



ABU DHABI GLOBAL MARKET
سوق أبوظبي العالمي

Date: 19 May 2019

Notice No.: FSRA/FCPU/15/2019

To: Senior Executive Officers (SEO), Money Laundering Reporting Officers (MLRO) and Principal Representatives (PR) of Relevant Persons

Dear SEO/MLRO/RP,

RE: REPORTING SUSPICIOUS ACTIVITIES TO THE FINANCIAL INTELLIGENCE UNIT THROUGH “goAML” SYSTEM

The purpose of this circular is to explain the new “goAML” Anti-Money Laundering (AML) reporting system for Relevant Persons to submit Suspicious Transaction Reports (STRs) and Suspicious Activity Reports (SARs) to the UAE Financial Intelligence Unit (FIU).

Anti-Money Laundering in ADGM

AML and countering the financing of terrorism (CFT) in the ADGM is governed by the AML and Sanctions Rules and Guidance (AML Rulebook). The AML Rulebook is made in recognition of the application of the relevant Federal Laws in the Abu Dhabi Global Market (ADGM). It applies to Authorised Persons (other than Credit Rating Agencies), Recognised Bodies, Designated Non-Financial Businesses or Professions (DNFBPs) and Non-Profit Organisations (NPOs) - collectively, **Relevant Persons**.

Reporting to the FIU

The Federal Decree by Law No. (20) of 2018 on Anti-Money Laundering, Combating the Financing of Terrorism and Financing of Illegal Organisations creates an obligation on all Relevant Person to report suspicious activities directly through its electronic system or by any other means approved by the FIU of the UAE.

In addition, Rule 14.3.1 of the AML Rulebook creates further obligations for Relevant Persons to ensure that they have in place a robust process for investigating, reporting and documenting suspicious activities to the FIU through the new “goAML” Anti-Money Laundering System.

Relevant Persons are reminded that the failure to report suspicions of money laundering or terrorist financing is a criminal offence under the laws of the UAE, and may also constitute a breach of the AML Rulebook. The Financial Services Regulatory Authority (FSRA) will not hesitate to take appropriate action against Relevant Persons that contravene the Federal Laws and FSRA requirements.

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What is required from Relevant Persons?

All relevant persons are required to register on the new goAML online system. You should read the documents carefully (see **Annexure 1**) and ensure to register at your earliest convenience but no later than **20 June 2019**.

In order to gain access to the new goAML system, Relevant Persons are first required to pre-register on the Central Bank of UAE Service Access Control Manager (CBUAESACM) portal. The purpose of this is to secure the access to the goAML launch portal to enable access to the goAML application to submit STRs and SARs.

Note that upon receipt of your application, your Regulatory Body will verify and approve both the pre-registration and goAML registration submissions based on the information requested within the pre-registration and goAML registration guides. The system user details should include either the designated Money Laundering Reporting Officer (**MLRO**) or the deputy MLRO - should the MLRO be unavailable - who will be responsible to file all STRs and SARs. Following this, Relevant Persons are required to attach **all mandatory documentary evidence** in PDF format such as the valid Financial Service Permission (**FSP**) or ADGM Registration License, the ADGM Recognized Person Status Form (**Required by Relevant Persons with a FSP License**) and supporting evidence of the current MLRO and deputy MLRO (i.e. copies of passport, UAE Resident Visa and UAE ID).

For those Relevant Persons operating in more than jurisdiction within the UAE, you are required to complete a separate registration for each of those jurisdictions.

System - Phases

Please note the system will be live for onboarding and registration from 16 May to Mid-June 2019. The submission of reports will continue to be done within the existing legacy system until further communication is issued in June 2019. To reduce over-planning, the below phases will apply:

1. **Phase 1:** Go-live of the new goAML System is targeted for 27 June 2019. The scope for 27 June 2019 will be the submission of **web reports** by all reporting entities.
2. **Phase 2:** All reporting entities that require the **XML function** to submit reports will be provided with support for XML testing by the FIU team, from 1 July 2019 to 30 October 2019 using the same UAT environment that has been shared.

goAML contact

FIU team are available for queries via: goaml@cbuae.gov.ae

Sincerely,

FINANCIAL CRIME PREVENTION UNIT

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Annexure 1: goAML Guidance pack; which contains

1. Pre-registration Guide
2. GoAML Registration Guide
3. XML Schema Guide -(use an XSD reader to open)
4. Web submission Guide
5. XSD (XML Schema)- (use an XSD reader to open)
6. XML Samples -(use an XSD reader to open)
7. Link to the central bank services portal. Which will have 2 links (1) UAT environment and (2) Production Environment