goAML Web User Manual

Version 5.2

1. URL of goAML portal & Login

Using following URL goAML web portal can be visited.
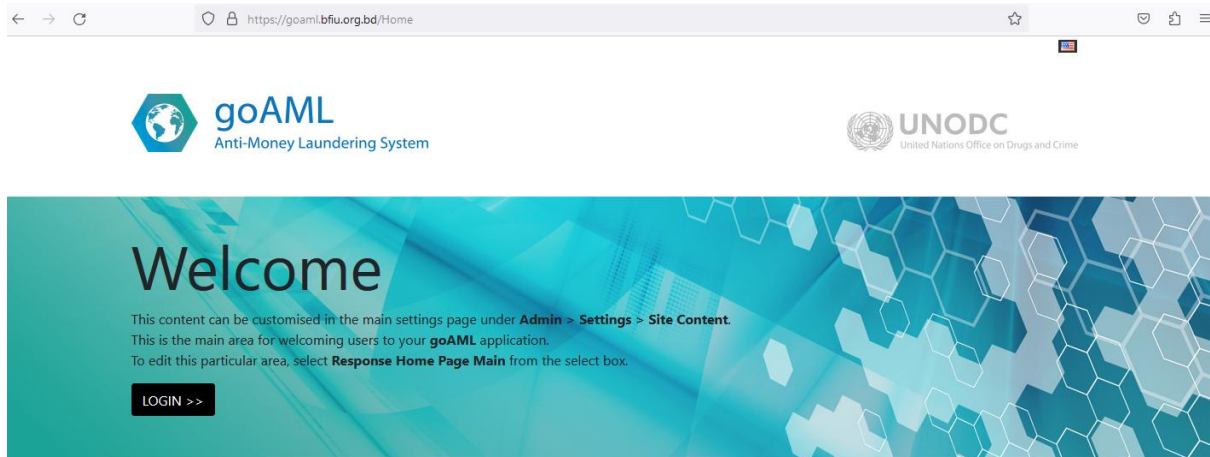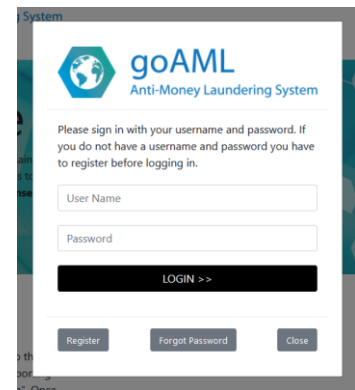
https://goaml.bfiu.org.bd/Home

Figure 1

Clicking LOGIN button will bring a new window consisting username and password fields. After providing correct username and password the home page of goAML web portal can be accessed.

2   New Web Report

2.1   Creating a Web Report

Manual web reports can be created by opening the menu item **New Reports > Web Reports** from the main menu. Then a suitable report type, for example STR as shown in Figure-2, must be selected to create a report.
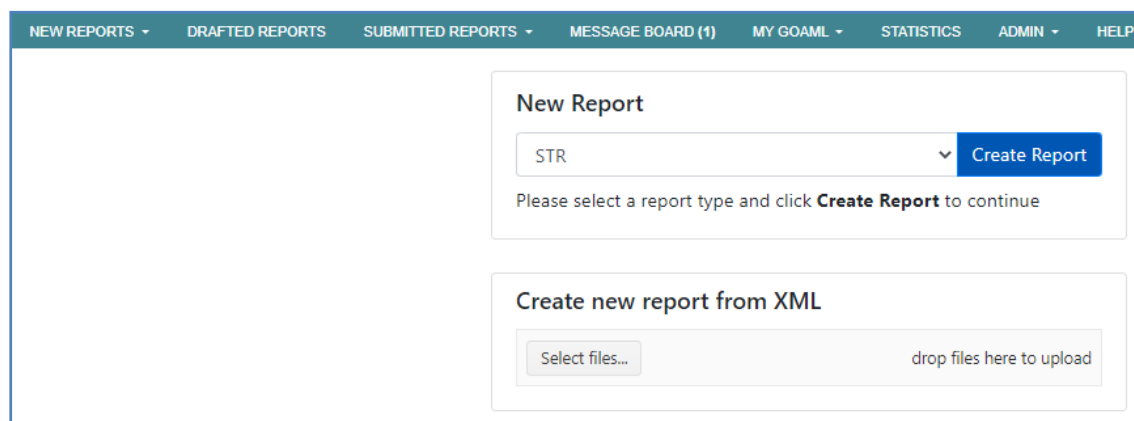

Figure 2

Selection of appropriate report type is important as different report types have different fields and layouts. In particular each report type is either a **Transactions** Report or and **Activity** Report.

2.2   Web Report Form

2.2.1   Report Main Page Tab

The Web Report Form is split into two main areas. The Navigation panel (on the left) allows the user to jump to different areas of the report and see which areas are still missing or have invalid information. The image below is an example of how the navigation panel is shown for a new STR or SAR.
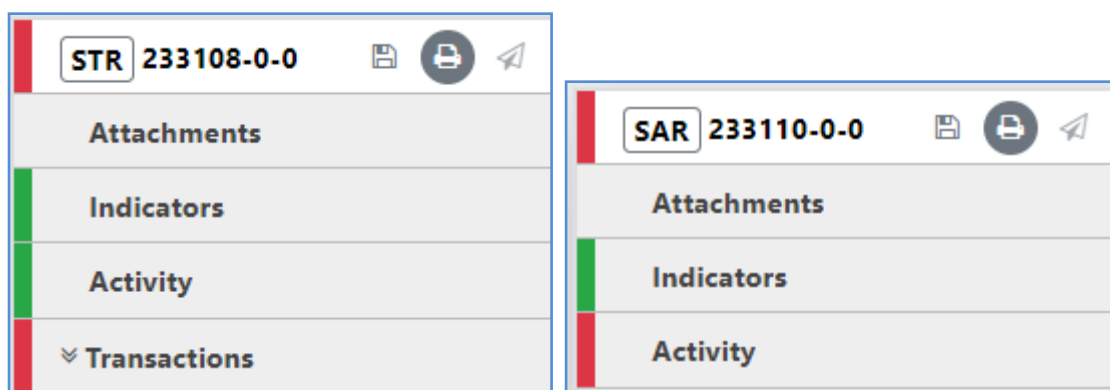

Figure 3

The Report Tab in the Navigation Panel is selected by default and is the Report Main Page. In this tab, there is the report ID and the actions that can be associated with a report.

The **Red** bar on the left of a tab indicates that the data for that tab is incomplete or invalid. For the Report tab, the bar is also red if any of the following sections are red. All of the red bars must be green for the report to be submitted. Once the whole report is complete and valid, the red bar will appear green.
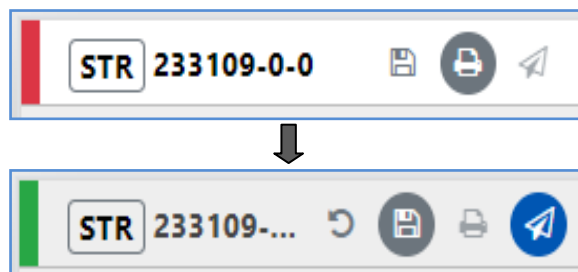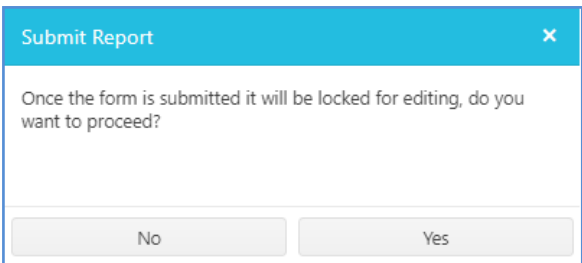

Figure 4

The actions on the **Report Tab** are

	Save: it saves the report. This can be done at any time and allows the user to reload the report in its current state to be completed later.
	Print Preview: this opens the report in a new tab in a print ready format. If there are changes made in the report form since the report was last saved, the button will be disabled. Once the report is saved it will be enabled again. This is because the preview shows the report that was last saved, so that there is no discrepancy between what is shown in the form and what is shown in the preview.
	Submit: Once the form is complete and valid, the bar on the report tab will appear green and the submit button will be enabled. Clicking the submit button will show the dialogue below: Selecting yes will submit the report and return the user to the report type selection screen. Once the report is submitted, it will not be possible to edit or re-submit it. The submitted report will be available in **Submitted Reports** grid.
	Undo Delete: this is only shown after a **Delete** operation. When clicked the deleted object will be restored.

2.2.2 Report Main Page Form

The Report Main page shows the report type at the top and underneath the Local Currency Code, the Reporting Entity Name, Reporting Entity ID and the Report ID for the current report.

Figure 5

2.3 Attachments

An STR or SAR without at least one supporting document shall not be validated or accepted by BFIU. While making STR/SAR, the concerned user of reporting entities shall upload necessary documents in two steps described below:

Step 1: Select the attachment tab and click ➕ button in the top-right of the attachment form. A pop-up box will appear.

Figure 6

Step 2: From the pop-up box, select or drag the file(s) to be attached one by one. A list of files as selected shall be displayed; clicking Upload files button shall upload all the files to the current report. However, before uploading, a particular file can be deleted by clicking the ✕ button or all the files can be discarded by clicking Clear button.

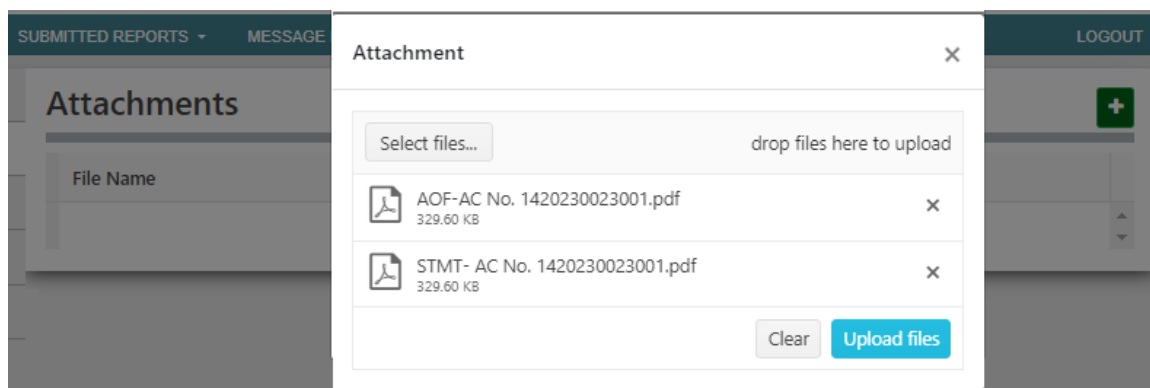*Figure 7*

The attachment form shall remain blank initially as shown in Figure-6. When uploading file is completed, the total number of files or attachments uploaded to the report shall be shown in a badge next to the Attachments tab and the list of files (file names) shall be displayed in the Attachments form as shown below-
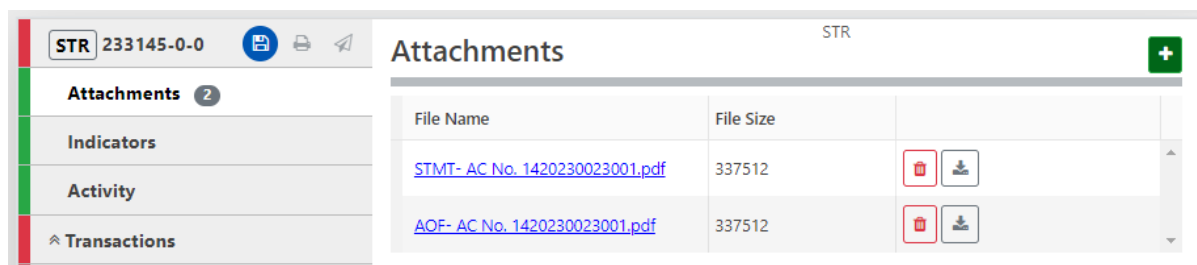
Figure 8

Before submitting STR/SAR, any file or attachment can be deleted by clicking 🗑 button or can be downloaded by clicking ⬇ button, and new attachment(s) can be uploaded by clicking ➕ button. After submission of STR/SAR, attachments can be downloaded from the submitted web reports before clean-up.

2.4 Indicators

2.4.1 Indicators Tab

Selecting the indicators tab will show the indicators selection form. The total number of indicators that have been selected for the report is shown in a badge next to the **Indicators** header.
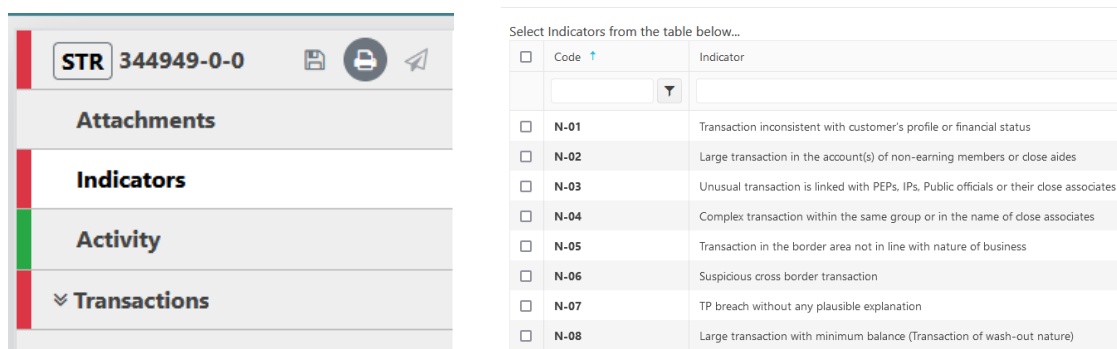

Figure 9

2.4.2 Indicators Form

Figure 10

The indicators form allows the user to select one of the typologies associated with the report by selecting checkbox from the Indicator list. For example, in the image below, TP breach and Structuring indicators have been checked.
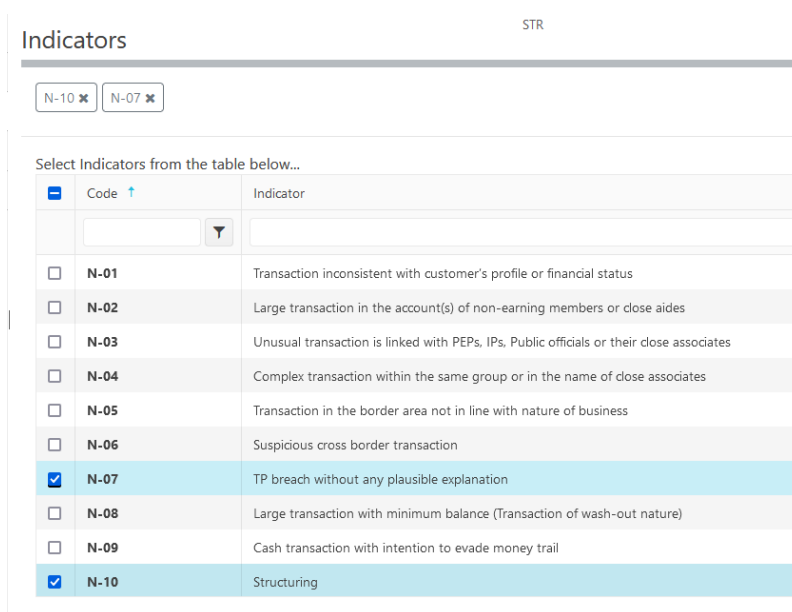
Figure 11

The list at the top of the indicators form shows all the selected indicators at a glance. They can be removed as necessary by selecting the **x** next to the code.

Indicators

N-10 ✖   N-07 ✖

The list can be sorted alphabetically (forward A-Z or reverse Z-A) by code or by indicator. This is done by clicking next on the header. A blue arrow will be shown in the header that is sorted and the direction in which they are sorted. The image below shows the default sorting which is by code, forward A-Z.

Code ↑	Indicator

Figure 12

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

Select Indicators from the table below...

☐	Code ↑	Indicator
		▼	cash
☐	**N-09**	Cash transaction with intention to evade money trail
☐	**N-21**	Pay Order, Demand Draft etc. purchased/encashed without bona-fide transaction

Figure 13

2.4.3 Transaction Tab

Selecting the transaction tab opens the transaction form (figure-14).

STR 345068-0-0

Attachments

Indicators

Activity
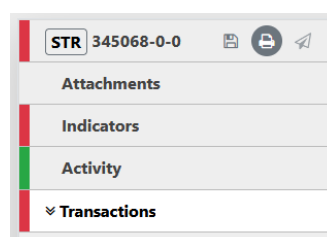
⌄ Transactions

Figure 14

Clicking on the Add Biparty button at the right top corner of the form opens a new form to insert a new transaction (Figure-15).

Figure 15

An example of a Bi-Party transaction form is displayed in Figure-16. The fields which are mandatory will be displayed in pink with a red outline

Figure 16

If the transaction is suspicious, "is suspicious" checkbox must be checked. Usually, transactions related to STR are always suspicious (Figure-17).

Figure 17

Clicking on the button opens the address form. Figure-18 depicts a sample address form:

Figure 18

Mandatory   fields are displayed in red/pink outline and texts. At the
top of the   address section there are two symbols -

Blue symbol is to re-use an existing address and red symbol is to delete the address
form.

Bi-directional transactions are composed of a source and destination. The source
and destination may be either a person, an account or an entity. For account
deposits, the source is a person and the destination is an account. For account
withdrawals, the source person is account and the destination is person. For account
transfers, we will have account to account transactions. In this case source and
destination is account.

If account, person or the entity is the client of organization then Account (My Client),
Person (My Client) or Entity (My Client) button needs to be pressed. On the other
hand if account, person or entity is not the client then one of Account, Person or
Entity buttons should be pressed.

➡ 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)
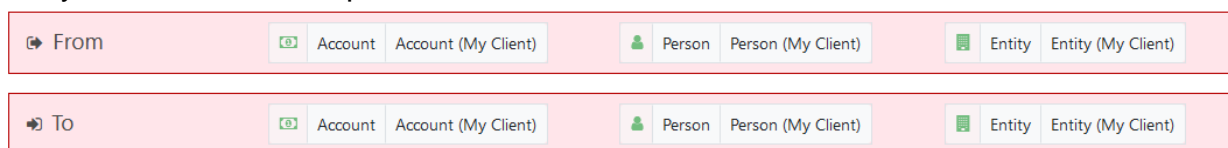
Figure 19

Party Type should be selected appropriately. In case of Fund Type selection,
following rules need to be followed:
In case of Deposit,
From Party: person
Fund Type: Cash
To Party: Account
Fund Type: Deposit

In case of Withdrawal,
From Party: Account
Fund Type: Withdrawal
To Party: Person
Fund Type: Cash

Considering '**Deposit Transaction**' in this manual, source party is person and
destination party is account.

2.4.3.1 Person Form

Figure 20 shows a sample Person (From my Client) form. Mandatory fields are
displayed in red/pink outline and texts.

From - Person

Is Suspected

* Funds Code is required!

Funds Comment

* Country
BANGLADESH

+ Foreign Currency

+ Conductor

+ Additional Info

Full Name Foreign	Residence Since M/d/yyyy	Is Protected	Title
Gender	* First Name is required!	* Last Name is required!	Middle Name
Spouse Name	Birth Date M/d/yyyy	Birth Place	Country Of Birth
Mother's Name	Father's Name	National ID	Birth Registration Number
Nationality 1	Nationality 2	Nationality 3	Residence
Occupation	Tax Number	Tax Reg. Number	Source of Wealth
Passport Number	Passport Country	Deceased?	Date of Death M/d/yyyy
Comments			

+ RE Relationship

+ Addresses

+ Phones

+ Previous Names

+ Network Devices

+ Emails

+ Social Media

+ Employment History

+ Identifications

+ Public Exposures

+ Sanctions

+ Related Persons

+ Additional Information

Figure 20

There's scope of providing information which are displayed bellow the form started with ✚ sign. Clicking on it will spand a form, For example, Related Person form has been shown in figure 21.
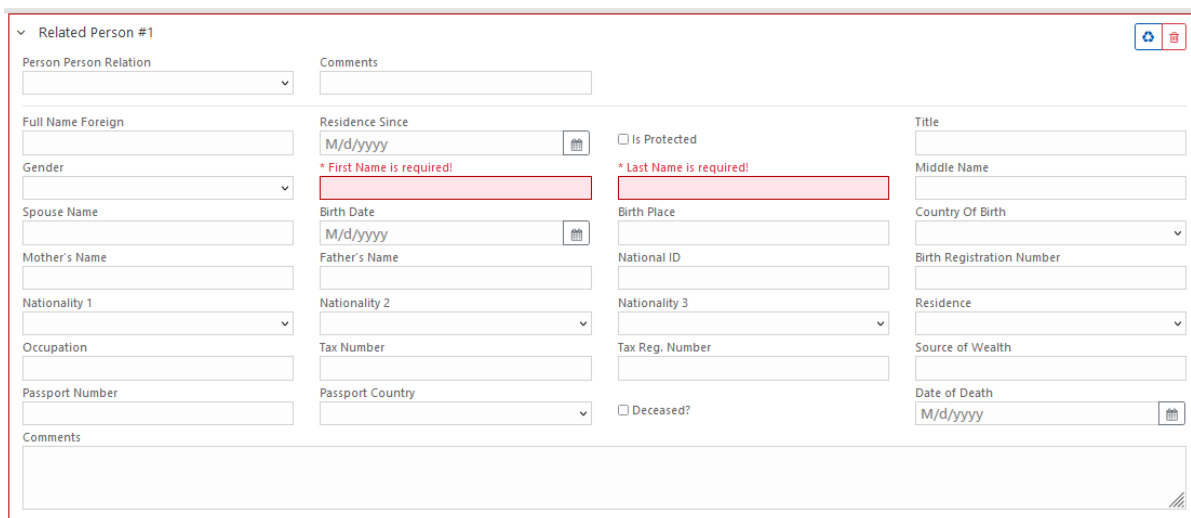
Figure 21

Clicking ✚ Identification button expands identification form which should be filled to provide identification information.
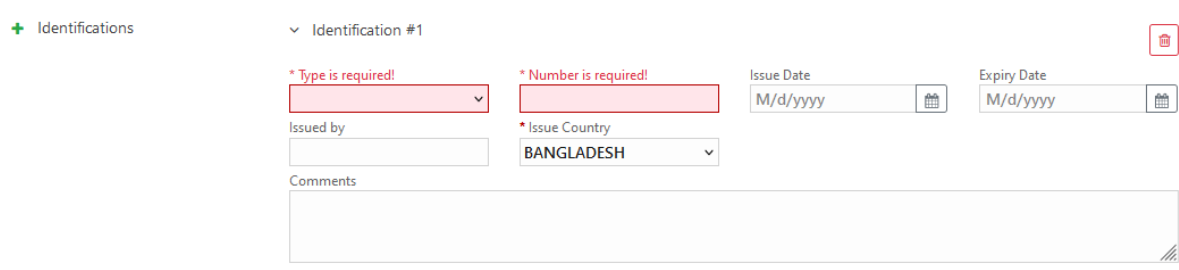
Figure 22

There's scope of providing social media information related with the STR. Clicking ✚ Social Media button expands a new form where social media information can be provided.
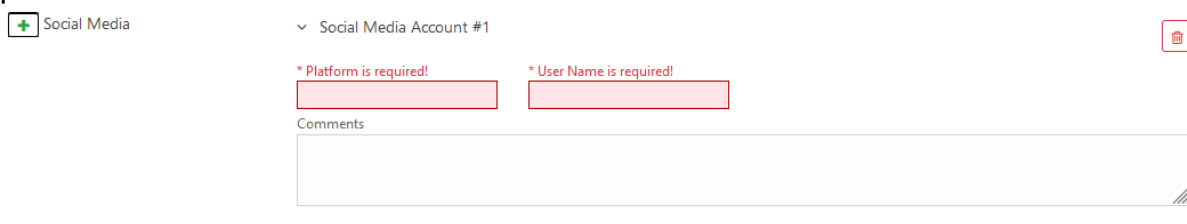
Figure 23

To provide sanctions information ✚ Sanctions button must be clicked and provide information in the new form as shown in figure 24.

Figure 24

2.4.3.2 Account Form

Figure 20 shows a sample Account (To my Client) form. Mandatory fields are displayed in red/pink outline and texts.

Figure 25

There's scope of providing conductor information, additional information and information of transactions done through foreign currencies.

There's a list of the mentioned items in front of which there's ✚ sign. Clicking on the sign will expand a form. For example, Foreign Currencies form has been shown in figure 26.

Foreign Currency
* Currency Code is required!
* Amount is required!
Exchange Rate

Figure 26

Addresses and Phones must be entered in the form as shown in figure 27.

Figure 27

If necessary, following information can be provided in the form which can be expanded using the + button.

+ Previous Names

+ Network Devices

+ Emails

+ Social Media

+ Employment History

+ Identifications

+ Public Exposures

+ Sanctions

+ Related Persons

+ Additional Information

2.5   Transactions List

After necessary information is filled up list of transactions shall be displayed as shown in figure 28.

Transactions
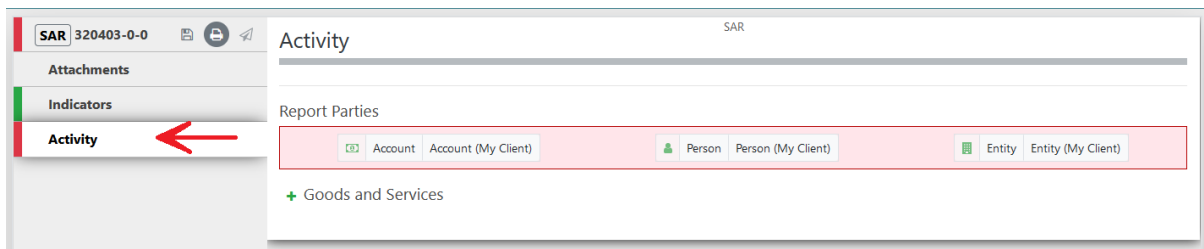
Status	Number	Date	Local Amount	Transmode Code	
✖	TRNWEB0819 21 NOV 19	11/8/2019	123	ATM	✏
✖	TRNWEB0820 21 NOV 19	11/7/2019	123	Remittance	✏

Figure 28

2.5.1   Activity Tab

Activity Reports are filled out in the same way as Transaction Reports and the objects in the navigator can be selected to jump directly to that object in the form. **N.B.** Activities cannot be downloaded or uploaded like transactions can.

Figure 29

2.6   Activity Reports

When the report is going to be submitted based on activity of the customer rather than transactions then the report must be submitted as "Suspicious Activity Report (SAR)".
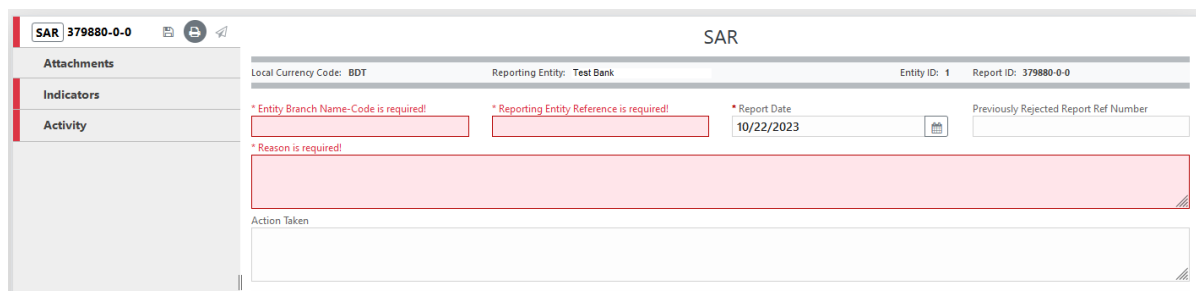
Figure 30

The process of submitting SAR is the same as STR, except that transactions are not required.

2.7   Transactions Download

The goAML Web Form provides the ability to upload and download, full and partial transactions as XML files

2.7.1   How to Download a Transactions

Any transactions can be downloaded, it is not necessary for a transaction to be valid or complete.

In order to download the transaction as XML, hover the mouse over the Transaction in the navigator pane on the left of the report and the download icon ⬇ will appear. Hovering over this will show the tooltip **Download Transaction (XML)** or the equivalent translation for the selected culture.

Clicking this button will download the transaction.

Figure 31

Figure 32 - Downloaded Transaction XML below shows the resulting XML that is downloaded. Only the fields that are provided in the report are given in the XML.

```xml
<?xml version="1.0"?>
<report>
  <transaction>
    <date_transaction>2022-09-08T00:00:00</date_transaction>
    <transmode_code>C</transmode_code>
    <amount_local>232323</amount_local>
    <involved_parties>
      <party>
        <role>B</role>
        <account>
          <swift>ALP123</swift>
          <account>AlphaAccount</account>
          <account_name>AlphaBank</account_name>
          <account_type>2</account_type>
        </account>
        <funds_code>D</funds_code>
        <country>AF</country>
      </party>
    </involved_parties>
  </transaction>
</report>
```
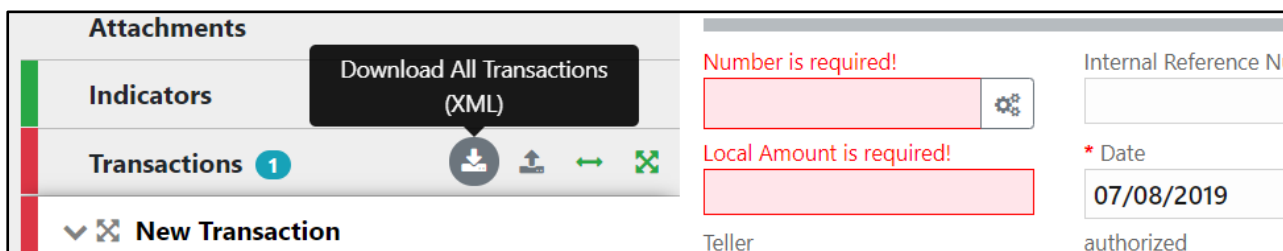
Figure 32 - Downloaded Transaction XML

Figure 33 - Download All Transactions shows where to download all the transactions in the report. Hovering the mouse pointer over the **Transactions** header in the left navigator will display the button.

Figure 33 - Download All Transactions

Downloading all transactions will result in repeated <transaction> elements, for example

Figure 34

Cash Transaction Report (CTR)
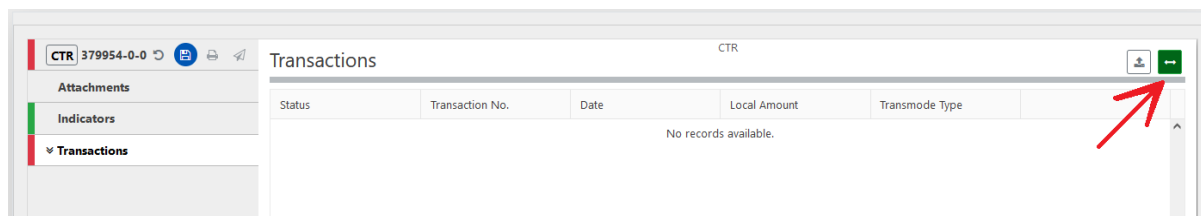
CTR can be submitted in two ways as shown in figure xx.
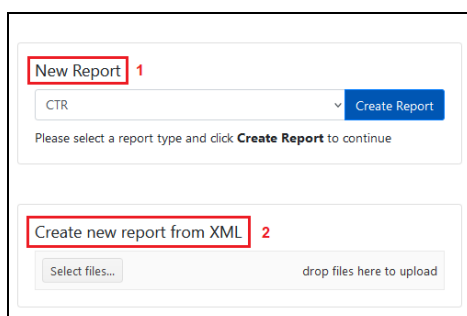
Figure 35

To submit CTR via forms CTR from the dropdown needs to be selected and "Create Report: button needs to be clicked which will open a new form as shown in figure xx.

Clicking on the Add Biparty button at the right top corner of the form opens a new form to insert a new transaction as shown in figure 36.

Figure 36

Process of submitting transaction in CTR is the same as STR.

3   XML and ZIP Upload

The XML Upload screen is accessed via the main menu **New Reports > XML Upload**

The initial page shows a file input to select an XML or ZIP file. Alternatively the user can drag and drop the files to upload
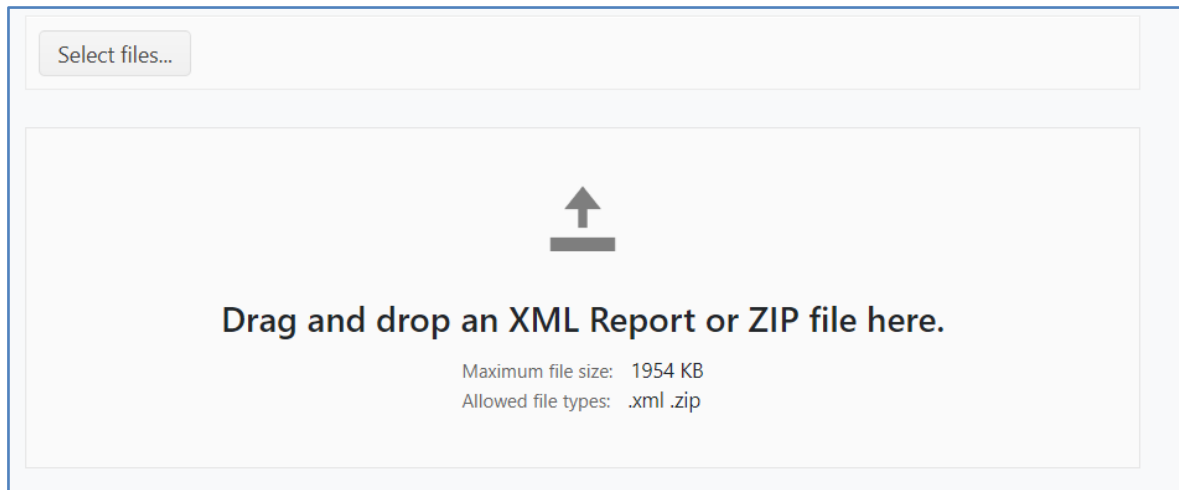
Figure 37

If a ZIP is selected the user has the option to **Upload** the file or **Clear** the file.
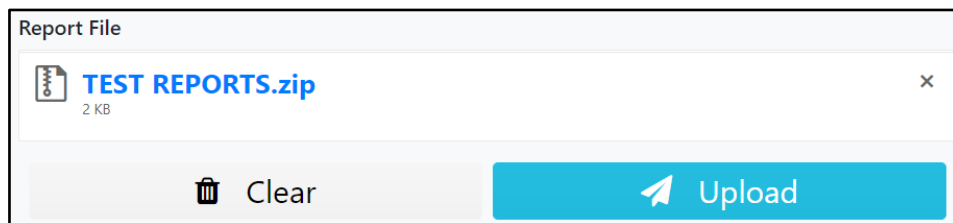
Figure 38

Selecting **Upload** will show a confirmation dialog box for the **ZIP** file
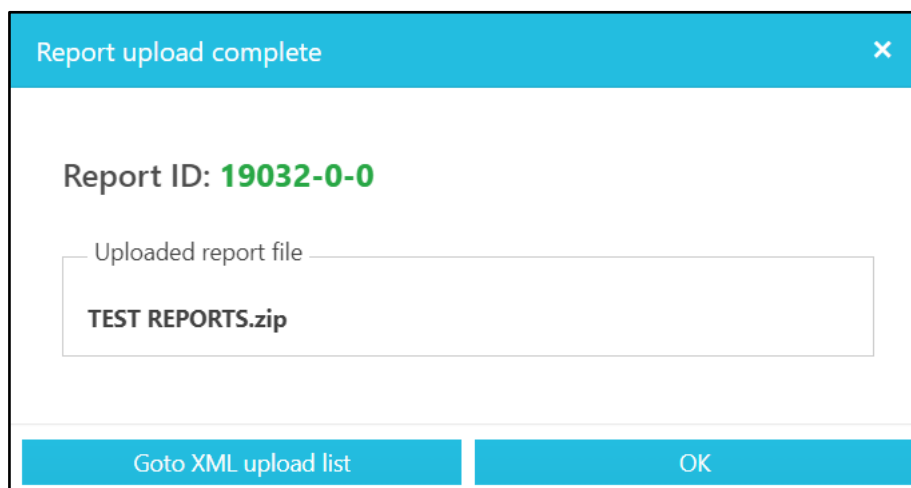
Figure 39

If an XML file is selected, an attachments area is shown so that the user can select files to upload with the XML file as attachments.
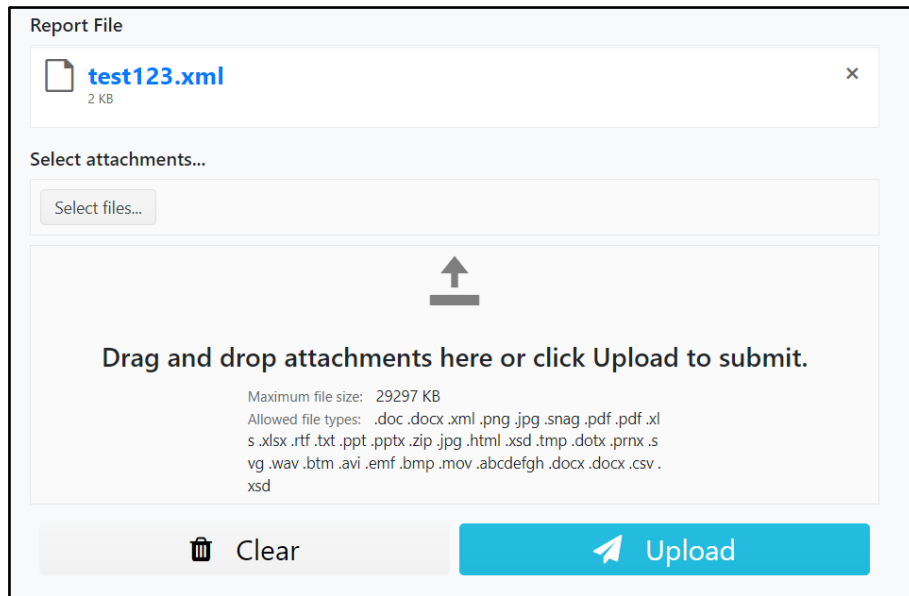
Figure 40

Attachments can either be added by checking **Select files…** or by dragging and dropping the files into the attachments area.

The attachments can be individually removed by clicking the ✕ button for that attachment or selecting the **Clear attachments** button to remove all attachments.
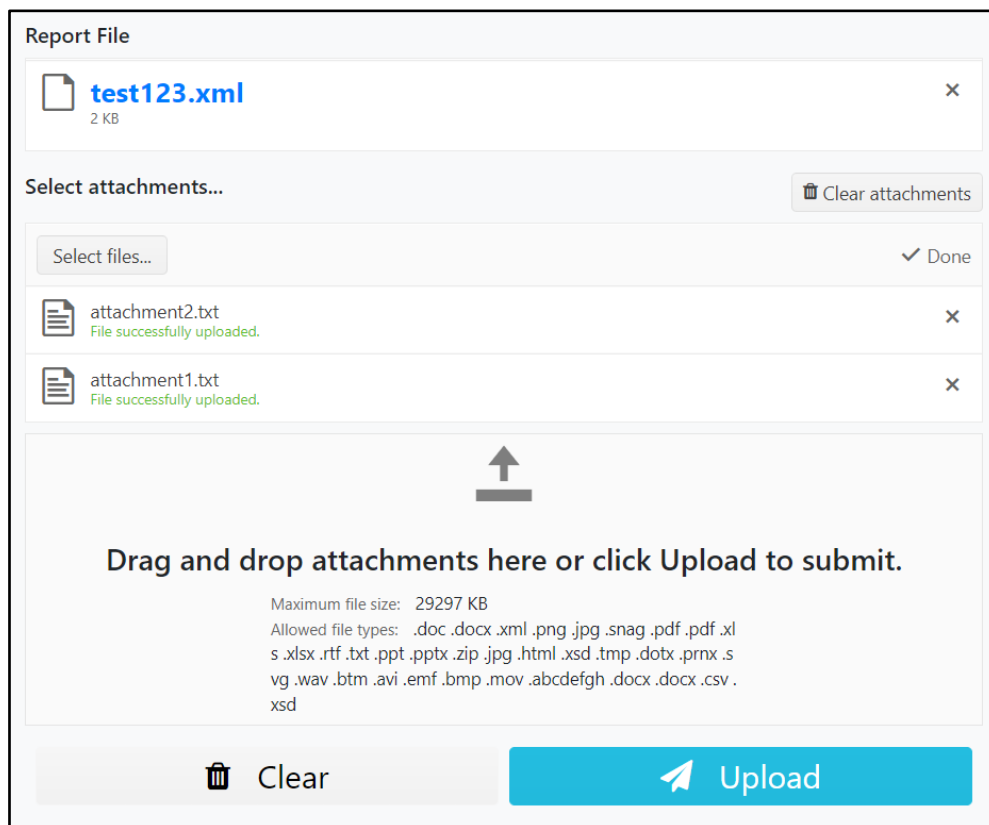
Figure 41

Deleting the XML report at any point will also remove all the attachments
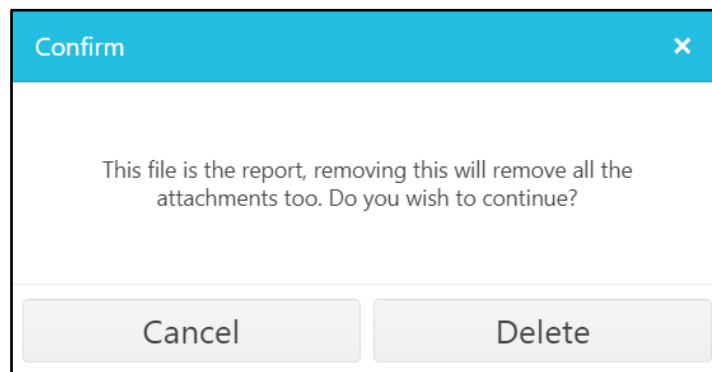
Figure 42

Click on the **Upload Report File** button to ensure that the XML and attachments (or ZIP file) are uploaded

A confirmation dialog box appears to confirm that the files have been uploaded
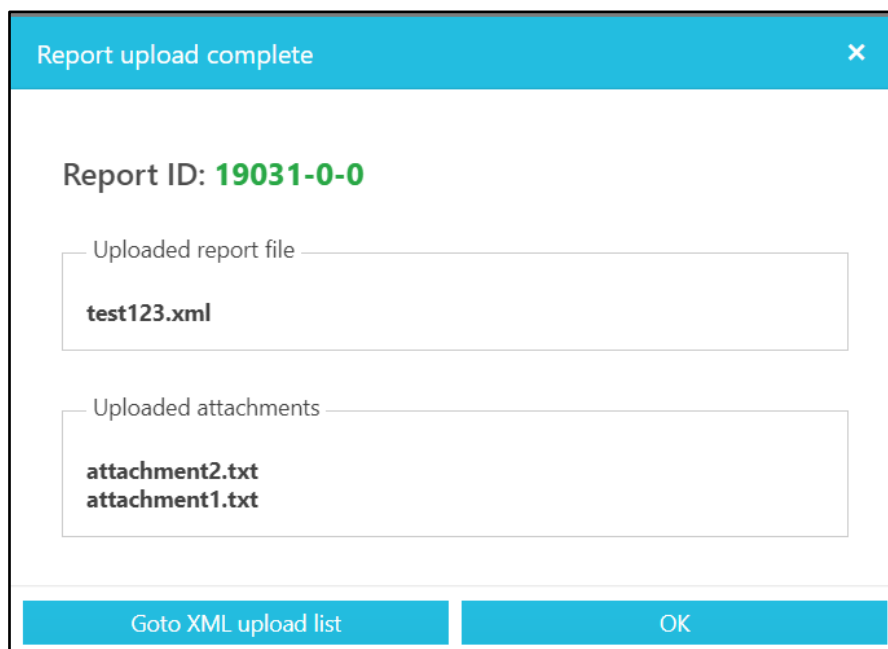
Figure 43

4 Report Grids

Three grids in the Web Application show the report data. Figure 44 shows the header how each grid appears
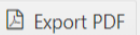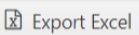
Figure 44

4.1 Each grid can be filtered by a date range by entering the Start Date and End Date or using one of the quick filters. The start and end dates filter based in the date the report was initially created.
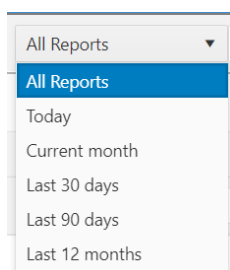
The **Current Month** filters all the reports from the 1st day of the current month until today.

4.2 The Export PDF and Export Excel buttons opens a dialog to export the currently viewed grid as a PDF or Excel document.

4.3 Each grid can be filtered by selecting from the drop down box, the date selector or entering a value, depending on the column type, in the filter boxes at the head of the columns

4.4 Column headers can also be dragged into the grouping header to group by that column.

4.5 A column selector shown by the ▥ button in the header allows the user to add or hide columns from the current grid view:
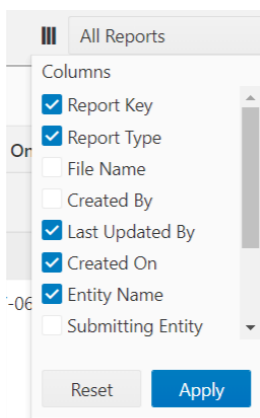
4.6 Not Submitted Web Reports

The **Not Submitted Web Reports** grid (**Draft Reports**) is where all **Web Reports** that have been saved but not submitted are sent, as well as reports that have been reverted.

Figure 45

Actions available for the Not Submitted Reports grid

Action Name	Description
Edit ✎	Opens the report for editing. This is only visible for reports that have not been archived.

Delete 🗑	Deletes the report, this is only visible if the report has not been archived
Preview 👁	Opens the report in the preview format for viewing and printing. This is only visible for reports that have not been archived.

5 Message Board

Clicking on the Message Board menu at the top of the home page will open the home page of the Message Board.
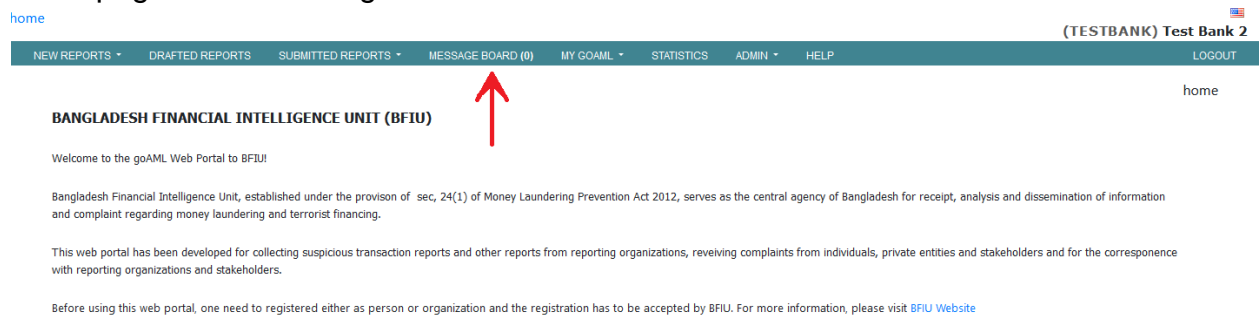

Figure 46

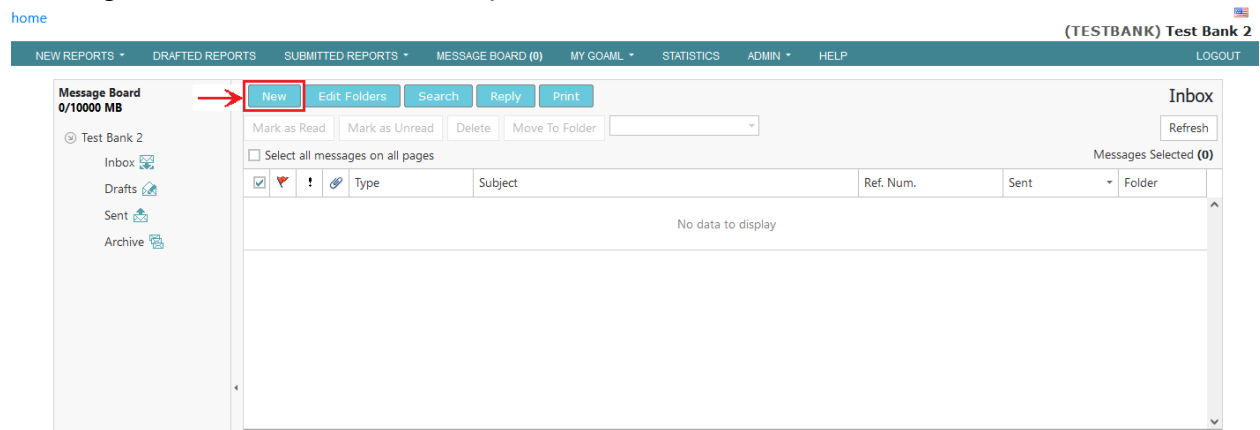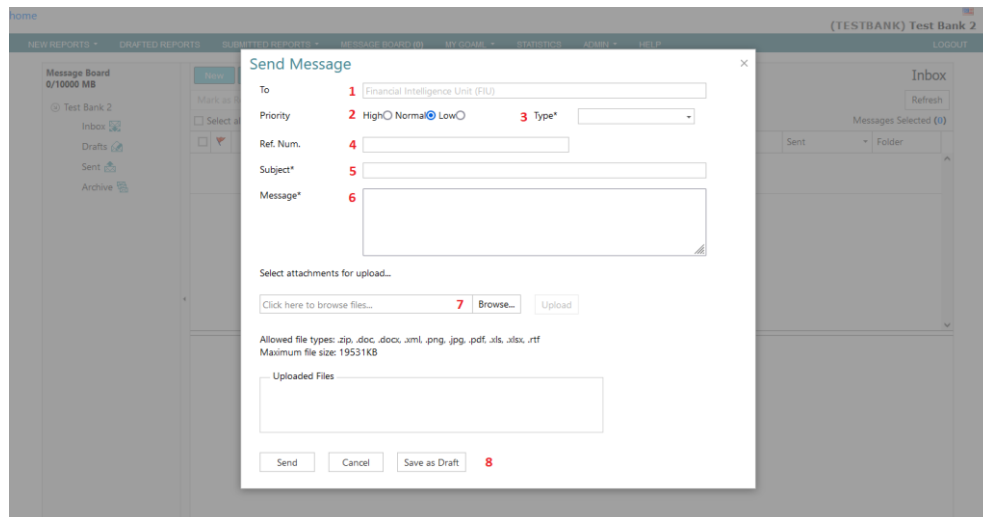Clicking on the "New" button will open a window to send new mail.

Figure 47

Figure 48

1. Recipient will be selected automatically as Financial Intelligence Unit (FIU).
2. Select the priority according to the importance of the mail.
3. Select the name of the BFIU official/group from the drop down to whom you need to send the mail.
4. Mention the reference number of the letter (if any) in the ref. num field.
5. Write the subject of the mail in the "Subject" field
6. Enter the E-mail details in the "Message".
7. Browse files in order to attach to the mail (if necessary).
8. There is an option to save the mail as draft or can be sent immediately by pressing "Send" button.
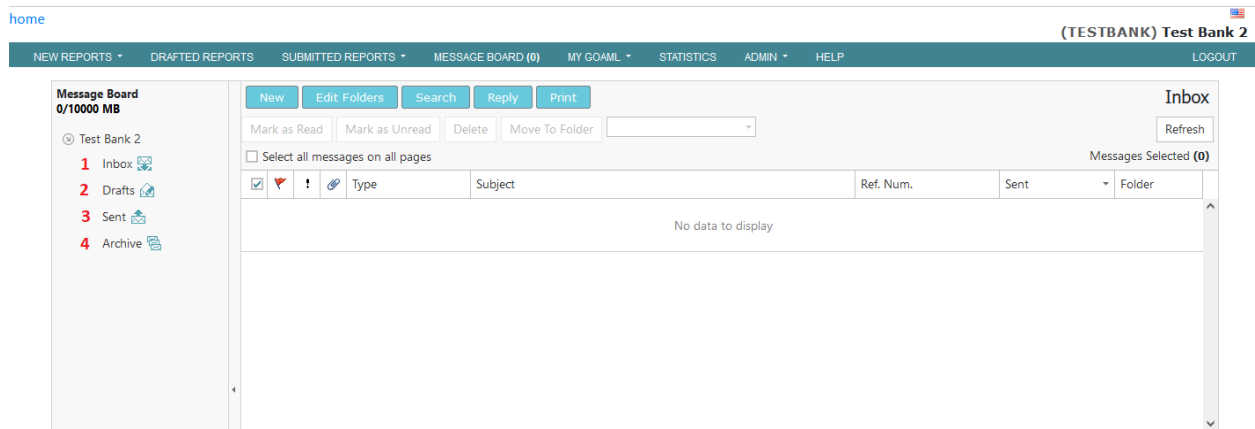
Figure 49

1. Received mails can be found in the "Inbox".
2. Unsent (Saved as draft) mails can be found in "Drafts".
3. Sent mails can be found in "Sent".
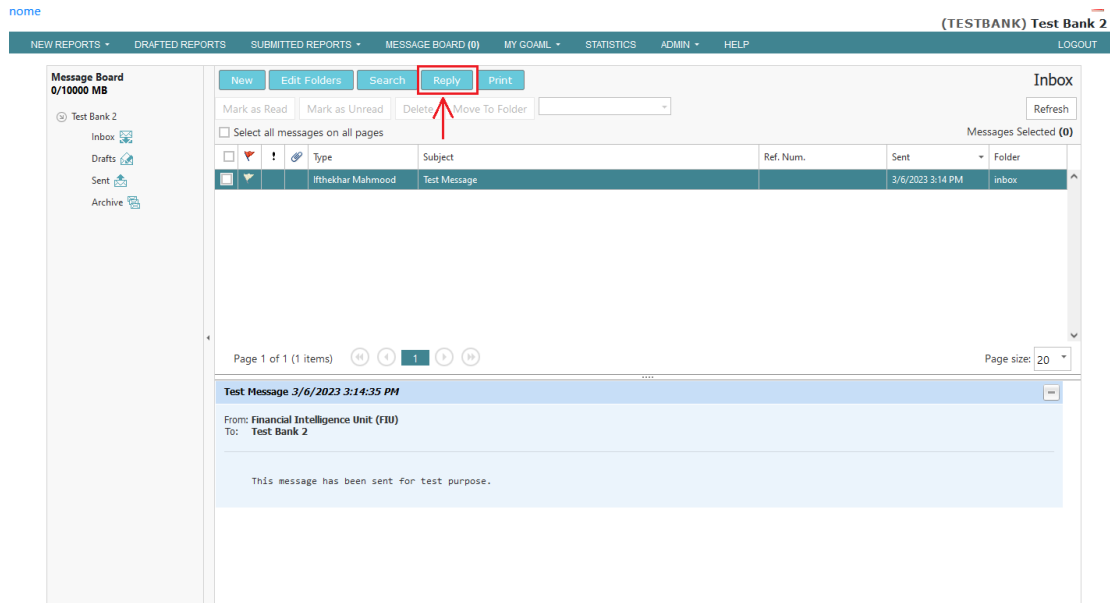4. Archived mails can be found in "Archive".

Figure 50

In order to provide feedback of a mail, just click the reply button mentioned in the image instead of opening a new message. In this case, "Type" will be selected automatically and mail will be delivered to the concerned officials of BFIU.
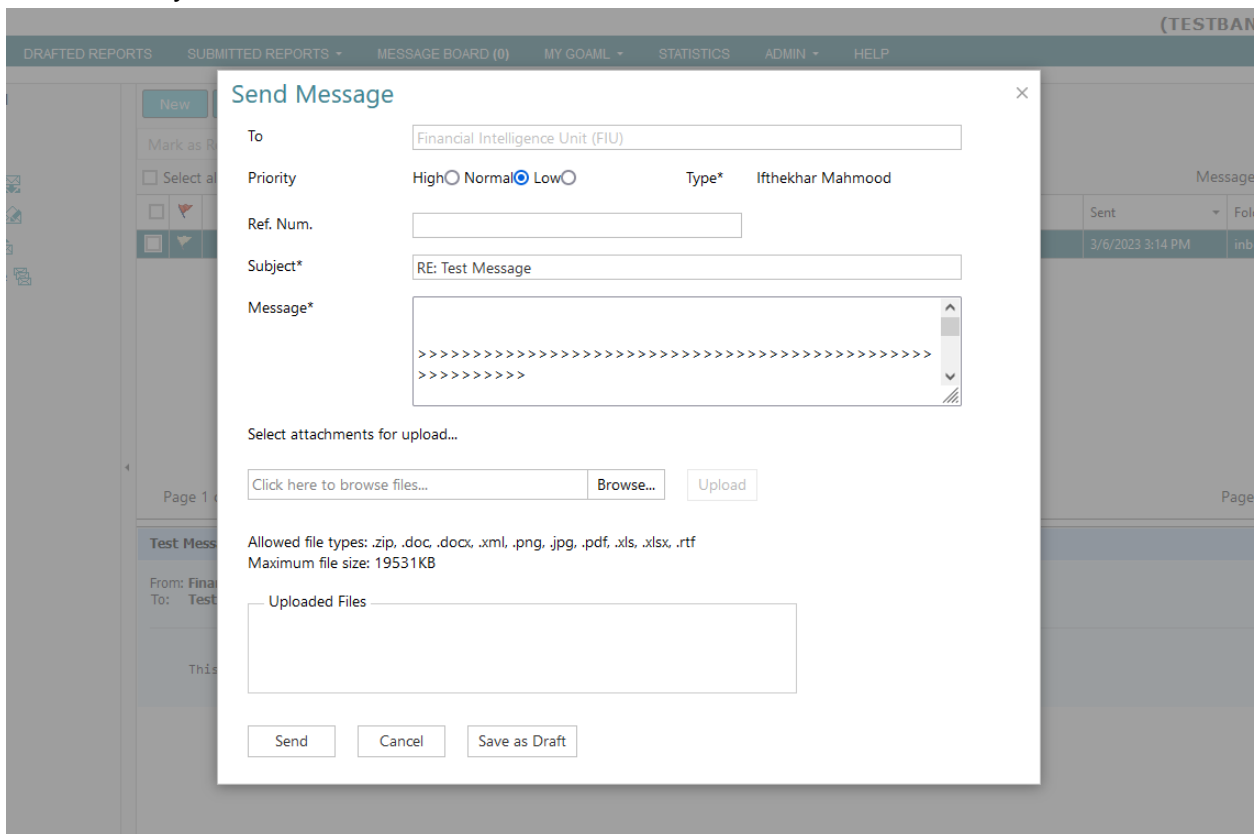

Figure 51

6. Statistics

Clicking on the Statistics menu at the top of the home page will open the Statistics page of the Message Board.
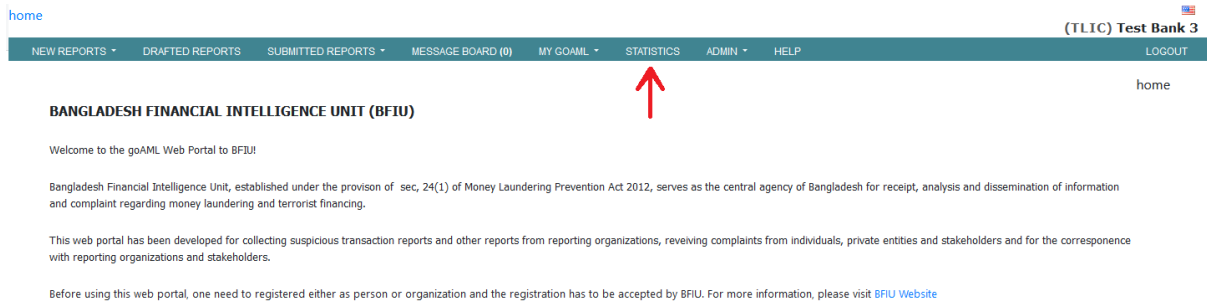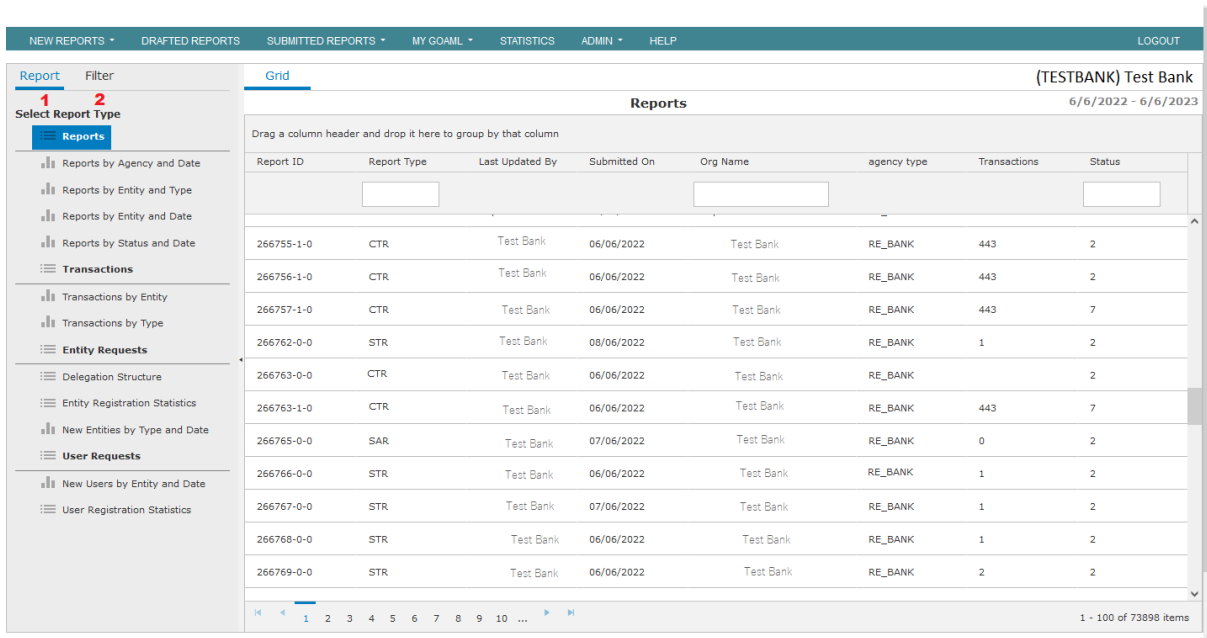

Figure 52

Figure 53

There are 2 tabs- (i) Report & (ii) Filter

All previously submitted reports are displayed in the Reports tab. There's a textbox bellow "Report Type" column. Typing in the textbox will display reports accordingly.
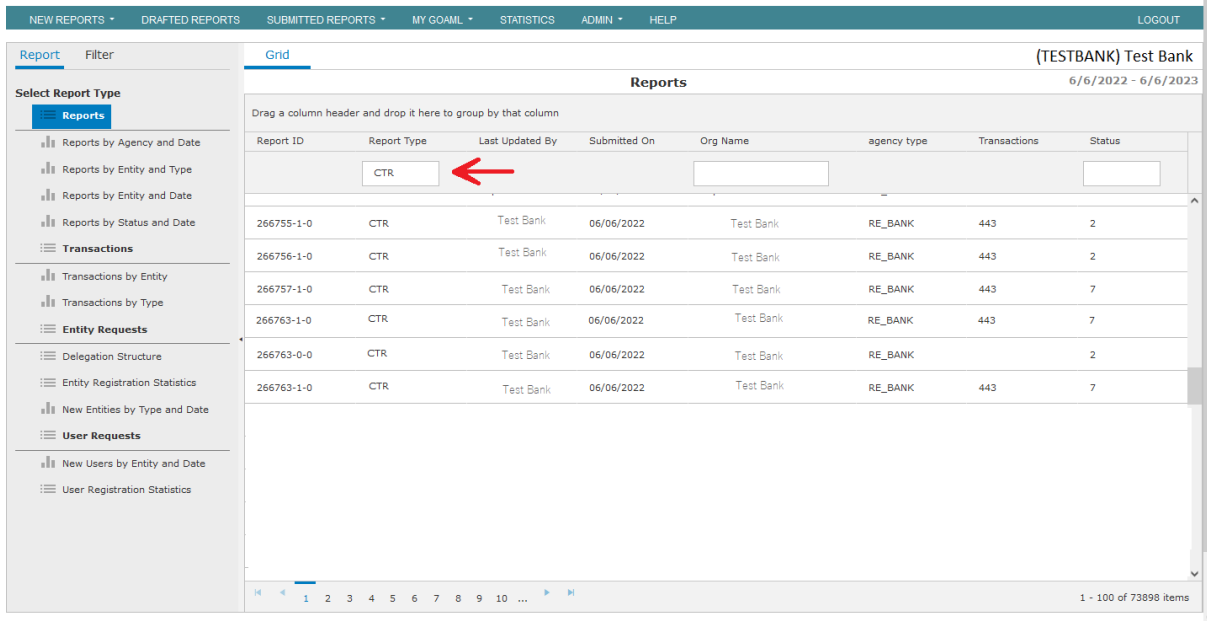
Figure 54

By selecting from the dropdown of the filter tab the statistics of the reports submitted during a time period can be seen.
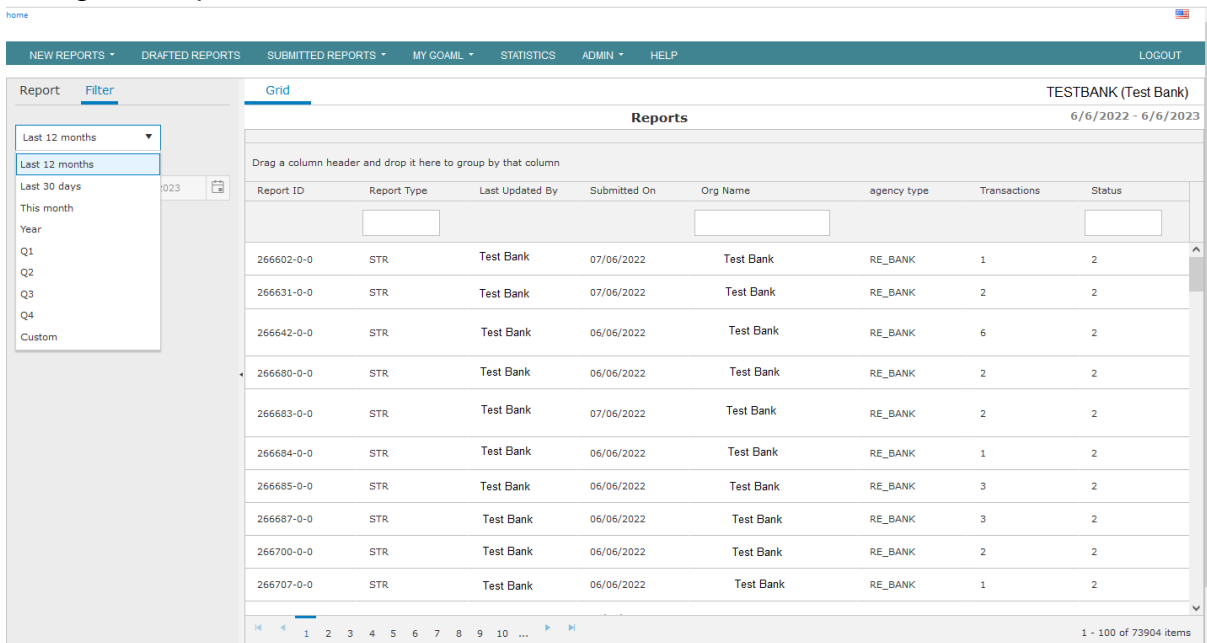
Figure 55

7. Password Retrieve

In case of retrieval of lost password after visiting goAML web portal, Login button needs to be clicked.
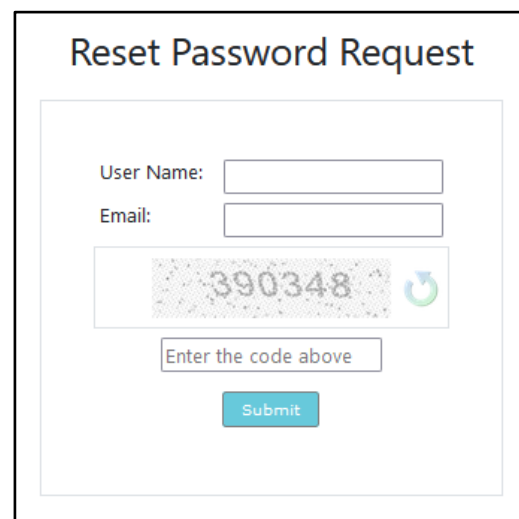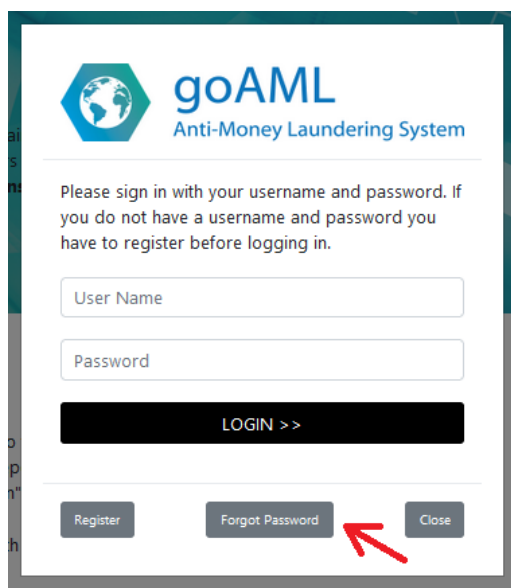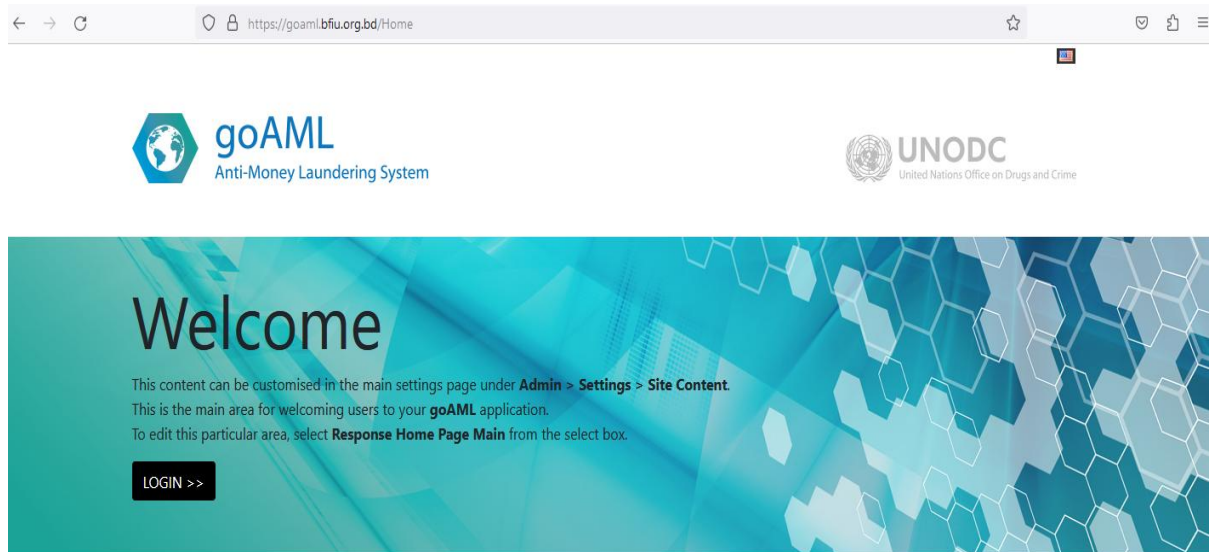

Figure 56

A new window will appear. Pressing forget password button will open a new window.

User needs to provide User Name and registered E-Mail address to get password reset link.

After submitting User Name, E-Mail and capcha, an E-mail will be sent to the registered E-Mail address containing the instruction to reset the password.

An email has been sent with instructions on how to reset your password.

8. My goAML

A user can request to change information from "My GOAML" option. "My GOAML" dropdown menu consists of 3 sub menus as shown in figure 57).

- To change password user needs to click "Change Password" sub menu. A form will appear as shown in figure 58.
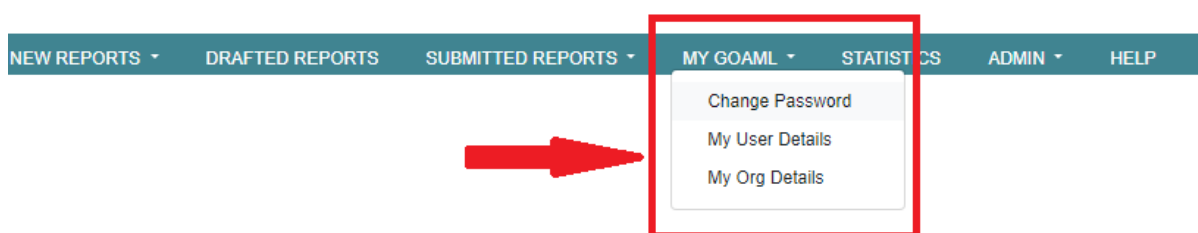- To change user details user needs to click "My User Details" sub menu. A form will appear as shown in figure 59.
- To change organization details user needs to click "Mu Org Details" sub menu. A form will appear as shown in figure 60.

Figure 57

Figure 58

Figure 59

Figure 60

End