



Financial  
Intelligence Centre

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

### **Objective of this guideline**

The objective of this user guide is to define and outline the steps to be followed when an accountable and reporting institution submit a Cash Threshold Report (CTR) to the Financial Intelligence Centre (the FIC) in terms of section 28 of the FIC Act. Please note that the reporter must be registered with the FIC in order to access the FIC's registration and reporting platform. In order to register, accountable and reporting institutions can refer to Public Compliance Communication 05B 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.

This user guide is not issued in terms of section 4(c) of the FIC Act and is therefore not formal guidance issued by the FIC.

### **Access to the registration platform**

In order to submit a CTR to the FIC, the accountable institution or reporting institution must access the portal provided by the FIC for this purpose on the FIC's website at [www.fic.gov.za](http://www.fic.gov.za)

### **Legal Disclaimer**

The FIC reserves the right to amend, modify or change the contents of this document.

## Definitions

This guideline must be read in conjunction with the FIC Act and the Money Laundering and Terrorist Financing Control Regulations made in terms of section 77 of the FIC Act. 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, institution or entity (ies) and can be used interchangeably.

**Compliance Officer** refers to a 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 regulatory reports are submitted successfully.

“**CTR**” refers to a cash threshold report submitted in terms of section 28 of the FIC Act. If client conducts a **single** transaction exceeding the **threshold** amount within specified period it should be reported as **CTR**.

“**CTRA**” refers to a cash threshold report submitted in terms of section 28 of the FIC Act, whereby the transaction values have been aggregated (added up) to total the threshold value. If **more than one** transaction exceeding the threshold amount is concluded by the **same client** within the specified period it should be reported as **CTRA**. Please refer to Guidance Note 05A for further information relation to the aggregation of cash threshold transactions.

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

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

**“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 AI/RI’s will have MLRO’s. Institutions that require reports to be submitted by persons other than the Compliance Officer, must register an MLRO. 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.

**MLRO** roles are:

- MLRO Web Reporting (Money Laundering Reporting Officer – applicable to web reporting only)
- MLRO Batch Reporting (Money Laundering Reporting Officer - applicable to batch reporting only)
- MLRO All (Money Laundering Reporting Officer - all reporting and message board).

**“Person”** refers to a natural person who registers to file a report in terms of section 29 of the FIC Act in their own personal capacity or **MLRO** as defined.

**“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 41154 of 29 September 2017 as amended.

**“Reporting entity”** refers to an accountable institution, reporting institution or any other person or institution that is submitting a report to the FIC.

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

- Accountable and reporting institutions must register in terms of the FIC Act before a CTR can be submitted. Please refer to registration guideline for accountable and reporting institutions and PCC 05B 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 regulatory reports when reporting and apply them along with the applicable regulations and sections of the FIC Act.

- We advise all users to **clear/delete** their All fields on the regulatory report should be completed with full particulars of information that the institution is expected to have as either part of the course of establishing a particular person's identity or the conducting of a particular transaction(s).
- All fields on the regulatory report, that are not obtained during the course of establishing a particular person's identity or conducting a particular transaction, but should be obtained as part of commercial practice, should be completed with as much of the information as readily available. In an instance where the reporting institution does not have information readily available, they are to populate mandatory fields with "not obtained".
- browsing histories frequently and restart their browsers afterwards. This should include the deletion of cookies and passwords in order for the new goAML web forms to load correctly.
- All First Letters of words must be in Capital Letters.
- Words typed in ALL Capital Letters are not allowed.
- The FIC does not accept any regulatory reports submitted unless it was submitted on the goAML system. Regulatory reports must accordingly be submitted in the **prescribed format** and **timeframes**. Failure to submit regulatory reports within the prescribed timeframes constitutes a finding of non-compliance in terms of the FIC Act. Always report any goAML incidents/queries to the FIC **immediately**.
- Ensure that all users log relevant ICT queries / incidents to the FIC by means of the formal channels.

## 1. Table of Contents

1.	Table of Contents .....	6
2.	Introduction .....	7
3.	goAML Web Icons .....	8
4.	Cash Threshold Report (CTR) Baseline Scenario .....	9
4.1	Field Definitions .....	9
4.2	Baseline scenario for submitting cash threshold reports to the FIC– displaying fields A to H to be completed .....	11
5.	Accessing goAML .....	25
6.	goAML platform landing page.....	26
7.	Capturing a Cash Threshold Report.....	27
7.1	Select a new Report .....	27
7.2	Reporting template - overview.....	27
	BASELINE SCENARIO FIELD A – REPORT TYPE .....	28
7.3	Select Report Type.....	28
	BASELINE SCENARIO FIELD B – REPORTING PERSON AND LOCATION .....	30
7.4	Reporting Person.....	30
7.5	Location .....	30
7.6	Editing Location .....	30
	BASELINE SCENARIO FIELD C – INDICATORS .....	31
7.7	Indicators .....	31
	BASELINE SCENARIO FIELD D – TRANSACTIONS .....	32
7.8	Transactions .....	32
	BASELINE SCENARIO FIELD E – FROM TYPE / TO TYPE .....	34
7.9	From Type / To Type .....	34
	BASELINE SCENARIO FIELD F – MY CLIENT / NOT MY CLIENT AND CONDUCTOR .....	35
7.10	My Client / Not my client.....	35
7.11	Foreign Currency.....	36
7.12	Conductor .....	36
7.13	Person Form.....	37
7.14	Phone .....	39
7.15	Address .....	39
7.16	Identification .....	40
7.17	Email.....	40
7.18	Employer Address and Employer Phone .....	40
7.19	Save and Cancel Button.....	41
	BASELINE SCENARIO FIELD G – PERSON / ACCOUNT / ENTITY .....	41
7.20	Party Type .....	41
7.21	Person My Client .....	41
7.22	Account My Client.....	41
7.23	Entity My Client.....	45
7.24	To Type .....	47
7.25	Goods and Services .....	47
7.26	Saving / Submitting the report .....	50
7.27	Attaching a document to a saved report .....	51
8.	Reviewing saved and submitted reports.....	53
8.1	Reviewing a saved report.....	53
8.2	Reviewing a submitted report .....	55
8.3	Reviewing report status via the Message Board .....	58
9.	Important reporting tips.....	59
10.	Reporting Process workflow .....	60

## 2. Introduction

Accountable and reporting institutions have an obligation to submit cash threshold reports to the FIC in terms of section 28 of the FIC Act and must utilise goAML for submitting cash threshold reports to the FIC.

The obligation to report in terms of section 28 of the FIC Act arises when a transaction, or series of aggregated transactions, is concluded with a client by means of which cash in excess of the prescribed amount, that is, R24 999, 99:

- is paid by the accountable or reporting institution to the client, or to a person acting on behalf of the client, or to a person on whose behalf the client is acting; or
- is received by the accountable or reporting institution from the client, or from a person acting on behalf of the client, or from a person on whose behalf the client is acting.



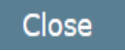







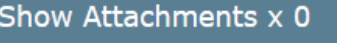






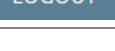
Cash is defined in section 1 of the FIC Act as:

- a) coin and paper money of the Republic or of another country that is designated as legal tender and that circulates as, and is customarily used and accepted as, a medium of exchange in the country of issue; and
- b) travellers' cheques.

goAML is accessible by going to the FIC's website, [www.fic.gov.za](http://www.fic.gov.za), and selecting the "Register or Report" functionality.

A Cash Threshold Report contains unrelated transactions (to a maximum of **1000** transactions per report) whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated. Where aggregation occurred, the accountable or reporting institution needs to refer to the user guide for accountable and reporting institutions to submit cash threshold aggregation reports on the registration and reporting platform of the FIC.

### 3. goAML Web Icons

Icons	Description
	Add
	Cancel instructs goAML not to capture the detail
	Close
	Preview
	Print
	Remove the uploaded document
	Upload a document
	Save
	Save a report
	Submit a report
	Shows the number of attached documents
	Upload XML and web reports
	Access drafted and submitted reports
	View submitted reports
	Access mail messages on goAML
	Change password and user details
	Access statistics
	Logout of goAML



## 4. Cash Threshold Report (CTR) Baseline Scenario

The below process flow diagram demonstrates the end to end process of uploading a Cash Threshold Report (CTR). 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 CTR should be uploaded for a cash withdrawal of R25 000 at Bank A, branch Y on the goAML platform

#### **4.1 Field Definitions**

- Report type (A) – The type of report (i.e. CTR)
- Reporting Person and Location (B)
  - Reporting Person - Linked to the logged in user details, this is the person uploading the CTR;
  - Location - Describes the actual geographical area / branch where the transaction or series of transactions occurred. The address of the logged in user is populated in the 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) – Indicators are used to specify the nature or type of report that the institution is submitting to the FIC. The institution is required to review the list of pre-determined indicators and select the most appropriate explanation(s).
- Transactions (D) - “Transaction” means a transaction concluded between a client and an accountable institution or reporting 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 CTR 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
- My client / Not my client and Conductor (F) – Denotes if the “from/to type” selected is the institution’s client, or not the institution’s 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 institution (e.g. Cheque account held with a bank)

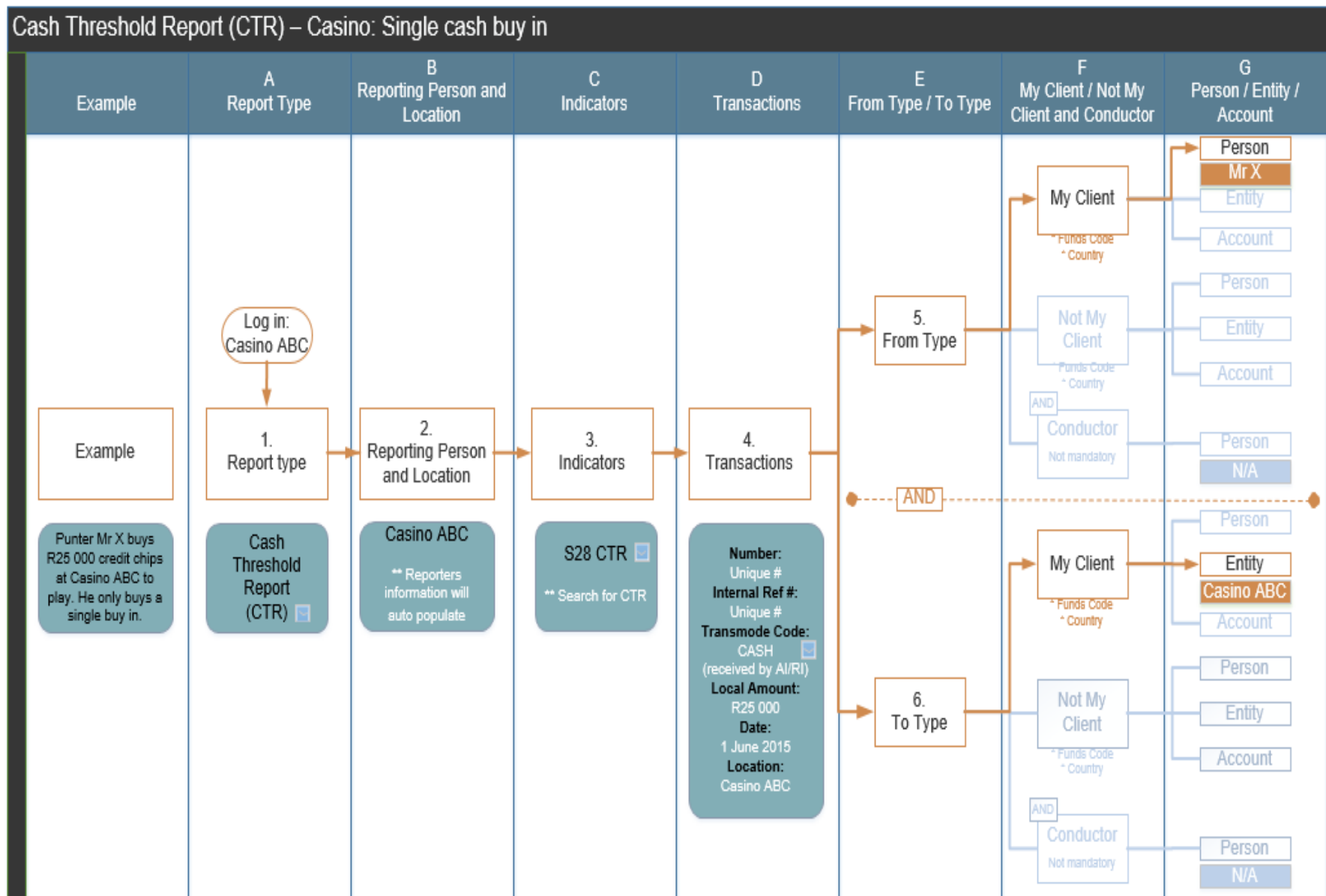
Note: When cash is deposited or withdrawn to/from an account, then “account” will be selected
- Mandatory Fields (H) – this refers to the fields that are compulsory to be completed. The information that is required is dependent on the fields selected in field G (i.e. Person / Entity / Account)

## 4.2 Baseline scenario for submitting cash threshold reports to the FIC– displaying fields A to H to be completed

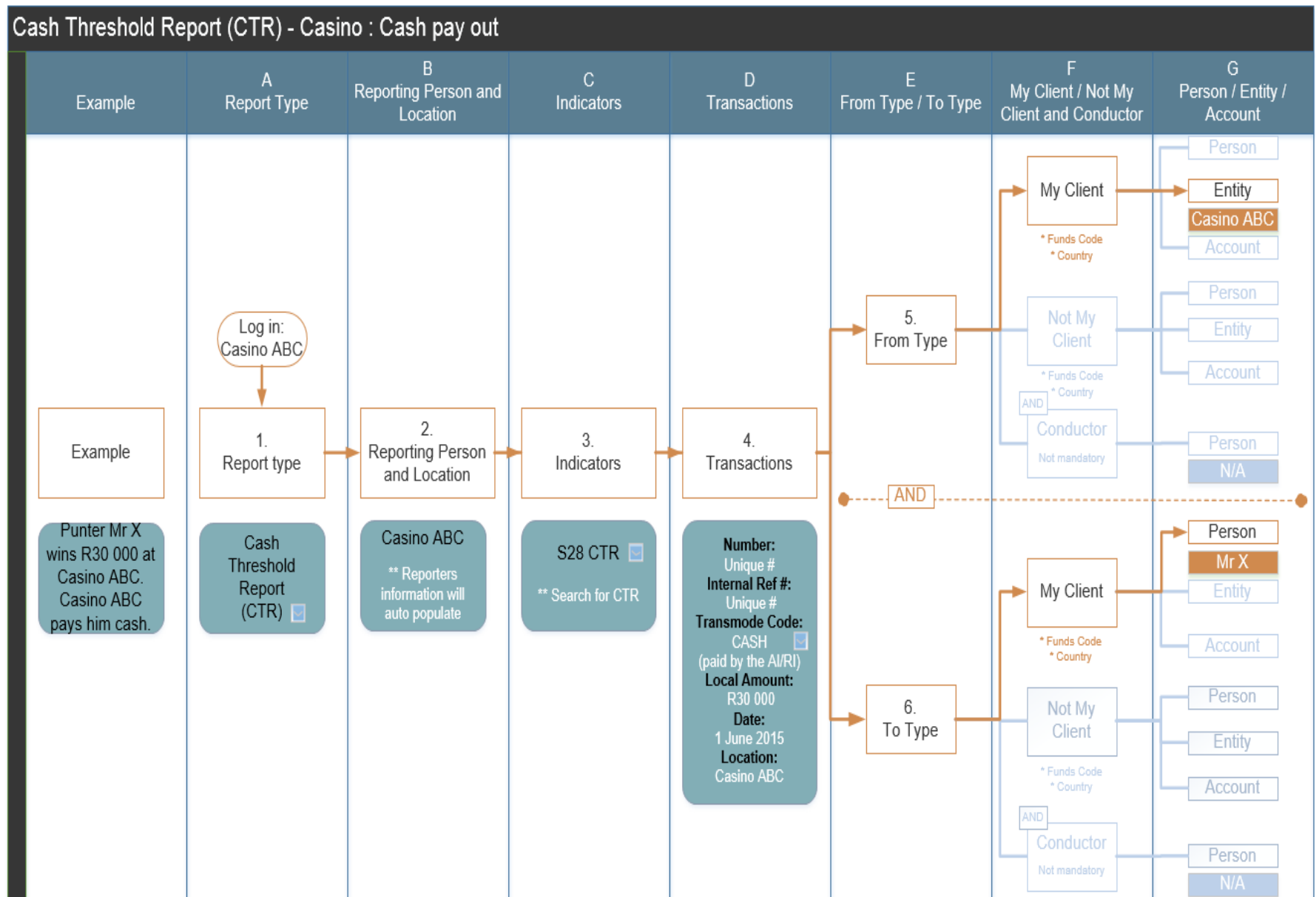
Cash Threshold Report (CTR) - Baseline Scenario								
Example	A Report Type	B Reporting Person and Location	C Indicators	D Transactions	E From Type / To Type	F My Client / Not My Client and Conductor	G Person / Entity / Account	H Mandatory fields: *
<p>Example</p> <p>Client Mr X withdraws R25 000 at Bank A in Branch Y</p>	<p>Log in: Bank A</p> <p>1. Report type</p> <p>Cash Threshold Report (CTR) </p>	<p>2. Reporting Person and Location</p> <p>Bank</p> <p>** Reporters information will auto populate</p>	<p>3. Indicators</p> <p>S28 CTR </p> <p>** Search for CTR</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Unique # Transmode Code: CASH  (paid by the AI/RI) Local Amount: R25 000 Date: 1 Dec 2015 Location: Branch Y where cash was paid</p>	<p>5. From Type</p> <p>6. To Type</p>	<p>My Client</p> <p>* Funds Code * Country</p> <p>Not My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Conductor</p> <p>Not mandatory</p>	<p>* Person</p> <p>* Entity</p> <p>* Account</p> <p>Mr X acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>* Person</p> <p>Mr X</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p>	<p><b>* Person</b></p> <ul style="list-style-type: none"> <li>Title</li> <li>Gender</li> <li>Full name</li> <li>Surname</li> <li>Date of birth</li> <li>ID number</li> <li>Nationality</li> <li>Residence</li> <li>Non-RSA ID / Passport</li> <li>Issuing country</li> <li>RSA Passport</li> <li>Address</li> <li>Telephone number</li> </ul> <p><b>* Entity</b></p> <ul style="list-style-type: none"> <li>Name</li> <li>Registered name</li> <li>Incorporated legal form</li> <li>Incorporation / Registration number</li> <li>Incorporation country</li> <li>Telephone number</li> <li>Address</li> <li>Director (one or more)</li> </ul> <p><b>* Account</b></p> <ul style="list-style-type: none"> <li>Account number</li> <li>Institution name</li> <li>Branch</li> <li>Financial Institution</li> <li>Institution code or Swift code</li> <li>Account type</li> <li>Status</li> <li>Currency code</li> <li>Date opened</li> <li>Balance</li> <li>Date of balance</li> <li>Entity</li> <li>Signatory</li> </ul>

- Drop down menu

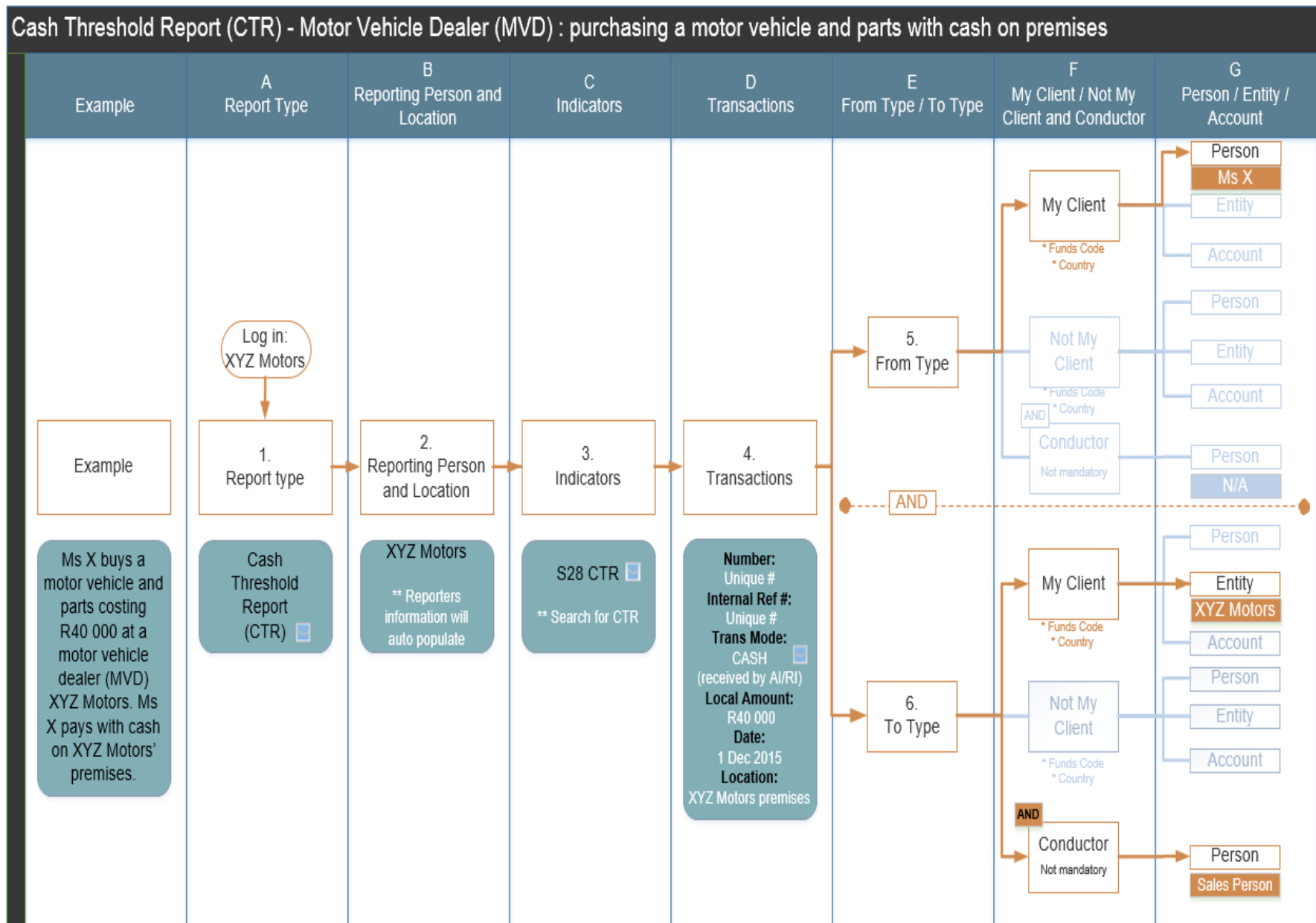
### 4.3 Baseline scenario example for submitting cash threshold reports to the FIC



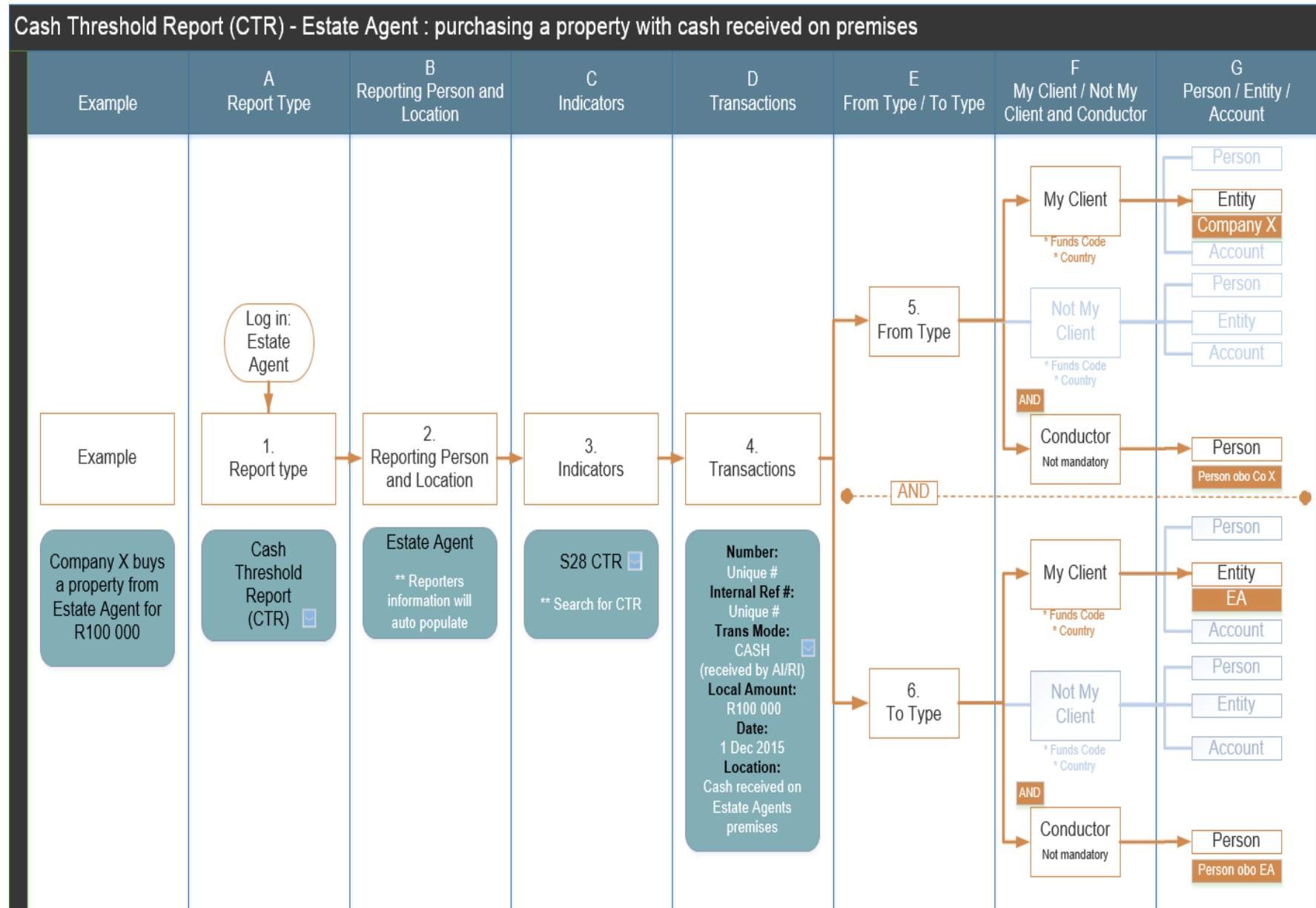
#### 4.4 Baseline scenario example for submitting cash threshold reports to the FIC



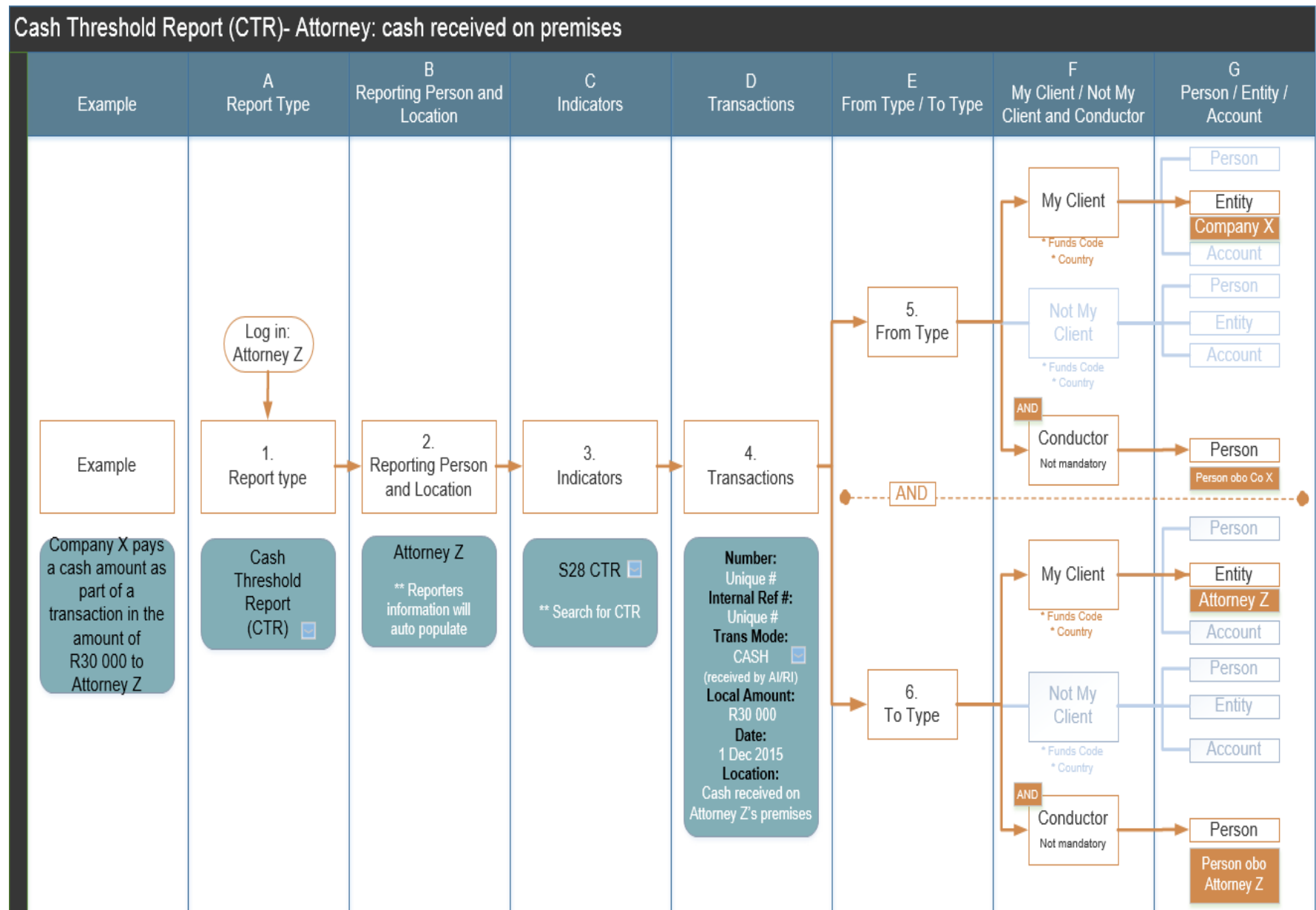
## 4.5 Baseline scenario example for submitting cash threshold reports to the FIC



## 4.6 Baseline scenario example for submitting cash threshold reports to the FIC

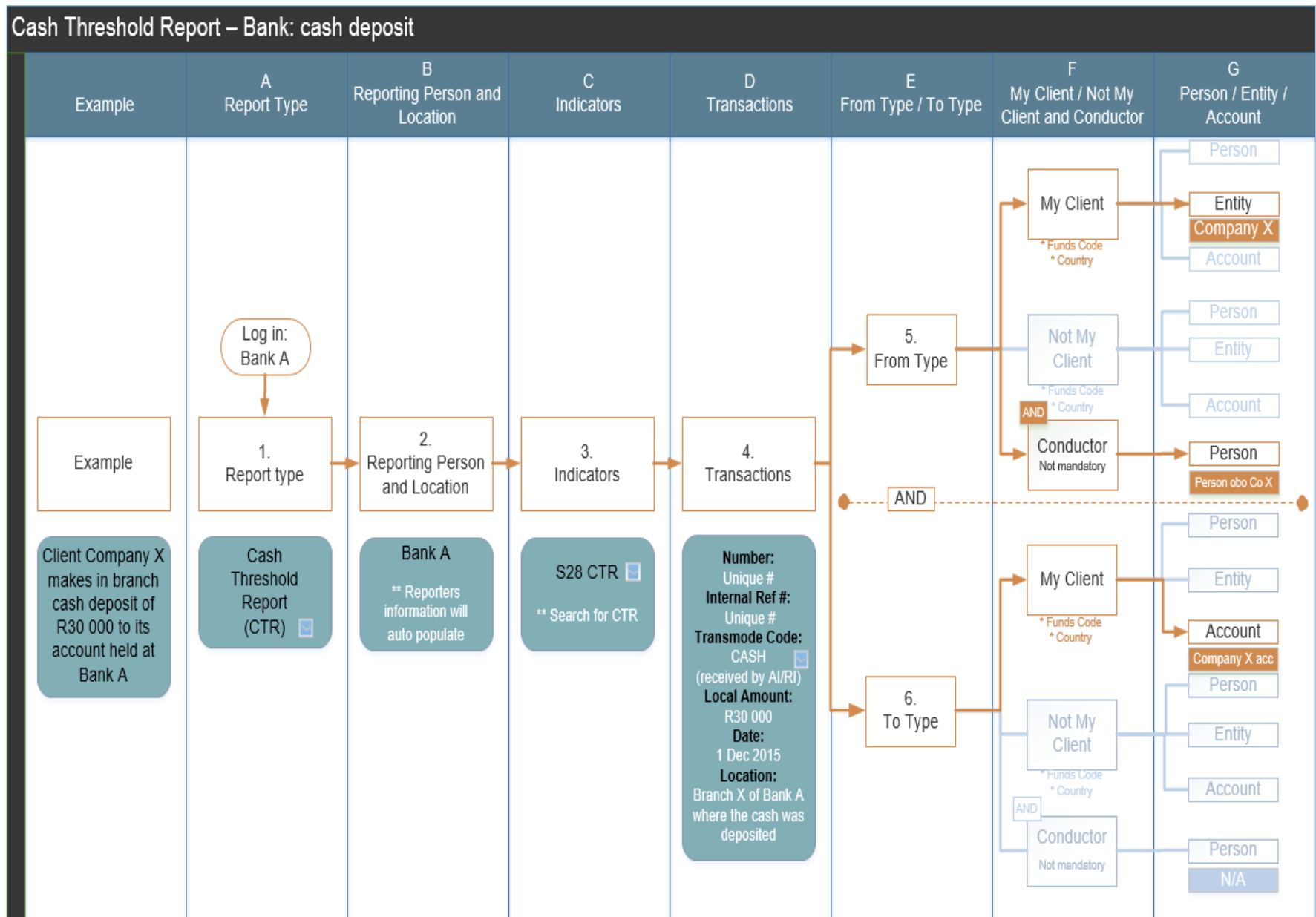


## 4.7 Baseline scenario example for submitting cash threshold reports to the FIC

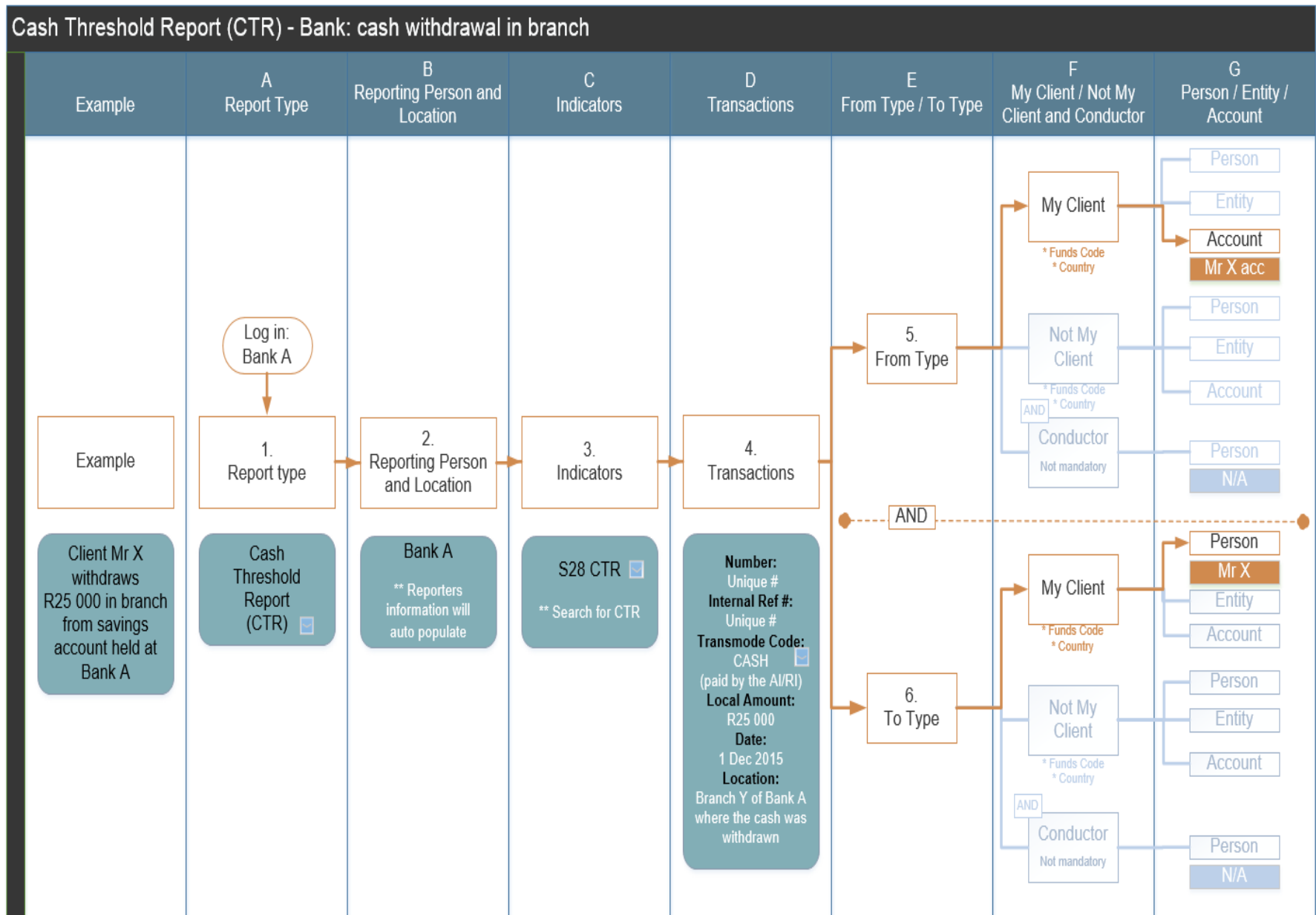




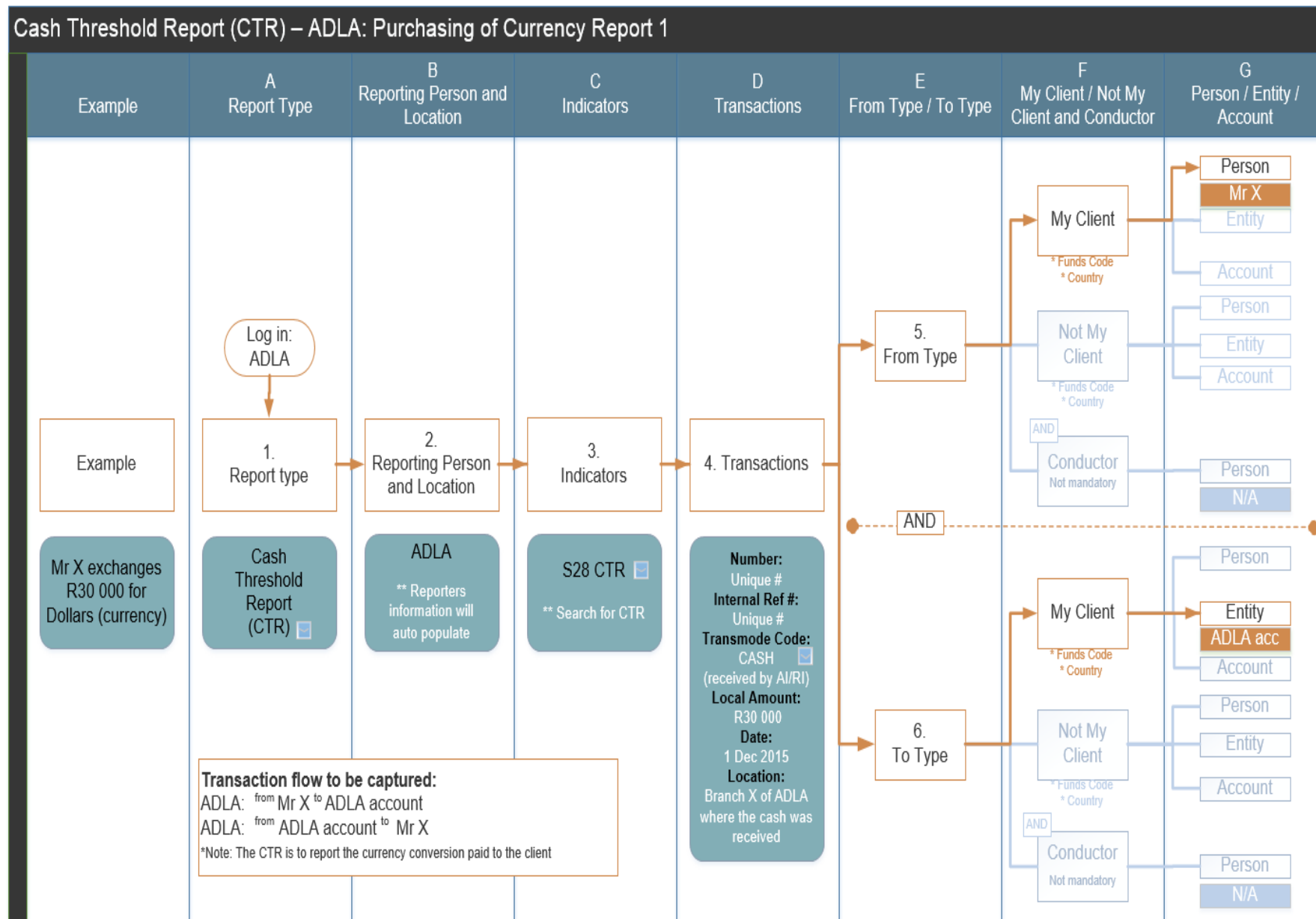
## 4.8 Baseline scenario example for submitting cash threshold reports to the FIC



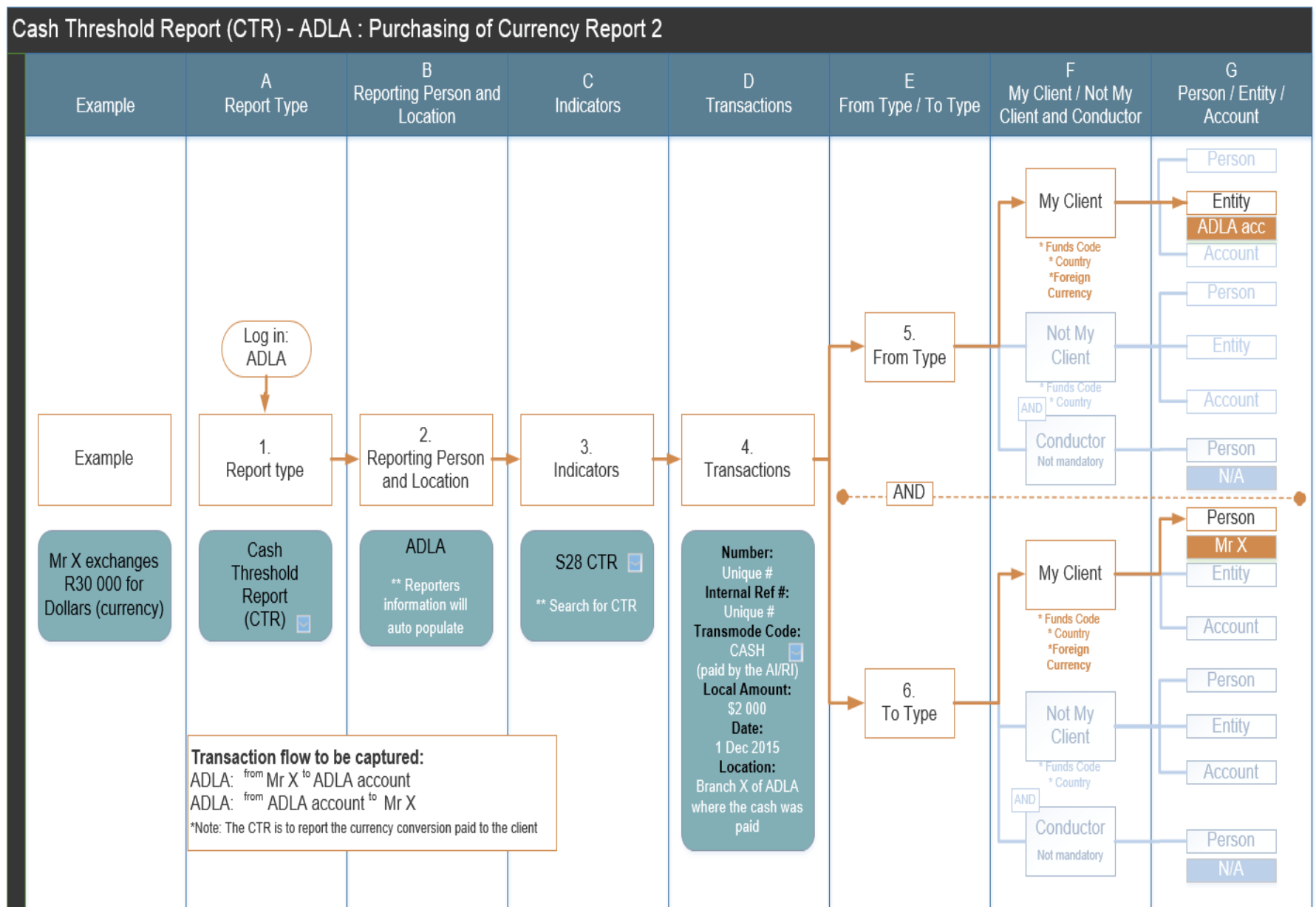
## 4.9 Baseline scenario example for submitting cash threshold reports to the FIC



## 4.10 Baseline scenario example for submitting cash threshold reports to the FIC



#### 4.11 Baseline scenario example for submitting cash threshold reports to the FIC



#### 4.12 Baseline scenario example for submitting cash threshold reports to the FIC

Complementary Cash Threshold Report (CTR) -Bank: Purchasing of Motor Vehicle with Cash Deposit at Bank							
Example	A Report Type	B Reporting Person and Location	C Indicators	D Transactions	E From Type / To Type	F My Client / Not My Client and Conductor	G Person / Entity / Account
<p>Example</p> <p>The client of a motor vehicle dealer (MVD), XYZ Motors, pays in cash at ABC Bank after purchasing a motor vehicle from XYZ Motors for the amount of R28 500.</p>	<p>Log in: ABC Bank</p> <p>1. Report type</p> <p>Cash Threshold Report (CTR) <input checked="" type="checkbox"/></p>	<p>2. Reporting Person and Location</p> <p>ABC Bank</p> <p>** Reporters information will auto populate</p>	<p>3. Indicators</p> <p>S28 CTR <input type="checkbox"/></p> <p>** Search for CTR</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Unique # Trans Mode: CASH <input checked="" type="checkbox"/> (received by AI/RI) Local Amount: R28 500 Date: 1 Dec 2015 Location: Branch Y of ABC Bank (where the deposit was made)</p>	<p>5. From Type</p> <p>6. To Type</p>	<p>My Client</p> <p>* Funds Code * Country</p> <p>Not My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Conductor</p> <p>Not mandatory</p>	<p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Ms X</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>XYZ Motors acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p>
<p>Transaction flow to be captured:</p> <p>ABC Bank: from Ms X to XYZ Motors acc at ABC Bank</p> <p>XYZ Motors: from Ms X to XYZ Motors acc at ABC Bank</p>							

#### 4.13 Baseline scenario example for submitting cash threshold reports to the FIC

Complementary Cash Threshold Report (CTR) -Motor Vehicle Dealer (MVD): Purchasing of Motor Vehicle with Cash Deposit at Bank							
Example	A Report Type	B Reporting Person and Location	C Indicators	D Transactions	E From Type / To Type	F My Client / Not My Client and Conductor	G Person / Entity / Account
<p>Example</p> <p>XYZ Motors receives and peruses its bank statement or receives a bank deposit slip from the client which reflects the cash paid in at ABC Bank after purchasing a motor vehicle from XYZ Motors for the amount of R28 500.</p>	<p>Log in: XYZ Motors</p> <p>1. Report type</p> <p>Cash Threshold Report (CTR) <input checked="" type="checkbox"/></p>	<p>2. Reporting Person and Location</p> <p>XYZ Motors</p> <p>** Reporters information will auto populate</p>	<p>3. Indicators</p> <p>S28 CTR <input checked="" type="checkbox"/></p> <p>** Search for CTR</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Unique # Transmode Code: CASH <input checked="" type="checkbox"/> (received by AI/RI) Local Amount: R28 500 Date: 1 Dec 2015 Location: Branch Y of ABC Bank (where the deposit was made)</p>	<p>5. From Type</p> <p>6. To Type</p>	<p>My Client</p> <p>* Funds Code * Country</p> <p>Not My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Conductor</p> <p>Not mandatory</p>	<p>Person</p> <p>Ms X</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>XYZ Motors acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p>
	<p><b>Transaction flow to be captured:</b>            ABC Bank: from Ms X to XYZ Motors acc at ABC Bank            XYZ Motors: from Ms X to XYZ Motors acc at ABC Bank</p>						

#### 4.14 Baseline scenario example for submitting cash threshold reports to the FIC

Complementary Cash Threshold Report (CTR) – Bank: Purchasing of Property with Cash Deposit at Bank							
Example	A Report Type	B Reporting Person and Location	C Indicators	D Transactions	E From Type / To Type	F My Client / Not My Client and Conductor	G Person / Entity / Account
<p>Example</p> <p>Ms X, A client of an Estate Agent, BB Prop, pays a cash deposit of R50 000 at ABC Bank after purchasing a property.</p>	<p>Log in: ABC Bank</p> <p>1. Report type</p> <p>Cash Threshold Report (CTR) <input checked="" type="checkbox"/></p>	<p>2. Reporting Person and Location</p> <p>ABC Bank</p> <p>** Reporters information will auto populate</p>	<p>3. Indicators</p> <p>S28 CTR <input checked="" type="checkbox"/></p> <p>** Search for CTR</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Unique # Trans Mode: CASH <input checked="" type="checkbox"/> (received by AI/RI) Local Amount: R50 000 Date: 1 Dec 2015 Location: Branch Y of ABC Bank (where the deposit was made)</p>	<p>5. From Type</p> <p>6. To Type</p>	<p>My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Not My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Conductor</p> <p>Not mandatory</p>	<p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Ms X</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>BB Prop acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p>
<p><b>Transaction flow to be captured:</b>            ABC Bank: from Ms X to BB Prop's acc at ABC Bank            BB Prop: from Ms X to BB Prop's acc at ABC Bank</p>							

#### 4.15 Baseline scenario example for submitting cash threshold reports to the FIC

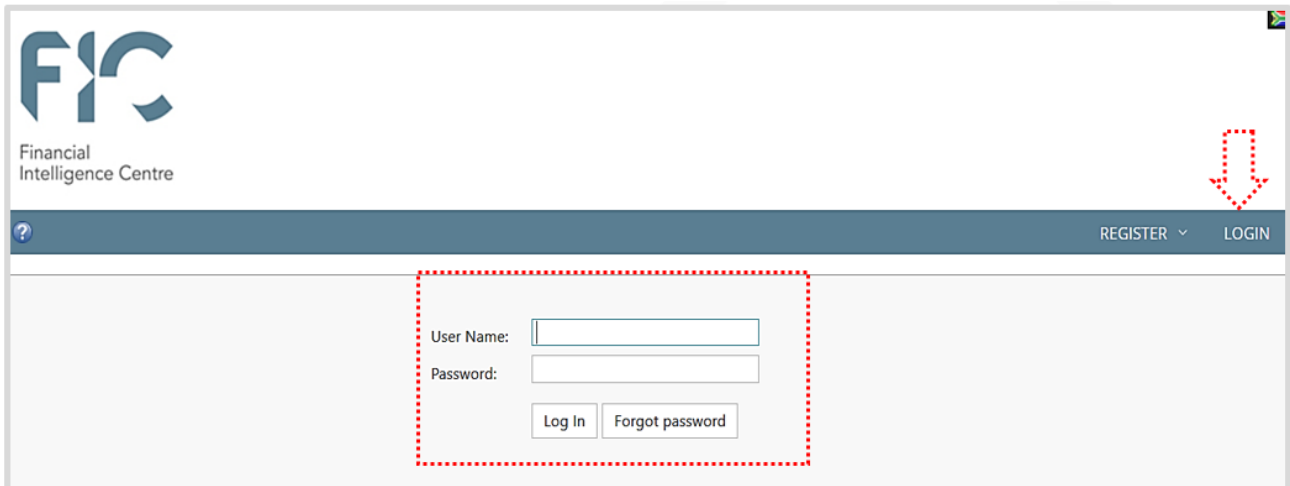
Complementary Cash Threshold Report (CTR) - Estate Agent: Purchasing of Property with Cash Deposit at Bank							
Example	A Report Type	B Reporting Person and Location	C Indicators	D Transactions	E From Type / To Type	F My Client / Not My Client and Conductor	G Person / Entity / Account
<p>Example</p> <p>Ms X, A client of an Estate Agent, BB Properties, pays in a cash deposit of R50 000 at ABC Bank after purchasing a property.</p>	<p>Log in: BB Properties</p> <p>1. Report type</p> <p>Cash Threshold Report (CTR) <input checked="" type="checkbox"/></p>	<p>2. Reporting Person and Location</p> <p>BB Properties</p> <p>** Reporters information will auto populate</p>	<p>3. Indicators</p> <p>S28 CTR <input checked="" type="checkbox"/></p> <p>** Search for CTR</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Unique # Transmode Code: CASH <input checked="" type="checkbox"/> (received by AI/RI) Local Amount: R50 000 Date: 1 Dec 2015 Location: Branch Y of ABC Bank (where the deposit was made)</p>	<p>5. From Type</p> <p>6. To Type</p>	<p>My Client</p> <p>* Funds Code * Country</p> <p>Not My Client</p> <p>* Funds Code * Country</p> <p>AND</p> <p>Conductor</p> <p>Not mandatory</p>	<p>Person</p> <p>Ms X</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>BB Prop Acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>N/A</p>
<p><b>Transaction flow to be captured:</b></p> <p>ABC Bank: from Ms X to BB Prop's acc at ABC Bank</p> <p>BB Prop: from Ms X to BB Prop's acc at ABC Bank</p>							



## 5. 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 FIC's website, [www.fic.gov.za](http://www.fic.gov.za) and select the "Click here to REGISTER OR REPORT" banner
- Access goAML page by clicking on reporting forms; OR access the link directly by using [https://goweb.fic.gov.za/goAMLWeb\\_PRD](https://goweb.fic.gov.za/goAMLWeb_PRD)
- 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.

## 6. 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. Siphon from XYZ Bank)<sup>[a]</sup>
- **Menu Bar** - contains New Reports / Drafted Reports / Submitted Reports / Message Board / My goAML / 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)<sup>[b]</sup>
- **Information Bar** - contains the FIC information with links to download goAML documentation<sup>[c]</sup>
- **Logout** - allows you to logout as a user <sup>[d]</sup>.

The Financial Intelligence Centre Act 38 of 2001 (the FIC Act) mandates all accountable institutions to submit Cash Threshold Reports (CTR). Furthermore the FIC Act mandates all accountable and reporting institutions to submit Terrorist Property Reports (TPR) and requires all businesses (which include accountable and reporting institutions) to submit Suspicious Transaction Reports (STR) to the Centre in terms of section 28; 28A and 29 respectively. The manner of reporting is prescribed by the Regulations to the Act under section 22. The reporting must be done electronically by means of the Centre's web-based portal or a batch reporting method.

The Centre has chosen goAML as its preferred IT platform to handle all its reporting, data collection, analysis, and case management and secure communications required for the Centre's daily operational functions and requirements. The goAML system will in future standardise all report types and also clearly distinguish between activity reports and bi-party ("to" and "from") transaction reports, and the batch reporting method will be limited to transaction reporting which includes the current CTR, TPR and STR reports. The goAML XML Schema will be utilised by the Centre for all future batch and electronic web-based portal reporting and will have to be adapted and implemented by all of the Reporting entities that file intelligence reports with the Centre.

goAML is an integrated software solution developed and maintained by the United Nations Office of Drugs and Crime (UNODC) specifically for use by financial intelligence units (FIUs) internationally and has to date been deployed to twenty one (21) other FIUs. goAML is specifically designed to meet the data collection, management, analytical, document management, workflow and statistical needs of any FIU irrespective of its size. Please refer to [UNODC](#) website for further information in relation to the system and related products and services.

Click [here](#) to download goAML specifications and related documents.

## 7. Capturing a Cash Threshold Report

### 7.1 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.

### 7.2 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.

A screenshot of a web form for creating a new report. The form is titled 'Report Type: ID: ---'. It contains several sections: 'Entity' with a dropdown menu showing 'XYZ Bank'; 'Reporting Entity Branch' with a text input field; 'Type\*' with a dropdown menu and a red 'Required Field' message; 'Reporting Entity Reference' with a text input field; 'Submission Date\*' with a text input field; 'FIC Ref Number' with a text input field; 'Reason for Reporting' with a text area containing 'n/a'; 'Action' with a text input field containing 'n/a'; and 'Reporting Person \*' which is a table with columns: 'First Name', 'Surname/Last Name', 'Birth Date', 'RSA ID Number', and 'Passport/Foreign ID/Permit/Refugee/Residence Number'. The 'Reporting Person' section is highlighted with a red dashed rectangular box. Below the 'Reporting Person' section is a 'Location \*' section with a table with columns: 'Address', 'City', 'Province/State', 'Postal/Zip', and 'Country'. The 'Location' section is also highlighted with a red dashed rectangular box. At the bottom of the form are two sections: 'Indicators \*' and 'Transactions \*', both with a plus icon.

## BASELINE SCENARIO FIELD A – REPORT TYPE

### 7.3 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.

Report Type: ID: ---

Entity: XYZ Bank Reporting Entity Branch:

Type\*  Reporting Entity Reference:

Submission Date\*  FIC Ref Number:

Reason for Reporting

n/a

Action

n/a

Reporting Person \*

First Name	Surname/Last Name	Birth Date	RSA ID Number	Passport/Foreign ID/Permit/Refugee /Residence Number
Sipho	Mohlala	1987/01/30	8701302526985	

Location \*

Address	City	Province/State	Postal/Zip	Country
Building 11	Pretoria	Gauteng	0145	SOUTH AFRICA

- To capture a CTR, select from the **Type** drop down list > select **Cash Threshold Report (CTR)**

Type\*

Submission Date\*

Reason for suspicion

n/a

Action

Additional Information File (AIF)

Additional Information File Transaction (AIFT)

Cash Threshold Report (CTR)

Cash Threshold Report Aggregation (CTRA)

Electronic Fund Transfer (EFT)

Incoming Request For Information Domestic (IRD)

Suspicious Activity Report (SAR)

Suspicious Transaction Report (STR)

Terrorist Financing Activity Report (TFAR)

Terrorist Financing Transaction Report (TFTR)

Terrorist Property Report (TPR)


Report Type window populates with the following fields:

Report Type: CTR ID: ---

Entity  Reporting Entity Branch



Type\*  Reporting Entity Reference


Submission Date\*  FIC Ref Number


**Reporting Person \*** 

First Name	Surname/Last Name	Birth Date	RSA ID Number	Passport/Foreign ID/Permit/Refugee /Residence Number
Sipho	Mohlala	1987/01/30	8701302526985	

**Location \***

Address	City	Province/State	Postal/Zip	Country
Bilding 11	Pretoria	Gatung	0145	SOUTH AFRICA  

**Indicators \*** 

**Transactions \*** 

- Entity – Automatically filled in and cannot be changed (Linked to Login ID)
- Type – Type of Report (e.g. CTR)
- Submission Date – Automatically generated once the report is submitted
- Reason for Reporting – Grounds for suspicion
- Action – Action taken (e.g. Reported the activity to Law Enforcement)
- Reporting Entity Reference – Reporting Entity internal transaction reference number
- Reporting Entity Branch – Branch where the transaction took place (mandatory)
- FIC Ref Number - This field is for resubmitting failed / rejected reports and needs to reference the original report number issued by the FIC

## BASELINE SCENARIO FIELD B – REPORTING PERSON AND LOCATION



### 7.4 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	
Sipho	Mohlala	1987/01/30	8701302526985		



### 7.5 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. The address is to be completed in full, including the postal code if available.

Location *					
Address	City	Province/State	Postal/Zip	Country	
Bilding 11	Pretoria	Gauteng	0145	SOUTH AFRICA	 

### 7.6 Editing Location

Click the edit icon

Location *					
Address	City	Province/State	Postal/Zip	Country	
Bilding 11	Pretoria	Gauteng	0145	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 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

## BASELINE SCENARIO FIELD C – INDICATORS

### 7.7 Indicators

Indicators are used to specify the nature of the activity the institution is reporting to the FIC. The institution is required to review the list of pre-determined indicators on the scroll down list, and select the most appropriate explanation(s). 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** <sup>[a]</sup> > click **Search Button** <sup>[b]</sup> > select by checking the **Indicator** <sup>[c]</sup> > **Close** <sup>[d]</sup>.



**Indicators** [d]

[a]  [b]

Code	Indicator	
RIND111	Cash Threshold Report Aggregation(CTRA) in terms of Section 28 of the FIC Act 38 of 2001 when the report includes aggregated transactions as per FIC regulations.	<input type="checkbox"/>
RIND010	Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated	<input checked="" type="checkbox"/>
RIND061	Large electronic funds transfer	<input type="checkbox"/>

[c]

- 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	<input type="checkbox"/>
RIND002	Activity does not match client profile or expected transacting patterns	<input type="checkbox"/>
RIND125	Additional Information File (AIF) in response to a request for information from the FIC	<input type="checkbox"/>
RIND108	Additional Information File (AIF) in response to Section 32 of FIC Act 38 of 2001	<input type="checkbox"/>

- The selected **Indicator** will be displayed on the form. Click **X** to delete the searched indicator

**Indicators** \*

Indicator	
Cash Threshold Report (CTR) in terms of Section 28 of the FIC Act 38 of 2001 when the report contains unrelated transactions whereby each transaction on its own has exceeded the threshold and no aggregation is demonstrated	<input checked="" type="button" value="X"/>

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.

**Note:** the above selection of indicator is for demonstration purposes only. The institution is required to review the list and select the most appropriate indicator for the transaction being reported.

## BASELINE SCENARIO FIELD D – TRANSACTIONS

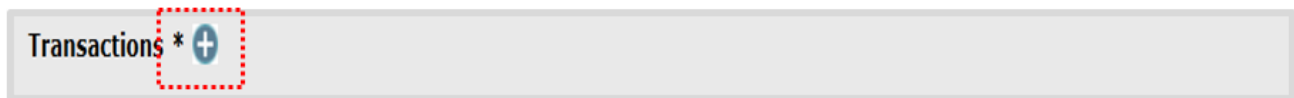
### 7.8 Transactions

“Transaction” means a transaction concluded between a client and an accountable institution and reporting 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 CTR form.






## Transaction details are added as follows:

- Click Add button to capture single transaction details for the report



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

Transaction			
Number*	<input type="text"/> 	Internal Reference Number	<input type="text"/>
Transmode Code*	<input type="text"/> 	Transmode Comment	<input type="text"/>
Local Amount*	<input type="text"/>	Date*	<input type="text"/>

- 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, Cash paid by AI/RI, Cash received by AI/RI, etc.)
- 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)
- Local Amount – The value of the transaction in local currency (e.g. R35000)

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.

**Late Deposit?** ☐ Yes ☒ No

**Teller**  **Authorised**

**Location\***

**Description**

Late Deposit - This field is applicable in cases where the customer drops cash in a box at a bank after the bank's working hours. In all such cases, the "Value Date" will be different from transaction date as the bank will process this transaction the next day (*This is not an active field*)

- Teller – The teller who conducted the transaction. This is only applicable where a transaction is conducted in-branch
- Authorised – Person who authorised the transaction
- Location – Branch / Location where the transaction took place
- Description – List additional information in relation to the late deposit if available

## BASELINE SCENARIO FIELD E – FROM TYPE / TO TYPE

### 7.9 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 (Payee) and To (Receiver) 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

One of the parts of the From Type and To Type has 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 as per the schema 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

### 7.10 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

The screenshot shows a form with two main sections: 'From Type' and 'To Type'. In the 'From Type' section, there are two radio buttons: 'My Client' (which is selected) and 'Not My Client'. A red dashed arrow points to the 'My Client' radio button. Below this section is a button labeled 'From My Client \*' with a plus icon. In the 'To Type' section, there are two radio buttons: 'My Client' and 'Not My Client'. A red dashed arrow points to the 'To Type' label.

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

- Funds Code – Type of funds used in initiating transaction (e.g. Cash, Cash paid by AI/RI, Cash received by AI/RI)
- Country – Country where transaction was initiated
- Funds Comment – Description, if funds code is Unknown

### 7.11 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)

### 7.12 Conductor

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

## 7.13 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		<a href="#">Use an existing Person</a>	
Title*	<input type="text"/>	Gender*	<input type="text"/>
First Name*	<input type="text"/>	Surname/Last Name*	<input type="text"/>
Middle Name	<input type="text"/>	Prefix	<input type="text"/>
Birth Date*	<input type="text"/>	Birth Place	<input type="text"/>
Mothers Name	<input type="text"/>	Alias/ Known As	<input type="text"/>
RSA ID Number	<input type="text"/>	RSA Passport	<input type="text"/>
Nationality 1*	<input type="text"/>	Nationality 2	<input type="text"/>
Country of Origin	<input type="text"/>	Residence*	<input type="text"/>
Occupation	<input type="text"/>	Employer Name	<input type="text"/>
Tax Number	<input type="text"/>	Tax Reg. Number	<input type="text"/>
Source of Wealth	<input type="text"/>		
Non RSA ID/Passport?	<input checked="" type="radio"/> No <input type="radio"/> Yes		
Deceased?	<input checked="" type="radio"/> No <input type="radio"/> Yes		

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

Non RSA ID/Passport?	<input type="radio"/> No <input checked="" type="radio"/> Yes		
Foreign Passport/Foreign ID/Permit/Refugee	<input type="text"/>	Issuing Country*	<input type="text"/>
Deceased?	<input type="radio"/> No <input checked="" type="radio"/> Yes		
Date of Death	<input type="text"/>		

- 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
- Tax Number – The tax number of the individual whose details are being captured
- Tax Reg. Number – The person's tax registration number issued by tax authorities
- Source of Wealth – The source of wealth / income of the individual whose details are being captured. **(NOTE: As per the Regulations, this is the information relating to Source of Funds)**
- Non RSA ID / Passport? – No / Yes
- Foreign Passport / Foreign ID / Permit / Refugee / Residence Number – If reported person is not a South African citizen/resident (thus no SA ID Number and/or SA Passport Number) and thus 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 format
- 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

### 7.14 Phone

Phone			
Contact Type*	<input type="text"/>	Comm. Type*	<input type="text"/>
Country Prefix*	<input type="text"/>	Number*	<input type="text"/>
Extension	<input type="text"/>	Comments	<input type="text"/>

- 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

### 7.15 Address

Address		Use an existing Address	
Type*	<input type="text"/>	Address*	<input type="text"/>
Town	<input type="text"/>	City*	<input type="text"/>
Postal/Zip	<input type="text"/>	Country*	<input type="text" value="SOUTH AFRICA"/>
Province/State	<input type="text"/>	Comments	<input type="text"/>

- 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

## 7.16 Identification

Identification			
Type*	<input type="text"/>	Number*	<input type="text"/>
Issue Date	<input type="text"/>	Expiry Date	<input type="text"/>
Issued by	<input type="text"/>	Issue Country*	<input type="text" value="SOUTH AFRICA"/>
Comments	<input type="text"/>		

- 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

## 7.17 Email

E-mail	
E-mail Address*	<input type="text"/>

- Email – person's email address

## 7.18 Employer Address and Employer Phone

Clicking the **Employer Address / Phone** add button generates person's employers form to be completed

Employer Address	+
Employer Phone	+



## 7.19 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

### 7.20 Party Type

The Party Type refers to the source and destination party in relation to the CTR being reported to the FIC. 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**.

A screenshot of a form field labeled 'Party Type:\*'. It contains three radio buttons: 'Person', 'Account', and 'Entity'. The 'Person' radio button is selected.

### 7.21 Person My Client

A screenshot of a form field labeled 'Party Type:'. It contains three radio buttons: 'Person', 'Account', and 'Entity'. The 'Person' radio button is selected. Below the radio buttons, there is a text field labeled 'Person My Client \*' with a blue plus icon to its right.

Where the client of the accountable or reporting 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 7.13 Person form**.

### 7.22 Account My Client

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

Party Type: ☐ Person ☒ Account ☐ Entity

[Account My Client \\*](#)

- 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 in terms 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** Use an existing Account

Account\*  Name

Institution Registration Name\*  Branch Code\*

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

Non Banking Institution? ☒ Yes ☐ No

Code or SWIFT? ☒ Institution Code ☐ Swift Institution Code\*

- 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? ☐ Yes ☒ No

Code or SWIFT? ☐ Institution Code ☒ Swift Swift\*

- Non Banking Institution? – No (If institution is bank)
- Code or SWIFT? – Choose SWIFT Code
- Institution Code – Unique institution code of the entity where the account is held

Account Type\*  Status Code\*

Currency Code\*  Beneficiary

IBAN  Client Number

Opened\*  Closed

Balance\*  Date of Balance\*


- 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
- 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)

- belongs to, the account holder's bank and the account number.
- 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
- Opened – Date account opened in ccyy/mm/dd format
- Balance - The account balance at the time of reporting

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 account information must be captured in a standardised format to avoid unnecessary duplication of information on the system.

Entity 

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 **7.23 Entity My Client**.

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

**Signatory**

Is Primary?

☐ Yes
 ☐ No

Role

Person \* 

- 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 7.13**

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

Please Note: In instances where an account has multiple signatories, all of 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

## 7.23 Entity My Client

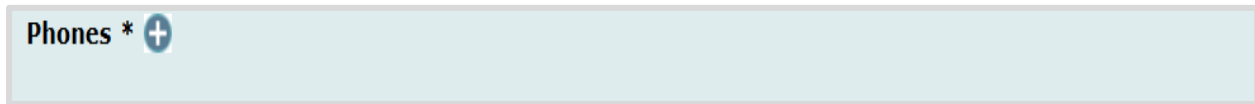
Clicking the Entity radio button generates **Entity My Client** field > click the Add button to generate the form

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

Entity		<a href="#">Use an existing Entity</a>	
Name*	<input type="text"/>	Registered Name*	<input type="text"/>
Incorporation Legal Form*	<input type="text"/>	Business	<input type="text"/>
Incorp. /Reg. Number*	<input type="text"/>	Incorporation Date	<input type="text"/>
Incorporation Province/State	<input type="text"/>	Incorporation Country Code*	<input type="text" value="SOUTH AFRICA"/>
E-mail	<input type="text"/>	Licence Number	<input type="text"/>
Tax Number	<input type="text"/>	Reg. Number	<input type="text"/>
Comments <input type="text"/>			
Business Closed? <input checked="" type="radio"/> Yes <input type="radio"/> No			
Date Closed <input type="text"/>			

- 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 Province / State - 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
- Registered Name – The Registered name of the institution (CIPC)
- 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
- Licence Number - Licence Number issued by the applicable supervisory body as listed in Schedule 2 to the FIC Act
- 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

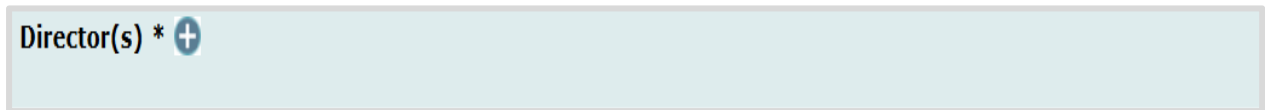
Clicking the **Phones** add button generates the phones form, for **Phone** form refer to **7.14 Phone**

A light blue rectangular button with the text "Phones \*" followed by a blue circular icon containing a white plus sign.

Clicking the **Address** add button generates the address form, for **Address** form refer to **7.15 Address**

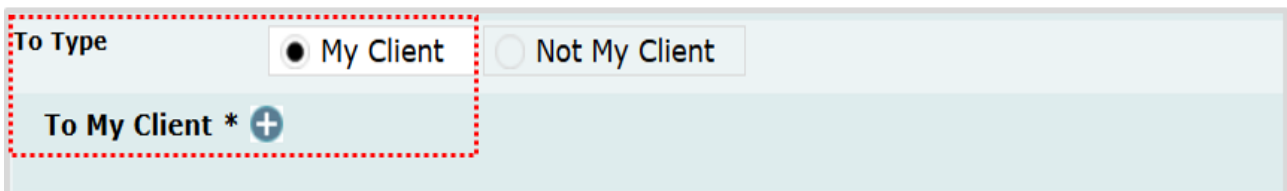
A light blue rectangular button with the text "Addresses \*" followed by a blue circular icon containing a white plus sign.

Clicking the **Director(s)** add button generates the Person (s) form, complete the details of the individual authorised as directors, for **Person** form refer to **7.13 Persons**

A light blue rectangular button with the text "Director(s) \*" followed by a blue circular icon containing a white plus sign.

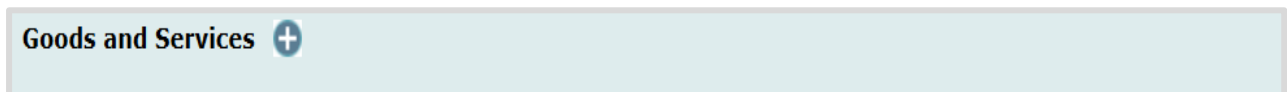
## 7.24 To Type

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

A light blue form with two radio buttons. The first is labeled "To Type" and has "My Client" selected. The second is labeled "Not My Client". Below the first radio button is a text field with the text "To My Client \*" followed by a blue circular icon containing a white plus sign. A red dashed box highlights the "To Type" label, the "My Client" radio button, and the "To My Client \*" text field.

## 7.25 Goods and Services

- Clicking the **Goods and Services** Add button generates **Transaction form**

A light blue rectangular button with the text "Goods and Services" followed by a blue circular icon containing a white plus sign.

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


Transaction Item			
Item Type*	<input type="text"/>	Item Make	<input type="text"/>
Description*	<input type="text"/>	Previously Registered To	<input type="text"/>
Presently Registered To	<input type="text"/>	Estimated Value	<input type="text"/>

- 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

Status Code	<input type="text"/>	Disposed Value	<input type="text"/>
currency Code	<input type="text"/>	Size	<input type="text"/>
Size UOM	<input type="text"/>	Registration Date	<input type="text"/>
Registration Number	<input type="text"/>	Identification Number	<input type="text"/>
Comments	<input type="text"/>		

- 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)



Addresses \* 

Clicking the **Address** add button generates the address form, for **Address** form refer to **7.15 Address**

A screenshot of a form titled "Status Comments". The form consists of a large, empty rectangular text area with a light gray border. To the right of the text area is a vertical scrollbar with up and down arrow buttons.

- Status Comments - If any


## 7.26 Saving / Submitting the report

Report Type: CTR ID: ---

Entity  Reporting Entity Branch



Type\*  Reporting Entity Reference


Submission Date\*  FIC Ref Number


**Reporting Person \*** 




First Name	Surname/Last Name	Birth Date	RSA ID Number	Passport/Foreign ID/Permit/Refugee /Residence Number	
Sipho	Mohlala	1987/01/30	8701302526985		

**Location \***

Address	City	Province/State	Postal/Zip	Country	
Bilding 11	Pretoria	Gauteng	0145	SOUTH AFRICA	 

**Indicators \*** 

**Transactions \*** 

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

**Save Report** - Save the CTR 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

Please Note: All transaction information must be captured as structured information per report type and no transactional information that should have been captured as structured data may be attached to the report.

## 7.27 Attaching a document to a saved report

After saving the report your entity will have the following screen visible on goAML:

Report Type: SAR ID: 4438100-0-7

Entity	FIC TEST BANK	Reporting Entity Branch	
Type*	Suspicious Activity Report (SAR)	Reporting Entity Reference	
Submission Date*	2017-03-27	FIC Ref Number	

Reason for Reporting

Action

Reporting Person \*

First Name	Surname/Last Name	Birth Date	RSA ID Number	Passport/Foreign ID/Permit/Refugee/Residence Number
Jonathan	Hill			

Location \*

Address	City	Province/State	Postal/Zip	Country
Chr. Jean And Olievenhoutbosch	Centurion	Gauteng	0157	SOUTH AFRICA

Indicators \* +

Indicator
Suspicious Activity Report (SAR) in terms of Section 29 of the FIC Act 38 of 2001

Activity \*

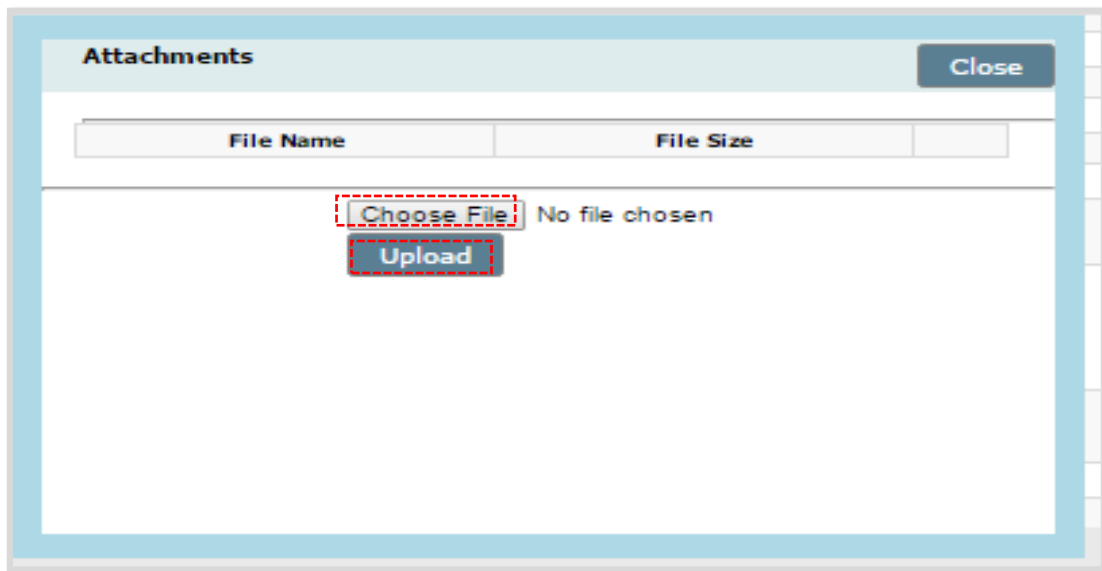
Number of Report Parties	Number of Goods and Services
1	0

Submit Report Save Report Show Attachments x 0 Preview

- Select the “Show Attachments” Button

Submit Report Save Report Show Attachments x 0 Preview

- A pop-up screen will appear. Select Choose File> Browse> select the file for upload> select “Upload” to save it on the system.



This step can be repeated for multiple attachments to a maximum of 20MB.

- Once the entire report has been completed- please remember to press the “Submit Report” function.



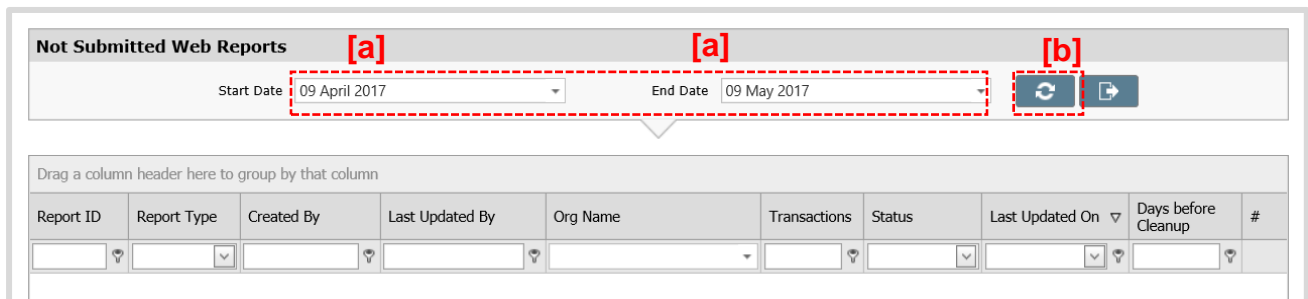
## 8. Reviewing saved and submitted reports

### 8.1 Reviewing a saved report

- Login using your user details see **paragraph 5**;
- Click on DRAFTED REPORTS> Not Submitted Web Reports



- [a] Select the date range for the reporting period required;
- [b] Click on the search icon



Report ID	Report Type	Created By	Last Updated By	Org Name	Transactions	Status	Last Updated On	Days before Cleanup	#
-----------	-------------	------------	-----------------	----------	--------------	--------	-----------------	---------------------	---

- To make amendments to the report, select the “pencil” icon [a]. Selecting this will open the reporting page, as discussed above.
- To delete the report, select the “x” [b]
- To review the report, select the “eye” icon [c]. The report is NOT editable in this view.

Not Submitted Web Reports

Start Date

09 April 2017

End Date

09 May 2017

↺

↻

Drag a column header here to group by that column

Report ID	Report Type	Created By	Last Updated By	Org Name	Transactions	Status	Last Updated On	Days before Cleanup	#
<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>	<div></div>
3484135-0-0	Cash Threshold Report Aggregation (CTRA)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	<div>[a]</div> <div>🔍✖️🔄</div>
3484134-0-0	Terrorist Financing Transaction Report (TFTR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	<div>[b]</div> <div>🔍✖️🔄</div>
3484133-0-0	Terrorist Financing Activity Report (TFAR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	<div>[c]</div> <div>🔍✖️🔄</div>
3484132-0-0	Terrorist Property Report (TPR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	🔍✖️🔄
3484131-0-0	Suspicious Transaction Report (STR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	🔍✖️🔄
3484130-0-0	Suspicious Activity Report (SAR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	🔍✖️🔄
3484127-0-0	Cash Threshold Report (CTR)	Sipho	Sipho	XYZ Bank	0	Not submitted	2017/05/09	15	🔍✖️🔄

Page 1 of 1 (7 items)

⏪

⏩

[1]

⏴

⏵

Page size:

20

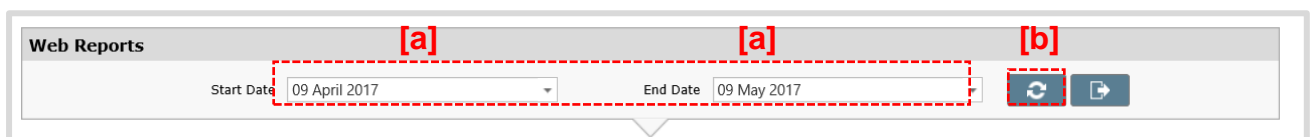
- Report ID - reference number automatically assigned to report once saved
- Report type – the type of report being reported
- Created by – the name of the user who saved the report
- Last updated by – the person who amended the reporting information
- Org Name – the name of the entity the report is being submitted for
- Transactions – Number of transactions captured (only applicable to transaction reports)
- Status – refers to the status of the report
- Last updated on – date when last amendments were made
- Days before cleanup – details how many days remaining before the system removes this data from the goAML system
- # - provides options to either view, edit or delete the report

## 8.2 Reviewing a submitted report

- Login using your user details see **paragraph 5**;
- Click on SUBMITTED REPORTS> Web Reports



- [a] Select the date range for the reporting period required;
- [b] Click on the search icon



- To review the report, select the “eye” icon [a]
- To save the report, select the “disk” icon [b].

Drag a column header here to group by that column

Report ID	Report Type	Created By	Last Updated By	Created On	Org Name	Transactions	Status	Submitted On	#
3484136-0-0	Cash Threshold Report Aggregation (CTRA)	Sipho	Sipho	2017/05/09	XYZ Bank	1	Processed	2017/05/09	

Page 1 of 1 (1 items) [1] Page size: 20

- Report ID - reference number automatically assigned to report once saved
- Report type – the type of report being reported
- Org Name – the name of the entity the report is being submitted for
- Transactions - Number of transactions captured (only applicable to transaction reports)

- Created by – the name of the user who saved the report
- Last updated by – the person who amended the reporting information
- Created On – date report was generated
- Status – refers to the status of the report
- Submitted on – date when report was submitted to the FIC
- # - provides options to either view or save the report

The following active status options are available for submitted reports:

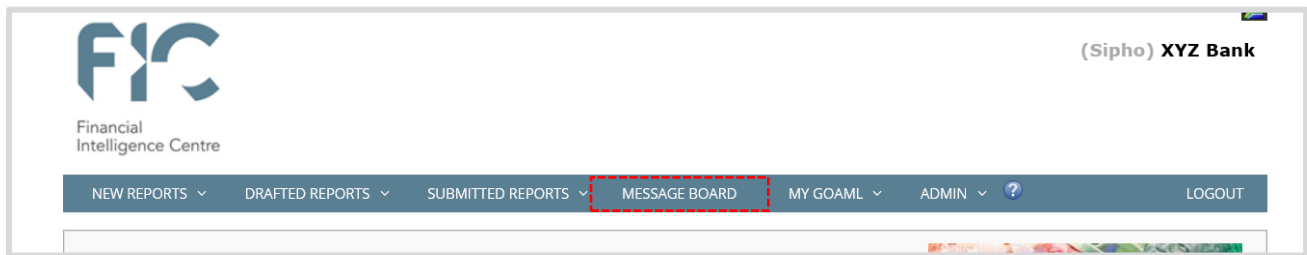
Name	Description
<b><u>Approved or Accepted</u></b> ; scheduled for processing	The state after the report has been successfully filtered through applying business rules or rejection rules. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Archived - accepted	The state of a report archived whilst the report was still in the state of approve or accepted.
Archived - invalid structure	The state of a report archived whilst the report was still in the state of invalid structure.
Archived - not submitted	The state of a report archived whilst the report was still in the state of not submitted.
Archived - reverted not submitted	The state of a report archived whilst the report was still in the state of reverted - not submitted.
Archived - reverted original copy	The state of an original copy of the report archived whilst it was still in the state of reverted.
Archived - waiting to be reverted	The state of a report archived whilst the report awaits to be reverted whilst in failed validation or rejected state.
Failed Filtering	The state of the report reached after the report has failed filtering, i.e. applying business or rejection rules. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Failed Integration	The state of the report reached after the report has failed integration, i.e. processing it into the goAML data store. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Failed Loading	The state of the report reached after the report has failed bulk loading into the goAML DeskTop client component. The status is then propagated to the web component.
Failed Validation	The state of the report reached after the report has failed XML Schema Definition ("XSD") validation rules.
Failed Validation; <b><u>Invalid Structure</u></b>	The state of the report reached after the report has failed to comply with XML Schema Definition ("XSD").



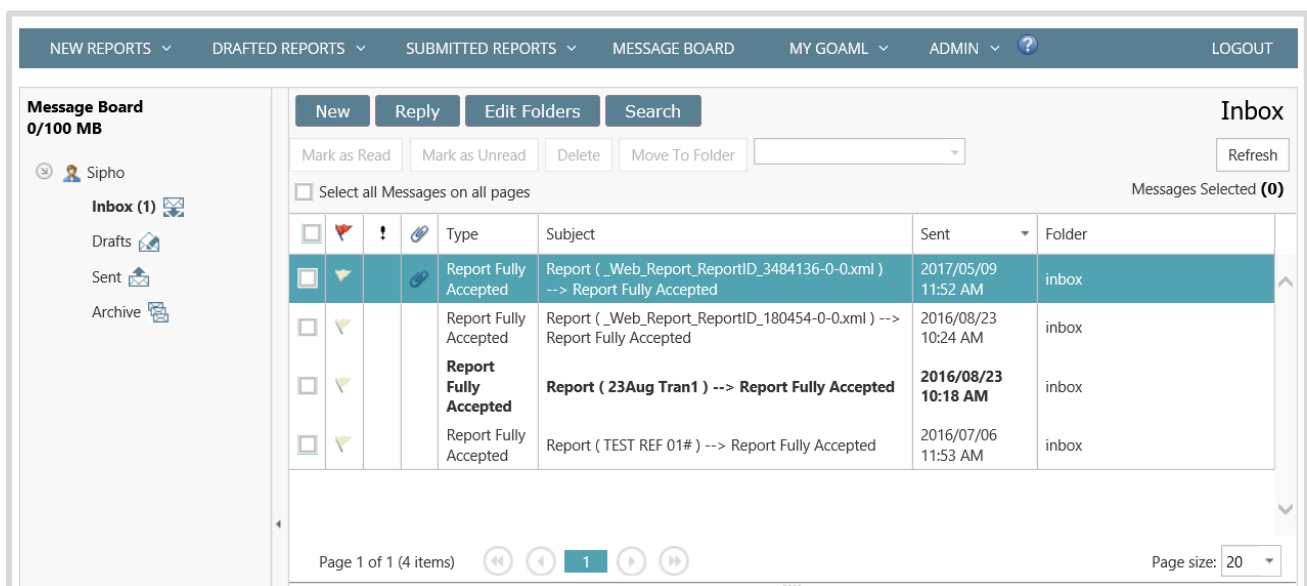
Name	Description
Filtered; pending approval	The state of the report reached after the report has successful filtering, i.e. applying business or rejection rules. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Loaded; pending filtering	The state of the report reached after the report has successful bulk loading of reports. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Marked for Rejection	The state of the report reached after the report has successful filtering, i.e. applying business or rejection rules but not approved. These rules are applied on the goAML DeskTop client component. The status is then propagated to the web component.
Not submitted	The state of the report saved on the website as drafts, i.e. not submitted reports. Applicable for reports that are manually captured via the web.
Processed	The state of the report reached after the report has completed all steps required successful, and it is the end state for this process. The status is then propagated to the web component.
Processing	The state of the report reached after the report has successfully been loaded and ready for validation against the XSD.
Rejected	The state of the report reached after the report has either resulted in an unexpected error or failing approval state.
Report integration in progress	The state of the report reached after the report has been approved and integration into goAML data store has commenced. This takes place on the goAML DeskTop client component and the status is then propagated to the web component.
Report Transfer in progress	The state of the report reached after the report has been successfully validated against the XSD and in the process of being transferred to the goAML DeskTop client component.
Reverted	The state of the report reached after the report has reached the failed validation or rejected. The intent and purpose of this action is to enable users to correct the causes of failures and re-submit.
Reverted - Not submitted	The state of the report reached after the report has reached the failed validation or rejected. The intent and purpose of this action is to enable users to correct the causes of failures and re-submit.
Transferred From Web	The state of the report reached after the report has been successfully transferred to the goAML DeskTop client component.
Unexpected Error	The state of the report reached after the report has encountered errors, during the XSD validation, that were not expected and should be brought to the attention of the FIC.
Uploaded	The state of the report reached after the report has been successfully uploaded or submitted.
Validated; scheduled for loading	The state of the report reached after the report has been successfully transferred to the goAML DeskTop client component and ready for bulk processing on the goAML DeskTop client component.
XML Bulk Loading in progress	The state of the report reached after the report has been successfully transferred to the goAML DeskTop client component and xml file bulk loading is in progress on the goAML DeskTop client component.

## 8.3 Reviewing report status via the Message Board

- Login using your user details see **paragraph 5**;
- Click on MESSAGE BOARD



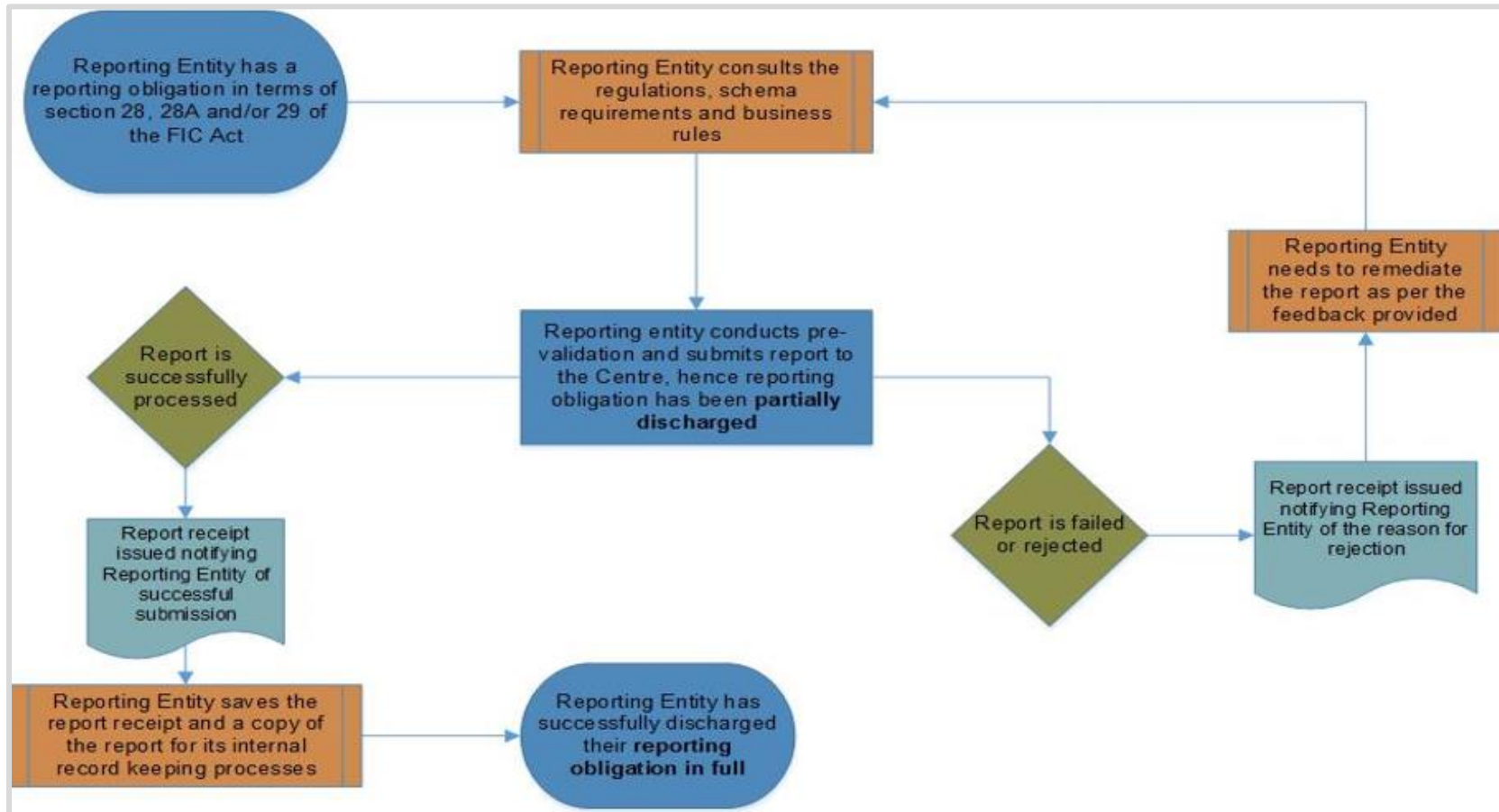
- Review messages in the Inbox by selecting the message
- Read the attachment that will open. This will detail the report status



## 9. Important reporting tips

- Reporting entities are advised to monitor the goAML Message Board and "Submitted Reports" menu to track the progress of their reports. Please await the processing outcome before attempting to resubmit or remediate regulatory reports as this may cause **duplication of regulatory reports**.
- In the event of a failed/rejected regulatory report the reporting entity must remediate the regulatory report as per the **defined process** to ensure that they discharge their reporting obligations successfully.
- Always ensure that web reports are **saved before submitting** it on goAML Web.
- Available attachments (i.e. copy of ID) may be **uploaded and submitted** with the **initial regulatory report submitted** to the FIC.
- Download **copies** of all **web reports submitted** and save on the reporting entity's internal systems for **record keeping** purposes.
- Monitor the "Draft Reports" menu - FIC has noticed that many reporting entities have saved regulatory reports as drafts, but have not **yet finalised and submitted all regulatory reports** (i.e. have not discharged their reporting obligation).

## 10. Reporting Process workflow



**For goAML support contact the FIC:**

**Log a web query:**

Click [HERE](#) for compliance queries

**-ENDS-**

**Updated and Issued by**

**The Financial Intelligence Centre**

**OCTOBER 2017**