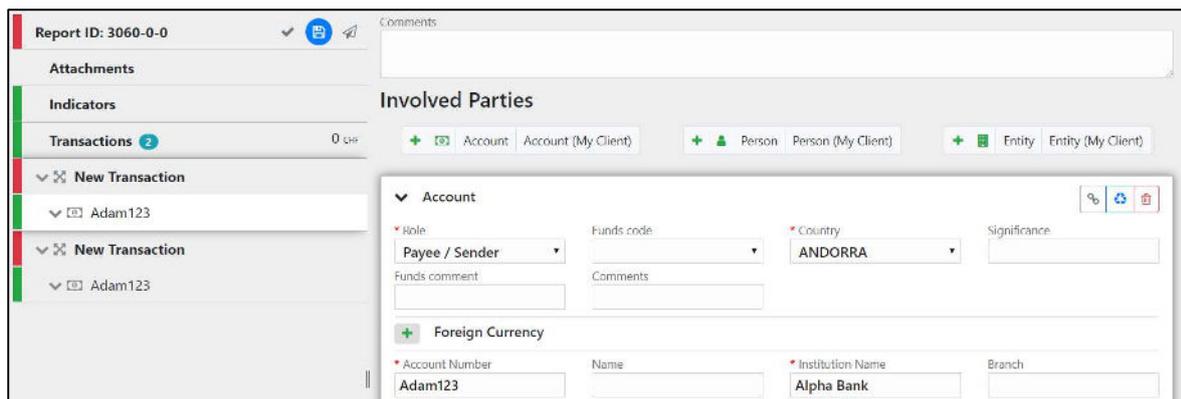


Figure 33

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.

2.7.3 Linking of Accounts

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.

For Accounts, it is possible to link objects that share a matching **Account Key** so that any changes to one of those Account objects will be reflected in all others. The Account key is based on the *IBAN* ignoring other account information for matching purposes. Lacking the IBAN a combination of *Account Number + Institution Name + Institution Code* or Swift makes up the account key. See Appendix 1 for examples.

For example:

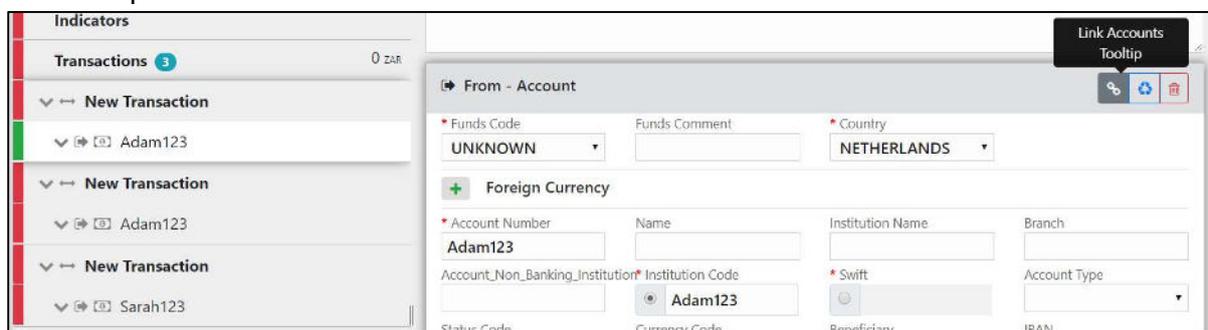


Figure 34

In Figure 34 there are three uploaded transactions each with an Account. The first two Accounts have the same Account number **Adam123**. The first account is selected and highlighted in the editor.

By clicking on the **Link Accounts** button  of the first account, all the information of the first account will be copied to the second account (and any other accounts that have this number). After this any change to either of these accounts will be reflected in the other. The account **Sarah123** is not affected.

The green box in Figure 35, below, show the areas that contain the linked account data. The red boxes showing **From** and **Foreign Currency** objects are not part of the **Account** object and are therefore not linked.

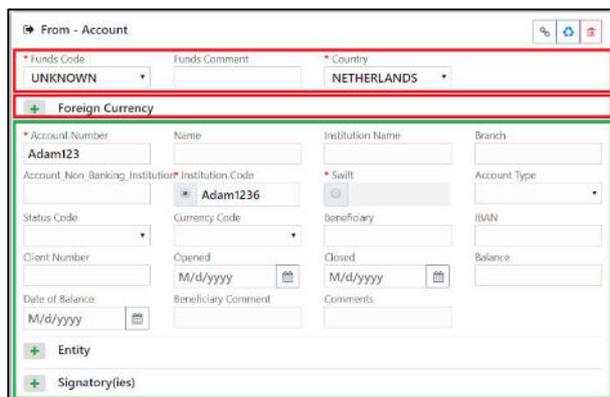


Figure 35

Appendix I. Account matching logic

<i>Ideal account matching based on the IBAN</i>		result
IBAN: DE91 1000 0000 0123 4567 89 Account Number: 11111 Institution Name: BankA	IBAN: DE91 1000 0000 0123 4567 89 Account Number: 11111 Institution Name: BankA	Match
IBAN: DE91 1000 0000 0123 4567 89 Account Number: 11111 Institution Name: BankA	IBAN: DE91 1000 0000 0123 4567 89 Account Number: 22222 Institution Name: BankB	Match
IBAN: DE91 1000 0000 0123 4567 89 Account Number: 11111 Institution Name: BankA Institution Code: BABA	IBAN: DE91 1000 0000 0123 4567 89 Account Number: 22222 Institution Name: BankB Institution Code: BABC	Match
<i>Fallback account matching based on combination of account data</i>		result
Account Number: 11111	Account Number: 11111	Match
Account Number: 11111 Institution Name: BankA	Account Number: 11111 Institution Name: BankA	Match
Account Number: 11111 Institution Code: BABA	Account Number: 11111 Institution Code: BABA	Match
Account Number: 11111 Swift: ABC	Account Number: 11111 Swift: ABC	Match
Account Number: 11111 Institution Name: BankA Institution Code: BABA	Account Number: 11111 Institution Name: BankA Institution Code: BABA	Match
Account Number: 11111 Institution Name: BankA Institution Code: BABA Swift: ABC	Account Number: 11111 Institution Name: BankA Institution Code: BABA Swift: XYZ	Match
Account Number: 11111 Institution Name: BankA Swift: ABC	Account Number: 11111 Institution Name: BankA Swift: ABC	Match
Account Number: 11111 Institution Name: BankA Swift: ABC	Account Number: 11111 Institution Name: BankA Swift: XYZ	No match
Account Number: 11111 Institution Name: BankA Institution Code: BABA Swift: ABC	Account Number: 11111 Institution Name: BankA Institution Code: BABC Swift: ABC	No match
Account Number: 11111 Institution Name: BankA Swift: ABC	Account Number: 11111 Institution Name: BankB Swift: XYZ	No match
Account Number: 11111 Institution Name: BankA	Account Number: 11111 Institution Name: BankB	No match
Account Number: 11111	Account Number: 22222	No match