



financial intelligence centre

REPUBLIC OF SOUTH AFRICA

**USER GUIDE TO SUBMIT SUSPICIOUS
AND UNUSUAL TRANSACTION
REPORTS (STR) ON THE REGISTRATION
AND REPORTING PLATFORM OF
THE FINANCIAL INTELLIGENCE CENTRE
WITH EFFECT 25 APRIL 2016**

Version 1.0

22 April 2016



financial intelligence centre

REPUBLIC OF SOUTH AFRICA

Private Bag X177, Centurion, 0046

+27 860 222 200

<http://www.fic.gov.za>

<http://www.fic.gov.za/Secure/Queries.aspx>

Objective of this user guide

The objective of this user guide is to define and outline the steps to be followed when submitting a Suspicious Transaction Report (STR) to the Financial Intelligence Centre (the Centre) in terms of section 29 of the FIC Act. Please note that the reporter must acquire login credentials on the Centre's registration and reporting platform in order to access the reporting platform. Please refer to Public Compliance Communication 05A for further guidance on registration on the registration and reporting platform.

This user guide is applicable to a person who carries on a business or is in charge of or manages a business or is employed by a business and includes all accountable institutions listed in Schedule 1 to the FIC Act and all reporting institutions listed in Schedule 3 to the FIC Act.

Access to the reporting platform

In order to submit STR to the Centre, the institution must access the portal provided by the Centre for this purpose on the Centre's website at www.fic.gov.za.

Legal Disclaimer

The Centre reserve the right to amend, modify or change the contents of this document.

Definitions

The guideline must be read in conjunction with the FIC Act and the Regulations in relation to the definitions of terms. In this guideline, unless the context indicates otherwise:

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

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

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

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

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

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

“STR” refers to a suspicious or unusual transaction report submitted in terms of Section 29 of the FIC Act.

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

- Reports can only be submitted to the Centre on the reporting platform after the business has acquired login credentials on the Centre’s registration and reporting platform. Please refer to Public Compliance Communication 05A and other relevant user guides on registration on the registration and reporting platform.
- All fields with an asterisk (*) are mandatory and should be completed.
- The user needs to consider business rules applicable to the various reports when reporting and apply them along with the applicable regulations and sections of the FIC Act.
- All First Letters must be in Capital Letters;
- Words typed in ALL Capital Letters are not allowed.

Table of Contents

Table of Contents	4
1. Introduction.....	6
2. goAML Web Icons	7
3. Suspicious Transaction Report (STR) Baseline Scenario	8
3.1 Field Definitions	8
3.2 Baseline scenario for submitting a single suspicious transaction report to the Centre with NO goods or services – displaying fields A to H to be completed	10
3.3 Baseline scenario for submitting a single suspicious transaction report to the Centre WITH goods or services – displaying fields A to H to be completed	11
3.4 Baseline scenario for submitting a multiple suspicious transaction reports to the Centre with NO goods or services – displaying fields A to H to be completed	12
3.5 Baseline scenario for submitting a multiple suspicious transaction reports to the Centre with goods or services – displaying fields A to H to be completed	13
4. Accessing goAML.....	14
4.1 goAML platform landing page	15
5. Capturing a Suspicious Transaction Report	16
5.1 Select a new Report	16
5.2 Reporting template- overview	16
BASELINE SCENARIO FIELD A – REPORT TYPE	17
5.3 Select Report Type	17
FIELD BASELINE SCENARIO B – REPORTING PERSON AND LOCATION.....	20
5.4. Reporting Person.....	20
5.5 Location	20
BASELINE SCENARIO FIELD C – INDICATORS	22
5.6 Indicators.....	22
BASELINE SCENARIO FIELD D – TRANSACTIONS	24
5.7. Transactions	24
BASELINE SCENARIO FIELD E – FROM TYPE / TO TYPE	26
5.8 From Type / To Type.....	26
BASELINE SCENARIO FIELD F – MY CLIENT / NOT MY CLIENT AND CONDUCTOR	26
5.9 My Client / Not my client.....	26
5.10 Foreign Currency	27
5.11 Conductor	28
5.12 Person Form	28
5.13 Phone	30
5.14 Address.....	30

















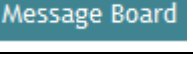
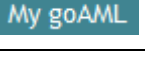
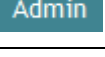

5.15	Identification.....	31
5.16	Email	31
5.17	Employer Address and Employer Phone.....	31
5.18	Save and Cancel Button.....	32
	BASELINE SCENARIO FIELD G – PERSON / ENTITY / ACCOUNT	33
5.19	Party Type	33
5.20	Person My Client	33
5.21	Account My Client.....	33
5.22	Entity My Client.....	37
5.24	Goods and Services	39
5.25	Saving / Submitting the report	41

1. Introduction

The Centre is implementing an integrated software solution as its preferred platform for registration, reporting, data collection, analysis, case management and secure communications required for the Centre's daily operational functions and requirements. The new registration and reporting platform is called goAML. A person who carries on a business or is in charge of or manages a business or is employed by a business, including all accountable institutions listed in Schedule 1 to the FIC Act and all reporting institutions listed in Schedule 3 to the FIC Act have an obligation to submit suspicious or unusual transaction reports (STR) to the Centre in terms of section 29 of the FIC Act and must utilise goAML for submitting STR to the Centre.

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

2. goAML Web Icons

Icons	Description
	Add
	Add the captured detail
	Cancel instructs goAML not to capture the detail
	Close
	Preview
	Print
	Refresh
	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

3. Suspicious Transaction Report (STR) Baseline Scenario

The below process flow diagram demonstrates the end to end process of uploading a Suspicious Transaction Report (STR). This diagram is given greater detail in the content below. Fields in the flow diagram are labelled A to H.

3.1 Field Definitions

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

Note: If a person physically receives or pays cash, “person” is selected
 - Entity- this refers to a legal person. Note that there is a natural person that will always be linked to an entity (i.e. The signatory).

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

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

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

- Mandatory Fields (H) – this refers to the fields that are compulsory to be completed. The information that is required is dependent on the fields selected in field G (i.e. Person / Entity / Account).
- Goods and services – this information is required to further describe the physical assets that are linked to the funds. This is only compulsory should this be a physical asset (ie. Where there is more to the transaction than just the flow of funds), and is captured as the last step of the report capturing prior to ‘saving and submitting’ to the Centre. The following information is mandatory when completing this section:
 - Item type – if this is a moveable or immovable property within or outside the Republic of South Africa
 - Description – brief description of the property involved (eg. Luxury vehicle)
 - Address – address where the property can be located
 - Estimated value - estimated value of the property at time of report being submitted



3.2 Baseline scenario for submitting a single suspicious transaction report to the Centre with NO goods or services – displaying fields A to H to be completed

Baseline Scenario 1 – STR Single Transaction								
Example	A Report Type	B Reporting Person, 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: *
Example Client Mr X, a salaried worker deposits R500 000 into his current account at Bank A. The deposit is not consistent with the profile of Mr X.	1. Report type Suspicious Transaction Report (STR) Reason for Reporting (free text) Mr X's transactions are inconsistent with his lifestyle profile. Action (free text) List relevant actions as per internal risk framework for example: *STR reported to FIC *Internal flagging as per Internal Policy	2. Reporting Person, Location Bank A ** Reporter information pulls through automatically	3. Indicators Select one or more applicable indicators	4. Transactions Number: Unique # Internal Ref #: Unique # Transcode Code: CASH (received by the AI/RI) Local Amount: R500 000 Date: 1 October 2015 Location: Branch Y where cash was paid	5a. From Type 5b. To Type 5c. Goods and Services <small>ONLY for physical assets</small>	My Client * Funds Code * Country Not My Client * Funds Code * Country AND Conductor Not mandatory My Client * Funds Code * Country Not My Client * Funds Code * Country AND Conductor Not mandatory Transaction Item	* Person Mr X * Entity * Account Person Entity Account Person Entity Account Person Entity Account Item Type N/A Description N/A Address N/A Estimated Value N/A	<ul style="list-style-type: none">* Person<ul style="list-style-type: none">TitleGenderFull nameSurnameDate of birthID numberNationalityResidenceNon-RSA ID / PassportIssuing countryRSA PassportAddressTelephone number* Entity<ul style="list-style-type: none">NameRegistered nameIncorporated legal formIncorporation / Registration numberIncorporation countryTelephone numberAddressDirector (one or more)* Account<ul style="list-style-type: none">Account numberInstitution nameBranchFinancial institutionInstitution code or Swift codeAccount typeStatusCurrency codeDate openedBalanceDate of balanceEntitySignatory* Transaction Item<ul style="list-style-type: none">Item TypeDescriptionEstimated ValueAddress

User guide to submit suspicious and unusual transaction reports (STR) on the registration and reporting platform of the Financial Intelligence Centre

- With Effect 25 April 2016 -

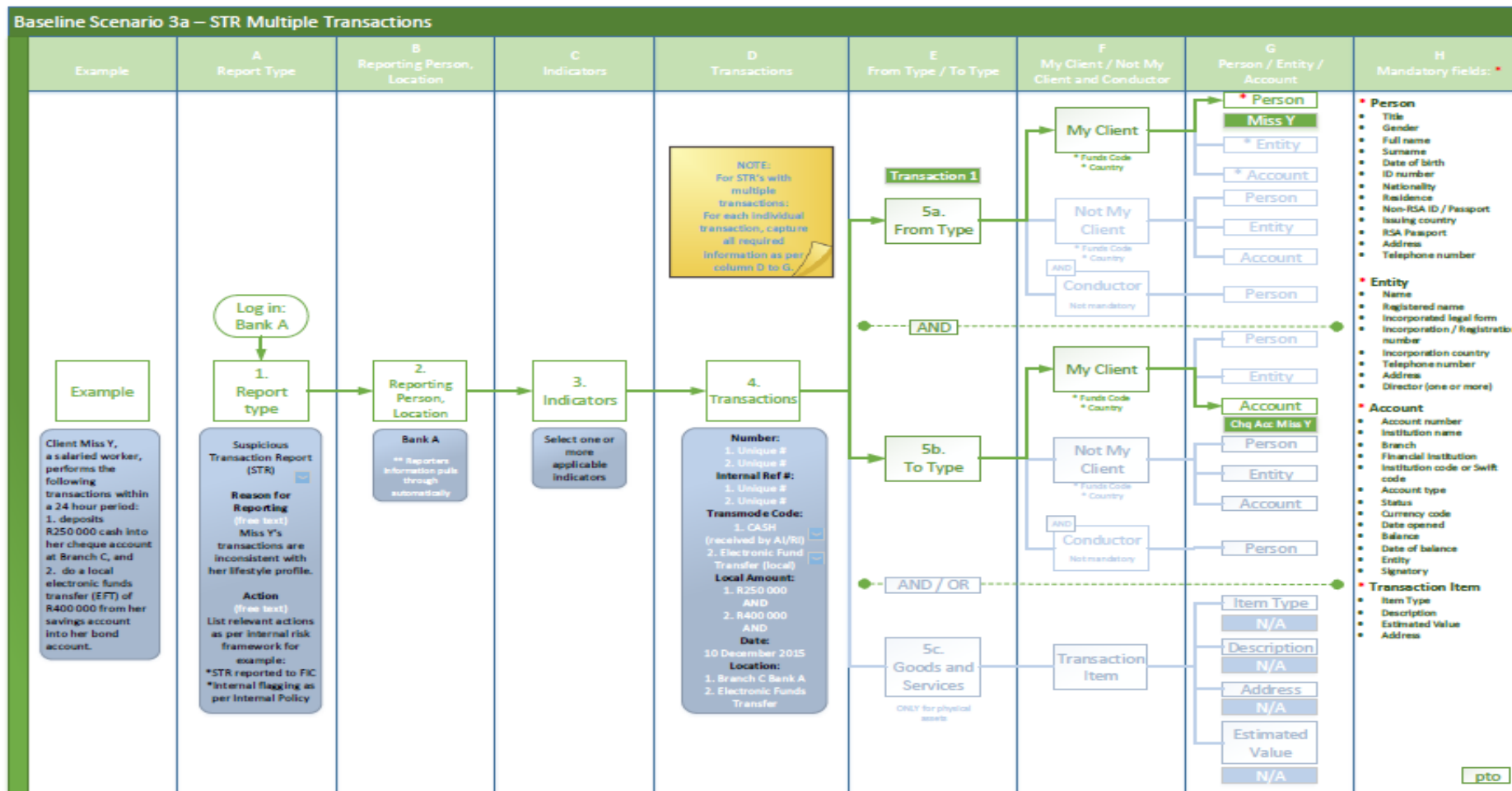
3.3 Baseline scenario for submitting a single suspicious transaction report to the Centre WITH goods or services – displaying fields A to H to be completed

Baseline Scenario 2 – STR Single Transaction								
Example	A Report Type	B Reporting Person, 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 B, a salaried worker buys a luxury vehicle costing R1,3 million from MVD A. He transfers the money to MVD A's bank account via Electronic Funds Transfer (EFT). The purchase is not consistent with the lifestyle profile of Mr B.</p>	<p>Log in: MVD A</p> <p>1. Report type</p> <p>Suspicious Transaction Report (STR) <input checked="" type="checkbox"/></p> <p>Reason for Reporting (Free text) Mr B's transactions are inconsistent with his lifestyle profile.</p> <p>Action (Free text) List relevant actions as per internal risk framework for example: *STR reported to FIC *Internal flagging as per Internal Policy</p>	<p>2. Reporting Person, Location</p> <p>MVD A <small>** Reporters information pulls through automatically</small></p>	<p>3. Indicators</p> <p>Select one or more applicable indicators</p>	<p>4. Transactions</p> <p>Number: Unique # Internal Ref #: Transcode Code: Electronic Fund Transfer (local) <input checked="" type="checkbox"/> Local Amount: R1,3 million Date: 1 October 2015 Location: MVD A where funds was paid</p>	<p>5a. From Type</p> <p>5b. To Type</p> <p>5c. Goods and Services <small>ONLY for physical assets</small></p>	<p>My Client * Funds Code * Country</p> <p>Not My Client * Funds Code * Country</p> <p>AND</p> <p>Conductor <small>Not mandatory</small></p> <p>My Client * Funds Code * Country</p> <p>Not My Client * Funds Code * Country</p> <p>AND</p> <p>Conductor <small>Not mandatory</small></p> <p>Transaction Item</p>	<p>* Person</p> <p>* Entity</p> <p>* Account Mr B acc</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Item Type Assets in RSA (Movable)</p> <p>Description Luxury vehicle</p> <p>Address Address Mr B</p> <p>Estimated Value R1,3 million</p>	<p>* Person</p> <ul style="list-style-type: none"> Title Gender Full name Surname Date of birth ID number Nationality Residence Non-RSA ID / Passport Issuing country RSA Passport Address Telephone number <p>* Entity</p> <ul style="list-style-type: none"> Name Registered name Incorporated legal form Incorporation / Registration number Incorporation country Telephone number Address Director (one or more) <p>* Account</p> <ul style="list-style-type: none"> Account number Institution name Branch Financial institution Institution code or Swift code Account type Status Currency code Date opened Balance Date of balance Entity Signatory <p>* Transaction Item</p> <ul style="list-style-type: none"> Item Type Description Estimated Value Address

User guide to submit suspicious and unusual transaction reports (STR) on the registration and reporting platform of the Financial Intelligence Centre

- With Effect 25 April 2016 -

3.4 Baseline scenario for submitting a multiple suspicious transaction reports to the Centre with NO goods or services – displaying fields A to H to be completed



User guide to submit suspicious and unusual transaction reports (STR) on the registration and reporting platform of the Financial Intelligence Centre

- With Effect 25 April 2016 -



3.5 Baseline scenario for submitting a multiple suspicious transaction reports to the Centre with goods or services – displaying fields A to H to be completed

Baseline Scenario 3a – STR Multiple Transactions								
Example	A Report Type	B Reporting Person, 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 Miss Y, a salaried worker, performs the following transactions within a 24 hour period: 1. deposits R250 000 cash into her cheque account at Branch C, and 2. do a local electronic funds transfer (EFT) of R400 000 into her bond account.</p>	<p>Log in: Bank A</p> <p>1. Report type</p> <p>Suspicious Transaction Report (STR)</p> <p>Reason for Reporting (free text) Miss Y's transactions are inconsistent with her lifestyle profile.</p> <p>Action (free text) List relevant actions as per internal risk framework for example: *STR reported to FIC *Internal flagging as per Internal Policy</p>	<p>2. Reporting Person, Location</p> <p>Bank A</p> <p>** Reporter's information pulls through automatically</p>	<p>3. Indicators</p> <p>Select one or more applicable indicators</p>	<p>NOTE: For STR's with multiple transactions: For each individual transaction, capture all required information as per column D to G.</p> <p>4. Transactions</p> <p>Number: 1. Unique # 2. Unique # Internal Ref #: 1. Unique # 2. Unique # Transmode Code: 1. CASH (received by A/R) 2. Electronic Fund Transfer (local) Local Amount: 1. R250 000 AND 2. R400 000 Date: 10 December 2015 Location: 1. Branch C Bank A 2. Electronic Funds Transfer</p>	<p>Transaction 2</p> <p>5a. From Type</p> <p>5b. To Type</p> <p>5c. Goods and Services <small>ONLY for physical assets</small></p>	<p>My Client * Funds Code * Country</p> <p>Not My Client * Funds Code * Country</p> <p>AND</p> <p>Conductor <small>Not mandatory</small></p> <p>My Client * Funds Code * Country</p> <p>Not My Client * Funds Code * Country</p> <p>AND</p> <p>Conductor <small>Not mandatory</small></p> <p>Transaction Item</p>	<p>* Person</p> <p>* Entity</p> <p>* Account</p> <p>Save Acc Miss Y</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Entity</p> <p>Account</p> <p>Person</p> <p>Item Type N/A</p> <p>Description N/A</p> <p>Address N/A</p> <p>Estimated Value N/A</p>	<p>* Person</p> <ul style="list-style-type: none">TitleGenderFull nameSurnameDate of birthID numberNationalityResidenceNon-RSA ID / PassportIssuing countryRSA PassportAddressTelephone number <p>* Entity</p> <ul style="list-style-type: none">NameRegistered nameIncorporated legal formIncorporation / Registration numberIncorporation countryTelephone numberAddressDirector (one or more) <p>* Account</p> <ul style="list-style-type: none">Account numberInstitution nameBranchFinancial institutionInstitution code or Swift codeAccount typeStatusCurrency codeDate openedBalanceDate of balanceEntitySignatory <p>* Transaction Item</p> <ul style="list-style-type: none">Item TypeDescriptionEstimated ValueAddress

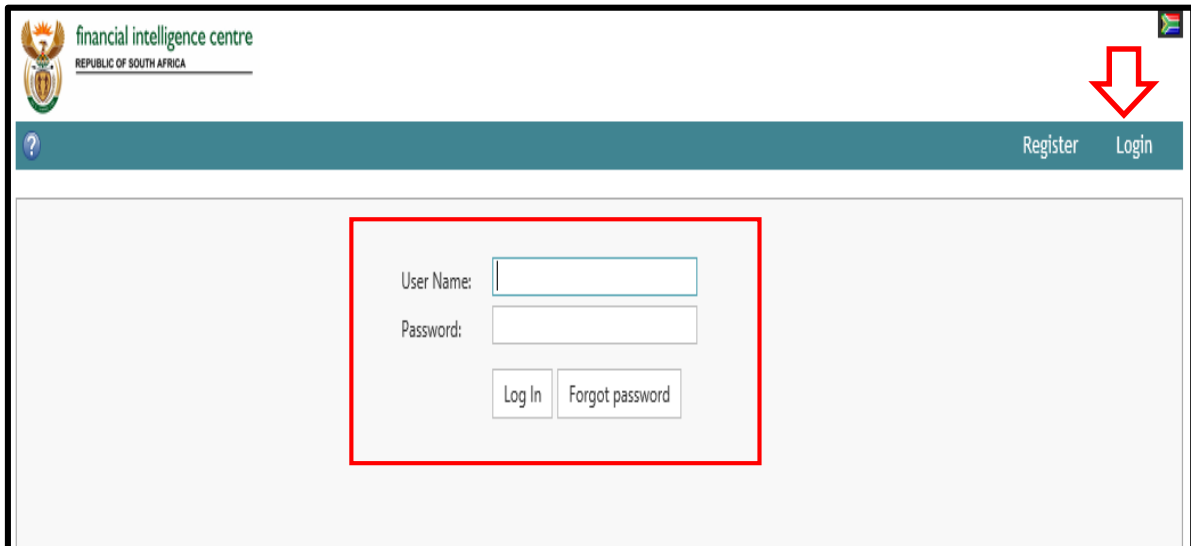
User guide to submit suspicious and unusual transaction reports (STR) on the registration and reporting platform of the Financial Intelligence Centre

- With Effect 25 April 2016 -

4. Accessing goAML

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

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

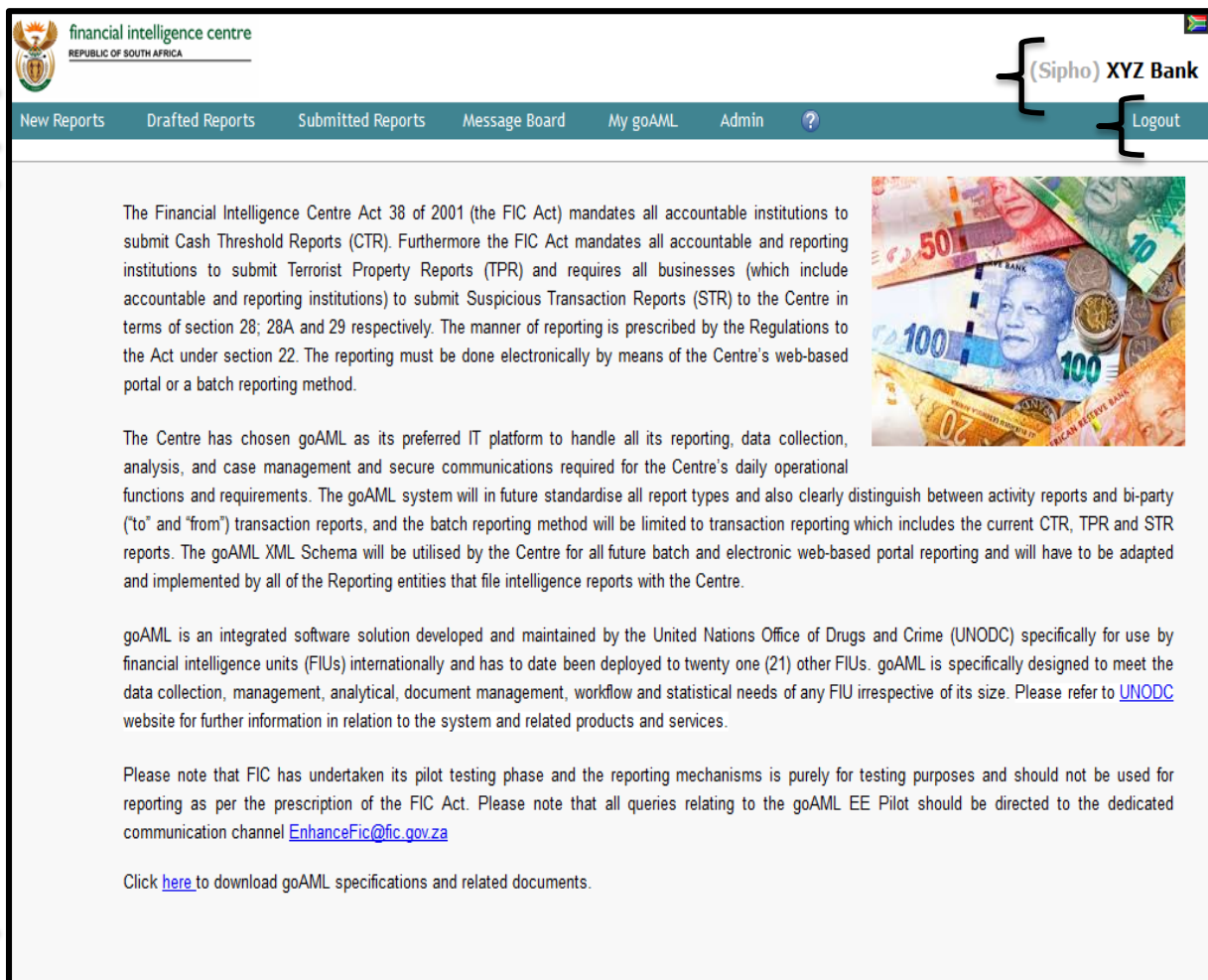


Caution: Remember to keep your username and password safe.

4.1 goAML platform landing page

The landing page has the following visible items

- **Logged in user details** - details which user is logged in for which institution (e.g. Sipho from XYZ Bank).
- **Menu Bar** - contains **New Reports** / Drafted Reports / Submitted Reports / Message Board / MygoAML / Admin / Help / Logout, clicking any of the link item will give a user access to the functionality required (i.e. clicking message board populates the message board).
- **Information Bar** – contains the FIC information with links to download goAML documentation.
- **Logout** – allows you to logout as a user.



financial intelligence centre
REPUBLIC OF SOUTH AFRICA

(Sipho) XYZ Bank

New Reports Drafted Reports Submitted Reports Message Board My goAML Admin ? Logout

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.

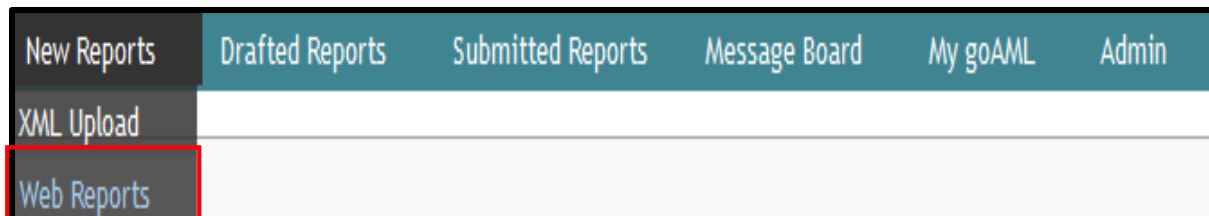
Please note that FIC has undertaken its pilot testing phase and the reporting mechanisms is purely for testing purposes and should not be used for reporting as per the prescription of the FIC Act. Please note that all queries relating to the goAML EE Pilot should be directed to the dedicated communication channel EnhanceFic@fic.gov.za

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

5. Capturing a Suspicious Transaction Report

5.1 Select a new Report

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



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

5.2 Reporting template- overview

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

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	2016/01/30	8701302526985	

Location *

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

Indicators * +

Transactions * +

BASELINE SCENARIO FIELD A – REPORT TYPE

5.3 Select Report Type

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

Report Type: ID: ---

Entity: XYZ Bank Reporting Entity Branch:

Type* Required Field: 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	2016/01/30	8701302526985	

Location *

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



- To capture a STR, select from the **Type** drop down list > select **Suspicious Transaction Report**

The screenshot shows a web form for reporting suspicious transactions. A red arrow points to the 'Type*' dropdown menu, which is open, displaying a list of report types. The 'Suspicious Transaction Report (STR)' is highlighted with a red box. The form includes fields for 'Submission Date*', 'Reason for suspicion' (containing 'n/a'), and 'Action'.

Field	Value
Type*	Suspicious Transaction Report (STR)
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: STR ID: ---

Entity Reporting Entity Branch

Type* Reporting Entity Reference

Submission Date* 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
Sipho	Mohlala	2016/01/30	8701302526985	

Location *

Address	City	Province/State	Postal/Zip	Country
Bilding 11	Pretoria	Gatueng	0145	SOUTH AFRICA ✎ ✕

Indicators * +


Transactions * +

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

FIELD BASELINE SCENARIO B – REPORTING PERSON AND LOCATION



5.4. 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	2016/01/30	8701302526985		



5.5 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.

Location *					
Address	City	Province/State	Postal/Zip	Country	
XYZ Bank, Complex 90, Sandton Square	Johannesburg	Gauteng	7452	SOUTH AFRICA	 

To edit the location

- Click the edit icon

Location *					
Address	City	Province/State	Postal/Zip	Country	
XYZ Bank, Complex 90, Sandton Square	Johannesburg	Gauteng	7452	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

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"/>
		<input type="button" value="Save"/> <input type="button" value="Cancel"/>	

- 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

5.6 Indicators



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

- Click **Add** to select the appropriate indicator for the report

Indicators * 

- Type in the **Indicator Code** > click **Search Button** > select by checking the **Indicator** > **Close**.



Indicators Close

STR  

Code	Indicator	
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 type="checkbox"/>
RIND053	Kidnapping, illegal restraint, hostage-taking	<input type="checkbox"/>
RIND076	Ponzi Scheme- An investment scheme where payments received are used to pay promised dividends to earlier investors. Not to be confused with a pyramid scheme, where the investors are aware of the structured repayment scheme employed.	<input type="checkbox"/>
RIND091	Structuring	<input type="checkbox"/>
RIND094	Suspicious Transaction Report (STR) in terms of section 29 of the FIC Act 38 of 2001	<input checked="" type="checkbox"/>

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

Indicators Close

Code	Indicator	
RIND007	A counterfeit note was discovered, typically at a casino	<input type="checkbox"/>
RIND020	A notice (usually in e-mail form) is sent to a company or business, informing them that one of their service providers have changed banking details and all future payments need to be paid into a new bank account. This turns out to be false and payment is	<input type="checkbox"/>
RIND029	A pyramid scheme involves the payment of an access fee to a wealth building initiative, followed by the recruitment of new investors in order to move up the pyramid. While the sale of products might be involved, the main intention is the recruitment of i	<input type="checkbox"/>
RIND041	Account monthly turnover shows an increase from previous months	<input type="checkbox"/>
RIND002	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"/>
RIND095	Activity does not match client profile or expected transacting patterns	<input type="checkbox"/>
RIND078	Adverse reports - international	<input type="checkbox"/>



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

Indicators * +	
Indicator	
Suspicious Transaction Report (STR) in terms of section 29 of the FIC Act 38 of 2001	

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.

BASELINE SCENARIO FIELD D – TRANSACTIONS

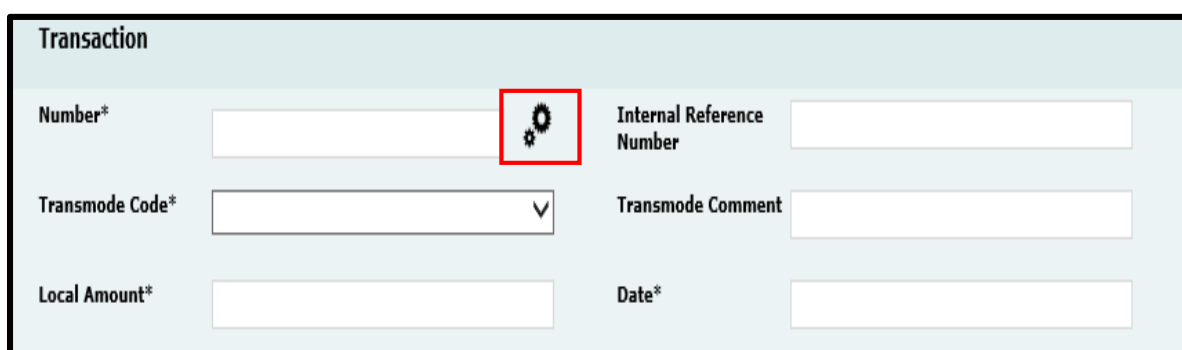
5.7. Transactions


Transactions details are added as follows:

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



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



- 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 
- Internal Reference Number – Reporting Entity internal transaction reference number
- Transmode Code – How the transaction was conducted, select from list (e.g. Cash)
- Transmode Comment – Description if the transmode code is Unknown or Other
- Local Amount – The value of the transaction in local currency (e.g. R35000)
- Date – Date of transaction (e.g. ccyy/mm/dd)

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



Late Deposit?	<input type="radio"/> Yes	<input checked="" type="radio"/> No	
Teller	<input type="text"/>	Authorised	<input type="text"/>
Location*	<input type="text"/>		
Description	<input type="text"/>		

- 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
- 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

5.8 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.-



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' (selected) and 'Not My Client'. Below this 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'. Red arrows point to the 'From Type' and 'To Type' labels.

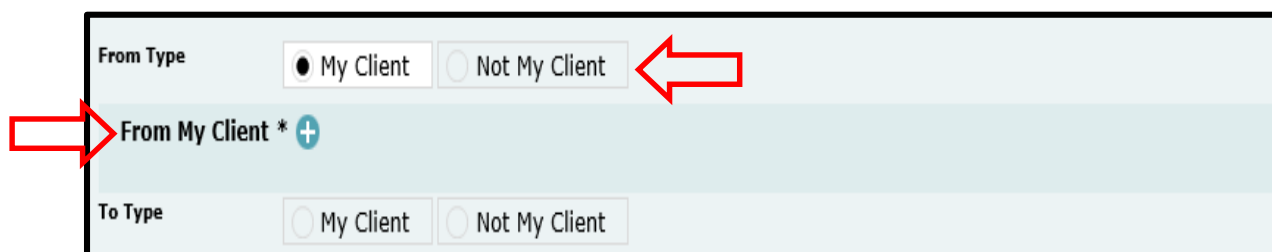
One of the part of the **From Type** and **To Type** have to be “my client” or “not my client”. A client whether “my client” or “not my client” will always be, either an account, entity and/or person - a variation of the three and may be one or multiple. The mandatory information fields that need to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

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

5.9 My Client / Not my client

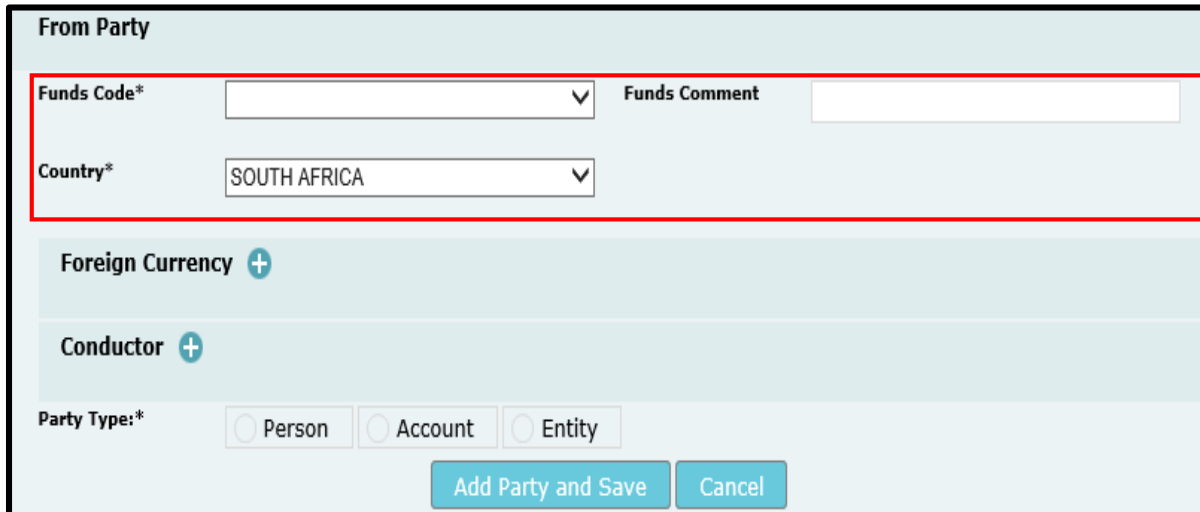
The difference would be the part of the transaction where it is “**My Client**” versus just a “**Not My Client**” as it will influence how many of the fields will be mandatory.

- Click the > **My Client** radio button > The **From My Client** button displays > click the **Add** button




The screenshot shows the same form as in 5.8. A red arrow points to the 'My Client' radio button in the 'From Type' section. Another red arrow points to the 'From My Client *' button. The 'To Type' section is also visible.

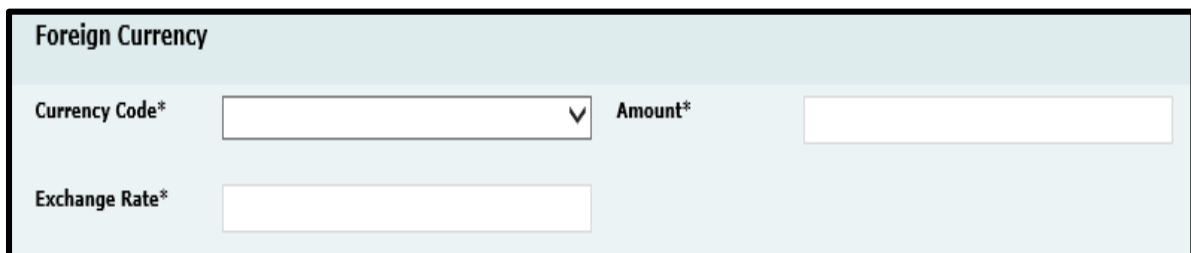
- The **From Party** form displays, complete the details



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

5.10 Foreign Currency

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



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

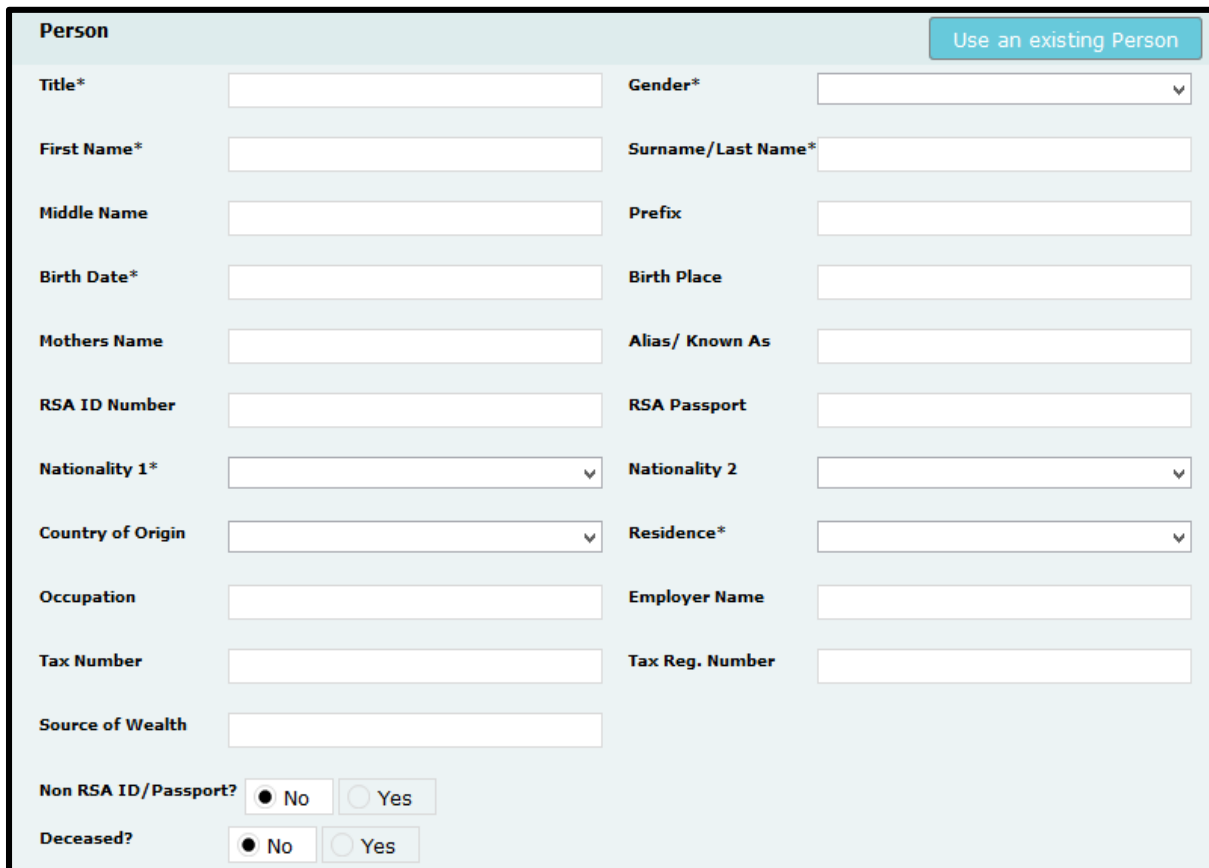
5.11 Conductor

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



5.12 Person Form

The below screen will generate once the conductor has been selected. **“Use an existing Person”** button is used to populate Person information that was already captured on the web session on goAML.



The screenshot shows the 'Person' form with the following fields and options:

- Title***: Text input
- Gender***: Dropdown menu
- First Name***: Text input
- Surname/Last Name***: Text input
- Middle Name**: Text input
- Prefix**: Text input
- Birth Date***: Text input
- Birth Place**: Text input
- Mothers Name**: Text input
- Alias/ Known As**: Text input
- RSA ID Number**: Text input
- RSA Passport**: Text input
- Nationality 1***: Dropdown menu
- Nationality 2**: Dropdown menu
- Country of Origin**: Dropdown menu
- Residence***: Dropdown menu
- Occupation**: Text input
- Employer Name**: Text input
- Tax Number**: Text input
- Tax Reg. Number**: Text input
- Source of Wealth**: Text input
- Non RSA ID/Passport?**: Radio buttons (No, Yes)
- Deceased?**: Radio buttons (No, Yes)

A button labeled 'Use an existing Person' is located in the top right corner of the form.

-
- Clicking the Yes radio button populates additional fields to be completed
-
- | | |
|--|---|
| <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • 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 |
|--|---|
-
- 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
 - 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

5.13 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

5.14 Address

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"/>

- 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)
- City - Name of the city
- Country - name of the country
- Comments - if any

5.15 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

5.16 Email

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

- Email – person's email address

5.17 Employer Address and Employer Phone

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

Employer Address	<input data-bbox="411 1653 438 1691" type="button" value="+"/>
Employer Phone	<input data-bbox="395 1736 422 1774" type="button" value="+"/>

5.18 Save and Cancel Button



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

BASELINE SCENARIO FIELD G – PERSON / ENTITY / ACCOUNT

5.19 Party Type

The Party Type refers to the source and destination party in relation to the STR 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**.

Party Type:* ☐ Person ☐ Account ☐ Entity

5.20 Person My Client

Party Type:* ☒ Person ☐ Account ☐ Entity

[Person My Client * +

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 5.12 Person form**.

5.21 Account My Client

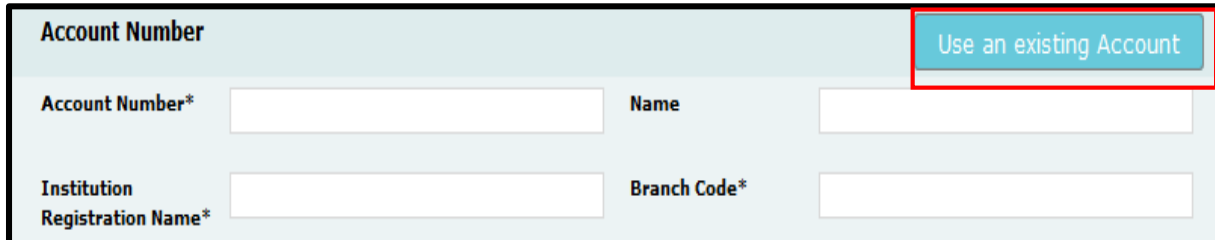
Clicking the **Account** radio button generates **Account My Client** field > click the **Add** button to generate the form

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 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

Use an existing Account

Account Number* Name

Institution Registration Name* Branch Code*

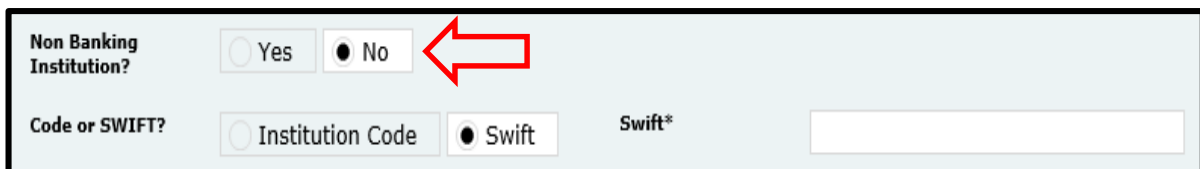
- Account Number - Account number (for **Non-Banking** institution the account number can refer to the client number/profile number assigned by the institution)
- Name - The type of account that is being referred to- i.e. Trust account, savings account or client account etc.
- Institution Registration 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)
- Institution Code - Institution code is the code issued to Reporting Entity by FIC
- Code or SWIFT? – Choose Institution Code



Non Banking Institution? ☐ Yes ☒ No

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

- Non Banking Institution? –No (If institution is a bank)
- SWIFT – SWIFT code according to ISO 9362 (e.g. XYZ001)
- Code or SWIFT? – Choose SWIFT Code





Account Type*	<input type="text"/>	Status Code*	<input type="text"/>
Currency Code*	<input type="text"/>	Beneficiary	<input type="text"/>
IBAN	<input type="text"/>	Client Number	<input type="text"/>
Opened*	<input type="text"/>	Closed	<input type="text"/>
Balance*	<input type="text"/>	Date of Balance*	<input type="text"/>


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

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

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 **5.22 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 5.12**

Beneficiary Comment

Comments







- 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

Cancel

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

5.22 Entity My Client

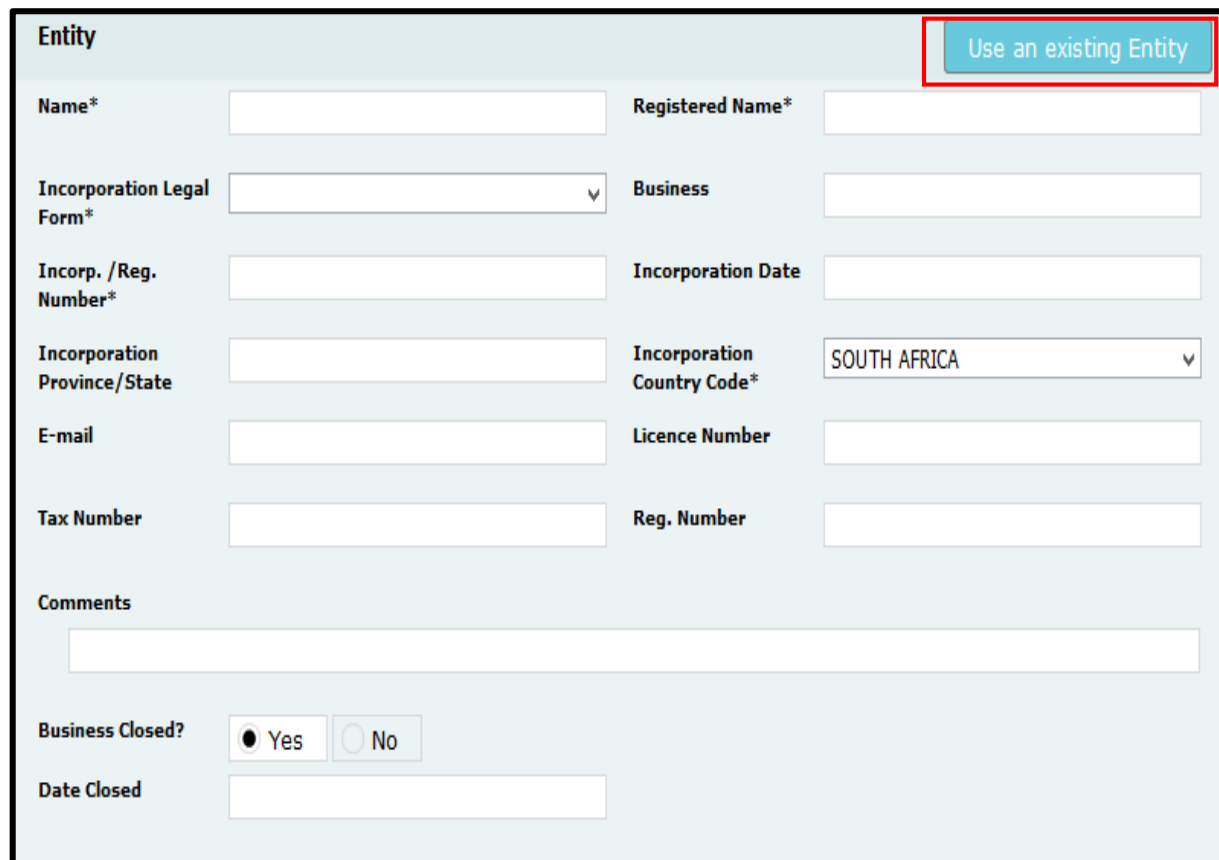
Clicking the **Entity** radio button generates **Entity My Client** field > click the **Add** button to generate the form



Party Type:* ☐ Person ☐ Account ☒ Entity

Entity My Client * +

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



Entity Use an existing Entity

Name* Registered Name*

Incorporation Legal Form* Business

Incorp. /Reg. Number* Incorporation Date

Incorporation Province/State Incorporation Country Code* SOUTH AFRICA

E-mail Licence Number

Tax Number Reg. Number

Comments


Business Closed? ☒ Yes ☐ No

Date Closed


- 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.)
- Trading As – The trading name of the entity
- Business - Business area of the entity.
- Incorporation Date - Incorporation registration date in ccyy/mm/dd format
- Incorporation Country Code - Incorporation registration country code, select from a list

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


Phones 

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

Addresses * 

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


Director(s) * 

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

5.23 To Type


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

To Type ☒ My Client ☐ Not My Client

To My Client * 

5.24 Goods and Services

Clicking the Goods and Services Add button generates Transaction form

Goods and Services 

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


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

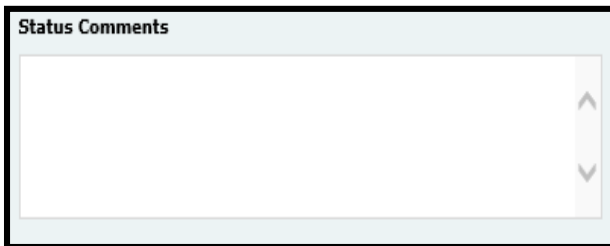
Status Code	<input type="text"/>	Disposed Value	<input type="text"/>
currency Code	<input type="text"/>	Size	<input type="text"/>
Size UOM	<input type="text"/>	Registration Date	<input type="text"/>
Registration Number	<input type="text"/>	Identification Number	<input type="text"/>
Comments	<input type="text"/>		



- 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 **5.13 Address**



The image shows a screenshot of a form titled "Status Comments". It features a large, empty text area with a vertical scrollbar on the right side, indicating it can hold multiple lines of text. The form is enclosed in a light blue border.

- Status Comments - If any

5.25 Saving / Submitting the report

Report Type: STR ID: ---

Entity: XYZ Bank Reporting Entity Branch:

Type*: Suspicious Transaction Report (STR) Reporting Entity Reference:

Submission Date*: 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
Sipho	Mohlala	2016/01/30	8701302526985	

Location *

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

Indicators * +

Transactions * +

Submit Report Save Report Show Attachments x 0

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

Save Report - Save the STR reports for editing later.

Show Attachments x 0 – documents can only be attached after saving the report, this button must be used to attach documents such as identification document (ID), proof of address, deposit slips, multimedia files and client information

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



-- Ends—

**Issued by
The Financial Intelligence Centre
22 April 2016**