



PARQUET GÉNÉRAL  
DU GRAND-DUCHÉ DE LUXEMBOURG

Cellule de renseignement financier  
CRF

# goAML 5.0

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25<sup>TH</sup> AUGUST 2022

# Agenda

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- Timeline
- goAML 4.8 to 5.0 – major changes
- goAML 4.8 to 5.0 – minor changes
- impacts on web reporting
- 2<sup>nd</sup> phase – Asserts and restrictions
- Requests to REs – pending user requests/drafts
- General information

# Timeline

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# goAML – from 4.8.5 to 5.0.05

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CRF first introduced goAML, in version 4.2 on the 1 January 2017

goAML 4.8.5 live at CRF since August 2021

goAML 5.0 was published by UNODC mid 2021

CRF presentation to our XML-reporting entities in November 2021,  
announcing the new XSD schema

Go live 5.0.05 on **2 September 2022**

# goAML – a bit of history

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1 January 2017

- CRF first introduced goAML, version 4.2

August 2019

- goAML 4.4

June 2020

- goAML 4.6

November 2020

- goAML 4.7
- New web forms activated in January 2021

August 2021

- goAML 4.8.5

# goAML – from 4.8.5 to 5.0.05

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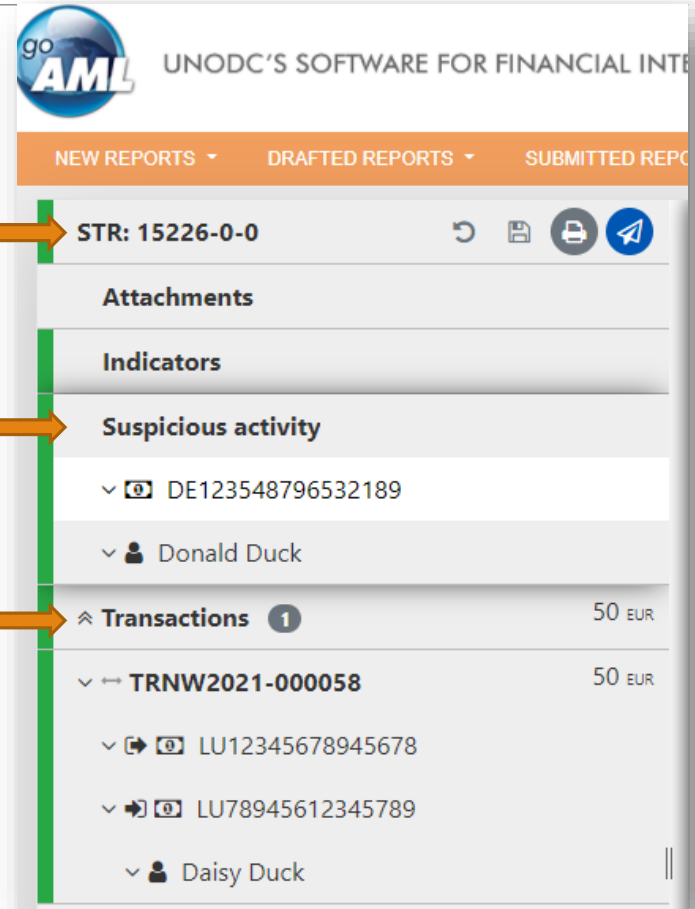
# Major new features

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# goAML 5.0 – Hybrid reports

- Transaction reports can now also contain activity elements

New





# Hybrid reports

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For example:

- A person and/or entity is linked to the report, but not directly to any transaction that you wish to report.
  - Report the transaction and then under « Suspicious activity », you can report the person and/or entity
- A person and/or entity has multiple accounts. Only some accounts have transacted.
  - Indicate the non-transacted accounts under « Suspicious activity »

For more information: [Hybrid reports](#)

# goAML 5.0 – Entity to entity

## ➤ Entity to entity relationships

New

NEW REPORTS ▾ DRAFTED REPORTS ▾ SUBMITTED REPORTS ▾ MESSAGE BOARD (23) MY GOAML ▾ HELP

STR: 15226-0-0

Attachments

Indicators

Suspicious activity

- DE123548796532189
- Donald Duck
- Company A
- Company B

Transactions 1 50 EUR

TRNW2021-000058 50 EUR

\* Name  
Company A

Incorporation Number

Email

Comments

☐ Business Closed?

+ Addresses

+ Phones

+ Director(s) and Domiciliation agent

+ Related Entity(ies)

Related Entity(ies)

\* Relation  
Director

+ Entity\*

\* Name  
Company B

# goAML 5.0 – Entity to entity

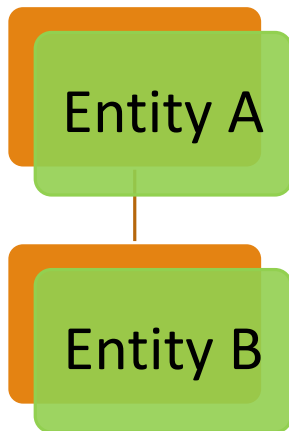
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## Warning:

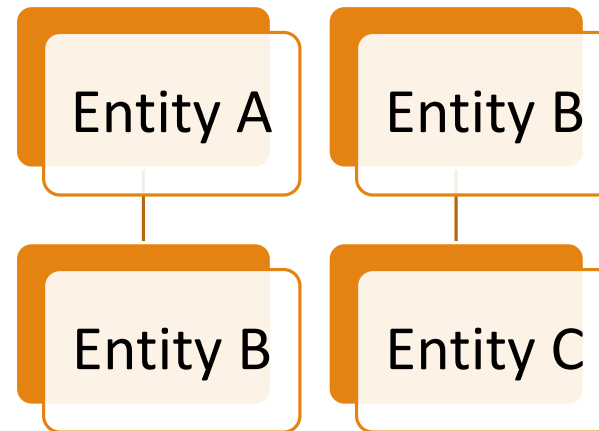
goAML Web can only handle one level of related entities.

In order to avoid potential issues with the validity of the report, **only report one relationship per entity!**

Do:



Don't: (B has 2 relationships!)



# Minor new features

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# goAML 5.0 - Other features

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- Security enhancements
- Web Forms styling update for accessibility
- Elements can be hidden from the Web forms
- All Home and Help pages are now translatable in different languages
- Support for XSD 1.1 assertions – 2<sup>nd</sup> phase

# goAML 5.0 - Other features

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- Switch between delegating entities without logging out and back in
- Size limit for report raised from 20 MB to 30 MB (Exception: SAre/STRe)
- Name of the user is shown in user change management grids
- Currencies XAG, XPD, XPT are available

# Delegation – switch RE



UNODC'S SOFTWARE FOR FINANCIAL INTELLIGENCE UNITS



NEW REPORTS ▾

DRAFTED REPORTS ▾

SUBMITTED REPORTS ▾

MESSAGE BOARD (9)

MY GOAML ▾

HELP

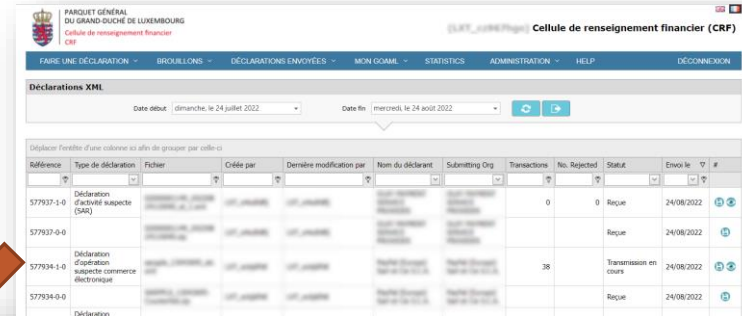
SWITCH ORGANISATION

LOGOUT



# Web Forms styling update for accessibility

- Drafted Reports
- Submitted Reports
  - XML Reports
  - Web Reports



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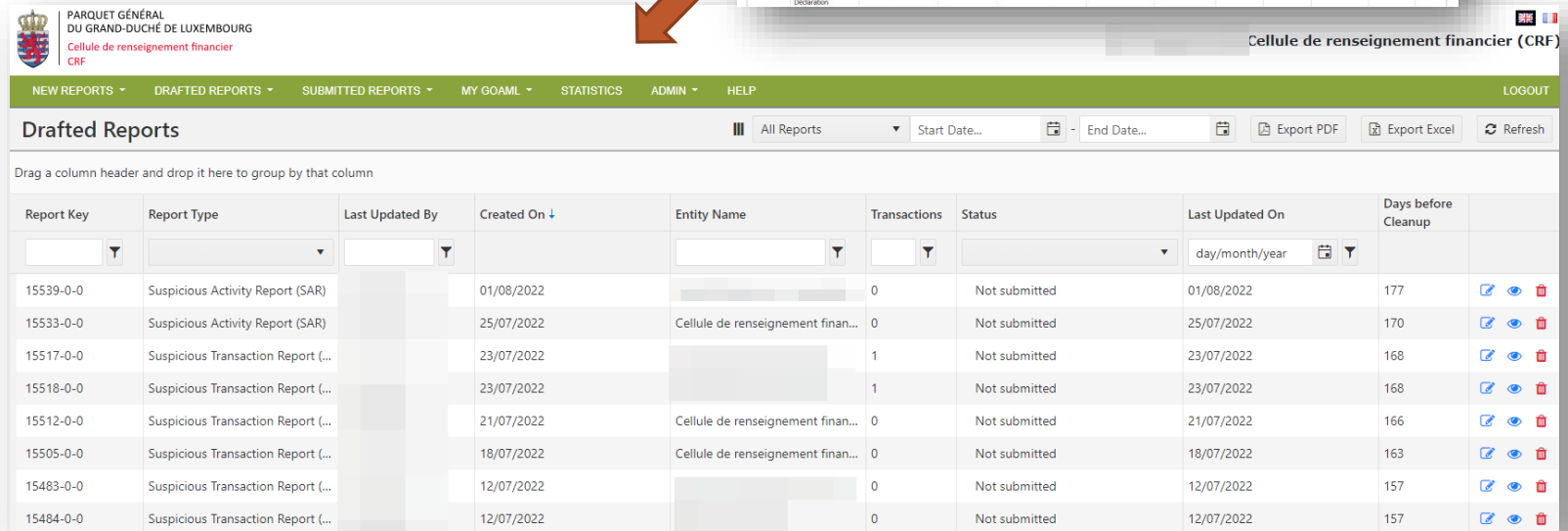
FAIRE UNE DÉCLARATION - BROUILLONS - DÉCLARATIONS ENVYÉES - MON GOAML - STATISTICS - ADMINISTRATION - HELP - DÉCONNECTION

Déclarations XML

Date début: dimanche, le 24 juillet 2022 Date fin: mercredi, le 24 août 2022

Déplacez l'entête d'une colonne si vous souhaitez la grouper par celle-ci

Référence	Type de déclaration	Fichier	Créée par	Dernière modification par	Nom du déclarant	Submitting Org	Transactions	No. Rejected	Status	Envoi le	#
577937-0-0	Déclaration d'activité suspecte (SAR)						0	0	Requie	24/08/2022	
577937-0-0	Déclaration d'activité suspecte (SAR)								Requie	24/08/2022	
577934-0-0	Déclaration d'opération suspecte commerce électronique						38		Transmission en cours	24/08/2022	
577934-0-0	Déclaration								Requie	24/08/2022	



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CRF

NEW REPORTS - DRAFTED REPORTS - SUBMITTED REPORTS - MY GOAML - STATISTICS - ADMIN - HELP - LOGOUT

**Drafted Reports**


All Reports Start Date... End Date... Export PDF Export Excel Refresh

Drag a column header and drop it here to group by that column

Report Key	Report Type	Last Updated By	Created On	Entity Name	Transactions	Status	Last Updated On	Days before Cleanup	
15539-0-0	Suspicious Activity Report (SAR)		01/08/2022		0	Not submitted	01/08/2022	177	
15533-0-0	Suspicious Activity Report (SAR)		25/07/2022	Cellule de renseignement finan...	0	Not submitted	25/07/2022	170	
15517-0-0	Suspicious Transaction Report (...)		23/07/2022		1	Not submitted	23/07/2022	168	
15518-0-0	Suspicious Transaction Report (...)		23/07/2022		1	Not submitted	23/07/2022	168	
15512-0-0	Suspicious Transaction Report (...)		21/07/2022	Cellule de renseignement finan...	0	Not submitted	21/07/2022	166	
15505-0-0	Suspicious Transaction Report (...)		18/07/2022	Cellule de renseignement finan...	0	Not submitted	18/07/2022	163	
15483-0-0	Suspicious Transaction Report (...)		12/07/2022		0	Not submitted	12/07/2022	157	
15484-0-0	Suspicious Transaction Report (...)		12/07/2022		0	Not submitted	12/07/2022	157	




# Name of the user

 **PARQUET GÉNÉRAL**  
DU GRAND-DUCHÉ DE LUXEMBOURG  
Cellule de renseignement financier  
CRF










































(LXT\_)

NEW REPORTS ▾ DRAFTED REPORTS ▾ SUBMITTED REPORTS ▾ MY GOAML ▾ STATISTICS ADMIN ▾ HELP LOGOUT

### Active Users

Start Date  End Date  

Drag a column header here to group by that column

Org Name	Org ID	User Name	First Name	Last Name	User Status	Created On	#
LXT_		M	B		Active	20/10/2016	  
LXT_		M	C		Active	08/11/2016	  
LXT_		S	C		Active	19/09/2016	  
LXT_		C	D		Active	09/12/2020	  
LXT_		A	D		Active	25/03/2021	  
LXT_		P	E		Active	05/05/2017	  
LXT_		G	G		Active	21/07/2009	  
LXT_		N	K		Active	21/12/2020	  
LXT_		M	K		Active	13/03/2020	  
LXT_		M	K		Active	20/10/2016	  
LXT_		J	K		Active	16/10/2019	  
LXT_		G	L		Active	20/10/2016	  
LXT_		G	L		Active	03/05/2016	  
LXT_		Nastasja	MARTINS SILVOSO		Active	21/10/2016	 

# Impacts on web reporting

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# Impacts on web reporting

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- ❑ All reports of transaction type (STR, TFTR, RIRT) will become hybrid type reports allowing transaction elements along with activity elements
- ❑ Reason, comments, description,... from 4000 -> 8000 characters
- ❑ New entity-to-entity relationship types:

Director / Manager
Domiciliation agent
Accountant
Shareholder
Transfer agent
Depository bank
Alternative Investment Fund Manager
General Partner
Limited Partner

- ❑ Fields for Person, Account, Entity are ordered differently – according to their importance
- ❑ Hidden fields
- ❑ Mandatory fields

# Unused/hidden fields

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- ❑ Some fields are of little use during analysis
- ❑ Some fields are rarely correctly used -> more confusing than helpful
- ❑ Less fields will be
  - ❑ visible in the web forms
  - ❑ available in the XSD (by means of maxoccurs = 0) – 2<sup>nd</sup> phase
- ❑ 2<sup>nd</sup> phase - this breaks backward compatibility
  - ❑ Which is why we waited for the update to 5.0 to hide these fields in the XSD
  - ❑ only few were (rarely) filled out by reporting entities

# Which elements are hidden?

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Non-exhaustive list:

- a lot of **comments** (on address, phone, to\_funds\_comment, transmode\_comment, etc)
- Person – Person my client
  - Id number
  - Tax reg number
  - Source of wealth

....

# Mandatory fields

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- Person My Client
  - **Birth Date**
- Entity My Client
  - **Incorporation Country Code**
- Account / Account My Client
  - **Account Holder Name**

# 2<sup>nd</sup> phase - Asserts

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(NEW RESTRICTIONS)

# New checks

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- ❑ by REGEX or other means
- ❑ for data quality improvement
- ❑ formalizes the rules already specified on our FAQ



# New checks

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Examples:

- ☐ Is this IBAN really an IBAN?
- ☐ Is the incorporation code of this Luxembourgish company correctly formatted? (B123456 – Not B000123456, nor 123456, nor B 123456...)
- ☐ A report shall not have more than 500 transactions
- ☐ ...

# Example assertion in XSD 1.1

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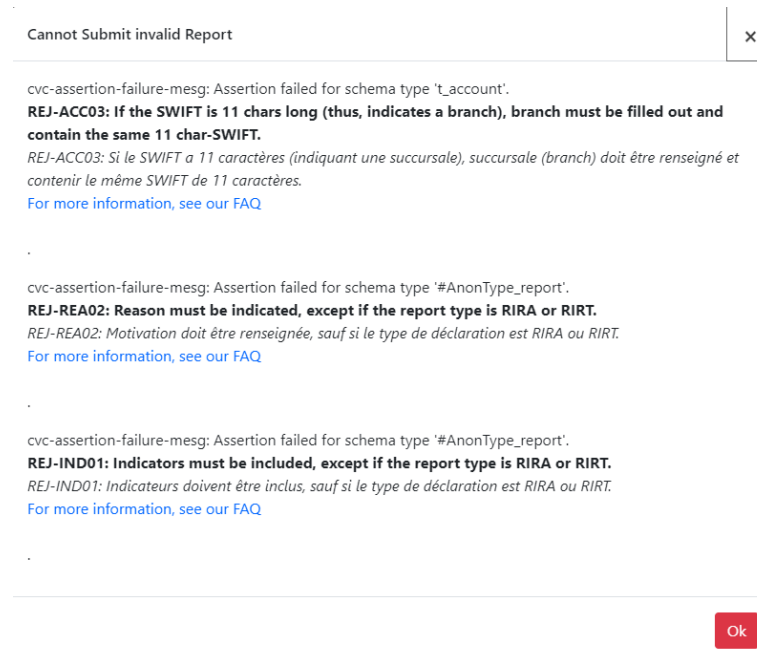
For particular report types (STR, SAR), reason for suspicion must be indicated (optional for other report types):

```
<xs:assert test="if (report_code = ('STR','SAR')) then string-length(reason) gt 0  
else true() " xerces:message="REJ10: For particular report types (STR, SAR),  
reason for suspicion should be mandatory"/>
```

# Submitting a report

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If the report is not valid against new asserts (2<sup>nd</sup> phase), **once you click submit** the web report, you get a pop up containing the error messages:



# Summary

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# Timeline - Recap

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We will go live with goAML 5.0 with an XSD “light”, with no assertions or other restrictions, for 6 months.

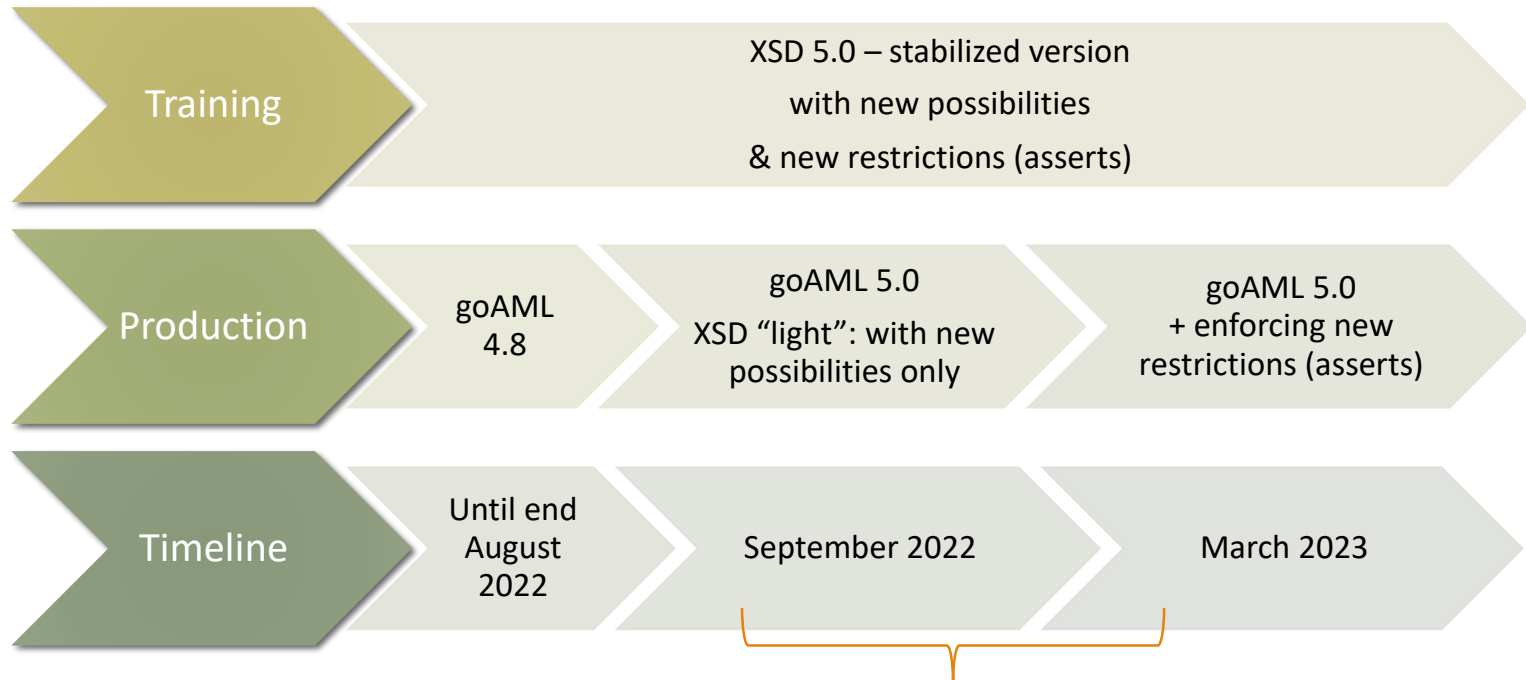
Go live 5.0 on **2 September 2022**

The new possibilities can be used as soon as we go live, in the XML files as well as in the Webforms. The mentioned fields will be immediately hidden/made mandatory, but only on the Webforms.

After 6 months, we will apply the assertions and other restrictions to the XSD – beginning of **March 2023** (breaking backward compatibility)

# Timeline

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**YOU** should go live with your XML developments during this phase

**After our approval in Training environment**

# goAML Training – 5.0

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As goAML Training already has version 5.0 with asserts and restrictions, you can create test reports already.

<https://goaml-training.b2g.etat.lu/Home>

# Requests to REs

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# Request – pending user requests

In order to avoid problems with the upgrade to version 5.0, we ask the reporting entities **to finalize and/or reject all pending user requests** in goAML Web - <https://faq.goaml.lu/manuels-dutilisation/menu-administration/demandes-en-attente-util/> :

The screenshot displays the 'User Change Requests' interface in goAML Web. The top navigation bar includes 'NEW REPORTS', 'DRAFTED REPORTS', 'SUBMITTED REPORTS', 'MY GOAML', 'STATISTICS', 'ADMIN', and 'HELP'. The 'ADMIN' menu is expanded, showing options like 'Role Management', 'User-Role Management', 'User Request Management' (highlighted), 'Active Users', 'Org Request Management', and 'Active Organizations'. The main content area has a 'Start Date' dropdown set to 'Monday, 1 January 1900' and a 'Requests View Type' section with radio buttons for 'All', 'Active', 'Pending my actions', and 'In progress' (selected). Below this is a table with columns: 'Change Request Ref.', 'Type', 'Request Status', 'Org Name', 'User Name', 'First Name', 'Last Name', 'Created On', and '#'. The first row of data shows 'RE\_RP001097-15 JUN 2022' as a 'New User' request with a status of 'Waiting for RE Admin to Verify', created on '15/06/2022'.

Before the upgrade, all new user requests that have not been finalized will be rejected. The user can register again in version 5.0

# Request - Drafts

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In order to avoid problems with the upgrade to version 5.0, we ask the reporting entities to **clean up their draft reports** by either finishing and sending them or deleting them on the morning of 2 September at the latest.

<https://faq.goaml.lu/manuels-dutilisation/autres-menus/brouillons/>

# Outlook on 5.1, 5.2, ...

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**goAML 5.1** -> released in February 2022

Contains new possibilities for report, account and transaction nodes:

- “Mobile phone” accounts
- Accounts identified by an e-mail address
- Payment cards
- Virtual currency transactions
- ...

**goAML 5.2** -> to be released in October 2022

Contains new possibilities for person, entity and address nodes

# General information

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# https://faq.goaml.lu

## FAQ goAML

Cellule de renseignement financier Luxembourg



[Home](#) [Manuels d'utilisation](#) [Faire une déclaration](#) [Déclarations type](#) [IT](#) [Questions fréquentes](#) [Liens](#)

### goAML 5.0



Cette page est en cours de construction et évoluera au cours de la phase de stabilisation de goAML 5.0 en environnement de Training.



Voici la page concernant le projet goAML 5.0 à la CRF.

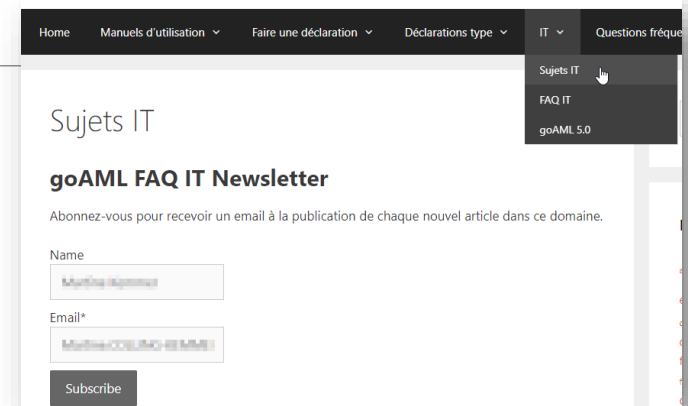
Vous y trouverez les modifications du schéma XSD et des liens vers les présentations et autres ressources.

#### Mots clés

account balance avocat bénéficiaire  
effectif **compte**  
connexion à goAML délégation  
désactivation email  
financement du terrorisme  
fonds d'investissement **identifiant**  
du déclarant indicateurs

# Information

- ❖ You can subscribe to the FAQ IT newsletter under [Sujets IT – FAQ goAML](#)
- ❖ Keep in mind that it is also possible to generate transaction-only XML files that compliance officers can upload while filling in a manual report.
- ❖ An XML file can be checked before upload by using the XML Report Validator in goAML. This is also the place where you can download the currently used XSD in the environment (training or production).



# Questions?

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