



Financial Intelligence Unit of Iceland

goAML

Web User Guide v1.04



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Change history

V 0.92

Various corrections to text.

Information added on different [report types](#).

New [appendix](#) section

V 1.0

Various corrections to text.

Information added on Not My Client specifications for Person, Account, Entity.

Changes to registration of reports to reflect final Schema.

Updated [Business Rules](#).

V1.01

Minor text corrections

More details added regarding My goAML.

Adjustments made to XML Business rule no. 5

V1.02

Minor text corrections

Text related to Multiparty Transactions updated

New Account Type – Loan added (see [account types](#) in the appendix)

V1.03

Business rule no 1 made INACTIVE

Adjustments made to XML Business rule no. 4

Changes made to descriptions of Transmode Codes to make it easier to differentiate between them.

Text regarding automatic notification and messaging from goAML updated.

V1.04

Updated to reflect changes in the GUI of goAML Web.

Business rule no. 6 added.

Getting started



FIU-ICE
District Prosecutor's Office



Register

Please note that in order to get access to the system, you first need to register as a reporting entity under "Register as an Organisation". Once the registration process has been successfully completed, you can log in with the credentials you have previously defined.

Contact

For more information on goAML reporting please contact the Financial Intelligence Unit at pt@hersak.is or phone (+354) 444-0200.

Email

FIU-ICE

More information regarding anti-money laundering efforts and documentation regarding goAML is available on the website of FIU-ICE.

[FIU-ICE website](#)

Register a new Organisation

Register a new Person

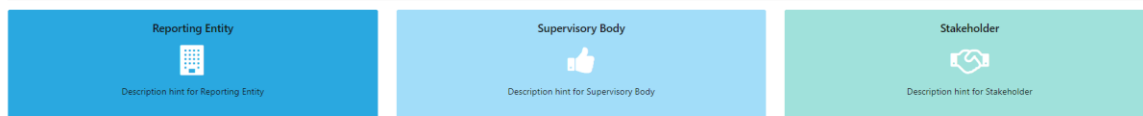
goAML is not freely accessible and the first thing to do is register on the website.

At this time it is not possible to register as an individual for reporting so all persons that register need to be a part of an organization. Individuals who want to report to FIU-ICE should contact FIU-ICE directly.

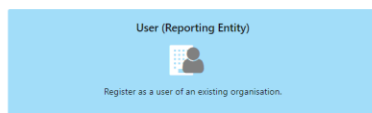
It is possible to register as a *Reporting Entity*, *Stakeholder* or *Supervisory Body*.

Do not register as a Stakeholder or Supervisory Body without the prior approval of FIU-ICE

Register an Organisation



Register a User



It should be noted that when registering an organization it is also necessary to enter details about one person that will be the **Administrator** for that organization.

The **Administrator** should be decided carefully since the **Administrator** will have more access and obligations than those who register later. However it is possible for that **Administrator** to give more rights to other members of the organization such as full administrator rights.

The role of an **Administrator** is covered in detail [here](#).



The login window also has a help feature for users that have forgotten their password and a link will be sent to an email address with instructions on how to change the password.

An **Administrator** can also reset the password of a user within goAML Web for his organization and a temporary password will be sent to the registered email of that user.

The temporary password can only be used once and must be changed when logging in.

Please sign in with your username and password.
If you do not have a username and password you have to register before logging in.

User Name

Registration of an Organisation

The screenshot shows the 'Registration of an Organisation' form in the goAML system. On the left is a sidebar with four steps: 1. Reporting Entity (active), 2. Administrator, 3. Attachments, and 4. Preview and Submit. Below the sidebar is a 'Cancel' button and a message: 'Cannot submit until the form is complete'. The main form area is titled 'Reporting Entity' and contains several fields. The 'Organization Business Type' field is marked with a red border and a red asterisk. The 'Name' field is also marked with a red border and a red asterisk. The 'Email' field is marked with a red border and a red asterisk. The 'Incorp. Name' field is marked with a red border and a red asterisk. The 'Incorp. City' field is marked with a red border and a red asterisk. The 'Name of holding company' field is marked with a red border and a red asterisk. The 'Contact Person' field is marked with a red border and a red asterisk. The 'Incorporation Legal Form' field is a dropdown menu. The 'Incorp. State' field is a dropdown menu. The 'Incorp. Country' field is a dropdown menu with 'ICELAND' selected. The 'City' field is marked with a red border and a red asterisk. The 'Address #1' section is expanded, showing fields for 'Type' (marked with a red border and a red asterisk), 'Address' (marked with a red border and a red asterisk), 'Town' (marked with a red border and a red asterisk), 'City' (marked with a red border and a red asterisk), 'Zip' (marked with a red border and a red asterisk), 'Country' (marked with a red border and a red asterisk, with 'ICELAND' selected), and 'State' (marked with a red border and a red asterisk). There is also a 'Comments' field. At the bottom, there is a 'Phones' section with a plus icon.

The use of the term „*Organisation*“ in goAML is very broad and all legal entities are considered an organization even though they just employ one person.

In general the fields that are marked in **red** or with a * are mandatory.

The type of organization should first be selected :

Reporting Entity – An organization that has legal obligations to report suspicion of money laundering to FIU-ICE. Organization that do not have such legal obligation should also register as a reporting entity.

Stakeholder – Various domestic competent authorities. An example would be various police districts.

Supervisory Body – An organization that supervises certain fields with regard to anti-money laundering. Examples would be the Tax authorities and the FSA. This could also be a civil organization that has legal obligations to monitor a certain professional category of work.

When registering a new organization it is necessary to register two persons associated with that organization :

- **Contact Person** – This is the person responsible for anti-money laundering within the organization, for example the Chief Compliance Officer within larger organizations.
- **Administrator** – This person has certain obligations to other users of goAML within that organization, including user management.

Fields to be filled out

Registering Organization

Organization Business Type – The type of organization that is being registered is selected from the drop-down menu.

Name – The name of the organization being registered. This would be the legal name of the entity.

Acronym – A shortened version of the legal name, preferably something known or used by others outside of the organization.

Is financial? – If the Reporting Entity has a registered SWIFT/BIC code then this should be „Yes“ otherwise this should be set to „No“. By setting this to „Yes“ the SWIFT/BIC field also becomes mandatory.

Incorp. Num – This is the incorporation number of the organization (if Icelandic, SSN).

Contact Person – This should be the highest ranking officer of the organization responsible for anti-money laundering.

Email – This is the email address of the organisation.

This is the only email address that will receive notifications when new messages are available on the *Message Board (MB)*.

When a Web Report is accepted or rejected by FIU-ICE a message is sent to the MB to acknowledge this and not with email to the particular user who submitted the Web Report. With that in mind it is worth considering registering an email address that is accessible to more than one person.

Phone – The main phone number of the organization should also be registered.

If you are unsure of your organization type or do not see anything listed that matches please contact FIU-ICE.

Registering Person / Administrator

The fields are self-explanatory and relate to that particular *Admin/User* within the organization.

Administrator

* User Name adminhgh	* Password *****	Confirm Password is required!	Title
First Name is required!	Last Name is required!	Email is required!	Gender
Birth Date dd/MM/yyyy	PersonReg SSN	Nationality	Occupation
ID Number	Passport Number	Passport Country	

+ Addresses

+ Phones*

Phone #1

Contact Type is required!	Comm. Type is required!	Country Prefix	Number is required!
Extension	Comments		

In order for a person to be able to register as part of an organization the person must know the unique *Organization ID* of that organization. The **Administrator** of an organization can provide this ID.

User (Reporting Entity)

Organization ID is required!	* User Name adminhgh	* Password *****	Confirm Password is required!
Title	First Name is required!	Last Name is required!	Email is required!
Gender	Birth Date dd/MM/yyyy	PersonReg SSN	Nationality
Occupation	ID Number	Passport Number	Passport Country

+ Addresses

+ Phones*

Phone #1

Contact Type is required!	Comm. Type is required!	Country Prefix	Number is required!
Extension	Comments		

For phone both landline and mobile phones should be registered.

Once this is done, preview the information and then fill in the CAPTCHA, and submit it,

If the request was accepted a message will appear confirming the submission of the request :

An email will be sent to the email address provided during registration for confirmation.

This email address is also the recipient for a number of automatic notifications from goAML specific to the user.

That includes :

- Change requests to registration.
- When a Web Report submitted by the user fails Validation.
- When a Web Report is successfully sent to FIU-ICE for approval.

It should be noted that when a Web Report is formally accepted or rejected by FIU-ICE no email is sent to the user who submitted the Web Report. When this is done a message is sent to the MB of the relevant organization to acknowledge the status of the Web Report.

If the Web Report was rejected a reason is provided in the message.

When registration of a new organization is finished please send an email to pt@hersak.is to notify FIU-ICE of a pending registration.

The request will be reviewed by FIU-ICE and an email will be sent to the registered email address when the review process is complete.

Registration of a Person

This is exactly the same as covered under the [registration of an organization](#).

To be able to register as a Person it is necessary to know the *Organization ID* of your organisation in goAML.

The **Administrator** of that organization can provide this ID.

The goAML Web Interface



NEW REPORTS ▾ DRAFTED REPORTS ▾ SUBMITTED REPORTS ▾ MESSAGE BOARD (4) MY GOAML ▾ STATISTICS ADMIN ▾

Above the full goAML Web interface can be seen, it changes depending on the rights of the user logged in.

New Reports









The creation of new reports by :

- **XML upload** – Attach file and upload.
- **Web Reports** – To start filling out the Web form for manual reporting.
- **XML Report Validator** – To test XML files. FIU-ICE can also provide a separate application for these purposes.

Drafted Reports

Access to reports that have not been sent to FIU-ICE but saved as drafts:

- **Current Report** – The last report that was saved.
- **Not Submitted Web Reports** – A list is presented and a saved report can be opened and edited. Reports are saved for **7 days** but after that time they are deleted for security reasons.









Status	Last Updated On ▾	Days before Cleanup	#
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	
Not submitted	31/03/2020		  
Reverted - Not submitted	30/03/2020		 
Not submitted	30/03/2020		  

By selecting the pencil icon the report is opened for editing

Submitted Reports

Access to reports that have been sent to FIU-ICE either in XML format or manual reporting.

A list is presented and the the far right section is most important.

Status	Submitted On	#
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
Processed	17/02/2020	 
Reverted	17/02/2020	 
Processed	14/02/2020	 
Processed	04/02/2020	 

Here the status of the current report can be seen and reports can be viewed and saved in XML format.

All accepted reports have the status of *Processed*.

If the report status is *blue* it needs attention and it is possible to select the status to get more detailed information.

Other main statuses are :

Failed Validation – Some required elements are missing from the report.

A report with this status is classified as submitted and it can be seen under [Submitted Reports](#) however the submission process failed and the report has not been sent to FIU-ICE.

The user who submitted the report should receive an email notification with a description of the error when a report fails Validation.

Reports with this status are saved for **7 days** but after that time they are deleted for security reasons.

The most common reasons for failed Validation are :

1. Missing information in *Reporting Entity Reference*¹ field on the *Report Cover*.

¹ **Error Message** - Error #: 1 Location: Line 6, Position 4 Description: The element 'report' has invalid child element 'submission_date'. List of possible elements expected: 'entity_reference'.

2. *Institution Name*² is not provided when registering an Account for My Client in a transaction.

Report ID	Report Type	Created By	Last Updated By	Created On	Org Name	Submitting Org	Transactions	Status	Submitted On	#
119-0-0	SAR - Suspicious Activity Report	gudmundur.h	gudmundur.h				0	Failed Validation	30/03/2020	1
109-0-0	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				1	Processed	25/03/2020	1
103-0-1	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				1	Transferred From Web	17/03/2020	1
103-0-0	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				1	Reverted	17/03/2020	1
100-0-2	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				2	Transferred From Web	17/03/2020	2
100-0-1	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				2	Reverted	17/03/2020	2
100-0-0	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				2	Reverted	17/03/2020	2
96-0-2	STR - Suspicious Transaction Report	gudmundur.h	gudmundur.h				1	Processed	17/03/2020	1

By clicking on the status *Failed Validation* further technical information regarding the reason for this status can be seen. If the error is unclear then this error message should be sent to FIU-ICE for review so that FIU-ICE can advise on the next steps, the [Message Board](#) should be used to do so.

To retrieve the report for editing it is selected to *revert* the report. The status of the report is changed to *Reverted* and the deletion timer is reset.

The report can then be accessed under the [Drafted Reports](#) section of goAML Web and submitted again after review.

Validated; Scheduled for loading – The report has passed automatic validation regarding structure etc. and is in the process of being sent to FIU-ICE. The user who submitted the report should receive an email to acknowledge this.

Rejected – The report has been rejected, by clicking on the status a message from FIU-ICE is shown regarding the reason for the rejection. It is possible to *revert* a report that has been rejected so that it can be reviewed and submitted again. The report is accessed from the *Drafted Reports* section. A message is also received on the Message Board from FIU-ICE when a report is rejected.

Reverted – The report has been reverted by a user to be edited or deleted. This is a permanent status since a report will receive a new Report ID when submitted again. If report no. 219-0-0 was reverted and submitted again it would receive the no. 219-0-1.

² **Error Message** - Error #: 1 Location: Line 29, Position 10

Description: The element 'from_account' has invalid child element 'institution_code'. List of possible elements expected: 'institution_name'.

When reports are not accepted for whatever reason a user can click on the status (if it is in blue) of the report and revert the report to that it is sent back to *Drafted Reports* where it can be reviewed and edited.

Transferred from Web – The report has been sent to FIU-ICE and is waiting for review.

It is possible to preview and print the report or download it in XML format in the selection on the far right. It is possible to do so for **7 days** after a report was submitted but after that time the content of the report is deleted for security reasons.

Message Board

The Message Board is where communication with FIU-ICE takes place regarding issues with goAML, individual reports and data requests.

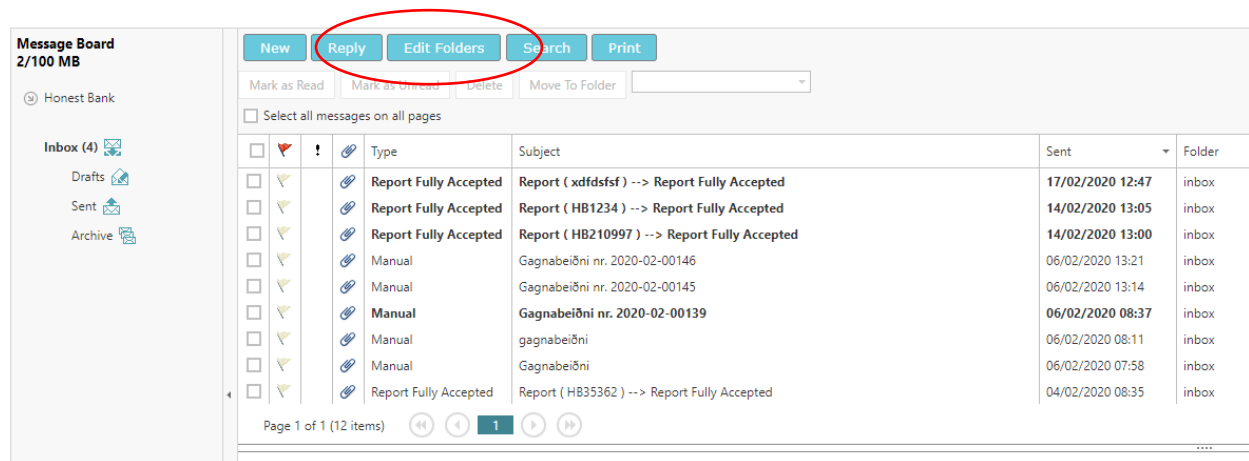
Reporting entities and stakeholders cannot communicate with each other.

All users with access to the Message Board within an organization can see all messages and this form of communication is between reporting entity/stakeholder and FIU-ICE, not person to person.

When a message is received on the Message Board a notification email is sent to the email address that was registered with the organization. The content of the message on the Message Board is however not revealed for security purposes.

An autogenerated message is sent to the Message Board from FIU-ICE regarding all reports that are either accepted or rejected. If the report was rejected a short message will detail the reason for the rejection and it can be reverted by a user to be edited and submitted again.

Data requests by FIU-ICE are sent to reporting entities on the Message Board and replies are also received on the Message Board if the reporting entity is unable to send a reply with the report type of [AIF](#) (*Additional Information File*) or [ATL](#) (*Additional Transaction List*) in XML format.



The interface of the Message Board can be seen above.

It is very similar to online email and easy to navigate.

It is possible to create folders to sort messages and to delete them manually.

Messages are [automatically deleted](#) after **30 days** for security reasons.

Prior to that time the messages can be printed out and attachments (such as data requests from FIU-ICE) saved.

The interface for a new message can be seen on the next page.

Send Message



To: Financial Intelligence Unit (FIU)

Priority: High ☐ Normal ☒ Low ☐ Type*

Ref. Num.

Subject*

Message*

Select attachments for upload...

Allowed file types: .doc, .docx, .xml, .png, .jpg, .pdf, .xls, .xlsx, .rtf
Maximum file size: 2929KB

Uploaded Files

Further information on individual fields

Type – This is the type of the message to be sent, selected from a drop-down list

- Data Request - Answer to a Data Request from FIU-ICE.
- goAML Issues – For problems with goAML Web related to reporting or rejected reports.
- Manual - All other messages.

Ref. Num. – This should be :

1. The number of the *Data Request* from FIU-ICE that is being answered.
2. The number of the report which is the reason for the message. This can be either a reference number provided by FIU-ICE, such as a *Report ID*, or an *internal reference number* of a reporting entity.

It is very important to fill in this field so that FIU-ICE can see clearly the purpose of the message and the relation of the message to reports or other messages.

When selecting files to upload it is possible to select several files at once.

The rest of the fields are self-explanatory.

My goAML

Access to information regarding the registration information of an organization, User and to change password. If changes are made to the registration information of an organization or user a request has to be submitted by pressing the button at the bottom of the page.

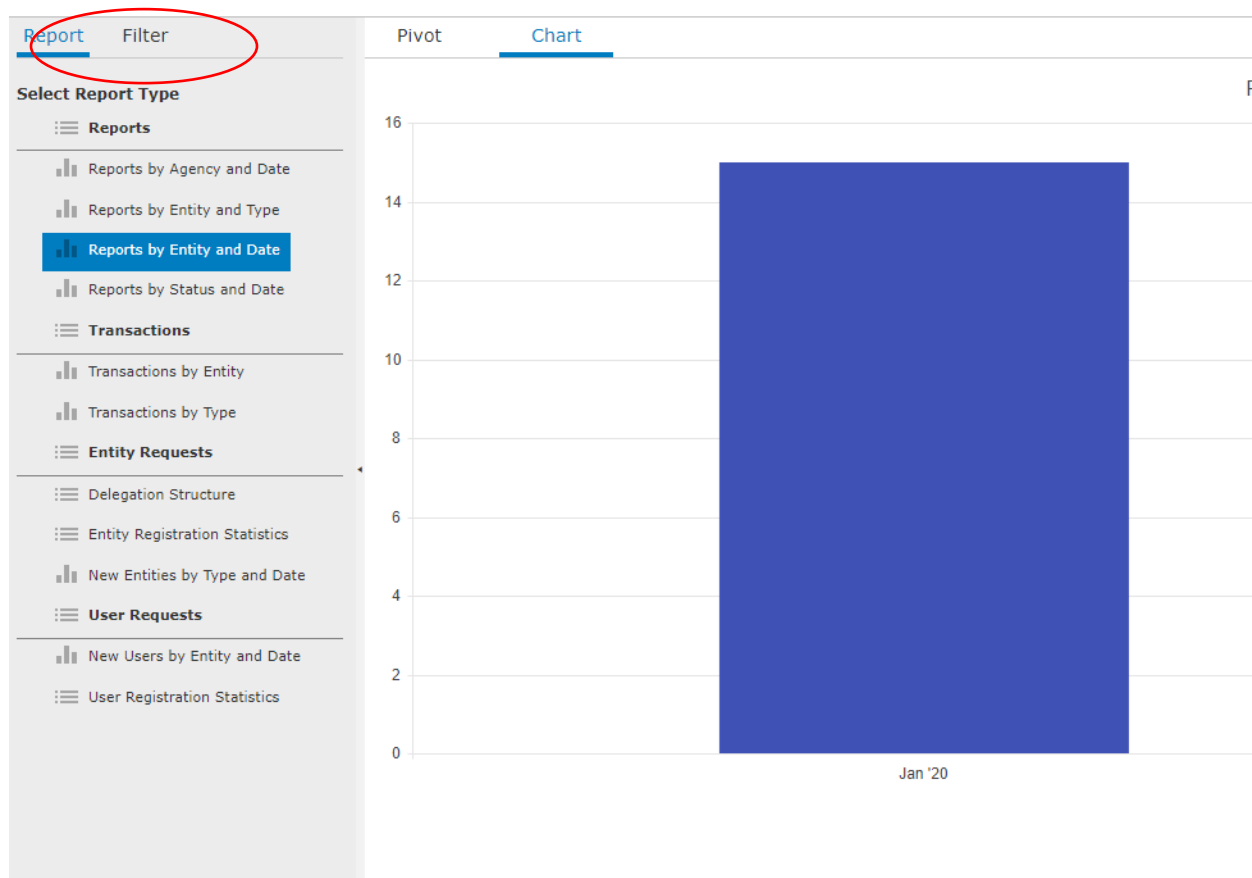
A rectangular button with a light blue background and a thin grey border. The text "Submit Request" is centered on the button in a dark blue, sans-serif font.

User requests are sent to the administrator of the organization who can access it under the [Admin/User Request Management](#) section of the interface.

Organization change requests are sent to FIU-ICE to be finalized, it is possible to recall these requests at any given time from this menu before FIU-ICE reviews them.

Statistics

They can be accessed in various predetermined ways. The statistics can be displayed either in *Chart* form or as a *Pivot* table. The selection can be seen below. The filter function is to determine the time period to be displayed.



Cleanup of data

Due to the sensitive nature of the information found in reports and messages on the goAML Web server they are automatically deleted after a certain time period.

For submitted/drafted reports this time period is **7 days**.

For Messages on the [Message Board](#) this time period is **30 days**.

It is possible to print out or save the information manually at any time prior to deletion.

Basic information regarding all reports sent to FIU-ICE will always be available, f.x in relation to statistics, but the specific content of each reports has been deleted.

No deletion warnings will be sent before the automatic deletion process so this needs to be monitored by an Administrator of a reporting entity.

The Administrator Role



The Financial Intelligence Unit is the arm of the global financial Intelligence Unit (FIU). It is part of the efforts of the Government in combating money laundering, and financing of terrorist activities. The core role of the FIU is that it serves as the country's central agency for the collection, analysis and dissemination of information regarding money laundering and the financing of terrorism.

An Administrator will have more access than the standard user and will manage other users of that particular organization. An *Admin* and *Statistics* section of the goAML web interface will be available to an Administrator and not the standard user.

The Administrator has right to :

- **Access statistics**
- **Users**
 - Review and accept new users.
 - Review and accept change requests made by users.
 - Ability to reset passwords.
 - Can give/create roles and give more access to some users.
 - F.x to give access to statistics.
- **Organization**
 - Can make changes to registration.
- **Access the Admin menu :**
 - [Role Management](#)
 - [User-Role Management](#)
 - [User Request Management](#)
 - [Active Users](#)
 - [Org Request Management](#)
 - [Active Organization](#)

Each section of the Admin menu will be covered in more detail in this chapter.

The Role Management interface is shown on the next page, with the exception that some of the options for Person Change Requests are not visible but that is covered under [Person Change Requests](#).

Role Management

Roles for a specific Org or User

Manage roles that are only available to the organisation: Fjármálastofnun fólksins Add a new role for this entity

Roles available for: Fjármálastofnun fólksins

Test

Universal Roles:

RE admin

RE user

fff

Permissions for: Test

Reports

☐ enter web reports

☐ submit web reports

☐ upload XML reports

☐ view all RE reports

☒ My GoAML

☐ Allow log in as delegate

☐ View My Org Details

☐ View My User Details

☐ view message board

Statistics

☐ reporting statistics

☐ Reports

☐ Reports by Agency and Date

☐ Reports by Entity and Type

☐ Reports by Entity and Date

☐ Reports by Status and Date

☐ Transactions

☐ Transactions by Entity

☐ Transactions by Type

☐ Entity Requests

☐ Delegation Structure

☐ Entity Registration Statistics

☐ New Entities by Type and Date

☐ User Requests

☐ New Users by Entity and Date

☐ User Registration Statistics

Admin

☐ role management

☐ user management

☐ Manage Organization Change Requests

☐ Manage User Change Requests

☐ create delegation

☐ Can Create Change Requests for my Users

Entity Change Requests

☐ Entity Change Request submit change and finalize

☐ Entity Change Request submit change

☐ Entity Change Request recall change

☐ Entity Change Request recall new

Person Change Request

☐ RE Admin Approve change Person Change Request

☐ RE Admin Finalize change Person Change Request

☐ RE Admin Reject change Person Change Request

Save

Delete

Roles are a way of giving a group of user certain rights or access in goAML Web.

The District Prosecutor's Office of Iceland
Financial Intelligence Unit

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So instead of having to manage individual user rights, user roles are assigned. So it is easier to manage users and in particular new users.

The roles are divided in two :

Universal Roles are default roles created by FIU-ICE and all users are either an admin or user. By clicking on the roles the difference in rights is shown.

The Roles available for : Specific roles created by an administrator of an organization and only available to that particular organization.

Depending on the rights given to a user the Web interface changes.

The categories within Role Management are :

Reports

This controls what the user can do regarding the submission and viewing of reports.

My goAML

This controls what the user can see regarding himself, the organization, access to the Message Board and the ability to log in as a delegate.

The delegate feature is needed to report on behalf of more then one reporting entity. This could come into consideration if two reporting entites are connected. The delegate feature is covered in more depth under the section of [Active Organization](#).

Statistics

Here all manner of statistics are made available.

Admin

This controls the basic management of other users.

Entity Change Requests

This controls the ability to make changes to the registration information of the organization.

Person Change Requests

This controls the ability to *approve/verify/finalize/reject* changes requests made by users of that organization.

Entity Change Request recall new

☒ Person Change Requests

- ☒ RE Admin Approve change Person Change Request
- ☒ RE Admin Finalize change Person Change Request
- ☒ RE Admin Reject change Person Change Request
- ☒ RE Admin Verify change Person Change Request
- ☒ Person Change Request submit change and finalize
- ☒ Person Change Request recall change
- ☒ Person Change Request submit change
- ☒ RE Admin Approve new Person Change Request
- ☒ RE Admin Finalize new Person Change Request
- ☒ RE Admin Reject new Person Change Request
- ☒ RE Admin Verify new Person Change Request

Here it is possible to give other users the right to *approve/verify/reject/finalize* new users of that organization. The difference between *approve/verify/reject/finalize* is covered under [User Request Management](#).

User-Role Management

This is an overview of users within an organization and the roles assigned to them. On the far right the particular rights of the selected user can be seen.

Manage users for the entity:

Users for: Fjármálastofnun fólksins

sveinn.g	Sveinn	Geirsson
sveinn.h	Sveinn	Halldórsson

Roles for: sveinn.h

- ☐ Roles for RE
 - ☐ Test
- ☒ Universal Roles
 - ☐ RE admin
 - ☒ RE user
 - ☐ fff

User Request Management

Requests made by users are reviewed here. These are changes in the details of users and most importantly the review of a new user for rejection or acceptance which is the responsibility of the Administrator of that organization.

Below a pending request of a new user within an organization is displayed

Drag a column header here to group by that column			
Change Request Ref.	Type	Request Status	Org Name
RE_RP000007-18 FEB 2020	New User	Waiting for RE Admin to Verify	Fjármálastofnun fólksins
RE_RP000006-05 FEB 2020	New User	Activated	Fjármálastofnun fólksins

Page 1 of 1 (2 items) << < [1] > >>

By clicking on the *Request Status* the request is opened and can be viewed below

Request: RE_RP000007-18 FEB 2020 📄

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

Change Request History ▼

Reporting Person

User Name	Email	Gender	Title
sveinn.h	sveinn.h@gill.org		
First Name	Last Name	Birth Date	PersonReg SSN
Sveinn	Halldórsson		
Id Number	Nationality	Occupation	
Passport Number	Passport Country		

Phones

Contact Type	Comm. Type	Country Prefix	Number	Extension	Comments
Private	Mobile		5555888999		

Addresses

Comments

Actions:

Reject Verify Approve Finalize

Comments

Reviewing a new user gives the option to : *Reject*, *Verify*, *Approve* and *Finalize* (the rights to access these options are set under [Person Change Requests](#)).

In larger organizations there could be a need for more persons involved in the process of accepting new users. The option to *Verify* gives the possibility to divide this process between another user and the administrator.

When a user has been *Verified* could f.x indicate to the administrator that he should start his part of the process which would end with *Rejection* or *Finalization* of the request. This could also indicate that the user has been vetted or approved by a superior and then the role of the administrator is only to formally *Finalize* the request to give access.

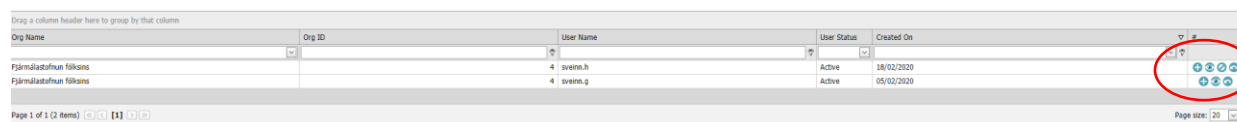
The *Approve* option is different because then the registration is sent to FIU-ICE to be *Finalized*. The management of new and current users is the responsibility of administrators with reporting entities and stakeholders so requests in general should not be referred to FIU-ICE this way.

The Administrator must monitor requests made and is responsible to *Finalize* these requests to create new users for that organization.

No notifications are sent to the Administrator with email when new users apply for access so this has to be monitored.

When a request is *Verified/Approved/Finalized* it is possible to insert a comment at the same time which will be inserted in the request and viewable to others handling the request.

Active Users



Org Name	Org ID	User Name	User Status	Created On
Fjármálastofnun Félagsins	4	svenn.h	Active	18/02/2020
Fjármálastofnun Félagsins	4	svenn.g	Active	05/02/2020

A list of the active users of an organization.

On the far right several options are available to make changes like to disable a user and to reset password. By resetting a password an email is sent to the registered email address of the user with further instructions

Org Request Management

The same as [User Request Management](#) but for the organization.

This is only for viewing, all changes need to be made by FIU-ICE and requests to do so should be made with the Message Board.

Active Organizations

Active Organizations

Start Date: 01 January 1900 End Date: 18 February 2020

Drag a column header here to group by that column

Org ID	Org Status	Org Name	is delegating
4	Active	Fjármálastofnun fólksins	

Page 1 of 1 (1 items)

Change Selected Delegating Organization

Create New Delegating Organization

Details about the organization associated with a particular is viewable and this is also where delegates are selected or created. The organization ID is displayed in this menu, it is necessary for new users to know this ID number in order for them to be able to register as part of that organization.

Delegates are used when it is necessary to report on behalf another organization.

This could be f.x on behalf of a subsidiary or if a supervisory entity reports on behalf of many organizations.

The ability to be able to log in as a delegate can be set by an administrator under the [MygoAML](#) menu, it is on by default.

The delegating rights are given to an organization and then it depends on the number of users within that organization who have the right to log in as delegates who of them can report on behalf of the delegating organization.

Delegation is the subject of review by FIU-ICE and requests for delegation can only be finalized by FIU-ICE.

Create New Delegating Organization

This process allows for the creation of a new organization that has not been registered in goAML, the standard registration window for an organization appears where registration is completed.

The delegated organization will then appear under *Active Organizations* when it has been reviewed and accepted by FIU-ICE.

If a delegate is available to a user the login screen changes :

Select a reporting entity for this session.

Fjármálastofnun fólksins ▼

Login

When logging in the user will need to select a reporting entity for the login session from a drop-down menu.

Change Selected Delegating Organization

If there is a delegate available it will be presented in a drop-down menu

Active Organizations

Start Date 01 January 1900 ▼

Drag a column header here to group by that column

Org ID	Org Status	Org Name
5	Active	Bókhald og verk
4	Active	Fjármálastofnun fólksins

Page 1 of 1 (2 items) << < [1] > >>

Bókhald og verk ▼

Change Selected Delegating Organization

If it is selected to *Change Selected Delegating Organization* the following registration window appears.

Registering Organization

Change Delegation ☐

Organization ID 5 Delegate Organization ID 4

Organization Business Type* Accountant is financial ☐ Yes ☒ No

Name* Bókhald og verk acronym Bok

Incorp. Num* 25854644 Swift/Bic

Here the unique ID of the organization Bókhald and Verk (5) can be seen along with the unique ID of the *Delgate Organization* Fjármálastofnun fólksins (4). This means that the particular user is part of organization no. 4 but can also make reports on behalf of organization no. 5. This is because an delegation connection already exists between the organizations.

Sever delegation connection

The delgation connection is severed by selecting *Change Delegation Organization ID* in the top left corner. The greyed out fields then become editable and the field *Delegate Organization ID* should be changed so that it is left blank.

Press *Submit Request* at the bottom and FIU-ICE will review it.

It should be noted that if an organization was created by another organization by using the option to Create New Delegating Organization then no user is associated with that organization after the delegation connection has been severed. It is therefore necessary to register a new user (in this case a Person with the Organization ID of 5) for that particular organization to be able to report to FIU-ICE.

Create a delegation connection with an existing reporting entity

This is basicly the reverse of severing the delegation connection.

The screenshot shows a web form titled "Registering Organization". It contains several input fields and a checkbox. The checkbox "Change Delegation Organization ID" is checked and circled in red. The "Delegate Organization ID" field contains the text "34" and is also circled in red. The "Organization ID" field contains the text "3". The "Organization Business Type" dropdown menu is set to "BANK". The "is financial" section has radio buttons for "Yes" (selected) and "No".

First it must be selected to *Change Delegation Organization ID*.

By doing so makes the *Delegate Organization ID* editable and the unique organization ID of the reporting entity to receive the delegation authority is inserted.

Press *Submit Request* at the bottom and FIU-ICE will review it.

The request can be seen under [Org Request Management](#) in the administrator menu and there is an option to cancel it before FIU-ICE has reviewed it.

The request is also visible to the reporting entity to receive the delegation authority.

By delegating this authority to another organization does not mean that the organization that did so cannot also report directly to FIU-ICE. It just means that premission has been given to another organization to so as well.


The User Role

The default standard user will be able to send reports, view them on the web, log in as a delegate and communicate with FIU-ICE on the [*Message Board*](#).

If it is necessary to give more rights to certain users then new roles must be created by the administrator.

Transactions

There are a few key items that will be covered in this section of the guide that define a transaction and is necessary to explain before going into more detail.

It is also possible to upload an XML file  with transactions instead of manual input. This way an XML only needs to be generated for the transactions and not the fields on the report cover which can be manually input.

BiParty vs. Multiparty



Is the transaction *BiParty*  or *MultiParty*  ?

In general the vast majority of reported transaction are classified as *BiParty*, that is the transaction has a direction and two parties, a *From* (sender) and *To* (recipient).

However some transactions do not fit this pattern, for various reasons, which would make them *MultiParty* or a directionless transaction than can have multiple parties.

MultiParty transaction are only to be considered for non-banking transactions or to describe transactions that did not actually take place.

Information in a *MultiParty* transaction is constructed without a clear direction of funds transfer and based on the context of different parties in relation to the reported transaction.

Because a *MultiParty* transactions is constructed in such a way it is ideal to describe transactions that did not take place but need to be reported.

Examples of this is a loan application, currency exchange or attempted CEO fraud that was denied/halted. In all cases a certain attempted transaction (payout of loan, exchange of funds or electronic transfer) is known and is the whole reason for reporting.

The selection that is presented in the web form when registering the transaction is different depending on the transaction type of *BiParty* or *MultiParty*. How to register these different transaction types is covered in the sections [BiParty Transaction](#) and [MultiParty Transaction](#).

My Client vs Not My Client

From	Account Account (My Client)	Person Person (My Client)	Entity Entity (My Client)
To	Account Account (My Client)	Person Person (My Client)	Entity Entity (My Client)

Once it has been decided if the transaction is *BiParty* or *MultiParty* it needs to be decided if the Parties are a Client of the reporting entity or not.

The difference lies in the amount of mandatory information which is higher for *My Client* and at least one of the reported Party Types should be *My Client* for all reported transactions.

If the reported transaction originates or ends with a client of the reporting entity then it should be registered as *My Client*.

FIU-ICE can make an exception from this in very specific circumstances and allow Not My Client on both sides of the transaction (see [Business Rules](#)).

The Party Type can be a *Person*, *Account* or *Entity* depending on the transaction. The most common transaction would be a type of an electronic transfer from *Account* to *Account*.

Funds Code

This is defined for each party of the transaction and describes the form of the funds in relation to that particular party. It is also possible to think about this as the physical form of the funds with this party of the transaction (See [Funds Code](#) in the appendix for more detailed information)

Example

A BiParty transaction example could be that a person decided to transfer money from his bank account to the bank account of another person. Then the *Funds Code* for both the recipient and sender would be *Account* since that is the form of the funds with both parties (at the start and at the end of the transaction). An *Account* is very broad concept and when registering an *Account* it is mandatory select an [Account Type](#) to further indicate the funds in question.

Funds Code is required!	Country	
<input type="text"/>	ICELAND	
Foreign Currency		
Currency Code is required!	Amount is required!	Exchange Rate is required!
<input type="text"/>	<input type="text"/>	<input type="text"/>

If the Transaction is in foreign currency it is also required to input the amount in the *Foreign Currency tab*.

This only needs to be done on either the *From* or *To* side of the transaction but not both sides. This depends on the nature of the transaction itself.

A currency exchange from ISK to EUR would for example have this input on the *To* side of the transaction.

Transmode Code

This is the specific way funds or goods are transferred and is determined on the *Transaction Cover* once for each transaction, this is selected from a predetermined drop-down list. (See [Transmode Code](#) in the appendix for more detailed information)

If it is not possible to register a suspicious transaction from this selection then it is probably necessary register more transactions in the report to illustrate this.

Example

Person A deposits cash to his current account and then transfers the funds to the current account of person B, this would be two separate transactions.

The first transaction details the deposit of cash by A to his own current account, so A is the sender of the funds and his current account is the recipient of funds (With person A as the signatory for the bank account).

The second transaction would be a type of electronic transfer from the current account of A to the current account of B. Both A and B could be *My Client* depending on if the bank accounts are both with the same reporting entity or not.

Report Types

All reports are either transaction or activity based.

There are several report types available and each report has a specific purpose.

The use of XML reporting is not permitted without prior validation and approval of FIU-ICE.

AIF – Additional Information File

When FIU-ICE sends a request for additional information about a Person, Entity or Account to a reporting entity with the [Message Board](#) it is possible for the reporting entity to reply to the request by sending in a report of this type instead of replying to the message with attachments. This would be the most common use for this report type.

This is an activity based report so there is no information on transactions. This shares the same basic specification as a [SAR](#) with has few mandatory fields to allow flexibility for reporting. It is however expected by FIU-ICE that available information is registered regarding a client of the reporting entity.

This kind of reporting is only available to reporting entities that have XML reporting capabilities. If such capabilities are not available the request for information should be answered using the [Message Board](#).

The no. of the request from FIU-ICE (*ORD-XXXXX*) **must** be input in the *FIU Reference* field when filing a report of this type as an answer to a data request.

It is not necessary to input anything in the *Reason* field for this report type.

The My Client specification should be applied depending on if the Report Party is a Person, Entity or Account.

The subject of the request from FIU-ICE should be registered as the Report Party.

It is mandatory to register an *Indicator* and the type *Other* (Code -) should be used.

AIF without a prior request from FIU-ICE

If such a report is sent without a prior request from FIU-ICE, such as some additional information in relation to a STR, then the *FIU reference field* should be left blank.

Instead the *Reporting Entity reference* field should be filled out with the same reference no. from the reporting entity as the related STR.

FIU-ICE can use this to match the reports.

ATL – Additional Transaction List

When FIU-ICE sends a request for information regarding transactions, this would mainly be bank statements, to a reporting entity with the Message Board it is possible for the reporting entity to reply to the request by sending in a report of this type instead of replying to the message with attachments. This would be the most common use for this report type.

This is a transaction based report and shares the same basic specification as an [STR](#) with regard to reporting.

For reporting entities that have XML reporting capabilities it is requested that all STRs/SARs are accompanied by a separate ATL with the bank statements of the reported person for the last 12 months.

This kind of reporting is only available to reporting entities that have XML reporting capabilities. If such capabilities are not available the request for information should be answered using the Message Board.

The no. of the request from FIU-ICE (*ORD-XXXXX*) **must** be input in the *FIU Reference* field when filing a report of this type as an answer to a data request.

It is not necessary to input anything in the Reason field for this report type.

It is mandatory to register a *Indicator* and the type *Other* (Code -) should be used.

ATL without a prior request from FIU-ICE

If such a report is sent without a prior request from FIU-ICE, such as some additional information in relation to a STR, then the *FIU reference field* should be left blank.

Instead the *Reporting Entity reference* field should be filled out with the same reference no. from the reporting entity as the related STR

FIU-ICE can use this to match the reports.

CTR – Cash Threshold Report / Cash Transaction Report

These reports contain a list of transactions over a certain period where a selected amount or threshold is exceeded for cash transactions.

The threshold for reporting is decided by the reporting entity.

This is a transaction based report and shares the same specification as an [STR](#) with regard to reporting with the exception that in a [CTR](#) it is only possible to report BiParty transactions.

This kind of reporting should only be used by reporting entities that have XML reporting capabilities.

It is not necessary to input anything in the Reason field for this report type.

It is mandatory to register a *Indicator* and the type *Other* (Code -) should be used.

SAR – Suspicious Activity Report

This is an activity based report and due to the nature of [SAR's](#) the mandatory fields are few but it is expected that as much information as is available is registered.

It is necessary to fill in the Reason field for this report type.

This is enforced by a [Business Rule](#).

STR - Suspicious Transaction Report

This is the most common kind of report.

The report type of STR is transaction based and also used to illustrate the [filing of a transaction based report](#) which starts on the next page.

It is necessary to fill in the Reason field for this report type.

This is enforced by a [Business Rule](#).

TFR – Terrorist Financing Report

This is a transaction based report and shares the same specification as an STR with regard to reporting.

A TFR report will receive the highest priority for analysis by FIU-ICE.

It is necessary to fill in the Reason field for this report type.

This is enforced by a [Business Rule](#).

Filing a transaction based report

Reports are either Activity based or Transaction based.

By selecting *New Reports* and *Web Report*, in the top left corner of the goAML Web interface, it is possible to register a *New Report*.

A drop down menu appears and the most common type of a report is a STR and this report type will be used in demonstrating how to fill out the web form and submit it to FIU-ICE.

Report Cover

It should be noted that all fields marked with **red** or ***** in the web form are mandatory.

Reason is required!

Action

Reporting Entity Reference * is required!

* Reference Date

21/03/2022

Reporting Person

Further information on individual fields

Reason – Here a detailed description of the events being reported is documented.

Action - If any specific action was taken in regard to the report then please specify here. Examples could be that an account was closed or that a business relationship was terminated.

Reporting Entity Reference – A unique identifier for the reporting entity which can be used in communication with FIU-ICE.

This field can be used instead of the FIU Reference field when there is no data request being answered from FIU-ICE or when a STR and ATL are sent at the same time and therefore the Report ID of the STR is not readily available.

Reference Date – The submission date of the report.



When registering a report a menu is always present on the left side of the screen, in the top row next to the number of the report it is possible to *Save Report, Preview or Submit Report*.

Preview becomes accessible after a report has been saved and shows the report in a structured format.

It is recommended to save the report regularly since users will be automatically disconnected for security reasons if they remain inactive for a certain period.

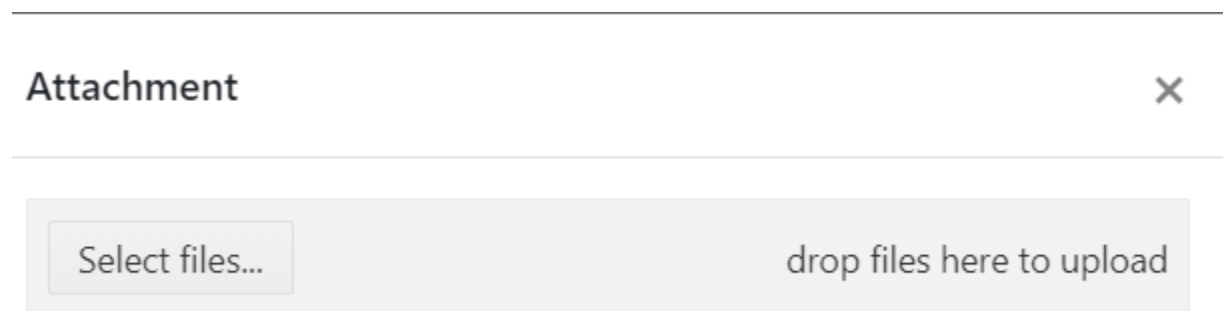
All the relevant tabs of the report are marked in either **red** or **green** which indicates if the necessary information has been input.

Only when all tabs have been marked in **green** it is possible to send the report, until that time the submission icon is greyed out.

Selecting each of the tabs opens the corresponding menu for the report.

Attachments

It is possible to add attachments to the report.



Pressing the + in the top right corner opens a menu to add attachments.

It is possible to drag and drop attachments or to open a menu to select attachments, multiple items can be selected using either way.

Indicators

Selecting the + icon a window opens where indicators can be selected to indicate the suspected criminality.

Several can be chosen but it is only mandatory to select one indicator.

Transaction Cover



All information related to the transaction being reported is input here.

Before a transaction can be registered it needs to be decided if the transaction is BiParty or MultiParty and then if the parties in question are a client (My Client) of the reporting entity or not. The difference between [BiParty or MultiParty](#) on one hand and [My Client or Not My Client](#) has already been covered.




Once BiParty or MultiParty has been selected the screen displays the transaction cover page.





From the Transactions tab each transaction can be opened/collapsed to show separate parts of the registration and also to allow direct access to different parts of the transaction


⌵ Transactions 2	1500000 ISK
⌵ TW-2022-03-23-00060	500000 ISK
⌵ 123456789	
⌵ Jón Jónsson	
> 987654321	
> TW-2022-03-23-00061	1000000 ISK


At any given time by pressing the *Transactions* tab on the left side toolbar a list is presented for all the transactions that have been registered for this report as can be seen below.


Transactions STR - Suspicious Transaction Report

Status	Number	Date	Local Amount	Transmode Code	
✓	TW-2022-03-11-00053	09/03/2022	5000	ATM - Deposit	  

Here it is possible to edit or delete a particular transaction or to register a new transaction by selecting BiParty  or MultiParty  in the top right corner. It is also possible to download or upload   transactions in XML format.

In this version of goAML Web the top right corner always gives the option to delete  the entire record that is open.

When applicable it is also possible to use an existing record  of a Person, an Account or an Entity that was registered earlier in the report.

When an existing record is used in this manner a link is displayed  in the top right corner of the menu and the numeric value indicates how often that particular registration has been used in the report.

A report can have multiple transactions.

The registration of additional transactions can be done in two ways :

1. Transactions tab - Select the BiParty icon to open a new registration window.
2. Transactions table – When viewing the *Transactions* table select the BiParty icon in the top right corner to open a new registration window.

From the *Transactions* tab/table it is also possible to access registered transactions to edit them.

Transaction STR - Suspicious Transaction Report

Number is required!

Internal Reference Number

Transmode Code is required!

Transmode Comment

Local Amount is required!

Date is required!

☐ Late Deposit?

Location

Description

Comments

From

Account Account (My Client)

Person Person (My Client)

Entity Entity (My Client)

To

Account Account (My Client)

Person Person (My Client)

Entity Entity (My Client)

☐ Goods and Services

Further information on individual fields

Number – This is a unique number of the transaction, it is possible to generate this number by pressing the cogs to the right of the field if it is not possible to supply this information.

If this number is supplied by a reporting entity it should be the same and recognized by the reporting entity which is the counterparty in the transaction for deduplication purposes.

A bank transaction can be reported from both the *From* and *To* part of a transaction and it is necessary to identify this transaction as the same one if it were to be reported by both reporting entities.

Internal Reference Number – This field can be used by a Reporting Entity to label the transaction to f.x. an internal numbering system unrelated to goAML.

Transmode Code – What kind of kind of transaction is being reported, selected from a drop-down list

Transmode Comment – the *Reason* field on the *Report Cover* should be used for most of freetext information but it is also possible to input more detailed information which is specific to this kind of transaction. This could f.x. be used to categorize transactions (Icelandic - bunkanúmer) by a reporting entity.

Local Amount – All reported transactions are to be reported in Icelandic Krona.

Date – The date of the transaction

Location – The location of the transaction. This is unique to each transaction and differs from the *Location* and *Branch* fields, which can be visible, on the *Report Cover* since they are the same for the entire report.

This field is mandatory for the reporting entity types of Commercial and Savings Banks and is enforced by a [Business Rule](#).

Description – This field is not mandatory but could be very useful and informative if more data is available regarding a particular transaction. This could be f.x. an explanation that was provided for the transaction or some text description that is available to a reporting entity regarding the transaction.

Comments – the *Reason* field on the *Report Cover* should be used for most of freetext information but it is also possible to input more information related to the transaction depending on information available to a reporting entity. This is something that could f.x. be considered if many transactions are being reported (with same *Transmode Code*) and but they are not all alike.

Goods and Services

If the transaction is related to any type of goods and services then details of that are input here. This applies when the purchase or sale of high value items is being reported such as vehicles and jewellery.

The registration of these items is very open for input since items in question can be very different.

FIU-ICE requests that all available information about the item is registered.

Goods and Services

Item Type is required!

Item Make

Description

Previously Registered To

Presently Registered To

Estimated Value

Status Code

Disposed Value

currency Code

Size

Size UOM

Registration Date

dd/MM/yyyy

Registration Number

Identification Number

Comments

Status Comments

Once details about the transaction itself has been entered the next step is to enter information on the **From** and **To** side of the transaction

BiParty is the preferred way of reporting by FIU-ICE and will be covered next in more detail.

BiParty Transaction

This is a *From* and *To* transaction. The *From* side indicates where the funds are at the beginning of the transaction and the *To* side indicates where the funds are at the end of the transaction.

The *From* and *To* side of the transaction are entered separately and it needs to be decided which side (or both) are related to a client of the reporting entity.

The difference between [My Client or Not My Client](#) has already been covered.

From	Account Account (My Client)	Person Person (My Client)	Entity Entity (My Client)
To	Account Account (My Client)	Person Person (My Client)	Entity Entity (My Client)

From or To, selecting to register a Person, an Account or an Entity

When selecting to register the *From* or *To* party of the transaction it is necessary to choose to register a party type which can be a [Person](#), [Account](#) or [Entity](#).

When considering this it is most important to think about the selected *Funds Code*.

In general the vast majority of reported transactions is between two *Accounts* and should be registered accordingly. This especially applies to banks and other financial institutions and of course if the reporting entity has the necessary information available.

Once an Account, Person or Entity is selected the below selection appears where it is necessary to register the *Funds Code* and *Country* of the transaction before entering details about that particular Account, Person or Entity and this menu is the same regardless of the party type selected.

From My Client - Account

Funds Code is required! Country ICELAND

+ Foreign Currency

+ Conductor

Further information on individual fields

Funds Code – The form of the funds, more details are in the [appendix](#).

Country – The location of the *From* or *To* side at the time of transaction, the most common example of a different country than Iceland would be if a foreign bank account is being reported.

Foreign Currency

If the *From* or *To* side of the transaction is in foreign currency it needs to be input here.

This would f.x apply if the *Transmode Code* of a reported transaction is a type of *Currency Exchange*. Then it is necessary to input the amount of foreign currency under either the *From* or *To* side of the transaction depending on if the foreign currency was being bought or sold. This would also apply if funds are being received/sent from/to another country.

+ Foreign Currency

Currency Code is required!	Amount is required!	Exchange Rate is required!
<input type="text"/>	<input type="text"/>	<input type="text"/>

Conductor

A *Conductor* is a person carrying out a transaction but not the registered sender, recipient or beneficiary of the funds.

Conductor

Gender	First Name is required!	Middle Name	Last Name is required!
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date is required!	SSN	Nationality 1	Employer Name
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Deceased?			
Person Comments			
<input type="text"/>			

It is expected that the person linked to a reported transaction (like a *signatory* for an account) is also the Person carrying out the transaction (*Conductor*).

When that is the case it is not necessary to also specify this Person as a *Conductor*.

However if that is not the case then the role of *Conductor* becomes important to further specify the transaction.

An example of a *Conductor* would be an employee who makes a deposit on behalf of a business entity.




The registration window is the same as [Party Type Person](#).

The registration of a [Person](#), [Account](#) or [Entity](#) within a transaction can be viewed in the corresponding section of this guide.

MultiParty Transaction

When *MultiParty* is selected the interface changes and the *Involved Parties* selection replaces the *From and To* transaction description fields since a *MultiParty* transaction is directionless.

Involved Parties

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

In these transactions information about a *Person* or *Entity* is considered most important and also the most accessible to most of the reporting entities that will use *MultiParty* transactions.

In most cases a *Person* or *Entity* is registered as My Client for these kinds of transactions.

BiParty transactions that would include a reporting entity as either the *From* or *To* party should not be reported that way, such reported transactions should be registered as *MultiParty* even if that means that only one *Person* or *Entity* is reported in the transaction

For example A buys jewellery from a reporting entity. In a standard BiParty transaction the reporting entity would need to report themselves as part of the transaction.

By registering this a MultiParty transaction it is possible to register only the buyer and the jewellery under *Goods and Services*.

MultiParty transactions are only to be considered for non-banking transactions or to describe transactions that did not actually take place.

Because a MultiParty transaction is without direction it is ideal to describe a transaction that did not take place but needs to be reported.

Examples of this is a loan application, currency exchange or attempted CEO fraud that was denied/halted. In all cases a certain attempted transaction (payout of loan, exchange of funds or electronic transfer) is known and is the whole reason for reporting.

Since there is no direction of funds in the definition of a MultiParty transaction it is necessary to specify the role of each registered party type selected.

Person

Role is required!

Country is required!

Foreign Currency tab

If the transaction is related to foreign currency in any way it needs to be input here.

This applies if the *Transmode Code* of a reported transaction is a type of *Currency Exchange*.

Then this should be registered under either the *From* or *To* side of the transaction depending on

if the foreign currency was being bought or sold. This would also apply if funds are being received/sent from/to another country.

Selecting to register a Person, an Account or an Entity

When it has been selected if the Involved Party is a client of the reporting entity or not it is necessary to choose to register a *Party Type* which can be a [Person](#), an [Account](#) or an [Entity](#) which is covered under the relevant topic in this guide.

Party Type - Person

The mandatory fields are different depending on if the Person (My Client) is a client of the reporting entity or not. In general this is the case for at least one side of the transaction.

Person (My Client)

The fields marked in **red** or with an ***** are mandatory.

The screenshot shows a form for entering personal data. Mandatory fields are highlighted in red: Gender, First Name, Birth Date, Nationality 1, and Employer Name. Optional fields are circled in green: SSN and Identification. The form includes sections for personal details, employer information, addresses, email, and phones. The 'Identification' tab is currently selected.

Gender is required!	First Name is required!	Middle Name	Last Name is required!
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Birth Date is required!	SSN	Nationality 1 is required!	Employer Name
<input type="text" value="dd/MM/yyyy"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Deceased?	Date of Death		
	<input type="text" value="dd/MM/yyyy"/>		
Person Comments			
<input type="text"/>			
+ Employer Address			
+ Employer Phone			
+ Addresses*			
- Address #1			
Type is required!	Address is required!	City is required!	* Country
<input type="text"/>	<input type="text"/>	<input type="text"/>	ICELAND
+ Email			
+ Identification			
+ Phones*			
- Phone #1			
Contact Type is required!	Comm. Type is required!	Number is required!	
<input type="text"/>	<input type="text"/>	<input type="text"/>	


At least one of the fields circled in **green** also needs to be registered and this is enforced by a [Business Rule](#). If information is available about SSN and Identification then it is requested that both are registered.

The field SSN is for Icelandic SSN (Icelandic - Kennitala) only and should always be registered for Persons if available.

All forms of ID or unique identifiers, such as Foreign SSN, should be registered under the Identification tab

Most of the other fields are self-explanatory.

There are a number of tabs that can be opened by clicking the + to expose the relevant fields.

When registering an Account, Person or Entity it is always possible to select the *Use an existing Person/Account/Entity*  in the top right corner. This is helpful when registering multiple transactions between the same *Person/Account/Entity*.

However this is only connected to the specific report being filled out and is reset once the report has been submitted to FIU-ICE

Phones

The *Phone* registration covers more than just phones and is used for communication in general.

Further information on individual fields

Contact Type – Is this personal or related to business/work?

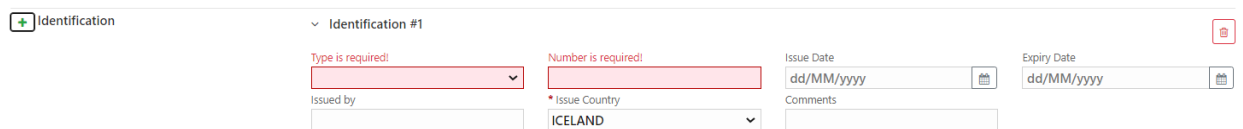
Comm. Type – The communication method/device.

Number – This can also be used to register IP addresses, f.x. in relation to Internet banking.

Addresses

In general this would be the legal registered address of a person or entity.

Identification

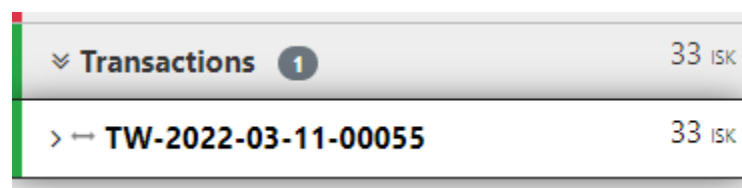


It is necessary to register an ID if an Icelandic SSN is not available.

Any other information that is available about the ID is appreciated.

To register an ID it is mandatory to input the *Type*, *Number* and *Issue Country*.

When everything has been registered press *Save* on the Report menu on the left of the screen.






The transaction will be represented with a green line on the left to indicate that everything necessary has been registered in that particular transaction. Both the From and To side of the transaction need to be registered for this to be green.

The arrows next to the *Transactions* tab open or close the details of the transactions that have been registered.

Selecting the *Transactions* tab gives the option to register more transactions and changes the menu to a table which displays all registered transactions in the report.

A menu in the top right corner of the table gives the option to upload transactions in XML format. To download all registered transactions in XML format or to register a new BiParty or MultiParty transaction.

In the menu it is also possible for each registered transactions to *delete*, *edit* or *download* the transaction in XML format with a selection to the right.

Transactions					
STR - Suspicious Transaction Report					
Status	Number	Date	Local Amount	Transmode Code	
✓	TW-2022-03-11-00055	11/03/2022	33	ATM - Electronic Transfer	  

It possible to select a transaction for editing from both from the *Transactions* tab or from the *Transactions* table.

For more details on the registration of an account or an entity please see the appropriate section in the user guide for [Party Type Account](#) or [Entity](#).

Person

Below the specification can be seen for a Person that is not a client of the reporting entity.

Gender	First Name is required!	Middle Name	Last Name is required!
Birth Date is required!	SSN	Nationality 1	Employer Name
dd/MM/yyyy			
<input type="checkbox"/> Deceased?			
Person Comments			
+ Employer Address			
+ Employer Phone			
+ Addresses			
+ Email			
+ Identification			
+ Phones			

In order to not limit reporting it is only mandatory to register the name of the Person and DOB.

However it is expected that as much information as is available is registered since only the name and DOB limits the possibilities of FIU-ICE to act.

The field SSN is for Icelandic Social ID (Icelandic - Kennitala) only and should always be registered for Persons if available.

The field *Nationality* is also very important if information is available.

Party Type - Account

The mandatory fields are different depending on if the Account (My Client) in question is hosted with the reporting entity or not. In general this is the case for at least one side of the transaction.

Account (My Client)

The fields marked in **red** or with an ***** are mandatory.

The fields circled in red are mandatory. This applies if the Account is registered with the reporting entity.

Account Number is required! [Red field]

Name [Red field]

Institution Name is required! [Red field]

Branch is required! [Red field]

☐ Non Banking Institution?

Status Code is required! [Red field]

Currency Code is required! [Red field]

Balance is required! [Red field]

Date of Balance is required! [Red field]

Account Type is required! [Red field]

Opened is required! [Red field]

Closed [Red field]

Account Comments [Red field]

+ Entity

+ Signatory(ies)*

Signatory(ies)

☐ Is Primary?

Role is required! [Red field]

+ Person*

Gender is required! [Red field]

First Name is required! [Red field]

Middle Name [Red field]

Last Name is required! [Red field]

Birth Date is required! [Red field]

SSN [Red field]


Nationality 1 is required! [Red field]

Employer Name [Red field]

☐ Deceased?

Date of Death [Red field]

Person Comments [Red field]

When registering an Account, Person or Entity it is always possible to select the *Use an existing Person/Account/Entity*  in the top right corner. This is helpful when registering multiple transactions between the same *Person/Account/Entity*.

However this is only connected to the specific report being filled out and is cleared once the report has been submitted to FIU-ICE

Further information on individual fields

Account Number – This should be in IBAN format.

Name – If a number of accounts are being reported it can be useful to differentiate between them with a name.

Institution Name – This is the name of the institution where the account is held. The name of the institution where the account is held should always be selected from the drop-down menu that appears.

When the first three characters have been input in this field a selection will appear. This selection is autopopulated by goAML with registered institutions.

The institution should be selected from this drop-down menu and all domestic institutions should be present.

If the institution is not present in the drop-down menu only then should it be entered manually.

By selecting the institution from the drop-down menu the SWIFT/Institution Code is automatically entered as it is registered in goAML.

Branch – A unique identifier to give information on where exactly an account is held.

Non Banking Institution?

If the institution has a registered SWIFT or BIC code then this should be left unchecked. If the institution does not have a registered SWIFT/BIC code then this should be checked and the institution code registered.

Institution Code or SWIFT? – For institutions that have a SWIFT code it should be registered. For other institutions an Institution Code should be registered, if the entity does not have a specific Institution Code then the *Incorporation no. (Kennitala)* of the entity should be used.

Account Type – What [type of account](#) is this?

Status Code – What is the current status of the account, is it open, closed etc.

Currency Code – In what currency is the account.

Beneficiary – This applies if the account is f.x. a *Custody account*. The name of the beneficiary would be input here.

For a foreign transaction the name of the registered recipient is input here and not in under the Signatory or Entity tab since this is very limited and unverified information.

In many cases often only the name of the intended recipient is present.

Opened – When was the account opened?

Closed – When was the account closed?

Balance – What is the balance of the account on a particular date, it is also necessary to input the date of the account balance.


Account Comments – Specific information about the account itself. This could be f.x. something in relation to the opening or closure of the account, the beneficiary etc.

Signatory(ies)

This tab contains information on the connection between *Person* and *Account*. It is not possible to register an *Account* (My Client) without at least one *Signatory*.

Usually the Person connected to the Account is the *Primary Signatory* (Role - Account holder) but the relationship can be different, f.x. if the Account is in the name of an Entity and the Person has procurator for the Account. Also that particular Person is not necessarily the Primary signatory.

The selection of *Is Primary* and the *Role* field are specific to the registration of a *Signatory* but otherwise it is exactly the same as registration for Person.

▼ Signatory(ies) 

☐ Is Primary? Role is required!

▼ Person*

Gender is required! First Name is required! Middle Name Last Name is required!

Birth Date is required! SSN Nationality 1 is required! Employer Name


dd/MM/yyyy Date of Death

dd/MM/yyyy Deceased?

Person Comments

+ Employer Address

+ Employer Phone

+ Addresses* ▼ Address #1 

Type is required! Address is required! City is required! Country

ICELAND

+ Email

+ Identification

+ Phones* ▼ Phone #1

Contact Type is required! Comm. Type is required! Number is required!


The *Role* field is a mandatory drop-down list where the exact connection between *Person* and *Account* can be selected.

For more details on the registration of a Person please see the appropriate section in the user guide for [Party Type Person](#).

Entity

If the account is registered to an Entity then information regarding that Entity must be input under the Entity tab.

More information regarding the registration of entities can be seen under [Party Type – Entity](#).

▼ Entity 

Name is required! Incorporation Legal Form is required! Business Incorporation Number is required!


Incorporation Date is required! Incorporation Country Code Email Url

dd/MM/yyyy ICELAND

Entity Comments

☐ Business Closed? Date Closed

dd/MM/yyyy

+ Addresses* ▼ Address #1 


Type is required! Address is required! City is required! Country

ICELAND

+ Phones* ▼ Phone #1

Contact Type is required! Comm. Type is required! Number is required!

+ Director(s)*

▼ Director(s) 

Role Gender First Name is required! Middle Name

Last Name is required! Birth Date is required! SSN Nationality 1

dd/MM/yyyy Deceased?

Employer Name Person Comments

Account

Below the specification can be seen for an account not hosted by the reporting entity.

❖ To - Account

Funds Code is required! Country ICELAND

+ Foreign Currency

Account Number is required! Institution Name is required! Branch Swift is required!

Institution Code ☐ Non Banking institution? Beneficiary Balance

Account Comments

+ Entity

+ Signatory(ies)

The only mandatory fields are the *Account Number*, *Institution Name* and *SWIFT* or *Institution Code*. The Institution Code for most entities, that do not have SWIFT, is the *Incorporation no (Kennitala)*.

When filling out a Web report manually the name of the institution where the account is held should always be selected from the drop-down menu that appears in this field.

When the first three characters have been input in this field a selection will appear. This selection is autopopulated by goAML with registered institutions.

The institution should be selected from this drop-down menu and all domestic institutions should be present.


If the institution is not present in the drop-down menu ONLY then should it be entered manually.

By selecting the institution from the drop-down menu the SWIFT/Institution Code is automatically entered as it is registered in goAML.

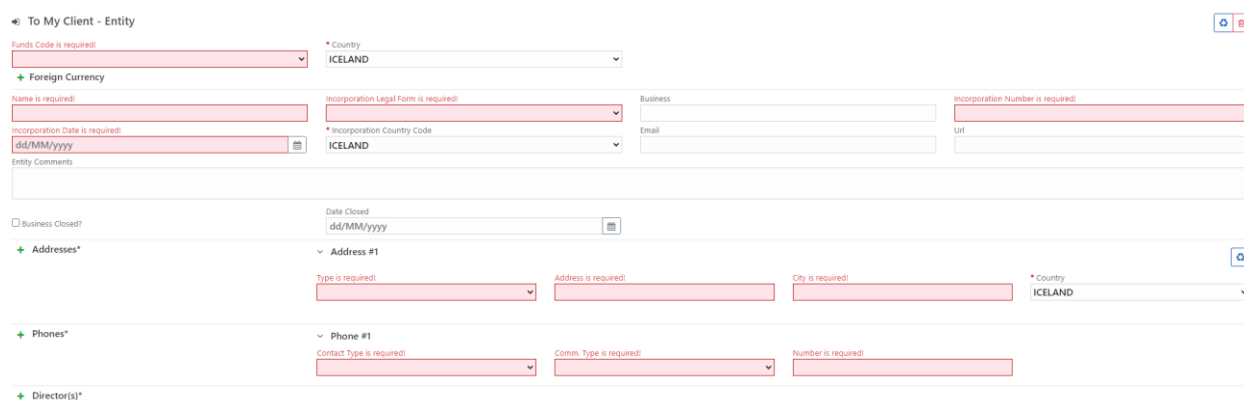
Party Type - Entity

The mandatory fields are different depending on if the Entity (My Client) in question is a client of the reporting entity or not. In general this is the case for at least one side of the transaction should be selected as My Client.

Entity (My Client)

When registering an Account, Person or Entity it is always possible to select the *Use an existing Person/Account/Entity*  in the top right corner. This is helpful when registering multiple transactions between the same *Person/Account/Entity*.

However this is only connected to the specific report being filled out and is cleared once the report has been submitted to FIU-ICE.



To My Client - Entity

Funds Code is required! Country: ICELAND

+ Foreign Currency

Name is required! Incorporation Legal Form is required! Business: Incorporation Number is required!

Incorporation Date is required! Incorporation Country Code: ICELAND Email: Lit:

Entity Comments:

☐ Business Closed? Date Closed:

+ Addresses* Address #1

Type is required! Address is required! City is required! Country: ICELAND

+ Phones* Phone #1

Contact Type is required! Comm. Type is required! Number is required!

+ Director(s)*

Further information on individual fields

Name – The legal name of the Entity.

Incorporation Legal Form – Selected from the drop-down list.

Business – What type of business is this? In the example above „Restaurant“ would be input here.

Incorporation Number – This would be the Icelandic SSN of the Entity or the corresponding unique identifier in the country of registration.

Phone

Same as Phone with a [Person](#).

Addresses

Same as Address with a [Person](#). In general this should be the legal address of the entity.

Director

This is used to register information about the role of a *Person* within the Entity.

The registration window is the same as [Person](#) with the added field of *Role* at the top which is selected from a drop-down list and is mandatory.

In general a *Person* to be registered with an Entity should be same *Person* that is connected to a reported transaction. If a *Person* that is registered in relation to an Account or Entity is not the *Person* carrying out the transaction then information about a [Conductor](#) should be provided.

The screenshot shows the 'Director(s)' registration form. It includes a dropdown for 'Role is required!', a 'Gender' dropdown, a 'First Name is required!' text field, a 'Middle Name' text field, a 'Last Name is required!' text field, a 'Birth Date is required!' date field (format dd/MM/yyyy), an 'SSN' text field, a 'Nationality 1' dropdown, an 'Employer Name' text field, a 'Deceased?' checkbox, and a 'Person Comments' text area. A '+ -' icon is in the top right corner.

Related Entity (ies)

It is possible to register a relationship between two or more Entities.

This would mainly apply with regards to ownership.

It is possible to register an Entity as an owner when an Entity is owned in part or wholly by another Entity. Another example of a relation between Entities could be that the same Person owns both Entities but for some reason (f.x. this Person is UBO) this Person is not registered as a Signatory for either Entity in the report.

The relationship can be specified as well as the *Share Percentage* if it applies to the relationship.

A *Comments* field can also be used to clarify the relationship or provide additional information.

The screenshot shows the 'Related Entity(ies)' registration form. It includes a 'Relation is required!' dropdown, a 'Share Percentage' text field, a 'Comments' text field, a '+ Relation Date Range' link, an 'Entity*' section with a 'Name is required!' text field, an 'Incorporation Number is required!' text field, an 'Incorporation Legal Form' dropdown, an 'Incorporation Country Code' dropdown (set to 'ICELAND'), and an 'Entity Comments' text area. A '+ -' icon is in the top right corner.

When all of the information has been input press Save at the Report menu on the left of the screen.

For more details on the registration of a person, account or entity please see the appropriate section in the user guide for [Party Type Person](#) or [Account](#).

Entity

Below the specification can be seen for an Entity that is not a client of the reporting entity.

The screenshot displays a web form for entity registration. At the top, a tab labeled 'Entity' is selected. Below it, there are four input fields: 'Name' (with a red border and the message 'Name is required!'), 'Incorporation Number' (with a red border and the message 'Incorporation Number is required!'), 'Incorporation Legal Form' (a dropdown menu), and 'Incorporation Country Code' (a dropdown menu showing 'ICELAND'). Below these fields is a large text area for 'Entity Comments'. Underneath the comments area is a checkbox labeled 'Business Closed?'. At the bottom, there are five expandable sections, each with a green plus icon and a label: 'Addresses', 'Phones', 'Director(s)', and 'Related Entity(ies)'. A small red square icon is visible in the top right corner of the form area.

The *Name*, *Incorporation Number* and *Incorporation Country* are mandatory.

It is expected that as much information as is available is registered.

When registering an Account holding Entity this also applies.

If this information is not available f.x. in relation to a foreign transaction where only the supplied name of the recipient is provided it is permitted by FIU-ICE to register the name of the recipient in the Beneficiary field in the Account registration instead of the Entity/Signatory tab where more information is required.

Finishing and submitting a report

When all necessary information has been input depending on if this is a BiParty or MultiParty transaction it needs to be reviewed if this report is ready to be submitted or not.

If everything is marked in **green** in the Report menu on the left of the screen it is possible to submit the report, otherwise the option to submit is greyed out.



By choosing *Submit Report* the report is sent to FIU-ICE for review. The status of the report can be viewed in the goAML Web interface by selecting [Submitted Reports](#) and *Web Reports*.



The Financial Intelligence Unit is the arm of the global financial Intelligence Unit (FIU). It is part of the efforts of the Government in combating money laundering, and financing of terrorist activities. The core role of the FIU is that it serves as the country's central agency for the collection, analysis and dissemination of information regarding money laundering and the financing of terrorism.

Status	Submitted On	#
<input type="text"/>	<input type="text"/>	
Processed	17/02/2020	
Reverted	17/02/2020	
Processed	14/02/2020	
Processed	04/02/2020	

Activity based report

If the report is not related to certain transactions or attempted transaction then a *SAR* (Activity based report) can be submitted.

For the most part the menus and registration is the same as with an STR except that the *Transaction* part of the STR has been replaced by an *Activity* part where it is possible to register Accounts, Persons and Entities.

Therefore most of the fields have already been covered when reviewing the process of filing a STR.

Reporting Entity Branch	Reporting Entity Reference * is required!	* Reference Date 23/03/2022	FIU Reference
Reason is required!			
Action			

Further information on individual fields

Reason – Here a detailed description needs to be provided of the events being reported. Since there are no transactions being registered to supplement information in this field this needs to be as detailed as possible.

Reporting Entity Reference – This a reference number which is relevant for the Reporting Entity, f.x. from a separate case system. A value must be input here and this is fully decided by the Reporting Entity.

The *Activity* registration window is similar to a [MultiParty](#) Transaction which has already been described without the specific fields related to transactions.

reason	Significance	Party Comments

When a Person/Account/Entity has been selected the top row for the registration is always the following fields :

Reason – Why is this particular *Party* being reported? What is the connection of the *Party* to the reported activity? This field is very important to specify this since there is no transaction to indicate the involvement of each registered Person/Account/Entity

This should be kept short (a few words or a single sentence at the most), f.x. recipient of funds, buyer of goods, applicant for business etc. Additional information should be entered in the *Party Comments* field if needed.

This Field is not mandatory on the Web interface for technical reasons so it is enforced by a [Business Rule](#).

Significance – This field is not used by FIU-ICE.

Party Comments – For any additional information on the *Report Party*.

The *Party Types* are the same as have already been described in detail above in relation to [filing a transaction based report](#) or STR. For more details view the sections in this guide for [Party Type Person](#) , [Account](#) or [Entity](#).

Due to the more unstructured information in an Activity report and to not hinder reporting the mandatory fields are few. However it is expected by FIU-ICE that as much information as is available is registered.

Goods and Services tab

If the activity is related to any type of goods or service then details of that can be input here. An example would be if a person offers some high value items for sale but no transaction takes place since they are thought to be the proceeds of crime. Another example could be a certain real estate or vehicle that is involved in the activity being reported.

Please input as much information as is available about the item in question.

▼ Goods and Services

Item Type is required!	Item Make	Description	Previously Registered To
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Presently Registered To	Estimated Value	Status Code	Disposed Value
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
currency Code	Size	Size UOM	Registration Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Registration Number	Identification Number	Comments	Status Comments
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Appendix

More detailed information about Funds Codes, Account Types and Transmode Codes can be seen on the following pages.

Code

Funds Code

This describes the state of funds in the beginning and end of a *BiParty* transaction.
In a *MultiParty* transaction this describes the state of funds with each reported Party.

Account

The concept of an Account is very broad and is any form of funds that is not classified as Cash or Winnings

An Account Type is registered to give accurate information of the funds

The different Account Types are listed under a seperate sheet in this document

BAAC **Account**

Cash

All types of currency (notes) are registered as cash and the specific type of currency should be listed under foreign currency on either the From or To side of the transaction depending on the direction of the currency exchange

REI **Cash**

Winnings

When any sort of winnings are payed out.

This can be from any kind of lottery, electronic gambling or slot machines.

Usually this is some sort of token the winner needs to exchanges to receive the winnings

WIN **Winnings**

Code

Account Type

The concept of an account is very broad, almost anything that is numeric, in goAML as can be seen regarding the various account types and most funds originate from a type of an account.

If the *Funds Code* is not *Cash* or *Winnings* then an appropriate account type should be available for selection

Credit Card	
CCAC	Credit Card

Currency	
CUAC	Currency
For such Accounts it is necessary to register the type of Currency	

Custody	
<i>Some Reporting Entities hold Accounts for a special purpose and are not owners of the funds</i>	
<i>This would in general mostly be related to the practice of Lawyers</i>	
For such Accounts it would also be necessary to register a Beneficiary	
CUSAS	Custody

Debit	
DEB	Debit
<i>This is the most common Account Type where in most cases persons receive Debit Cards to allocate funds from the Account</i>	

Digital Wallet	
<i>This is to be used for Virtual/Crypto currency Accounts</i>	
<i>This is however not limited to only those Accounts and should also be used for various other kinds of Account that are related to activity online</i>	
<i>In general these sort of online Accounts are preloaded with funds from another source to be allocated for a special purpose</i>	
Examples of online Accounts would be a Paypal Account or an Account with an Online Gambling Company	
DIGI	Digital Wallet

Loans	
<i>The numeric structure of a loan is often very similar to a bank account</i>	
<i>This account type allows for the registration of a specific loan</i>	
LOAN	Loan
This would apply when a reported transaction is related to a loan such as an additional loan payment.	
In general the transmode code <i>Loan / Repayment</i> is associated with such an account.	

Foreign	
FOR	Foreign
<i>Any kind of Account with a financial institution in another country that is either receiving or sending funds in relation to a reported transaction.</i>	
<i>Usually there is limited amount of information available</i>	

Prepaid/Payment Card	
PPAC	Prepaid/payment Card
<i>Any kind of Card that is loaded with funds prior to use</i>	

Savings	
SAV	Savings
<i>Designated for savings</i>	

Bonds	
BON	Bonds
<i>Designated for Bonds</i>	

Shares	
SHA	Shares
<i>Designated for Shares</i>	

Securites	
SEC	Securites
<i>Designated for Securites when other types of Securites (Shares and Bonds) do not apply, if this is chosen please specify the type of Securities.</i>	

Derivatives	
DER	Derivatives

Designated for Derivatives such as future or option contracts

Other Financial Instrument

OFI Other Financial Instrument

*In general this is to be used as an exception and more details need to be specified
along with the transaction*

Code

Transmode Code

In a Biparty transaction this describes the method used to transfer funds from one *Party Type (Person, Account or Entity)* to another *Party Type*.

In a *Multiparty* transaction this describes the transaction method in general but without direction.

ATMs	
<i>All possible transactions made in an ATM</i>	
ATMD	ATM – Deposit <i>Cash deposit in Person</i>
ADMW	ATM – Withdrawal <i>Cash withdrawal in Person</i>
ATMC	ATM - Currency Exchange <i>The exchange of funds from one currency to another in Person.</i>
ATME	ATM - Electronic Transfer <i>Domestic transfer of funds between bank accounts or various payments made</i>

Branch	
<i>All possible transactions made by an reporting entity on behalf of a Person There are many different kinds of Account types so this is not limited to the most common bank accounts</i>	
BRCU	Branch – Currency Exchange <i>The exchange of funds from one currency to another in Person.</i>
BRDE	Branch – Deposit <i>Deposit in Person, most common with cash</i>
BRWI	Branch – Withdrawal <i>Withdrawal in Person, most common with cash</i>
BRFO	Branch - Foreign Transaction <i>Transfer of funds to an account in another country</i>
BREL	Branch - Electronic Transfer <i>Domestic transfer of funds between accounts or various payments made</i>

Card payments	
<i>Transactions where any kind of Debit, Credit or Prepaid Card was used</i>	
<i>The type of Card is selected as an Account Type</i>	
POSP	POS - Card present <i>All transactions made at a POS terminal where the Card was present</i>
POSN	POS - Card not present <i>All transactions made at a POS terminal where the Card was not present</i>
ONPU	Online purchase <i>All transactions made online by entering the details of a Card</i>

Foreign Transaction received	
<i>Foreign transaction that are sent are classified under Branch or Online Banking</i>	
FOR	Foreign Transaction received <i>All transactions (except Money Order) where money is received from another country</i> <i>In general this would be SWIFT and SEPA payments. Another example would be deposits made to a Credit Card from a foreign entity such as Paypal.</i>

Loans	
LORE	Loan / Repayment <i>All transactions related to regular or additional payments to loans</i>

Material Transfer	
<i>When valuable items or fixed assets are transferred between parties</i> <i>This can be part of a larger transaction f.x. when real estate is bought and a car is used as part of the payment.</i>	
MATR	Material Transfer <i>Various goods and services</i>

Money Order	
MONS	Money Order – Sent <i>All transactions where funds are sent with Money Order to another party</i>
MONR	Money Order – Received <i>All transactions where funds are received with Money Order from another party</i>

Online Banking	
INTE	Online Banking - Electronic Transfer <i>All transactions where Internet banking is used to transfer funds between domestic accounts</i>
INTF	Online Banking - Foreign transaction <i>All transactions where Internet banking is used to send funds to an account in another country</i>

Virtual Currency	
The transactions below detail all possible transactions of funds related to Virtual Currencies <i>The Account Type for Virtual Currencies is Digital Wallet</i>	
VIRD	Virtual Currency – Deposit <i>The deposit/exchange of VC in Person in an ATM or Branch</i>
VIRW	Virtual Currency – Withdrawal <i>The withdrawal of VC in Person in an ATM or Branch</i>
VIRE	Virtual Currency - Electronic Transfer <i>The transfer of funds between VC accounts or the transfer of funds from/to a VC account from/to another type of account</i>

Business Rules

The Business Rules (BR) are applied when a report has passed Schema validation and has been retrieved from the Web by goAML.

The BR's are a second level of enforcement and they are not visible in the Schema.

Therefore reporting entities need specific information regarding the BR's that have been put in place, especially those that report with XML uploads, since breaking them will result in the rejection of a report.

~~1. AIF/ATL FIU/Entity Ref Number mandatory [INACTIVE]~~

~~When filing an AIF or ATL it is necessary to fill in either the FIU Reference field or Reporting Entity reference field.~~

~~This can be found in the XML under the Report node~~

- ~~• Node *report*~~
- ~~• Field *fiu_ref_number*~~
- ~~• Field *entity_reference*~~

~~More information regarding specifications can be seen [here](#).~~

~~The report will be rejected with the following message if this BR is broken :~~

~~*FIU Reference field cannot be blank for this report type*~~

2. Missing Identification for My Client

When filing a report it is mandatory to input *Name* and *Date of Birth* for My Client (Person) in the Schema.

This BR enhances data quality by also enforcing that at least an SSN or ID is also registered for this Person as a discriminator in a BiParty transaction.

- Node - *t_person_my_client*
 - Field - *ssn*
- Or
- Node - *t_person_identification*
 - Fields – *type, number, issue_country*

More information regarding *type (identifier_type)* can be found in the Schema documentation in chapter 5.5

The report will be rejected with the following message if this BR is broken :

Both SSN and Identification for My Client cannot be empty

3. Reason Missing for SAR/STR/TFR

It is necessary to fill in the field Reason on the Report Cover.

This is only mandatory for the report types of SAR, STR and TFR.

- Node - ***report***
 - Field – ***reason***

The report will be rejected with the following message if this BR is broken :

Reason field cannot be blank for this report type

4. Not My Client x2 allowed for Currency Transactions, Branch Deposits and/or To Foreign Accounts)

When reporting a BiParty transaction it is mandatory to input either the From or To party as My Client, possibly both.

This BR allows reporting entities to report transactions without selecting the My Client specification for both the From and To parties if the transaction being reported is a currency exchange (transaction mode) and/or if the To Account is a foreign Account and/or if the report type is ATL (Only after prior approval of FIU-ICE).

This applies if :

- Node – ***transaction***
 - Field – ***transmode_code***
 - Code – ***ATMC, BRDE or BRCU***

And/or

- Node – ***t_account***
 - Field – ***personal_account_type***
 - Code – ***FOR***

And/or

- Note – ***report***
 - Field – ***report_code***
 - Code - ***ATL***

The report will be rejected with the following message if this BR is broken :

At least one party in each transaction needs to be My Client.

5. Transaction location mandatory for Commercial and Savings Banks

For reporting entities that are either a Commercial or Savings bank it is mandatory to fill in the field *location* when registering a BiParty transaction.

- Node - ***transaction***
 - Field – ***transaction_location***

This applies for all Transaction Modes that take place in a Branch or when an ATM is used and they are the following :

- *Branch Deposit*
- *Branch Withdrawal*
- *Branch Foreign Transaction*
- *Branch Electronic Transfer*
- *Branch Currency Exchange*
- *ATM Deposit*
- *ATM Withdrawal*
- *ATM Electronic Transfer*
- *ATM Currency Exchange*

The report will be rejected with the following message if this BR is broken :

Transaction location must be registered for each transaction.

6. Reason Missing for Report Party

It is necessary to specify the reason for reporting under each registered Person, Account or Entity in the field Reason under Activity – Report Parties when filing a SAR.

This applies if :

- Node - ***report***
 - Field – ***report_code***
 - Code – ***SAR***
- Node – ***report_party_type***
 - Field – ***reason***
 - Must have text

The report will be rejected with the following message if this BR is broken :

Reason missing for Report Party -

It is necessary to specify the reason why each registered Person, Account or Entity is being reported for this report type.

This is done in the field Reason under Activity – Report Parties for each registration.