INTERNATIONAL FUNDS TRANSFER REPORTS USER GUIDE

FEBRUARY 2023

Version number	1.00
Version date	February 2023
Project	goAML_IFTR

Legal Disclaimer

Unless specific written consent is obtained from the Financial Intelligence Centre the information contained in this document may not be shared with any third parties.

By reading this document you acknowledge the confidentiality of such and agree to be bound by the copyright that subsists in the Financial Intelligence Centre's intellectual ideas, views, and their representation as expressed in this material.

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **2** of **42**

CONTENTS

1. ABBREVIATIONS

Abbreviation	Full Name
AML	Anti-Money Laundering
C&P	Compliance and Prevention
FIC	Financial Intelligence Centre
FICA	Financial Intelligence Centre Act, 2001 (Act 38 of 2001)
FICCITS	Financial Intelligence Centre Communication and Information Technology Systems
IFTR	International Funds Transfer Reports
M&A	Monitoring and Analysis

Private Bag X177, Centurion, 0046

www.fic.gov.za

Click HERE for compliance queries

2. OBJECTIVE OF THIS USER GUIDE

The objective of this user guide is to define and outline the steps to be followed when an accountable institution submits an international funds transfer report (IFTR) to the Financial Intelligence Centre (FIC) in terms of section 31 of the Financial Intelligence Centre Act. Please note that the reporter must be registered with the FIC in terms of the FIC Act in order to access the FIC's registration and reporting platform. In order to register, accountable institutions can refer to public compliance communication (PCC) 05A for further guidance.

It is important to note that only some categories of accountable institutions are authorised to conduct the business of cross-border funds transfers. These are institutions that are authorised in terms of the regulations under the currency and exchanges Act, 1933 (Act 9 of 1933) (exchange control regulations) to conduct authorised transactions under the regulations. Institutions with this authorisation are authorised dealers (ADs) and authorised dealers with limited authority (ADLAs) as well as a category of financial services providers that have a direct reporting dispensation under the exchange control regulations. In addition to ADs, ADLAs and financial services providers with a direct reporting dispensation under the exchange control regulations, the Post Office is also allowed to conduct transactions to transfer funds out of South Africa and to receive funds from outside South Africa and does so through the use of postal orders and money orders.

It is only these accountable institutions that have a reporting obligation in terms of section 31 of the FIC Act.

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **5** of **42**

Access to the registration platform

In order to submit an IFTR to the FIC, the accountable institution must access the registration and reporting platform provided by the FIC for this purpose on the FIC's website at **www.fic.gov.za**

"AD" refers to authorised dealers in foreign exchange (Item 6 of Schedule 1 to the FIC Act)

"ADLA" refers to authorised dealers in foreign exchange with limited authority (Item 19 of Schedule 1 to the FIC Act)

"**Business**" refers to an organisation, institution, or entity (ies) and can be used interchangeably.

'**Compliance Officer**" refers to person who is tasked, for purposes of the registration and reporting process, to ensure that the details of the accountable institutions are correctly submitted and maintained on the FIC's website, and intelligence reports are submitted successfully.

"FIC Act" refers to the Financial Intelligence Centre Act, 2001 (Act No 38 of 2001).

"FSP" refers to the financial service providers (those financial services providers that have a direct reporting dispensation under the exchange control regulations).

"Money laundering reporting officer" (MLRO) is envisaged to be a person, other than the compliance officer, with the responsibility and authority to submit regulatory reports to the FIC on behalf of the accountable or reporting institution. Not all accountable institutions have MLROs. Smaller institutions do not have MLROs, only larger institutions that have more regulatory reports to submit will have both compliance officers and MLROs as well. The MLRO will have his/her own login credentials; he/she may not use the compliance officer's credentials to fulfil this role.

On goAML there will be various MLRO roles including:

- MLRO web reporting
- MLRO batch reporting
- MLRO All

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **6** of **42**

"Postbank" refers to Item 14 of Schedule 1 to the FIC Act.

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

"goAML" refers to an integrated software solution implemented by the FIC as its preferred information and communications technology platform for registration, reporting, data collection, analysis, case management and secure communications required for the FIC's daily operational functions and requirements.

Important information to remember when reporting on the FIC's reporting platform:

- Please refer to the registration guideline for accountable institutions and PCC05A for registration related information.

- It is mandatory that on the goAML system, all fields marked with an asterisk (*) must 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.

- All first letters must be in capitalised.

- Words typed in all capital letters will not be accepted on the system.

International Funds Transfer Reports user guide.
Version 1.00, February 2023

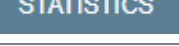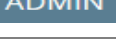Page **7** of **42**

3. INTRODUCTION
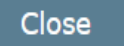
Accountable institutions that have an obligation to submit international funds transfer reports (IFTRs) to the FIC in terms of section 31 of the FIC Act and must utilise goAML to submit these reports to the FIC.

The FIC Act requires that certain accountable institutions (ADs; ADLAs; those FSP's that have a direct reporting dispensation under the Exchange Control Regulations and the South African Postbank) must submit IFTRs to the FIC. IFTR refers to any transaction, or series of transactions, which have an electronic message and funds/values moved on behalf or on the instruction of another person either inbound and/or outbound from the borders of the Republic of South Africa. This means all electronic financial transactions /transfers moved on behalf, or on the instruction, of another person, across South African borders must be reported to the FIC.

All electronic cross-border transactions (the sending of funds out of South Africa and the receiving of funds from outside of South Africa) from a value of R20 000 and above must be reported to the FIC.

goAML is accessible via the FIC's website, **www.fic.gov.za**, and selecting the "Register or Report" functionality.

4. goAML WEB ICONS

Icons	Description
⊕	**Add**
Cancel	**Cancel instructs goAML not to capture the detail**
Close	**Close**
👁	**Preview**
🖨	**Print**
✕	**Remove the uploaded document**
Upload	**Upload a document**
Save	**Save**
Save Report	**Save a report**
Submit Report	**Submit a report**
Show Attachments x 0	**Shows the number of attached documents**
NEW REPORTS	**Upload XML, web reports and validate XML reports**
DRAFTED REPORTS	**View current report (drafted report)**
SUBMITTED REPORTS	**View submitted reports**
MESSAGE BOARD	**Access mail messages on goAML**
MY GOAML	**Change password and user details**
STATISTICS	**Access statistics**
ADMIN	**Assign user roles**
LOGOUT	**Logout of goAML**

5. INTERNATIONAL FUNDS TRANSFER REPORT BASELINE SCENARIO

The process flow diagram below demonstrates the end-to-end process for uploading an IFTR. This diagram is given greater detail in the content below. Fields in the flow diagram are labelled A to H.

Example used for this process flow:

Baseline scenario refers to how an IFTR should be uploaded for

- Money transferred out of the Republic through Bank A by the banks client, on the goAML platform (Outbound)

- Money transferred into the Republic 's Bank A's client; by Country C's Bank B not my client, on the goAML platform (Inbound).

5.1 Field Definitions

- **Report type (A)** - The type of report (i.e. IFTR)

Reporting Person and Location (B)

- **Reporting person** - Linked to the logged in user details, this is the person uploading the IFTR
- **Location** - Describes the actual geographical area or 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) 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 (i.e. IFTR)
- **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. In the event of a series of transactions, each transaction needs to be listed separately on the IFTR form
- **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

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **10** of **42**

- **My Client / Not My Client and Conductor (F)** – My Client is the client of the Accountable Institution that is reporting, and Not My Client is not their client (i.e. it can be a Person, Entity or an Account that is held at another Accountable Institution)

Person / Entity / Account (G)

- **Person** - this refers to a natural person.
- **Entity** – This refers to an organisation or company or a business entity
- **Account** - this refers to an account that is held with an accountable institution (e.g. Cheque account or Savings account which is held with a bank)
- **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)

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **11** of **42**

5.2 Baseline scenario for submitting international funds transfer report (outbound) to the FIC – displaying fields A to G to be completed
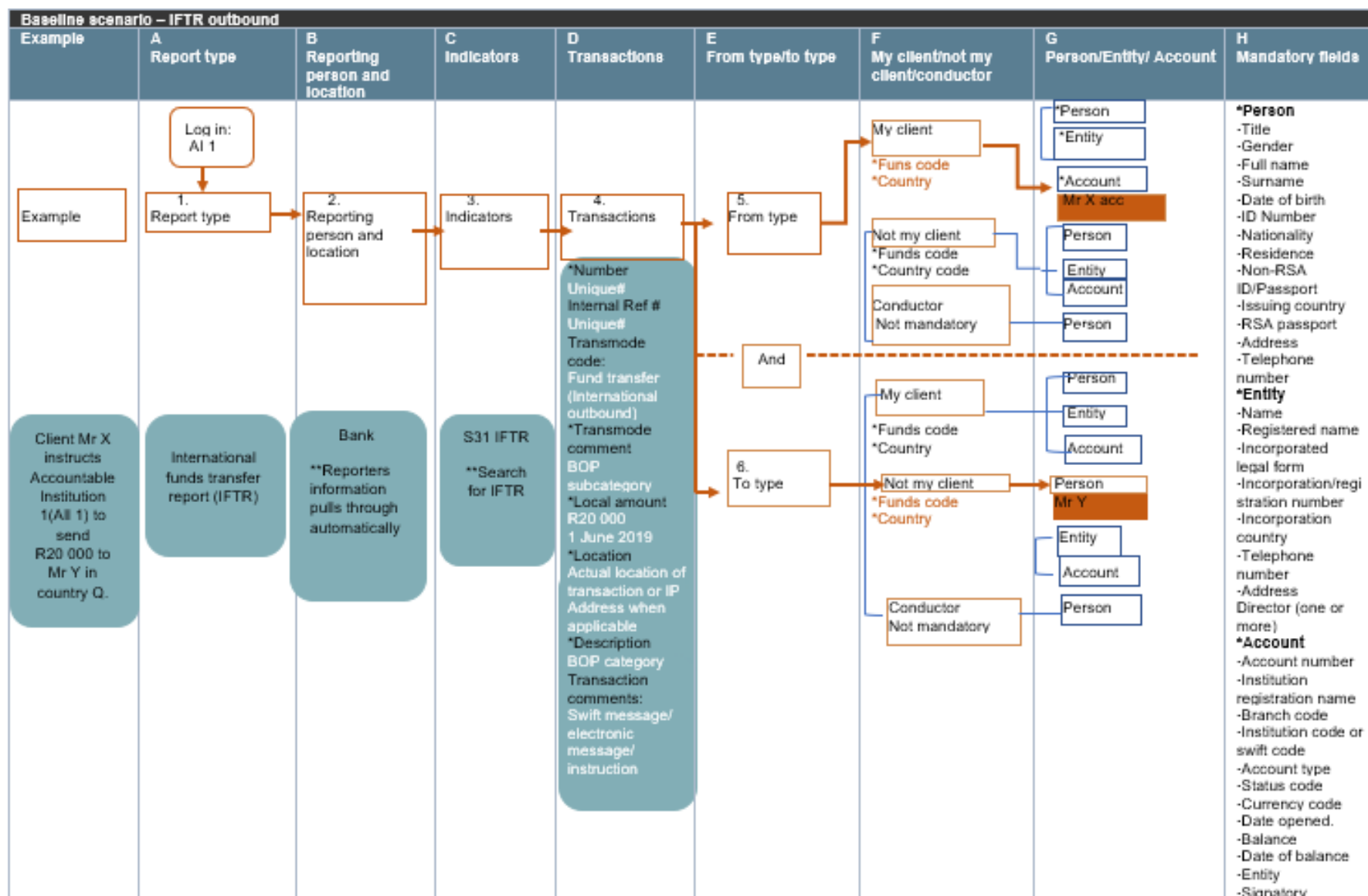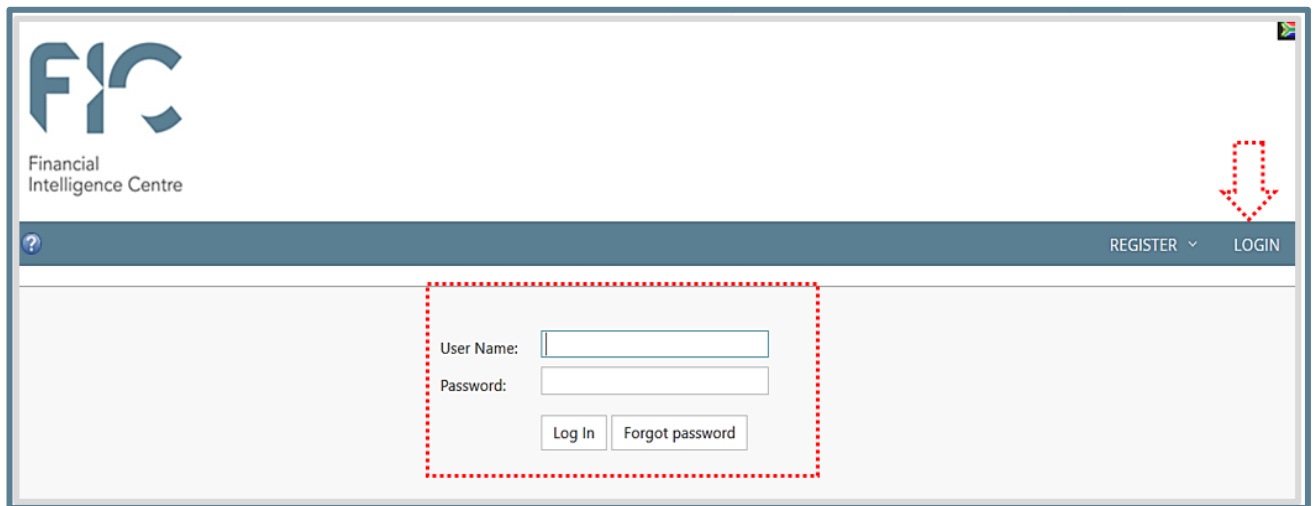
Baseline scenario – IFTR outbound

Example	A Report type	B Reporting person and location	C Indicators	D Transactions	E From type/to type	F My client/not my client/conductor	G Person/Entity/ Account	H Mandatory fields
	Log in: AI 1					My client	*Person / *Entity	**Person** -Title -Gender -Full name -Surname -Date of birth -ID Number -Nationality -Residence -Non-RSA ID/Passport -Issuing country -RSA passport -Address -Telephone number
Example	1. Report type	2. Reporting person and location	3. Indicators	4. Transactions	5. From type	*Funs code *Country	*Account / Mr X acc	
						Not my client *Funds code *Country code	Person / Entity / Account	
						Conductor Not mandatory	Person	
				*Number Unique# Internal Ref # Unique# Transmode code: Fund transfer (International outbound) *Transmode comment BOP subcategory *Local amount R20 000 1 June 2019 *Location Actual location of transaction or IP Address when applicable *Description BOP category Transaction comments: Swift message/ electronic message/ instruction	And	My client *Funds code *Country	*Person / Entity / Account	**Entity** -Name -Registered name -Incorporated legal form -Incorporation/regi stration number -Incorporation country -Telephone number -Address Director (one or more)
Client Mr X instructs Accountable Institution 1(AI 1) to send R20 000 to Mr Y in country Q.	International funds transfer report (IFTR)	Bank **Reporters information pulls through automatically	S31 IFTR **Search for IFTR		6. To type	Not my client *Funds code *Country	Person Mr Y / Entity / Account	**Account** -Account number -Institution registration name -Branch code -Institution code or swift code -Account type -Status code -Currency code -Date opened. -Balance -Date of balance -Entity -Signatory
						Conductor Not mandatory	Person	

5.3 Baseline scenario for submitting international funds transfer report (inbound) to the FIC – displaying fields A to G to be completed

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **13** of **42**

6. ACCESSING GOAML

Accountable institutions can access the goAML platform by utilising the username and password captured during their registration process. Reporters need to log in before they can submit a report by following the steps below:

- Go to the FIC website, **www.fic.gov.za**
- Access the goAML page by clicking on reporting forms; OR access the link directly by using **https://goweb.fic.gov.za/goAMLWeb_PRD**
- Click on the **Login** link
- Enter your username in the standard format captured during registration
- Enter your password in the standard format of Case sensitive, Alpha Caps, Alphanumeric, numeric & Characters e.g. Test12345@ and click **Log In** button to proceed.

Caution: Remember to keep your username and password safe.

7. goAML PLATFORM LANDING PAGE

The landing page has the following visible items

- **Logged in user details -** details which user is logged in and the name of the institution (e.g. Jayzee which is the username and Jay's Bank which is the name of the institution) [a]

- **Menu bar** [b] consist of the following links:

  New reports – Allows the user to submit a report and the type of report to be submitted e.g. XML upload, web reports and XML report validator

  Drafted reports – User can view the current report and the not submitted web reports

  Submitted reports – Allows the user to view all the submitted XML and Web reports

  Message board – Allows the user to view the end of day reports, the summary of all the reports submitted for the day**.** It also allows the user to send new message, receive messages, reply, and print the message.

  My goAML – Allows the user to change password, user details (details used during registration) and organisation details (details of the organisation used during registration)

  Statistics – User can view the number of submitted reports and the reports that are not submitted

  Admin – Allows the user to view the roles assigned to them, active users, active organisations

  Help – Clicking help populate the user guide link on how to upload the reports.

- **Information bar -** Contains the FIC information with links to download goAML documentation[c]

- **Logout -** Allows the user to log out from the system [d].

8. CAPTURING AN INTERNATIONAL FUNDS TRANSFER REPORT

8.1 **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.

8.2 **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.

Report Type:	ID: ---		
Entity	Jay's Bank	Reporting Entity Branch	
Type*	[Required Field]	Reporting Entity Reference	
Reference Date*	2020/08/18	FIC Ref Number	

Reporting Person *

First Name	Surname/Last Name	Birth Date	RSA ID Number	Passport/Foreign ID/Permit/Refugee/Residence Number	
Jay	Bronze	1947/07/15	4707154321356		

Location *

Address	City	Province/State	Postal/Zip	Country	
52 Rnk Street	Pretoria	Gauteng	0178	SOUTH AFRICA	✏ ✖

Indicators * ⊕

Transactions * ⊕

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **17** of **42**

BASELINE SCENARIO FIELD A – REPORT TYPE

8.3 **Select report type**

The type of report to be submitted is selectable from the **Type** drop down list, each report type will have unique fields i.e. transactional reports fields will differ from activity report fields.

- To capture an IFTR, select from the **Type** drop down list > select **International Funds Transfer Report**

Report Type window populates with the following fields:

- Type – Type of Report (e.g. IFTR)
- Reference Date – Automatically generated with the date that the report has submitted
- Reporting Entity Branch – Branch that is submitting the report to the FIC

- Reporting Entity Reference – Reporting Entity internal transaction reference number
- FIC Ref Number - This field is for resubmitting failed or rejected reports and needs to reference the original report number issued by the FIC

BASELINE SCENARIO FIELD B – REPORTING PERSON AND LOCATION

8.4 **Reporting Person**

Reporting Person - Full details of the report's reporting person automatically filled in (Linked to Login ID)

Reporting Person *					
First Name	**Surname/Last Name**	**Birth Date**	**RSA ID Number**	**Passport/Foreign ID/Permit/Refugee/Residence Number**	
Jay	Bronze	1942/06/09	4206098765342		

8.5 **Location**

Describes the actual geographical area or branch where the transaction 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 activity occurred.

Location *					
Address	**City**	**Province/State**	**Postal/Zip**	**Country**	
52 Rank Street	Pretoria	Gauteng	0178	SOUTH AFRICA	⊘⊗

8.6 **Editing Location**

Click the edit icon

Location *					
Address	**City**	**Province/State**	**Postal/Zip**	**Country**	
52 Rank Street	Pretoria	Gauteng	0178	SOUTH AFRICA	⊘⊗

- Address form populates > Edit the fields

The **"Use an existing Address"** button is used to populate Address information that was already captured on the web session on goAML

- Type - It can be Physical, Business, Operational, Private, Public, Unknown
- Town - Name of Town or district as part of a city
- Postal or Zip - the postal code of the city (e.g. 0122)

- Province or 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

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **21** of **42**

BASELINE SCENARIO FIELD C – INDICATORS

8.7 Indicators
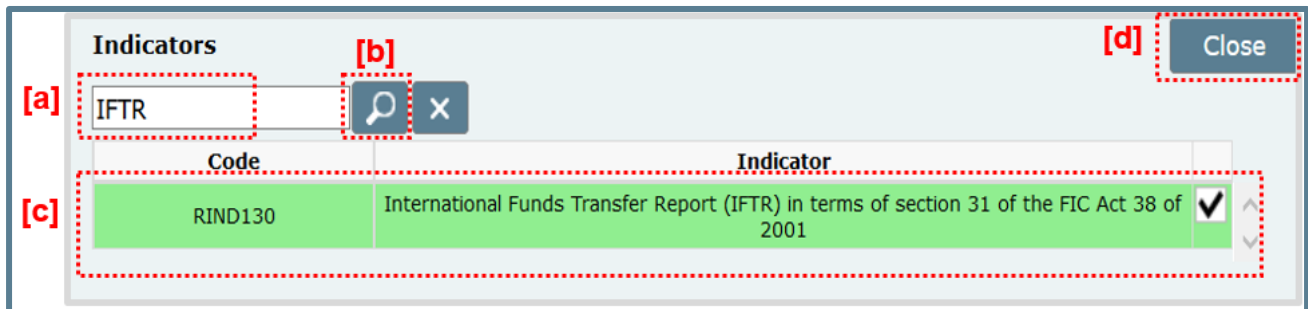
Indicators are classification for the report. Only one "**Report Indicator**" may be provided for each report. If you select more than one Indicator, the report will be rejected. To select the appropriate indicator:

- Click **Add** to select the appropriate indicator for the report. In this case the correct indicator to be selected is International Funds Transfer Report (IFTR).
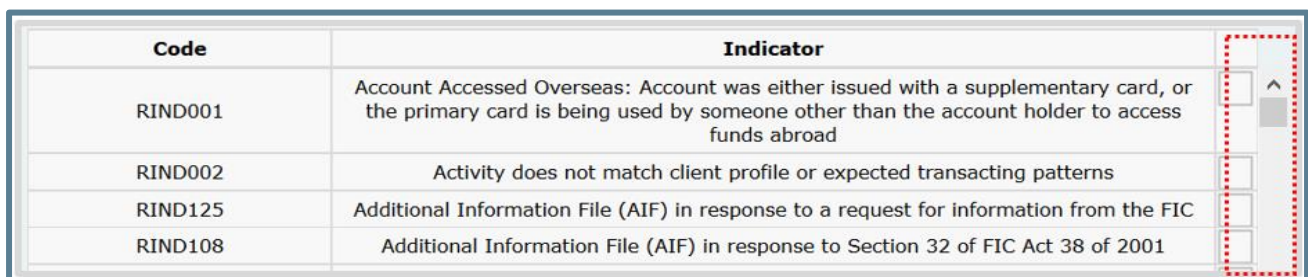
Type in the Indicator Code [a] > click Search Button [b] >select by checking the Indicator[c] > Close[d].

- Or **Scroll** > select by checking the **Indicator > Close**

Code	Indicator	
RIND001	Account Accessed Overseas: 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	
RIND002	Activity does not match client profile or expected transacting patterns	
RIND125	Additional Information File (AIF) in response to a request for information from the FIC	
RIND108	Additional Information File (AIF) in response to Section 32 of FIC Act 38 of 2001	

- The selected **Indicator** will be displayed on the form.

- Click **X** to delete the searched indicator

BASELINE SCENARIO FIELD D – TRANSACTIONS

8.8 Transactions

''**Transaction**'' means a transaction concluded between a client and an accountable institution in accordance with the type of business carried on by that institution. In the event of a series of transactions, each transaction needs to be listed separately on the IFTR form
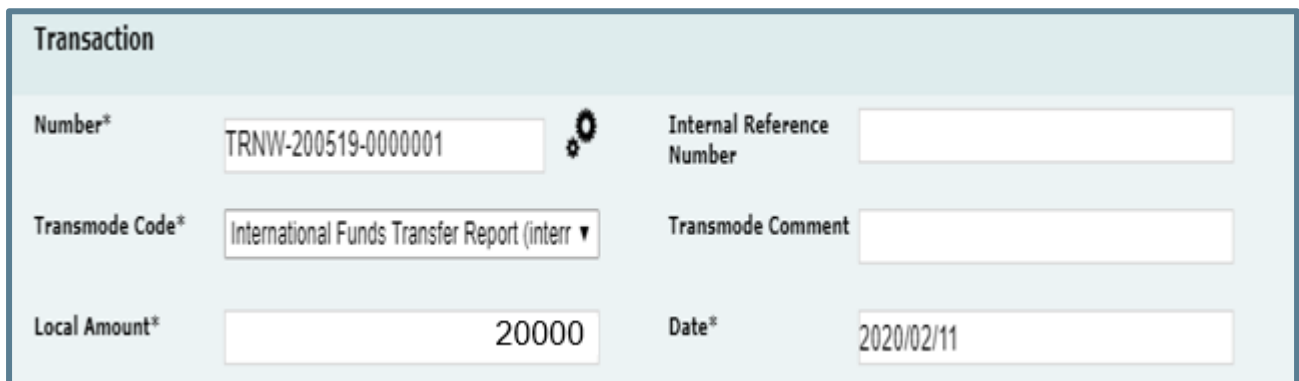
Transactions details are added as follows:

- Click Add button to capture transaction details for the report

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

- 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 –Indicate the flow of funds (e.g. IFTR inbound or IFTR outbound).
  Please note that the correct Transmode code needs to be selected

(e.g. for IFTR it must be international inbound or international outbound)

- Local Amount - The value of the transaction in local currency (e.g. R20000)

- Internal Reference Number – Reporting Entity internal transaction reference number

- Transmode Comment – Capture BOP Subcategory

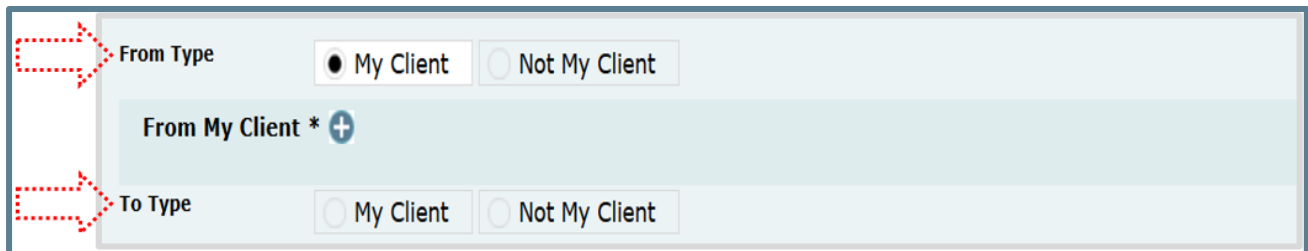- Date – Date of transaction (e.g. ccyy/mm/dd)

- Late Deposit - Not applicable for IFTR

- Teller – The teller who conducted the transaction. This is only applicable where a transaction is conducted in branch

- Location - Actual location of transaction or the IP Address when applicable

- Description – Capture the BOP Category

- Transaction Comments – Capture the purpose for the transaction that is the Client Instruction or Swift Message.

- Authorised - Person who authorised the transaction

BASELINE SCENARIO FIELD E – FROM TYPE / TO TYPE

8.9 From Type / To Type

Transactional reports on goAML are structured as bi-party transactions with a From and To part to every transaction. A transaction report will always have a From (Payer) and To (Receiver) side which will need to be completed by the reporter.
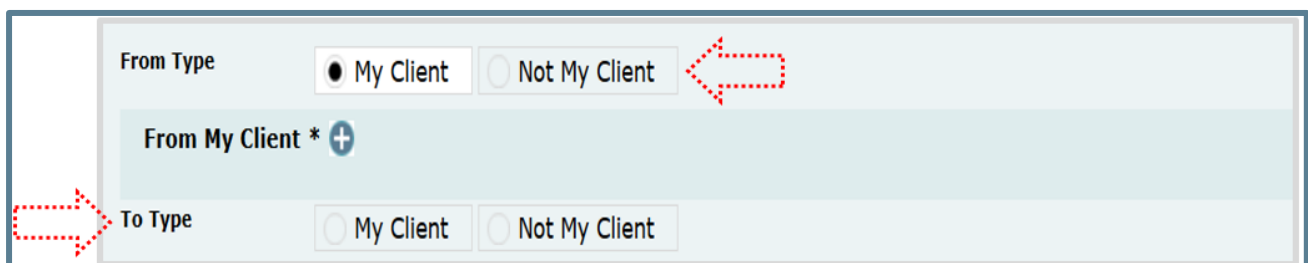

One of the parts of the From Type and To Type have to be "my client" or "not my client". A client whether "my client" or "not my client" will always be, either an account, entity and/or person - a variation of the three and may be one or multiple. The mandatory information fields that need to be completed 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 and surname will be mandatory).

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

8.10 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

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **25** of **42**

The **from Party** form displays, complete the details

- Funds Code – Type of funds used in initiating transaction (e.g. Cash via Credit Card)

- Country – Country where transaction was initiated
- Funds Comment – Description if funds code is Unknown

8.11 **Foreign currency**

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

- 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)

International Funds Transfer Reports user guide.
Version 1.00, February 2023
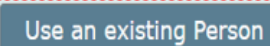
Page **26** of **42**

8.12 Conductor

A Conductor is a person carrying out the transaction and is an optional field.

Clicking the **conductor** add button generates a **person** form

Conductor ⊕

8.13 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.

Person		Use an existing Person
Title*		Gender*
First Name*		Surname/Last Name*
Middle Name		Prefix
Birth Date*		Birth Place
Mothers Name		Alias/ Known As
RSA ID Number		RSA Passport
Nationality 1*		Nationality 2
Country of Origin		Residence*
Occupation		Employer Name
Tax Number		Tax Reg. Number
Source of Wealth		
Non RSA ID/Passport?	● No ○ Yes	
Deceased?	● No ○ Yes	

- Clicking the Yes radio button populates additional fields to be completed

Non RSA ID/Passport?	○ No ● Yes		
Foreign Passport/Foreign ID/Permit/Refugee	[ ]	Issuing Country*	[▼]
Deceased?	○ No ● Yes		
Date of Death	[ ]		

- 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 if it is my client

- 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 or Female

- Surname or 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

- Tax Number - The tax number of the individual whose details are being captured

- Source of wealth - The source of wealth or income of the individual whose details are being captured

- Tax Reg.Number - The person's tax registration number issued by tax authorities

- Non-RSA ID or Passport? – No or Yes

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **28** of **42**

- Foreign Passport / Foreign ID /Permit / Refugee / Residence Number – If reported person is not a South African citizen/resident (that is, no SA ID number and/or SA Passport Number) and the Non South African number/document field is "Yes", the completion of a Passport / Foreign ID / Permit/Refugee / Residence number is mandatory"

- Issuing Country - The country which issued the respective Foreign Passport / Foreign ID / Permit / Refugee / Residence Number
- Deceased – No / Yes if the person has passed away
- Date of Death – If the person has passed away, then the date of passing is required in ccyy/mm/dd forma

8.14 **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

8.15 Address

Address		Use an existing Address
Type*	[dropdown]	**Address*** [text field]
Town	[text field]	**City*** [text field]
Postal/Zip	[text field]	**Country*** SOUTH AFRICA [dropdown]
Province/State	[text field]	**Comments** [text field]
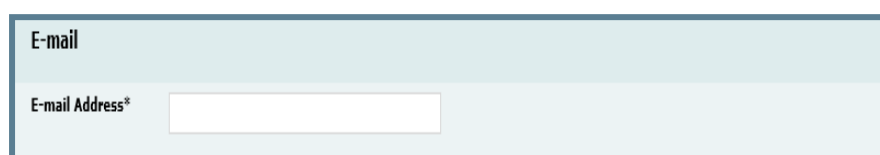
- Type - It can be Business, Operational, Private, Public, Unknown
- Town - Name of Town or district as part of a city
- Postal or Zip - the postal code of the city (e.g. 0122)
- Comments – If any

- Province or 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

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **30** of **42**

8.16 Identification

- 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 – 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

8.17 Email

- E-mail – person's e-mail address

8.18 Employer Address and Employer Phone

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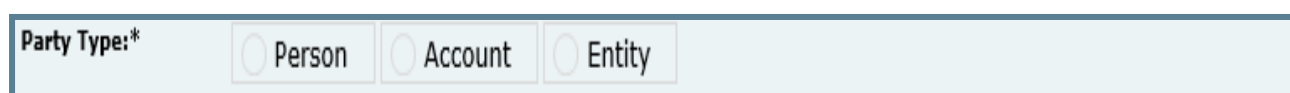
8.19 Save and Cancel Button

- Save – The save button adds information to the person's form
- Cancel – To cancel or discard the current screen information
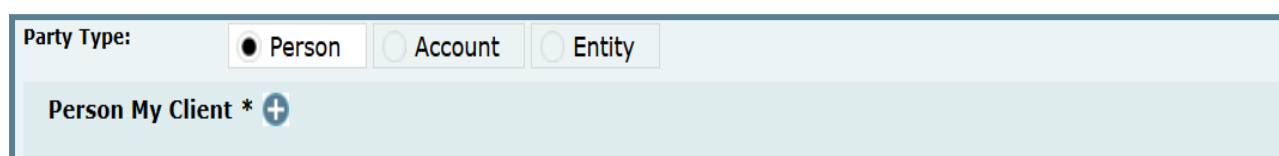
BASELINE SCENARIO FIELD G – PERSON / ACCOUNT / ENTITY

8.20 Party Type

The Party Type refers to the source and destination party in relation to the IFTR 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.**
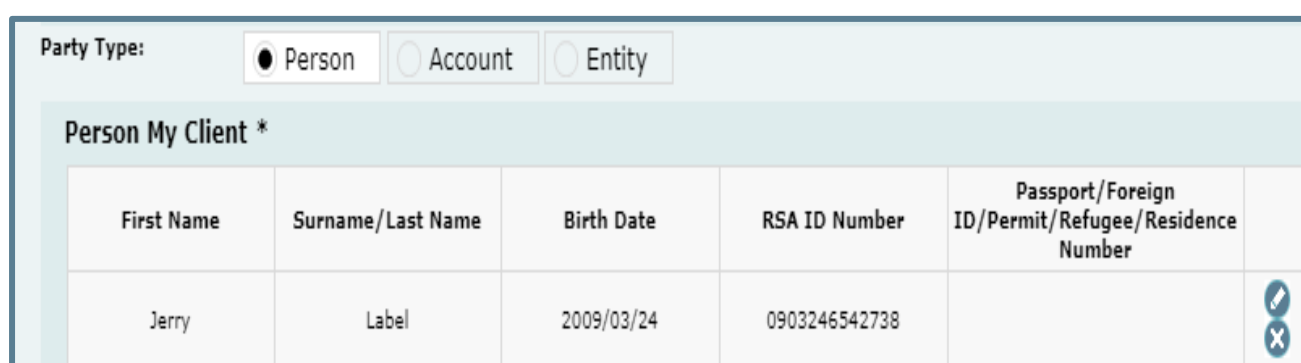
8.21 Person My Client

Where the client of the accountable institution is a person. Clicking the **Person** radio button will generate **Person My Client** field > click the **Add** button to generate the form, refer to **paragraph 8.13 Person** form.
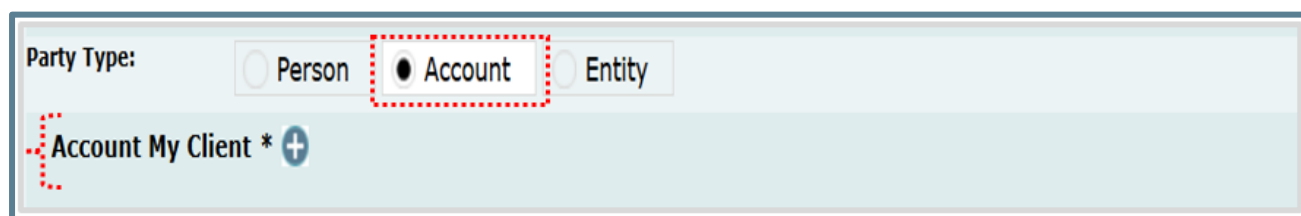

8.22 Account My Client

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

- 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 Number - Account number (for **Non-Banking** institution the account number can refer to the client number or profile number assigned by the institution)
- Institution Registration Name - Name of the institution where account is held
- Name - Name of account holder or client name or profile name
- Branch Code – Branch where the account is held

- Non-Banking Institution? – Yes (if institution is **not** a bank)
- Code or SWIFT? – Choose Institution Code
- SWIFT – SWIFT code according to ISO 9362 (e.g. XYZ001)

- Non-Banking Institution? –No (If institution is bank)
- Code or SWIFT? – Choose SWIFT Code
- Institution Code - Institution code is the code issued to Reporting Entity by FIC

- Account Type - The type of account that is being referred to- i.e. Trust account, savings account or client account etc
- 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 or 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

Please Note: When a branch or business unit or franchise is reporting an account which belongs to a group or head office or other registered reporting entity on goAML- the relevant goAML Org ID of said group or head office or reporting entity must be listed to ensure that bucket or ledger or suspense accounts are reported properly.

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 **8.23 Entity My Client.**

Entity ⊕

Signatory(ies) * ⊕

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

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **36** of **42**

- 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 8.13**

- Beneficiary Comments – Any special remark on the beneficiary
- Comments   - If any

Please Note: In instances where an account has multiple signatories, all the signatory details need to be captured.
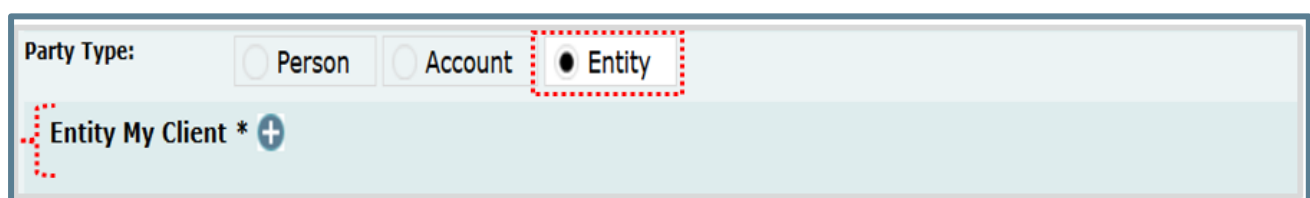
Save and Cancel Button

- Save – The save button adds information to the Account form
- Cancel – To cancel or discard the current screen information

8.23 **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
- Registered Name – The Registered name of the institution (CIPC)
- Business – Business area of the entity
- Incorp.or Reg.Number - The registration number of the entity or company in the relevant authority (e.g. Chamber of Commerce or CIPC etc.)

- Incorporation Province or State - Name of the province
- E-mail - Entity email address
- Tax Number – The entity tax number
- Comments – If any
- Business Closed? – Yes or No
- Business Closed – Provide date closed if yes
- Date Closed – If entity is closed, specify the date of closure in ccyy/mm/dd format

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **38** of **42**

- Incorporation Date - Incorporation registration date in ccyy/mm/dd format
- Incorporation Country Code - Incorporation registration country code, select from a list
- Licence Number - License Number issued by the applicable supervisory body as per schedule 2 of the FIC Act
- Reg. Number - Registration Number provided to the tax authority and also extend to include relevant licensing or supervisory registration or trading number provided to the institution
- Comments – Comment if any

Clicking the **Phones** add button generates the phones form, for **Phone** form refer to **8.14 Phone**

Phones * ⊕

Clicking the **Address** add button generates the address form, for **Address** form refer to **8.15 Address**
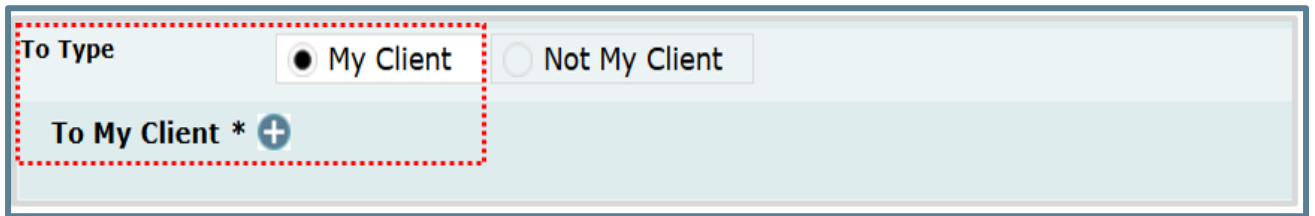
Addresses * ⊕

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 **8.13**

Director(s) * ⊕

International Funds Transfer Reports user guide.
Version 1.00, February 2023

Page **39** of **42**

8.24 **To Type**

To Type fields are similar to the **From Type** fields therefore the fields will not be discussed further, refer to **8.10**

8.25 **Saving / Submitting the report**

Submit Report - IFTR reports can be submitted using the **Submit Report** Button.

Save Report - Save the IFTR reports for editing later. The FIC advises that users should save the report whilst completing the various sections and before submission to ensure the draft report is available in the event of a time out error.

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.

Preview – Once clicked it populates the preview of the captured report, all details captured in the report including the reporting person details. See below report preview.

International Funds Transfer Report (IFTR) (IFTR)

	Report ID:	1469-0-0
	Submitted On:	
	Local Currency Code:	ZAR

Report Entity	Entity	Reporting Entity Branch
Jay's Bank	**1594**	**Pretoria**

Reporting Entity Reference	Reference Date	FIC Ref Number
	2020/07/09	

Reason for Reporting

   n/a

Action

   n/a

Reporting Person

▶ Jay Bronze

Location

Type	Postal
Address	P.0.Box 345
Town	Centurion
City	Pretoria
Postal/Zip	0187
Country	SOUTH AFRICA
Province/State	Gauteng
Comments	

Indicators

International Funds Transfer Report (IFTR) in terms of section 31 of the FIC Act 38 of 2001

Transactions

▶ TRNW-200709-0000001	Date: 2020/06/14	Local Amount: 20000	Transmode Code: International Funds Transfer Report (international inbound)

9. goAML SUPPORT

For goAML query: Click HERE for compliance queries

Compliance Contact Centre: 012 641 6000