



# **GoAML Schema Updates**

October 2023



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The FIAU would like to bring to your attention minor amendments to be carried out on the GoAML XML schema reporting regime. It is to be noted that these changes will come into force by **1st November 2023**.

Any queries in relation to the above should be addressed to [goamltechnical@fiumalta.org](mailto:goamltechnical@fiumalta.org) and/ or [goamlsupport@fiaumalta.org](mailto:goamlsupport@fiaumalta.org).





# The introduction of E-ID and Bank ID

In essence, the E-ID is a set of services provided by the European Commission to enable the mutual recognition of national electronic identification schemes across borders. It allows European citizens to use their national eIDs when accessing online services from other European countries.

On the other hand, the BankID is an electronic identification system that is currently being used by Finnish, Swedish and Norwegian banks. This Bank ID can also be used at onboarding stage with a number of remote gaming operators.

In view of the above, reference is being made to Section 3.2b of the FIAU's Implementing Procedures Part II of the Remote Gaming Sector whereby it states that:

*“Electronic sources like E-ID and Bank-ID, which can be accessed only through the use of credentials held by a specific individual, are deemed to provide a sufficiently strong link and therefore no additional measure needs to be undertaken.”*

To this effect, the implementation of these amendments to the schema, vis-à-vis the verification of documents, was deemed necessary and specific criteria were introduced as highlighted within the FIAUs GoAML Technical Document.

Please refer to page 49 of the updated Technical Document[1]

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[1]<https://fiaumalta.org/wp-content/uploads/2023/10/SAMLPE-XML-FILES-20231023.zip>



# Introduction and Amendments to the Indicator List

As of **1st November 2023**, the FIAU will be updating its indicators to allow for enhanced granularity in its analysis, as well as to improve its capacity to better identify specific trends and typologies. The changes can be summarised as follows:

<b>Current Indicator Description</b>	<b>New Indicator Description</b>	<b>Current Indicator Code</b>	<b>New Indicator Code</b>
Trade-Based Money Laundering	Trade-Based Money Laundering	PO-32	RS-49
Money Mule(s)	Money Mule(s)	PO-33	RS-50
Chip Dumping	Chip Dumping	PO-34	RS-51
Targeted Financial Sanctions and Proliferation Financing (including dual-use goods)	Targeted Financial Sanctions	PO-222	PO-222
-	Proliferation Financing (including dual-use goods)	-	PO-223

The updated list of indicators can be found in Section 6.1 of the Technical Document referred to earlier.