USER GUIDE FOR ACCOUNTABLE AND REPORTING INSTITUTIONS TO SUBMIT AGREGATED CASH THRESHOLD REPORTS (CTRA) ON THE REGISTRATION AND REPORTING PLATFORM OF THE FINANCIAL INTELLIGENCE CENTRE

Version 1.0
31 March 2016
Objective of this user guide
The objective of this user guide is to define and outline the steps to be followed when an accountable and reporting institution submit an aggregated cash threshold report (CTRA) to the Financial Intelligence Centre (the Centre) in terms of section 28 of the FIC Act. Please note that the reporter must be registered with the Centre in terms of section 43B of the FIC Act in order to access the Centre’s registration and reporting platform. In order to register, accountable and reporting institutions can refer to Public Compliance Communication 05A for further guidance.

This user guide is applicable to:
- Accountable institutions listed in Schedule 1 to the FIC Act; and
- Reporting institutions listed in Schedule 3 to the FIC Act.

Access to the reporting platform
In order to submit CTRA to the Centre, the institution must access the portal provided by the Centre for this purpose on the Centre’s website at www.fic.gov.za. The reporting environment can also be accessed by typing the URL: http://cengoweb01/goAMLWeb_PRD/Home.

Legal Disclaimer
The Centre reserve the right to amend, modify or change the contents of this document.
Definitions
The guideline must be read in conjunction with the FIC Act and the Regulations in relation to the definitions of terms. In this guideline, unless the context indicates otherwise:

“AI/RI” refers to an Accountable Institution (listed in Schedule 1 to the FIC Act) and Reporting Institution (listed in Schedule 3 to the FIC Act).

“Business” refers to organisation or entity (ies) and can be used interchangeably.

“S43CO” refers to person who is tasked to submit reports to the Centre.

“FIC Act” refers to the Financial Intelligence Centre Act, 2001 (Act No 38 of 2001), as amended.

“Regulations” refer to the Money Laundering and Terrorist Financing Control Regulations made in terms of section 77 of the FIC Act and promulgated in Government Notice 1595 of 20 December 2002 as amended.

“goAML” refers to the an integrated software solution implemented by the Centre as its preferred IT platform for registration, reporting, data collection, analysis, case management and secure communications required for the Centre’s daily operational functions and requirements.

Important information to remember when reporting on the Centre’s reporting platform:

- Accountable and reporting institutions must register in terms of section 43B of the FIC Act before a CTRA can be submitted. Please refer to registration guideline for accountable and reporting institutions and PCC05A for registration related information.
- All fields with an asterisk (*) are mandatory and should be completed.
- The user needs to consider business rules applicable to the various reports when reporting and apply them along with the applicable regulations and sections of the FIC Act.
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1. Introduction

The Centre is implementing an integrated software solution as its preferred platform for registration, reporting, data collection, analysis, case management and secure communications required for the Centre's daily operational functions and requirements. The new registration and reporting platform is called goAML. Accountable and reporting institutions have an obligation to submit cash threshold reports to the Centre in terms of section 28 of the FIC Act and must utilise goAML for submitting cash threshold reports to the Centre.

goAML is accessible by going to the Centre’s website, www.fic.gov.za, and selecting the reporting functionality.

Cash Threshold Report Aggregation (CTRA) is a cash threshold report of aggregates of smaller amounts which when combined add up to the prescribed amount, in cases where it appears to the accountable or reporting institution concerned that the transactions involving those smaller amounts are linked in such a way that they should be considered fractions of one transaction.
2. goAML Web Icons

<table>
<thead>
<tr>
<th>Icons</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><img src="image" alt="Add icon" /></td>
<td>Add</td>
</tr>
<tr>
<td><img src="image" alt="Add icon" /></td>
<td>Add the captured detail</td>
</tr>
<tr>
<td><img src="image" alt="Cancel icon" /></td>
<td>Cancel instructions goAML not to capture the detail</td>
</tr>
<tr>
<td><img src="image" alt="Close icon" /></td>
<td>Close</td>
</tr>
<tr>
<td><img src="image" alt="Preview icon" /></td>
<td>Preview</td>
</tr>
<tr>
<td><img src="image" alt="Print icon" /></td>
<td>Print</td>
</tr>
<tr>
<td><img src="image" alt="Refresh icon" /></td>
<td>Refresh</td>
</tr>
<tr>
<td><img src="image" alt="Remove icon" /></td>
<td>Remove the uploaded document</td>
</tr>
<tr>
<td><img src="image" alt="Upload icon" /></td>
<td>Upload a document</td>
</tr>
<tr>
<td><img src="image" alt="Save icon" /></td>
<td>Save</td>
</tr>
<tr>
<td><img src="image" alt="Save Report icon" /></td>
<td>Save a report</td>
</tr>
<tr>
<td><img src="image" alt="Submit Report icon" /></td>
<td>Submit a report</td>
</tr>
<tr>
<td><img src="image" alt="Show Attachments icon" /></td>
<td>Shows the number of attached documents</td>
</tr>
<tr>
<td><img src="image" alt="New Reports icon" /></td>
<td>Upload XML and web reports</td>
</tr>
<tr>
<td><img src="image" alt="Drafted Reports icon" /></td>
<td>Access drafted and submitted reports</td>
</tr>
<tr>
<td><img src="image" alt="Submitted Reports icon" /></td>
<td>View submitted reports</td>
</tr>
<tr>
<td><img src="image" alt="Message Board icon" /></td>
<td>Access mail messages on goAML</td>
</tr>
<tr>
<td><img src="image" alt="My goAML icon" /></td>
<td>Change password and user details</td>
</tr>
<tr>
<td><img src="image" alt="Admin icon" /></td>
<td>Access statistics</td>
</tr>
<tr>
<td><img src="image" alt="Logout icon" /></td>
<td>Logout of goAML</td>
</tr>
</tbody>
</table>
3. Cash Threshold Report (CTRA) Baseline Scenario

The below process flow diagram demonstrates the end to end process of uploading a Cash Threshold Report Aggregation (CTRA). This diagram is given greater detail in the content below. Fields in the flow diagram are labelled A to G.

Example used for this process flow:
Baseline scenario refers to how a Cash Threshold Report Aggregation (CTRA) should be uploaded for a cash withdrawal of R25 000 at Bank A, branch Y on the goAML platform.

3.1 Field Definitions

- Report type (A) – The type of report (i.e. CTRA)
- Reporting Person and Location (B)
  - Reporting Person - Linked to the logged in user details, this is the person uploading the CTRA;
  - Location - Describes the actual geographical area / branch where the transaction or series of transactions occurred. The address of the logged in user, is populated with selected report for capturing. The logged in user must edit or delete the address, if the populated address is not the actual location of where the transaction (series of transactions) and/or unusual/suspicious activity occurred.
- Indicators (C) – Refers to the relevant section of the FIC Act in terms of which the report is being made. This is selected using predefined fields.
- Transactions (D)- “Transaction” means a transaction concluded between a client and an accountable institution in accordance with the type of business carried on by that institution.
- From Type / To Type (E) –This indicates from where the funds originated (from), and to where the funds were placed (to). Both fields are required to be completed.
- My client / Not my client and Conductor (F) – Denotes if the “from/to type” selected are the institutions client, or not the institutions client. I.e. The person/entity who paid the cash is not the client of the institution, and the person/entity receiving the cash is the client of the institution.
- Person / Entity / Account (G)
  - Person- this refers to a natural person.
    Note: If a person physically receives or pays cash, “person” is selected
• Entity - this refers to a legal person. Note that there is a natural person that will always be linked to an entity (i.e. The signatory).

  Note: If an entity physically receives or pays cash, “entity” is selected.

• Account - this refers to an account held with an accountable or reporting institution (e.g. Cheque account held with a bank).

  Note: When cash is deposited or withdrawn to/from an account, then “account” will be selected.

• Mandatory Fields (H) – this refers to the fields that are compulsory to be completed. The information that is required is dependent on the fields selected in field G (i.e. Person / Entity / Account).
3.2 Baseline scenario for submitting aggregated cash threshold reports to the Centre – displaying fields A to G to be completed
4. Accessing goAML

Accountable and reporting institutions can access the goAML platform by utilising the username and password captured during the registration process. Authentication will always be required before gaining access to goAML.

- Go to the Centre’s website, www.fic.gov.za
- Access goAML page by clicking on reporting forms; OR access the link directly by using http://cengoweb01/goAMLWeb_PRD/Home.
- Click on the Login link
- Enter your user name in the standard format captured during registration.
- Enter your password in the standard format of Case sensitive, Alpha Caps, Alphanumeric, numeric & Char e.g. Test12345@ and click Log In button to proceed.

Caution: Remember to keep your username and password safe.
4.1. goAML platform landing page

The landing page has the following visible items:

- **Logged in user details** - details which user is logged in for which institution (e.g. Sipho from XYZ Bank).

- **Menu Bar** - contains **New Reports** / Drafted Reports / Submitted Reports / Message Board / MygoAML / Admin / Help / Logout, clicking any of the link item will give a user access to the functionality required (i.e. clicking message board populates the message board).

- **Information Bar** – contains the FIC information with links to download goAML documentation.

- **Logout** – allows you to logout as a user.
5. Capturing a Cash Threshold Aggregation report

5.1 Select a new Report

- The link for uploading reports is accessible by hovering the mouse pointer on the menu bar; New Reports > click Web Reports

- Once selected, a general reporting template will be generated.
5.2 Reporting template- overview

- The form for creating new reports is loaded and displayed. The form fields **Entity** and **Reporting Person** are automatically completed and cannot be changed. The Reporting Person details are linked to the logged in user details.

- **Entity** – Automatically filled in and cannot be changed (Linked to Login ID)
- **Type** – Type of Report (e.g. CTRA)
- **Submission Date** – Automatically generated once the report is submitted.
- **Reporting Person** – Full details of the report’s reporting person automatically filled in (Linked to Login ID)
- **Reporting Entity Branch** – Branch where the transaction took place
- **Reporting Entity Reference** – Reporting Entity internal transaction reference number
- **FIC Ref Number** - This field is mandatory for **CTRA** when resubmitting failed / rejected reports and needs to reference the original **CTRA** report number issued by the Centre
5.3 Select Report Type

- The type of report to be submitted is selectable from the **Type** drop down list, each report will have unique fields i.e. transactional reports fields will differ from activity report fields
To capture a CTRA report, select from the Type drop down list > select **Cash Threshold Report Aggregation**

### FIELD BASELINE SCENARIO B – LOCATION AND REPORTING PERSON

#### 5.4. Location

Describes the actual geographical area / branch where the transaction or series of transactions occurred. The address of the logged in user is pre-populated with the address of the registered profile. The logged in user must edit or delete the address if the populated address is not the actual location of where the transaction (series of transactions) activity occurred.

<table>
<thead>
<tr>
<th>Address</th>
<th>City</th>
<th>Province/State</th>
<th>Postal/Zip</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>XYZ Bank, Complex 90, Sandton Square</td>
<td>Johannesburg</td>
<td>Gauteng</td>
<td>7402</td>
<td>SOUTH AFRICA</td>
</tr>
</tbody>
</table>
The “Use an existing Address” button is used to populate address information that was already captured on the web session on goAML.

### Address

<table>
<thead>
<tr>
<th>Type</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Town</td>
<td>City</td>
</tr>
<tr>
<td>Postal / Zip</td>
<td>Country</td>
</tr>
<tr>
<td>Province / State</td>
<td>Comments</td>
</tr>
</tbody>
</table>

- **Type** – It can be Business, Operational, Private, Public, Unknown
- **Town** – Name of town / district as part of a city
- **Postal / Zip** – The postal code of the city
- **Province / State** – Name of the province
- **Address** – Physical Address - details like street name, house number etc.
- **City** – Name of the city
- **Country** – Name of the country
- **Comments** – If any

**Please Note: Location** should be completed with consideration of the requirement of the Centre to submit a report per the applicable schedule item, noting the geographical area/location where the transaction (series of transactions) as defined in section 28 of the FIC Act occurred.

### 5.5 Reporting Person

As discussed above, this field is pre-populated and cannot be amended.

<table>
<thead>
<tr>
<th>First Name</th>
<th>Surname / Last Name</th>
<th>Birth Date</th>
<th>RSA ID Number</th>
<th>Passport / Foreign ID / Permit / Refugee / Residence Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sipho</td>
<td>Mohale</td>
<td>2016/01/30</td>
<td>87013012526985</td>
<td></td>
</tr>
</tbody>
</table>

User guide for accountable and reporting institutions to submit aggregated cash threshold reports on the registration and reporting platform of the Financial Intelligence Centre
5.6. Indicators

Indicators are classification for the report. More than one "Report Indicator" may be provided. To select the appropriate indicator:

- Click Add to select the appropriate indicator for the report

Type in the Indicator Code > click Search Button > select by checking the Indicator > Close.
Or Scroll > select by checking the Indicator > Close.

<table>
<thead>
<tr>
<th>Code</th>
<th>Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIND007</td>
<td>A counterfeited note was discovered, typically at a casino</td>
</tr>
<tr>
<td>RIND020</td>
<td>A notice (usually in e-mail form) is sent to a company or business, informing them that one of their service providers have changed banking details and all future payments need to be paid into a new bank account. This turns out to be false and payment is not made.</td>
</tr>
<tr>
<td>RIND029</td>
<td>A pyramid scheme involves the payment of an access fee to a wealth building initiative, followed by the recruitment of new investors in order to move up the pyramid. While the sale of products might be involved, the main intention is the recruitment of new investors. This will need to be indicated on the form.</td>
</tr>
<tr>
<td>RIND041</td>
<td>Account monthly turnover shows an increase from previous months</td>
</tr>
<tr>
<td>RIND052</td>
<td>Account was either issued with a supplementary card, or the primary card is being used by someone other than the account holder to access funds abroad.</td>
</tr>
<tr>
<td>RIND095</td>
<td>Activity does not match client profile or expected transacting patterns</td>
</tr>
<tr>
<td>RIND075</td>
<td>Adverse reports - international</td>
</tr>
<tr>
<td>RIND077</td>
<td>Adverse reports on commercial databases</td>
</tr>
</tbody>
</table>

The selected Indicator will be displayed on the form.

Click X to delete the searched indicator

Please Note: Whilst multiple report indicators may be provided, a business rule exists that indicates that a minimum of one report indicator per report must be included.
5.7. Transactions

Transactions details are added as follows:

- Click Add button to capture transaction details for the report

- The Transaction form populates with details of the report to be completed.

<table>
<thead>
<tr>
<th>Number*</th>
<th>Internal Reference Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transmode Code*</td>
<td>Transmode Comment</td>
</tr>
<tr>
<td>Local Amount</td>
<td>Date*</td>
</tr>
</tbody>
</table>

- Number* – Unique transaction number (e.g. bank transaction will be an Account Number) / in an event of no transaction numbers being available, users can generate a unique reference number from the system by clicking the icon
- Transmode Code – How the transaction was conducted, select from list (e.g. Cash)
- Local Amount – The value of the transaction in local currency (e.g. R35000)
- Internal Reference Number – Reporting Entity internal transaction reference number
- Transmode Comment – Description if the transmode code is Unknown or Other
- Date - Date of transaction (e.g. ccyy/mm/dd)

Please Note: For non-banking institutions there must be a unique transaction number (Number*) that will enable the institution to identify the relevant transaction and the client number/profile may be used in this instance
5.8 From and To Type

Transactional reports on goAML are structured as bi-party transactions with a From and To part to every transaction and one of the parts have to be “my client”. A client whether "my client" or "not my client" will always be, either an account, entity and/or person - a variation of the three and may be one or multiple. The mandatory information fields that need to be completed will differ as per the FIC requirements (e.g. if it’s “my client”, first name, surname, ID and date of birth are mandatory whilst the “not my client” only name or surname will be mandatory).
Transactions types are bi-party with a clear **From (Source)** and **To (Destination)** Type. A transaction report will always have a **From** and **To** side which will need to be completed by the reporter.

### From Type
- **My Client**
- **Not My Client**

### From My Client

### To Type
- **My Client**
- **Not My Client**

#### BASELINE SCENARIO FIELD F – MY CLIENT / NOT MY CLIENT AND CONDUCTOR

**5.9 My Client / Not my client**

The difference would be the part of the transaction where it is “**My Client**” versus just a “**Not My Client**” as it will influence how many of the fields will be mandatory.

- Click the > **My Client** radio button > The **From My Client** button displays > click the **Add** button
The **From Party** form displays, complete the details

- **Funds Code** – Type of funds used in initiating transaction (e.g. Cash)
- **Country** – Country where transaction was initiated
- **Funds Comment** – Description, if funds code is Unknown
5.10 Foreign Currency

Clicking the Foreign Currency add button generates a form with mandatory Currency Code, Amount and Exchange Rate fields.

<table>
<thead>
<tr>
<th>Foreign Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency Code</td>
</tr>
<tr>
<td>Exchange Rate</td>
</tr>
</tbody>
</table>

- Currency Code – Describes the currency for the transaction
- Amount – Transaction amount in foreign currency
- Exchange Rate – Exchange rate used for transaction (i.e. numeric value)

5.11 Conductor

A Conductor is a person carrying out the transaction and is an optional field. Clicking the Conductor add button generates a Person form.
5.12 Person Form

The below screen will generate once the conductor has been selected.

"Use an existing Person" button is used to populate Person information that was already captured on the web session on goAML.

- Title – e.g. Ms / Dr / Mrs
- First Name – First name of the person
- Middle Name – Middle name of the person
- Birth Date – Date of birth/ can be typed in / from calendar in ccyy/mm/dd format
- Mothers Name – Maiden Name
- RSA ID No – 13 digit South African ID Number
  This is a mandatory field in the event that it is my client and said client has a SA ID Number (e.g. 7404080408069)
- Nationality 1 – The status of belonging to a particular nation, whether by birth or naturalisation
- Country of Origin – The country in which a person is deemed to have originated
- Occupation – Job title of the person
- Gender – Male / Female
- Surname / Last Name – Surname of the reported person
- Prefix – Any name prefix (e.g. titles of nobility - Duke)
- Birth Place – Place of birth
- Alias / Known As – Also known as name or other aliases
- RSA Passport – South African passport number
- Nationality 2 – The status of belonging to a particular nation, whether by birth or naturalisation
- Residence – Select the current residence country of the person
- Employer Name – Record of Employer details
5.13 Phone

- **Contact Type** - It can be Business, Operational, Private, Public, Unknown
- **Country Prefix** - e.g. 27
- **Extension** - Numeric
- **Comm. Type** - It can be Landline, Mobile, Satellite
- **Number** - Numeric, digits (e.g. 0128012556)
- **Comments** - if any

*User guide for accountable and reporting institutions to submit aggregated cash threshold reports on the registration and reporting platform of the Financial Intelligence Centre*
5.14 Address

<table>
<thead>
<tr>
<th>Type</th>
<th>Address</th>
<th>Town</th>
<th>City</th>
<th>Postal/Zip</th>
<th>Province/State</th>
<th>Country</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>SOUTH AFRICA</td>
<td></td>
</tr>
<tr>
<td>Operational</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Private</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Public</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unknown</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **Type** - It can be Business, Operational, Private, Public, Unknown
- **Town** - Name of Town / district as part of a city
- **Postal / Zip** - the postal code of the city (e.g. 0122)
- **Province / State** - name of the province (e.g. Gauteng)
- **Address** - Physical Address - details like street name, house number etc.
- **City** - Name of the city
- **Country** - name of the country
- **Comments** - if any
5.15 Identification

<table>
<thead>
<tr>
<th>Identification</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Type*</td>
<td></td>
</tr>
<tr>
<td>Number*</td>
<td></td>
</tr>
<tr>
<td>Issue Date</td>
<td></td>
</tr>
<tr>
<td>Expiry Date</td>
<td></td>
</tr>
<tr>
<td>Issued by</td>
<td></td>
</tr>
<tr>
<td>Issue Country*</td>
<td>SOUTH AFRICA</td>
</tr>
<tr>
<td>Comments</td>
<td></td>
</tr>
</tbody>
</table>

- Type – It can be Travel Document / Permit / Passport etc.
- Issue Date – Identification document issue date
- Issued by - Name of authority that issued the document (e.g. Department of Home Affairs)
- Comments – If any

- Number - alphanumeric value of the ID document (e.g. AT08154711 or 8104226008085)
- Expiry Date - The last date of validity of the Identification document
- Issue Country - Country where the document was issued

5.16 Email

<table>
<thead>
<tr>
<th>E-mail</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>E-mail Address*</td>
<td></td>
</tr>
</tbody>
</table>

- Email – person’s email address

5.17 Employer Address and Employer Phone

- Clicking the **Employer Address / Phone** add button generates person's employers form to be completed
5.18 Save and Cancel Button

- Save – The save button adds information to the person’s form
- Cancel – To cancel or discard the current screen information
5.19 Party Type

The Party Type refers to the source and destination party in relation to the CTRA being reported to the Centre. This means the party to The Party Type can be either a Person, Account or Entity, and/or a combination of these. This means the source can be either a Person, Account or Entity. This also means that the destination can be either a Person, Account or Entity.

<table>
<thead>
<tr>
<th>Party Types</th>
<th>Person</th>
<th>Account</th>
<th>Entity</th>
</tr>
</thead>
</table>

5.20 Person My Client

Where the client of the accountable or reporting institution is a person. Clicking the Person radio button will generate a Person My Client field > click the Add button to generate the form, refer to paragraph 5.12 Person form.

5.21 Account My Client

Clicking the Account radio button generates an Account My Client field > click the Add button to generate the form.

<table>
<thead>
<tr>
<th>Party Types</th>
<th>Person</th>
<th>Account</th>
<th>Entity</th>
</tr>
</thead>
</table>

- Whenever the involved Account / Person / Entity is the client of the reporting entity, more details may be demanded on the client, and the reporting entity must have the information as part of the adherence to the client identification and verification requirements of the FIC Act.
- In the instance of an account of a minor both the details of the minor and guardian authorised to transact on his/her behalf should be captured.
The “Use an existing Account” button is used to populate Account information that was already captured on the web session on goAML.

**Account**

<table>
<thead>
<tr>
<th>Account</th>
<th>Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution Registration Name</td>
<td>Branch</td>
</tr>
</tbody>
</table>

- Account – Account number (for **Non-Banking** institution the account number can refer to the client number/profile number assigned by the institution)
- Institution Registration Name - Name of the institution where account is held
- Name - The type of account that is being referred to- i.e. Trust account, savings account or client account etc.
- Branch – Branch where the account is held

**Non Banking Institution?**

- Yes
- No

**Code or SWIFT?**

- Institution Code
- Swift

**Institution Code**

- Institution Code - Institution code is the code issued to Reporting Entity by FIC

**Non Banking Institution?**

- Yes
- No

**Code or SWIFT?**

- Institution Code
- Swift

**SWIFT**

- SWIFT – SWIFT code according to ISO 9362 (e.g. XYZ001)
Please Note: When a branch / business unit / franchise is reporting an account which belongs to a group / head office or other registered reporting entity on goAML- the relevant goAML Org ID of said group/head office / reporting entity must be listed to ensure that bucket / ledger / suspense accounts are reported properly.

• Account Type - Type of account (e.g. Trust or Client)
• Currency Code - Currency the account is kept in
• IBAN (International Bank Account Number) - is a number attached to all accounts, the code identifies the country the account belongs to, the account holder's bank and the account number.
• Opened – Date account opened in ccyy/mm/dd format
• Balance - The account balance at the time of reporting
• Status Code - Account status when transaction was initiated (e.g. Active / Closed)
• Beneficiary - Ultimate beneficiary of the account (Should be completed where the beneficiary is different from signatory)
• Client Number - Client number
• Closed - Date account closed in ccyy/mm/dd format
• Date of Balance – The date of account balance in ccyy/mm/dd format

Clicking the Entity add button generates the Entity form, the form is used to complete the details of the business entity owning the account, for Entity form refer to 5.22 Entity My Client.
Clicking the **Signatory (ies)** add button generates the **Signatory (ies)** form, the form is used to complete the details of the **Person(s)** with access to the account.

**Is Primary?** - Identifies the primary account holder. Only one signatory may be marked as primary account holder.

**Role** - The role of the signatory (e.g. Beneficiary, Account Holder)

**Person** - populates Person form refer **paragraph 5.12**

**Please Note:** In instances where an account has multiple signatories, all of the signatory details need to be captured.

**Beneficiary Comments** – Any special remark on the beneficiary

**Comments** - If any

**Save and Cancel Button**

- **Save** – The save button adds information to the Account form
- **Cancel** – To cancel or discard the current screen information.
5.22 Entity My Client

Clicking the **Entity** radio button generates **Entity My Client** field > click the **Add** button to generate the form

- The **“Use an existing Entity”** button is used to populate **Entity** information that was already captured on the web session on goAML
- Name – Name of the entity
- Incorporation Legal Form - The legal form of the entity
- Incorporation Number - The registration number of the entity / company in the relevant authority (e.g. Chamber of Commerce/ CIPC etc.)
- Incorporation State / Province - Name of the province
- E-mail - Entity email address
- Tax Number – The entity tax number
- Comments – If any
- Business Closed? – Yes / No
- Date Closed – If entity is closed, specify the date of closure in ccyy/mm/dd format
- Trading As – The trading name of the entity
- Business - Business area of the entity.
- Incorporation Date - Incorporation registration date in ccyy/mm/dd format
- Incorporation Country Code - Incorporation registration country code, select from a list
- URL – Entity web address
- Reg. Number - Registration Number provided to the tax authority and also extend to include relevant licensing or supervisory registration / trading number provided to the institution

**Phones**

Clicking the **Phones** add button generates the phones form, for **Phone** form refer to 5.13 Phone

**Addresses** *

Clicking the **Address** add button generates the address form, for **Address** form refer to 5.14 Address

**Director(s)** *

Clicking the **Director(s)** add button generates the Person (s) form, complete the details of the individual authorised as directories, for **Person** form refer to 5.12 Persons
### 5.23 To Type

To Type fields are similar to the From Type fields therefore the fields will not be discussed further.

<table>
<thead>
<tr>
<th>To Type</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>My Client</td>
<td>Not My Client</td>
</tr>
</tbody>
</table>

### 5.24 Goods and Services

Clicking the Goods and Services Add button generates Transaction form

- The Transaction form is used to capture the transaction item details

<table>
<thead>
<tr>
<th>Transaction Item</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Item Type</strong></td>
</tr>
<tr>
<td><strong>Description</strong></td>
</tr>
<tr>
<td><strong>Presently Registered To</strong></td>
</tr>
</tbody>
</table>

- Item Type – The type of item (e.g. Vehicle)
- Description – Description of the item (e.g. Luxury Car)
- Presently Registered To - Name of current owner
- Item Make – Item maker (e.g. if the item is a car - BMW)
- Previously Registered To - Name of previous owner
- Estimated Value - Estimated value of the item
Clicking the Address add button generates the address form, for Address form refer to 5.13 Address

- Status Code – Stats code (e.g. Bought, Hired)
- Currency Code – Used to report service conducted in foreign currency
- Size UOM – Unit of measurement (e.g. square meters)
- Registration Number – Official registration number (e.g. Car VIN Number)
- Comments – If Any

- Disposed Value - Effective value for property transfer (e.g. R500 000.00)
- Size – Size of the property
- Registration Date - Official registration date in ccyy/mm/dd format
- Identification Number - Any number that can identify the item (e.g. Car Plate Number)

- Status Comments - If any
5.25 Adding Multiple Transactions

goAML users are able to add multiple transactions on a single report. To add Multiple transactions

Click the Transactions Add Button field > and the Transactional form will populate > complete the details and Save the transactions. Captured transaction are editable by clicking the Edit button.

---

<table>
<thead>
<tr>
<th>#</th>
<th>Number</th>
<th>Date</th>
<th>Local Amount</th>
<th>Transmode Code</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>TRNW-150630-0000001</td>
<td>2015/07/12</td>
<td>50000</td>
<td>In-Banch</td>
<td>Complete</td>
</tr>
</tbody>
</table>
5.26 Saving / Submitting the report

Submit Report - CTRA reports can be submitted using the Submit Report Button.

Save Report - Save the CTRA reports for editing later.

Show Attachments x 0 – documents can only be attached after saving the report, this button must be used to attach documents such as identification document (ID), proof of address, deposit slips, multimedia files and client information.
Please Note: All transaction information must be captured as structured information per report type and no activity and/or transactional information that should have been captured as structured data may be attached to the report.

--Ends—

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