

**Registration service for compliance and  
issuance of the Abu Dhabi unified number**

***Business Requirements Document***

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## 1. Terms and Concepts

Some necessary definitions have been added for service-specific terms in accordance with the guide for Anti-Money Laundering and Combating the Financing of Terrorism for the registrars of the companies.

*Table 1: Terms and Concepts*

Term	Definition
<b>Real Beneficiary</b>	The actual person who owns or controls the legal entity or specific account.
<b>Enhanced Due Diligence - EDD</b>	Additional verification procedures are taken when dealing with high-risk applicants to ensure a comprehensive understanding of their financial activities.
<b>Customer Due Diligence - CDD</b>	A set of standard procedures for verifying the identity of customers and assessing their risks before the start of a financial relationship.
<b>Anti-Money Laundering Reports – AML Reports</b>	Reports prepared to document suspicious activities related to money laundering.
<b>Compliance Management</b>	Overseeing operations and procedures to ensure compliance with laws and regulations.
<b>Legal Person</b>	Legal persons refer to any entities other than natural persons that can register or renew a license with the registrar or otherwise own assets. This can include companies, business bodies, foundations, partnerships, associations, and other related entities.
<b>Natural Person</b>	Is the individual human being who has legal rights and responsibilities and can engage in legal activities such as contracting and ownership.
<b>Nominal Beneficiary</b>	A company representative or other professional intermediary who acts as a director or secretary of a partnership and holds a similar position in a company or legal entity.
<b>Politically Exposed</b>	Politically exposed persons hold or hold public office, as well as their family members and close associates. They may be a director, a person authorized to act on behalf of the company, or a beneficial owner of the company.
<b>Organizational Structure</b>	Legal entity or arrangement. Includes legal entities such as trusts, limited partnerships, foundations, limited liability companies, cooperatives, etc. May be less transparent due to multiple ownership, control, and profit interests over different roles.
<b>Board Member</b>	A board member is appointed as part of a group called the "board of directors," which is responsible for making strategic decisions and overseeing the management of the company. The role of a board member is to contribute to the direction of the company and achieve its long-term goals.
<b>Managing Director</b>	He is the person who is appointed by the board of directors to be the company's top executive or manager. The managing director is primarily responsible for the day-to-day operations and management of the company and works to implement the policies and decisions made by the board of directors.
<b>Digital Identity Account (SOP1)</b>	A digital identity account that includes a valid mobile phone number and email address. It can be used by those outside the country without an Emirates ID number and is used for default approval.

<b>Digital Identity Account (SOP2)</b>	A digital identity account that includes a mobile phone number, an approved email, and a unified paper. It can be used by those inside the country without an Emirates ID number.
<b>Digital Identity Account (SOP3)</b>	A digital identity account that includes your phone number, email address, Emirates ID, and an approved signature for legal transactions.
<b>Black List</b>	This is a list containing data on individuals for whom the Department will not issue any economic licenses and who will not be able to access the Department's services on the Tamm platform.
<b>Internal Security Lists - CID</b>	National Security adds banned individuals to this list. These individuals are prohibited from submitting requests for the department's services on the Tamm platform.

## 2. Purpose of Document

This document aims to provide a guide to the business requirements concerning the Actual Beneficiary Declaration Service provided by the Abu Dhabi Department of Economic Development on the TAMM platform, within the new imagined framework of the registration service for compliance and issuance of the Abu Dhabi Unified Number.

The key points discussed in this document:

- The details of the initial conceptualization of the main requirements for the registration service.
- The workflow process and procedures, and clarifying the steps that must be followed to improve the service.

These key points will be covered as follows:

- Workflow Process and Procedures: a detailed analysis of the process and the steps for submitting the registration application.
- Functional Requirements: the features and specific functions required to achieve the service objectives.
- Non-functional Requirements: performance, security, and compliance standards that the service must fulfill.
- Business Rules: guidelines and policies that governs the service activation for the actual beneficiary.
- Assumptions and Limitations: The key assumptions and limitations identified during the implementation and application of the service.

This comprehensive approach ensures that all aspects of the service are thoroughly examined, resulting in a more robust and reliable system for identifying and managing the real beneficiaries.

### 3. Executive Summary

The objective of the service for declaring the real beneficiary is to enhance the efficiency and regulatory compliance and ensuring the ease of use for the customer. The service is necessary to accurately identify the real beneficial owners, prevent fraud, and ensure compliance with relevant regulations.

#### **Main objectives:**

- **Transparency:** accurately identify and document all real beneficial owners.
- **Compliance:** compliance with the requirements for Anti-Money Laundering (AML) and Know Your Customer (KYC).
- **Efficiency:** improve the process to reduce processing time and increase user satisfaction.

### 4. Service Overview

#### 4.1. Introduction

- Users must log into the "Tamm" platform, and meet the required eligibility requirements to apply for the service to be able to continue. Please review the [eligibility requirements](#) section.
- The customer initiates the registration service and the following options will appear:
  - Incomplete draft applications.
  - A list of issued licenses for which no acknowledgment has been submitted.
  - Option to submit a new compliance registration application - as shown in the [screens template](#).
  - The customer is given the option to submit a compliance registration application using reserved and available trade names (previously approved, for which no license has been issued and were issued for the purpose of issuing a new license). This option is activated if there are available trade names linked to the logged-in user's account.
- The registration service will be required as a first step and the "Trade Name Reservation" service will be automatically called upon when needed, based on the data entered by the customer and the exceptions associated with this data. Cases that do not require the real beneficiary's declaration details will be added; for example, when submitting a legal registration application for a license in a public joint-stock company, the trade name forms (without the additional beneficiary data) will be called, and the beneficiary's detailed data will not be required to enter. This also applies to government companies. *Please review the section on the business rules for applying for the registration service* in this document for details on the cases exempt from the real beneficial declaration.
- The customer submits the application, taking care to attach the necessary documents, if required. The required documents are determined through the document settings system for all services and procedures.
- After submitting the request, the system assigns the request to the appropriate employee to review the trade name requirements and take the necessary action in line with the the business

requirements for reserving the trade name, including approvals and fee collection. The request may need to be returned to the customer to correct data or add required documents, as needed, in accordance with the department's internal workflow procedures. In case a compliance registration request is submitted for a trade name that has already been reserved and is currently in an "Available" status, this step will be automatically closed, with a note indicating that the trade name has already been reserved.

- After the approval of the trade name reservation request is issued, the request is assigned to a member of the Customer Due Diligence team to review the request and verify the accuracy of all entered data according to regulatory compliance rules.
- If the request is missing some information or clarifications, the fields that require action from the customer are identified, and the request is sent back to the customer "to complete the missing information and then send it back to the compliance team employee to complete the due diligence tasks". The request status is set to "Additional Information Required," and the request is made available to the customer. When the information is provided, the request status is changed to "Information Provided," and the request is assigned to the employee who returned the request (except in the case of an employee not being present at work, in which case the request is assigned to a replacement employee or to the next employee, according to the request allocation algorithm based on the workload weight).
- Care must be taken to display to the customer only the fields that require clarification or fields that are related to re-attaching required documents, and an accurate description of the points required from the customer, as mentioned in the [Assumptions](#) section.
- If the request does not require any action from the customer, a Customer Due Diligence team member will review the request, verify the accuracy of the data and documents submitted, and activate the risk category calculation step. This step represents a set of criteria based on the entered data and the results of the screening process against local and global lists (lists based on compliance requirements). These criteria are part of the settings system and are added as an appendix to this document.
- If the risk rating is low or medium, and there are no alerts as a result of the screening process on local and global lists, a Customer Due Diligence team member reviews the application and issues approval. An auditor then verifies and confirms the application and approval. If there are any comments, the auditor sends them to the employee to take the necessary action in accordance with the approved privileges and delegation sequencing.
- If the risk classification is medium-high or high, the Enhanced Due Diligence team takes the necessary actions to process the request and coordinates with senior management to approve or reject the request, if required.
- If the risk classification is prohibited, the Enhanced Due Diligence employee takes the necessary actions to process the request, assigns the request to the manager for approval or rejection, and transfers the request to senior management.
- If the final result of the application is approval, a notification is sent to the customer with the unified registration number, and the application status is set to "accepted" in the internal system and the Tamm platform.



- If the final result of the application is rejected, a notification is sent to the customer that the application has been rejected, and the final status of the application is set to "Rejected" in the internal system and reflected on the Tamm platform. In this case, the customer will not be able to issue a license.

## **4.2. Scope of work**

### **4.2.1. Within the scope of work**

This project covers all business requirements related to the "Compliance Registration and Issuance of the Abu Dhabi Unified Number" service, including details of the real beneficial declaration, which includes:

- **Analyze current processes:** study and analyze service requirements.
- **Identify scope for improvements and current issues:** identify areas that need improvement and analyze current issues facing the service.
- **Design a process flow:** design a process flow that meets service objectives.

### **4.2.2. Outside the scope of work**

The requirements for the trade name reservation service; which will be a retrievable part that could be summoned in the registration service, except for the additional data required for the beneficiary's declaration that was added in the section of business rules.

### **4.2.3. Assumptions**

As part of the activities undertaken during the discussion of service business requirements, we assumed the following points:

- The registration service is referred to in this document as "Compliance Registration and Issuance of the Abu Dhabi Unified Number" – this name was not approved during the creation of this draft – and the final name for the service is still being developed.
- It was agreed with the work teams within the department that the real beneficial declaration will be part of the new service "Compliance Registration and Issuance of the Abu Dhabi Unified Number," taking into account all license categories, including free zones later.
- The "Compliance Registration and Issuance of the Abu Dhabi Unified Number" service path will include the requirements for the real beneficial declaration, the mechanism for including the trade name reservation service, and the fields and data that will be added to the trade name reservation forms in case the service is summoned during the application of the registration request.
- The registration service will be used to apply for a unified registration number for all license categories, taking into account the inclusion of the free zones.
- The department's work teams will coordinate with the free zones to cover the business requirements that relates to them, if required.

- The final output of the registration service will be a unified registration number that will be used when applying for licenses of various categories.
- The unified number is issued once all internal approvals have been completed, in accordance with the workflow assignments.
- If a license application is rejected after a unified registration number has been issued, the name of the entity that rejected the application and the activity's name will be sent to the customer. The previously issued compliance registration application will be automatically re-opened, and the customer can then modify the registration and re-submit the application. This point will be discussed in detail in the document for the request to modify the registration.
- We assumed that requests would be assigned directly to the relevant employees according to the specific privileges' settings for each employee and the automatic allocation criteria of requests in the Department of Economic Development's internal system.
- We assumed that the request would be returned to the customer based on the identified deficiencies; data entry forms would be returned with the provided data (only the forms and data containing the details required to be re-submitted after correction would be made available), with a note on the return. The possibility of requesting additional documents (not defined in the system settings) would be made available, and document upload rules would be applied to all documents (previously defined or additional). When the request is returned, the request would be assigned to the employee (user) who returned the request to the customer. It is necessary to save the return transaction and the previous note(s) to save the time required to re-review the request.
- We assume that the Blacklist's operating rules have been finalized, as they are still being discussed with internal teams and require management approval.

## **5. Work requirements for applying for the registration service**

### **5.1. Eligibility requirements**

Eligibility requirements are any requirements or conditions that must be met for a user to be able to start the service, and the system must enable controlling of eligibility requirements through the settings system:

- The user must log in to the "Tamm" platform using the digital ID.
- The service's access level must be SOP3 or SOP2 (either using the ID number or the unified number).
- UAE citizens, residents, and visitors can apply for this service.
- The applicant must be an employer or have a legal power of attorney or approved authorization.
- The applicant can add foreign individuals or foreign companies (who have not previously resided in the UAE and do not have an ID number or unified number) to the registration application.
- The applicant must not be listed in the internal security lists or the blacklist.

- While submitting the application, the customer cannot proceed with submitting the application if any of the partners is listed in the internal security lists or the blacklist.

## 5.2. Linking Requirements

Table 2: Linking Requirements

Authority	Linking goal	Data Sent	Data Received
<b>National Economic Record</b>	Obtaining license data issued in other emirates to facilitate customer service and reduce manual data entry.	1. License number 2. Emirate in which the license was issued	All license-related information, such as (company type, legal status, full name of the company in Arabic and English, address of the company's headquarters, company structure information, owner information, ownership percentages, a copy of the license, and the articles of association). If any of these information are not available, the applicant must complete them.

## 5.3. Work/Business rules and matrices

1. The registration service and issuance of a unified number is a preliminary step enabling customers to submit an application for an economic license from a licensing authority or authorities; this includes requesting the trade name reservation service and providing the real beneficial's declaration data to obtain a unique unified registration number.
2. After initiating the service, when the customers clicks on the "New Request" option, the system checks whether there are available trade names linked to the customer's account. If there are issued trade names available, two options will be displayed ("a new compliance registration request", or a "compliance registration request with an issued trade name").
3. If the customer selects ("New Compliance Registration Request"), the Trade Name Reservation service will be called, and the entry forms in the Trade Name Reservation Service will contain the fields required for the beneficiary's declaration, if the application is not exempt from submitting the declaration, as mentioned in the following table. The [screen fields details](#) section must be reviewed.

Table 3: Data requirements to identify real beneficial owner / company

Data requirements to identify the real beneficial owner	Data requirements to identify the real beneficial company
Determine alternative nationality.	Specify the company's main data (license number, legal type of the company, full name of the entity in Arabic and English, email address).
Specify the primary residence address.	Specify (country of incorporation, country where the company's head office is located address of the company's head office, countries in which the company operates).
Determine the representative capacity of the individual.	Determine the representative capacity of the company.
Determine whether an individual is politically exposed or not.	Determine whether the company has a relationship with a politically exposed person or not.
Determine whether an individual is a controlling member or not.	Determine whether the company is a controlling member or not.
Determine whether an individual has voting rights and determine the voting percentage.	Determine whether the company has voting rights and determine the voting percentage.
Declaration that the individual is not a nominal beneficiary.	Declaration that the company is not a nominal beneficiary.
Determine the individual ownership percentage, the number of shares, and the value of the shares.	Determine the company's ownership percentage, the number of shares, and the value of the shares.
Determine whether the individual is a trustee or not.	Determine whether the company is a trustee or not.
Determine if the individual has another job and the employer, if they are working.	Attach a copy of the license. Attach the articles of association.

- Some types of licenses and legal forms are exempt from filing a declaration, such as public joint-stock companies and government-owned companies. The rules for exempting beneficial owner data are based on the settings of the internal system.

Table 4: Declaration exemption cases

Legal Type	Exemption Cases
<b>Public joint stock company</b>	Exempt from the declaration of the real beneficiary and considered as a natural person according to Clause 12.1 of the Guide, and they will be automatically registered.  The application will be submitted and the registration number will be automatically issued upon completion of the licensing process.
<b>Government company according to the rules of work</b>	Exempt from the declaration of the real beneficiary and considered as a natural person in the beneficial ownership structure.

- There are some special cases that are not exempt from submitting a beneficiary declaration and will be processed as shown in the following table:

Table 5: Declaration non-exempted cases #1

Legal Type	Procedure
<b>Sole Proprietorship</b>	It is not exempt from the declaration of the real beneficiary, but the beneficiary is automatically

	<p>considered the owner, and all data is entered through the individual data when reserving the trade name.</p> <p>Additional information that should be noted when reserving a trade name for individual data:</p> <ol style="list-style-type: none"> <li>1. Alternative nationality.</li> <li>2. Address.</li> <li>3. Politically exposed.</li> <li>4. Place of birth.</li> <li>5. Employer.</li> </ol> <p>The share value is calculated at 100% by default.</p>
<b>One-person company LLC.</b>	<p>Not exempt from the declaration of the real beneficiary, but if the owner is an individual, they are considered the real beneficiary.</p> <p>If the owner is a company, the individual real beneficiary is traced within the ownership's organizational structure, and is considered the real beneficiary of the parent company.</p> <p>Additional information that should be noted when reserving a trade name for individual data:</p> <ol style="list-style-type: none"> <li>1. Alternative nationality.</li> <li>2. Address.</li> <li>3. Politically exposed.</li> <li>4. Controlling member.</li> <li>5. Voting rights.</li> <li>6. Place of birth.</li> <li>7. Member of the Board of Directors.</li> <li>8. Employer.</li> <li>9. Value of shares.</li> <li>10. Beneficiary Representation</li> </ol>

*Table 6: Declaration non-Exempted cases #2*

Branch Licenses	Procedure
<b>Local branch of the Emirate of Abu Dhabi</b>	The same unified registration number is used for the parent license, and the same real beneficiary declaration data for the parent license is retrieved from the system. The customer will not be allowed to change the partner data. Only the branch manager's data can be changed.
<b>Another Emirate branch</b>	Not exempt from the declaration of the real beneficiary. The recommendations state that in the event of a link, the data will be automatically withdrawn, as happens with local branches.
<b>Free Zone branch</b>	Not exempt from the declaration of the real beneficiary. In addition, the recommendations state that in the event of linking, data will be automatically retrieved, as is the case with local branches.

6. To obtain a unified registration number, all workflow assignments related to the trade name's registration and the steps that follow must be approved and closed, and the compliance registration and its subsequent steps.
7. The unified number is unique for each license, and multiple licenses cannot be assigned the same unified registration number; with the exception of a local branch license in the Emirate of Abu Dhabi, where the same unified number is used for the parent license.
8. "Compliance Registration" relies on identifying all natural and legal persons and determining their data, to determine the partnership structure and reach the ultimate beneficiary by obtaining the data shown in the following table:

*Table 7: Data requirements for natural / legal persons*

Data requirements for natural persons	Data requirements for legal persons
Personal data for each individual as shown in the <a href="#">screen fields</a> and the <a href="#">screen template</a> .	Legal entity data as shown in the <a href="#">screen fields</a> .  If the customer enters a license number issued by the Department of Economic Development as a partner or owner in the registration while entering the direct partners' data, then the required data; such as "beneficial ownership structure data", will be automatically and directly obtained from the data registered with the Abu Dhabi Department of Economic Development for this license, including documents such as the articles of association.  As indicated in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
Ownership percentage, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Ownership percentage, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
The representation capacity is "Partner, Owner, Chairman of the Board of Directors, General Manager, Managing Director", as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Representative status: "Partner, Owner, Chairman of the Board of Directors, General Manager, Managing Director", as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
Acknowledgement that the member is not a nominal member, as described in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Acknowledgement that the member is not a nominal member, as described in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
Is the member a political figure or associated with a political figure? If so, some of the information required for politically exposed persons must be entered, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	It is necessary to determine whether the company has a relationship with a politically exposed person or not, enter the details of this exposed person, and specify all the details for natural persons within this legal entity. If one of the natural persons is politically exposed, the customer must enter the details for this section, as mentioned in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
Is the member a guardian or not, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Is the company a guardian or not, as shown in the <a href="#">screen fields</a> .
Voting rights, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Voting rights, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .

Whether the member is in control or not, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .	Whether the member is in control or not, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> .
Sources of wealth for "politically exposed persons" and for the license to be issued, as shown in the <a href="#">screen fields</a> and the <a href="#">screen template</a> .	Required documents, such as the articles of association, if the legal entity is not licensed in Abu Dhabi.

9. The system must verify the list of very important persons (VIPs) when submitting applications on the "Tamm" platform, as these politically exposed individuals will be exempt from submitting the politically exposed information declaration section, based on the system's settings and approved lists for VIPs.
10. The ultimate or real beneficiary is determined according to the following criteria (which are set out in the department's internal regulations):
  - a. Anyone who owns 25% or more of the total shares.
  - b. If the beneficiary has voting rights in the company.
  - c. The controlling member of the company, even if the member's ownership percentage is less than 25%.
  - d. If a real beneficiary is not present, then the director is considered as the real beneficiary.
11. The mechanism for adding and retrieving data of natural persons must be observed in accordance with the following work rules:

*Table 8: Mechanism for adding/retrieving data of natural persons*

Condition	Data addition and retrieval mechanism
<b>If the applicant is trying to add his/her information as a partner or owner in this company</b>	The applicant clicks on the "Add My Data" option to retrieve the data registered in the digital ID.
<b>If the applicant is trying to add his/her partners' data using the Emirates ID or unified number</b>	The applicant clicks on the "Add Other Partners' Data" option and enter the ID number or unified number, date of birth, and associated nationality: <ul style="list-style-type: none"> <li>• If the data is correct, the system retrieves the data recorded in the digital ID and sends it with the application. It is not displayed on the user interface.</li> <li>• If the data is incorrect, the customer receives an error notification and must either enter the correct data or manually fill in the personal data fields.</li> </ul>
<b>If the applicant is trying to add his/her partners' data using the travel document number.</b>	The applicant manually enters all personal information, as shown in the <a href="#">screen fields</a> and <a href="#">screen template</a> ; ensuring that the travel document, the travel document's issue and expiration dates, the ID number within the home country, and the issue and expiration dates are attached, along with the attached documents.

### 5.3.1. Some special cases to consider when developing the service:

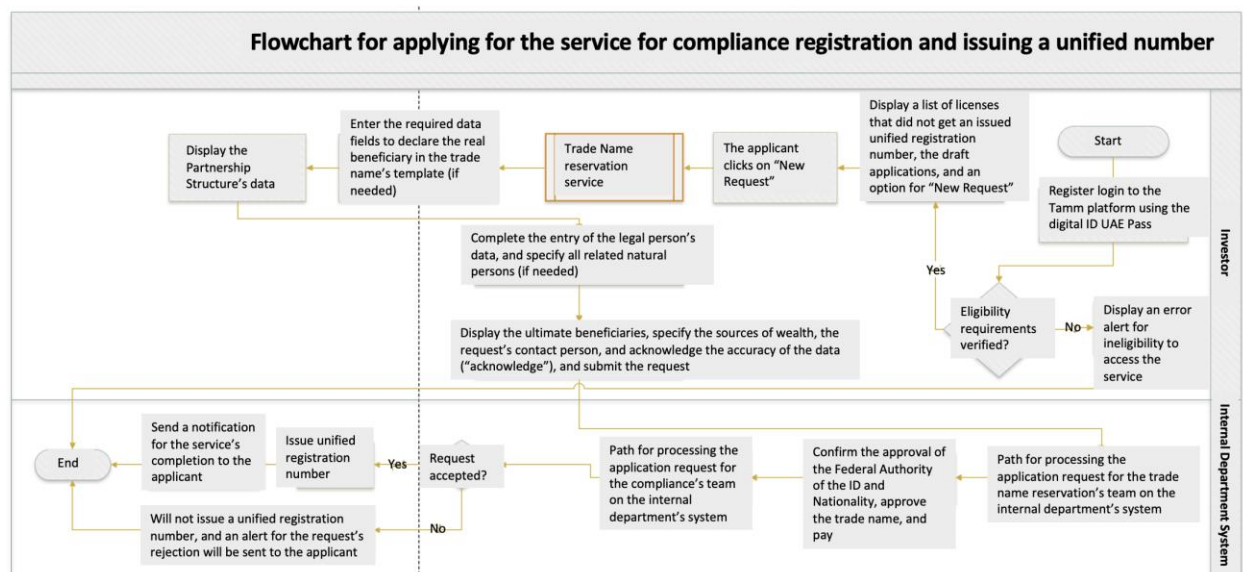
There are two case that must be noted when applying for the registration service:

- Existing customers may have existing issued and approved trade names. The customer must be able to choose a trade name, proceed with submitting the registration application, and obtain a unified registration number to be able to apply for a license from the Department of Economic Development, as explained in [the details of the steps involved in the "Submitting a New Registration Application Using an Issued Trade Name" process](#).
- Current customers may have economic licenses that do not have a unified registration number issued for them, or for which the customer has not submitted a valid beneficiary declaration. The system will display a list of licenses linked to the customer's account, enabling the customer to select them and submit a compliance registration request.

## 5.4. Functional requirements

### 5.4.1. Workflow procedures for "Submitting a new registration application"

Table 9: Flowchart – Applying for service for compliance registration and issuing a unified number



### 5.4.2. Description and narration of the process "Submitting a new registration application"

Table 10: Process – Submitting a new registration application

User	Investor / Applicant
Pre-requisite	<ol style="list-style-type: none"> <li>Verify the applicant's digital ID entry level.</li> <li>Verify eligibility requirements.</li> <li>Verify the presence of available trade names (issued and unlicensed).</li> </ol>
Input	<ol style="list-style-type: none"> <li>The applicant selects the "New Compliance Registration Request" option.</li> <li>The applicant enters the trade name data according to the business requirements for the Trade Name Reservation service, and adds the additional data required to complete the compliance requirements.</li> </ol>



	<ol style="list-style-type: none"> <li>3. The applicant enters the partnership structure data and the Beneficiary Declaration data - this data is extracted from the data entered in the previous steps.</li> <li>4. The applicant designates a contact person, pledges the accuracy of the data, and submits the request.</li> </ol>
<b>Output</b>	<ol style="list-style-type: none"> <li>1. The registration request number is sent to the applicant via text message and email (according to the notification settings).</li> <li>2. A request is created in the internal department's system and is assigned to an employee of the internal work teams, according to the privileges matrix.</li> <li>3. The request may be resent by the work team to the applicant to complete any missing details.</li> <li>4. A notification of the request's final result is sent to the applicant after the request has been processed, as stated in the notification section.</li> <li>5. If the request is approved, a unified registration number and a record certificate of the real beneficiary are issued.</li> </ol>
<b>Alternative Choice</b>	<ol style="list-style-type: none"> <li>1. The applicant must have a current license and have not registered a beneficiary declaration, and there is no unified registration number issued for this license. The applicant must have an available trade name, and wishes to submit a new registration application using this name to obtain a unified registration number.</li> </ol>

#### 5.4.3. Details of the steps for "Submitting a new registration application":

1. The customer logs into the "Tamm" platform, accesses the Department of Economic Development services, and selects the "Register for Compliance and Issue a Unified Abu Dhabi Number" service. The system verifies the eligibility requirements as described in the [Eligibility Requirements](#) section.
  - a. If the customer is eligible, then the service will be opened.
  - b. If the customer is ineligible, an error message will appear, notifying the customer of their ineligibility to apply for the service.
2. After entering the service, the following options are displayed:
  - a. Submit a "New Request." When you click this option, the system will check for the presence of issued trade names.
    - i. If there are available trade names, the customer is presented with two options to choose from.
    - ii. The customer chooses to either use a previously issued trade name or submit a "new application" to apply for a new compliance registration. The steps of the process are listed in the section ["Submitting a New Registration Application Using an Issued Trade Name"](#).
  - b. The system verifies existing licenses that have not been assigned a registration number or for which a beneficiary declaration has not been submitted. These are displayed in a table as shown in the [screen template](#)., enabling the user to submit a registration request for existing licenses. The steps of the process will be listed in the section entitled ["Submitting a New Registration Request for Issued Licenses"](#).
3. When you click on the "New Request" option, the system does the following:
  - a. If the customer has trade names for which they have not issued a trade license, an option will be displayed for the customer to select one of the existing trade names and

proceed with the application "(Submit a new registration application using an issued trade name)".

- b. Alternatively, the customer can click on the option "Request a new compliance registration" and then proceed with the application.
4. When submitting a new compliance registration request, if there are no issued trade names, or if the customer selects "New Compliance Registration Request," the trade name reservation service data will be retrieved so the customer can fill in all required fields according to the service's business requirements. The customer will enter the additional data required for the trade name reservation service, as agreed upon in the service's business requirements.
5. The system saves the indicators indicating that the trade name reservation service has been requested based on the activation conditions and the approved sequence for submitting the registration application.
6. The system verifies the legal forms to ensure that the application requires the submission of a real beneficiary's declaration, in accordance with the exemption matrix mentioned in the [work rules and matrices](#).
7. If the application requires the provision of real beneficiary's declaration data, then the real beneficiary's declaration fields are added during the step of entering the partners' data, whether individuals or companies, when filling out the trade name reservation data.
8. You must select whether the partner/owner is a natural or legal person (individual or company).
9. It must be chosen whether or not to automatically pull data from the digital ID, as stated in the [work rules and matrices](#).
10. The following information must be entered for each natural person ("individual"), as detailed in the [screen fields](#) section. This information is included in the screen forms for reserving a trade name, as specified in the business rules and matrices:
  - a. Personal Data
  - b. Primary Residence Address
  - c. Employment Details
  - d. Ownership Details
  - e. Is the beneficiary a politically exposed individual?
    - i. If yes, the customer will enter all the required data to identify the politically exposed person as specified in the [screen fields](#) and [screen template](#).
    - ii. If no, the customer will acknowledge that they do not have the required data below, and that they bear full responsibility for any proven discrepancy as specified in the [screen fields](#). They will then proceed to submit the application and add the remaining required data.
11. The following data must be specified for each legal person. Please review the [screen fields](#):
  - a. Company data
    - i. If the company is issued in Abu Dhabi and linked to the applicant's account in the system, the user enters the license number, and all the data specified in the [screen fields](#) table is automatically extracted from the system, including the partners and their previously entered data.

- ii. The license number and all relevant information must be entered manually if the license is not linked to the user's account. The system compares the entered data with the data already in the system to verify the accuracy of the data entered. The necessary guidance messages must be displayed indicating the need to provide the correct data.
  - iii. The customer can also submit a linking request to link a specific trade license to his account.
  - iv. If the company is issued outside the emirate, all data must be entered manually.
  - v. It must be taken into consideration whether the company is owned by the UAE government or by a foreign government, as shown in the section on the [screen fields](#).
- 12. If the application requires the real beneficiary's approval, then the following information will be displayed, as previously entered during the application for a trade name reservation:
  - a. Trade name
  - b. Legal Type
  - c. Partnership Structure
- 13. If the partnership structure entered consists of only natural persons, then the user is redirected to the page containing the ultimate beneficiaries of the entity to be established. The user appoints a contact person for the application, enters the sources of wealth for the license, confirms the accuracy of the information, and then submits the application.
- 14. The customer is not permitted to modify the individuals who are members of the partnership structure and who were entered as part of the "Trade Name Reservation" data.
- 15. If the partnership structure includes companies and individuals, the applicant must enter all individuals belonging to the partner companies (except for government companies or public joint-stock companies), and enter the following data:
  - a. All natural persons who are partners in this company
    - i. Personal details
    - ii. Primary residence address
    - iii. Employment details
    - iv. Ownership details
    - v. Is the beneficiary a politically exposed person?
      - I. If yes, the customer will enter all the required information to identify the politically exposed person as specified in the [screen fields](#).
      - II. If no, the customer will acknowledge that they do not have the required information below, and that they bear full responsibility for any proven discrepancy as specified in the [screen fields](#). They will then proceed to submit the application and add the remaining required information.
- 16. After all individuals in the partnership structure have been identified, the ultimate beneficiaries table is displayed according to the business rules for determining the final beneficiary as outlined in the [work rules and matrices](#).

17. The applicant enters the wealth sources for the license as shown in the [screen template](#) and [screen fields](#).
18. The applicant submits the request after identifying the contact person, whether they are the contact person themselves or if they want to add another person to the request. They then confirm the accuracy of the information provided and submit the request, as explained in the [screen template](#) and [screen fields](#).
19. The request status is set to "Under Processing" or according to the unified and approved request statuses within the system across all services. The system sends the request number to the applicant via text message and email.
20. The request is processed according to the procedures and workflow tasks.

#### 5.4.4. Description and narration of the process “Submitting a new compliance registration application using an issued trade name”

*Table 11: Process – Submitting a new compliance registration application using an issued trade name*

<b>User</b>	Investor / Applicant
<b>Pre-requisite</b>	<ol style="list-style-type: none"> <li>1. Verify the applicant's digital ID entry level.</li> <li>2. Verify eligibility requirements.</li> <li>3. Verify the availability of available trade names (issued and unlicensed).</li> </ol>
<b>Input</b>	<ol style="list-style-type: none"> <li>1. The applicant selects the "Using a previously issued trade name" option.</li> <li>2. The system verifies the legal type and whether the application requires the real beneficiary's approval or not.</li> <li>3. If the application requires a beneficiary's approval, the system will retrieve the previously entered data for the trade name reservation. The customer will enter the required data for the beneficiary's approval, as explained in the business rules.</li> <li>4. The applicant selects a contact person, pledges the accuracy of the data, and submits the application.</li> </ol>
<b>Output</b>	<ol style="list-style-type: none"> <li>1. A request is created in the department's internal system and is appointed to the relevant employee according to the permissions.</li> <li>2. The request number is sent to the applicant via text message and email.</li> <li>3. The request may be resent to the applicant for completion.</li> <li>4. A notification of the final request result is sent to the applicant after the request is processed, as stated in the <a href="#">Notifications Section</a>.</li> <li>5. If the request is approved, a unified registration number and a record certificate</li> </ol>
<b>Alternative Choice</b>	<ol style="list-style-type: none"> <li>1. The applicant must have a current license number and have not registered a unified registration number for this license.</li> </ol>

#### 5.4.5. Details of the steps for “submitting a new compliance registration application using an issued trade name”

1. If the customer clicks on the "New Request" option, the system performs the following:
  - a. If the customer has trade names for which they have not issued a trade license, the "Request Compliance Registration Using a Previously Issued Trade Name" option is displayed. The customer can select one of the existing trade names and proceed with submitting the application.
  - b. If they select one of the existing trade names, the previously registered data is retrieved.
  - c. The legal type is verified and a verification is performed to check whether this entity is exempt from the real beneficiary's declaration, in accordance with business rules.
  - d. If the entity is not exempt from reporting, then the following data, and the previously stored data in the Trade Name service, will be displayed:
    - i. Legal Type
    - ii. Trade Name
    - iii. Partnership Structure
  - e. The customer cannot horizontally modify the partnership structure or the data previously entered in the trade name. Only the real beneficiary's declaration fields are added to specify the individual and company data so that the customer can enter the required data into the business rules.
  - f. If the partnership structure includes individuals and companies, the individuals affiliated with the companies must be identified in order to determine the real beneficiary, taking into account whether the partner company is exempt from submitting beneficiary declaration data, as stated in the business rules.
  - g. If the partnership structure includes a company registered in Abu Dhabi and linked to the applicant's account in the system, the customer enters the license number, and all the data specified in the screen fields table is automatically extracted from the system, including the partners and their previously entered data.
  - h. The customer can also submit a linking request to link a specific commercial license to their account.
2. If the entered partnership structure consists of only natural persons, then the user is directed to the page containing the ultimate beneficiaries of the entity to be established. The user adds the license's sources of wealth, appoints a contact person for the application, confirms the accuracy of the information, and then submits the application.
3. If the partnership structure includes companies operating outside the emirate and individuals, then the applicant must list all individuals belonging to the partner companies and enter the following information:
  - a. All natural persons who are partners in this company:
    - i. Personal details
    - ii. Primary residence address
    - iii. Employment details
    - iv. Ownership details

- v. Is the beneficiary a politically exposed person?
  - I. If yes, the customer will enter all the required information to identify the politically exposed person as indicated in the [screen fields](#).
  - II. If no, the customer will acknowledge that they do not have the required information below, and that they will bear full responsibility for any proven discrepancy as indicated in the [screen fields](#). They will then proceed to submit the application and add the remaining required information.
4. After identifying all individuals in the partnership structure, the ultimate beneficiaries' table is displayed.
5. The customer enters the sources of wealth for the license as shown in the [screen template](#) and [screen fields](#).
6. The customer submits the request after identifying the contact person and confirming the accuracy of the information provided from their side.

#### 5.4.6. Description and narration of the process "Submitting a Compliance Registration Request for Issued Licenses"

Table 12: Process – Submitting a compliance registration request for issued licenses

<b>User</b>	Investor / Applicant
<b>Pre-requisite</b>	1. Verify that there are commercial licenses issued for which the beneficiary's declaration has not been submitted or a unified registration number has not been issued.
<b>Input</b>	1. The applicant selects the license that has not been submitted from the list of licenses linked to his account and submits the beneficiary's approval.  2. The applicant enters the required data and submits the request.
<b>Output</b>	1. A request is created in the department's internal system and is appointed and forwarded to the relevant employee according to their privileges.  2. The request number is sent to the applicant via text message and email.  3. The request may be resent to the applicant for completion.  4. A notification of the final request result is sent to the applicant after the request is processed, as stated in the <a href="#">Notificatins Section</a> .  5. If the request is approved, a unified registration number and a record certificate of the real beneficiary are issued.
<b>Alternative Choice</b>	1. Not applicable.

#### 5.4.7. Details of the steps for “submitting a new registration application for issued licenses”:

1. When the applicant logs into the registration service, a list is displayed containing the licenses issued to the service user for which a unified Abu Dhabi number has not been issued, or for which the real beneficiary's declaration has not been submitted.

2. The applicant selects the license for which they wish to submit a compliance registration request.
3. The system retrieves the data related to the legal type, trade name, and partnership structure. The applicant then proceeds to submit the application as explained in the previous steps, in accordance with the business rules and matrices.
4. The license must be linked to the applicant's account.
5. The applicant may proceed with submitting the application in the following cases:
  - a. If the license is active or not renewed (i.e., it has not expired more than 3 years ago).
  - b. If the license is expired (i.e., it has expired more than 3 years ago, but less than 5 years ago).
  - c. If the license is inactive (i.e., it has expired 5 years or more ago), and the trade name has not been issued for another license.
  - d. The status of the registration applications submitted for licenses must be displayed for all partners, and the application status will display "Under Processing." The system must take into consideration not to submit a request when an existing request is under processing.

#### 5.4.8. Indicative screen templates

Table 13: Indicative screen templates

**Compliance Registration & issuing a unified Abu Dhabi number**

**Registration applications**  
Find below a list of the applications' drafts, you can continue adding the data and submitting the application or you can start a new application request

License List   Applications' Drafts

Procedure	Draft Date	Trade Name
	12/10/2020	Company ABC
	12/10/2020	Company EFG
	12/10/2020	Company KLM

**New Request**

TAMM

Compliance Registration & issuing a unified Abu Dhabi number

**New Compliance Registration Application** ☒

Apply for an application to reserve a new trade name

**Compliance Registration Application using a previously issued Trade Name**

Choose a trade name from the list of issued trade names to you

Next

Previous

TAMM

Compliance Registration & issuing a unified Abu Dhabi number

1

2

3

Step 1

Step 2

Step 3

Add trade name's data

Apply beneficiary's declaration

Submit Request

Add Partners' Data

Add Trade Name's Data

Next

Previous



TAMM

## Compliance Registration & issuing a unified Abu Dhabi number

1

2

3

Step 1      Step 2      Step 3

Add trade name's data      Apply beneficiary's declaration      Submit Request

### Enter beneficiary's data

Ownership details      Work & Residency Data      **Personal Data**

ABC Company

\* الشركة الأم

رقم الهوية

الهوية الإماراتية

نوع الهوية

الاسم بالكامل بالانجليزية

الاسم بالكامل بالعربية

Select

الجنسية البديلة

Select

الجنسية

مكان الميلاد

12 May 2016

تاريخ الميلاد

☐ أنثى      ☒ ذكر

النوع

mail@example.com

\* البريد الإلكتروني

Enter your phone

رقم الهاتف

12 May 2016

\* تاريخ الاصدار

Select

بلد الاصدار

12 May 2016

تاريخ الانتهاء

Next

Previous

☒ Add single beneficiary
   
☐ Add company beneficiary

TAMM

## Compliance Registration & issuing a unified Abu Dhabi number

1

2

3

Add trade name's data      Apply beneficiary's declaration      Submit Request

### Enter beneficiary's data

Ownership details      **Work & Residency Data**      Personal Data

عنوان الإقامة الرئيسي

البلد

Select

المنطقة

اسم إداري البيت

بيانات العمل

☐ هل لدى المستفيد عمل آخر؟

Select

جهة العمل

Next

Previous

☐ Add single beneficiary
   
☐ Add company beneficiary



Compliance Registration & issuing a unified Abu Dhabi number

Step 1: Add trade name's data | Step 2: Apply beneficiary's declaration | Step 3: Submit Request

Structure's data updated successfully

☐ Add single beneficiary
 ☐ Add company beneficiary

Final Beneficiaries

الاسم	النسبة	مساهمة المالك	الشركة	النسبة
ABCEFGH	25%	شركة	Parent Company	ABCEFGH
ABCEFGH	35%	شركة	Partner Company	ABCEFGH
ABCEFGH	40%	شخص مسجل في شركة	Partner Company	ABCEFGH

Add Wealth Source

المبلغ بالدرهم: 1000  
 نوع الثروة: Select  
 إضافة المالكين الآخرين:   
 إضافة مصادر ثروة أخرى:

ارفاق مستندات داعمة

BROWSE FILES

Add Contact Person

☒ إضافة مسؤول التواصل
 ☐ أذا مسؤول التواصل

رقم الهوية التجارية:   
 رقم الهاتف: Enter your phone  
 البريد الإلكتروني: mail@example.com

☐ أوافق بحسب الشروط والبنود بتقديم المستندات المطلوبة

#### 5.4.9. Details of screen templates

The following table contains a list of fields that will be required for the real beneficiary declaration service.

Beneficial Ownership Structure as an illustration:

- The beneficial ownership structure, that is added as part of the trade name reservation, data must be displayed.
- The form may be a data tree containing a representation of the parent company and its partner members and displaying the ownership percentages.
- Partners in the partner companies must be detailed, in accordance with the aforementioned business rules.
- If there is a partner company, a missing data indicator must be displayed to include all natural persons among the partners in this legal entity.
- It must be taken into consideration that there are legal entities exempt from including natural persons; such as (government companies, public joint-stock companies, financial free zones).

#### 5.4.10. Screen Fields

Table 14: Screen fields

Arabic field name	English field name	Type	Mandatory?	Rules and Restrictions
<b>Display data from previous entries (mandatory)</b>				
الاسم التجاري	Trade Name	Text field	Yes	This field was entered in the Trade Name section and will be automatically added to the Declaration section.
الشكل القانوني	Legal Type	Text field	Yes	This field was entered in the Trade Name section and will be automatically added to the Declaration section.
<b>When adding a real beneficiary (mandatory)</b>				
إضافة فرد	Add individual	Option	Yes	<ul style="list-style-type: none"> <li>The applicant adds an individual beneficiary or a company beneficiary at the partnership structure level for the company/partner companies.</li> <li>The applicant cannot modify the horizontal level of individuals in the partnership structure that was entered in the Trade Name Service section.</li> </ul>
ضاققة شركة	Add Company	Option	Yes	<ul style="list-style-type: none"> <li>The applicant adds an individual beneficiary or a company beneficiary at the partnership structure level for the company/partner companies.</li> <li>The applicant cannot modify the horizontal level of the partnership structure entered in the Trade Name Service section.</li> </ul>
<b>In case of adding an individual (information of the natural person \ owner \ partner \ director \ board member)</b>				
<b>Personal Data</b>				
نوع الهوية "هوية إماراتية، رقم موحد أم وثيقة سفر أم رقم التعريف الشخصي"	ID Type	Drop-down list or radio button	Yes	<ul style="list-style-type: none"> <li>You must select one value.</li> <li>If the Emirates ID is selected for the applicant, personal data will be automatically extracted from the digital ID.</li> <li>If the Emirates ID is added for another applicant or the unified number, the correct date of birth, correct nationality, and name of the individual must be added, provided that the matching percentage is greater than 70% before the personal data is automatically extracted.</li> <li>If a travel document is selected, all personal data must be entered manually, ensuring that the travel document is attached manually.</li> <li>The personal identification number issued to current investors with the department extracts all previously registered data for the investor, including data on politically exposed individuals. Please review the section on <a href="#">recommendations</a>.</li> </ul>
الاسم الكامل باللغة العربية	Full Name in Arabic	Text field	Yes	<ul style="list-style-type: none"> <li>The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
الاسم الكامل باللغة الإنجليزية	Full name in English	Text field	Yes	<ul style="list-style-type: none"> <li>The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> </ul>

				<ul style="list-style-type: none"> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
النوع	Gender	Text field	Yes	<ul style="list-style-type: none"> <li>•This field will be filled automatically if the investor's data is retrieved via the Emirates ID or the unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> <li>•Gender is determined as male or female.</li> </ul>
جنسية الفرد	Nationality	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
الجنسية البديلة	Alternative Nationality	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
تاريخ الميلاد	Date of Birth	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
مكان الميلاد	Place of Birth	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
رقم الهاتف	Mobile Number	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
البريد الإلكتروني	Official Email Address	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
بلد الاصدار	ID Issuance Country	Text field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
تاريخ اصدار الوثيقة	Issuance Date	Date entry field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
تاريخ انتهاء الوثيقة	Expiry Date	Date entry field	Yes	<ul style="list-style-type: none"> <li>•The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> </ul>

				<ul style="list-style-type: none"> <li>• If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
صورة وثيقة السفر الهوية الإماراتية	Photocopy of travel document / UAE ID	Attachment not filed		<ul style="list-style-type: none"> <li>• Attachments are required if the applicant does not have an Emirates ID or a unified number.</li> <li>• A copy of the Emirates ID is retrieved from the ICP system.</li> <li>• A copy of the travel document is retrieved from the ICP system if the unified number is used.</li> </ul>
<b>Main residence address (mandatory)</b>				
بلد الإقامة	Country of Residence	Drop- down menu	Yes	<ul style="list-style-type: none"> <li>• This field will be filled automatically if the investor's data is retrieved via the Emirates ID or the unified number.</li> <li>• If the information is not retrieved from the digital ID, the data must be entered manually.</li> <li>• If the country is the UAE and the emirate is Abu Dhabi, then "Onwani" (i.e. my address) will be used.</li> </ul>
المدينة	City	Drop- down menu	Yes	<ul style="list-style-type: none"> <li>• The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>• If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
المنطقة	Area	Text field	Yes	<ul style="list-style-type: none"> <li>• The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>• If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>
نوع المبنى	Building type	Drop- down menu	Yes	<ul style="list-style-type: none"> <li>• The user must select the building type from a predefined list of options (e.g., Apartment, Villa, Office, Factory, Shop, Other).</li> <li>• If the user selects "Other," they must be prompted to specify the building type in an additional text field.</li> <li>• This field must be mandatory and cannot be left blank.</li> <li>• An alert message must appear if the user does not specify a building type or if the data entered is invalid.</li> <li>• If a specific building type is selected, additional rules can be assigned to other fields (e.g., "Apartment Number" or "Floor Number") based on the selected building type.</li> </ul>
رقم أو اسم البيت	House / Building Name or Number	Text field	Yes	<ul style="list-style-type: none"> <li>• The field will be filled automatically if investor data is retrieved via the Emirates ID or unified number.</li> <li>• If the information is not retrieved from the digital ID, the data must be entered manually.</li> </ul>

رقم الشقة	Apartment Number	Text field	Yes	<ul style="list-style-type: none"> <li>•The apartment number field must contain only numbers.</li> <li>•The apartment number can consist of numbers between 1 and 9999.</li> <li>•The apartment number field can be left blank if the unit is not an apartment (such as a villa).</li> <li>•An alert message should appear if the user enters invalid values (such as letters or symbols).</li> </ul>
رقم الطابق	Floor number	Text field	Yes	<ul style="list-style-type: none"> <li>• The floor number field must contain only numbers.</li> <li>• The floor number can range from 0 (for ground floor) to 999.</li> <li>• An alert message should appear if the user enters an invalid value (such as letters or symbols).</li> <li>• The value "0" must be accepted to represent the ground floor.</li> </ul>
<b>Work data (mandatory)</b>				
هل لدى المستفيد عمل آخر؟	Is the beneficiary working with another employer?	Option	Yes	<ul style="list-style-type: none"> <li>• This field will be automatically filled in if the investor's data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved, the applicant selects "yes" or "no." If "yes," the employer's name and address become mandatory.</li> </ul>
اسم جهة العمل	Work Entity Name	Text Field	Conditional availability and mandatory	<ul style="list-style-type: none"> <li>• This field will be automatically filled in if the investor's data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved, the applicant selects "yes" or "no." If "yes," the employer's name and address become mandatory.</li> </ul>
عنوان جهة العمل	Work Entity Address		Conditional availability and mandatory	<ul style="list-style-type: none"> <li>• This field will be automatically filled in if the investor's data is retrieved via the Emirates ID or unified number.</li> <li>•If the information is not retrieved, the applicant selects "yes" or "no." If "yes," the employer's name becomes a mandatory field, and the employer's address becomes optional.</li> </ul>
<b>Property Details (Mandatory)</b>				
نسبة الملكية	Share Percentage	Text Field	Yes	<ul style="list-style-type: none"> <li>• This field specifies the percentage of ownership or shares held by an individual or entity in the company or project.</li> <li>• The percentage value must be between 0% and 100%.</li> <li>• The percentage must be entered with an accuracy of up to two decimal places (for example, 25.75%).</li> </ul>

				<ul style="list-style-type: none"> <li>The total percentage of ownership for all participants within the entity must not exceed 100%.</li> <li>In the case of a one-person company, the individual is considered the owner and is assigned 100%.</li> </ul>
صفة التمثيل	Representative Capacity	Yes	Drop-down menu	<ul style="list-style-type: none"> <li>When clicking on the drop-down menu, the following values are displayed: (Partner, Owner, Chairman of the Board of Directors, Board Member, Director, General Manager, Managing Director).</li> <li>The user can select more than one value.</li> <li>It should be noted that sole proprietorships only contain an owner who owns 100% of the company. The user can only add a director, board member, general manager, managing director, or chairman of the board (the "Partner" option must be hidden from the drop-down menu).</li> <li>If the beneficiary is a board member or director and is not a partner in the company, the fields for percentage of ownership, number of shares and stocks, and value of shares and stocks are hidden, and the voting percentage is determined.</li> </ul>
عدد الحصص/الأسهم	Number of Shares	Text Field	No	<ul style="list-style-type: none"> <li>Accepts only numbers.</li> <li>Numbers can accept decimal parts.</li> <li>Accepts zero, but not minus.</li> </ul>
قيمة حصص أو أسهم	Value of Shares	Text Field	No	<ul style="list-style-type: none"> <li>Accepts only numbers.</li> <li>Numbers can accept decimal parts.</li> </ul>
هل المستفيد لديه حقوق تصويت؟	Does the beneficiary have voting rights?	Option	Yes	<ul style="list-style-type: none"> <li>The applicant chooses to answer "yes" or "no." If the answer is "yes," the customer must add their voting percentage.</li> <li>If the beneficiary owns 25% or more of the ownership and has a voting percentage of 25% or more, they are considered a controlling member, and we hide the question regarding whether the beneficiary is a controlling member.</li> <li>If there is no real beneficiary, the person with voting rights above 25% is considered the ultimate beneficiary.</li> </ul>
نسبة التصويت	Voting Percentage			<ul style="list-style-type: none"> <li>The voting percentage must be between 0% and 100%.</li> <li>The voting percentage cannot be a negative value.</li> <li>The voting percentage can be specified to the nearest two decimal places (for example: 75.50%).</li> <li>An alert message should appear if the voting percentage falls outside the specified range or if there is an entry error.</li> </ul>



				<ul style="list-style-type: none"> <li>If a beneficiary owns 25% or more of the ownership and has a voting percentage of 25% or more, they are considered a controlling member, and we hide the question about whether the beneficiary is a controlling member.</li> </ul>
اقرار بان المستثمر مستفيد غير اسمي	The beneficiary is not a nominee	Acknowledgment	Yes	<ul style="list-style-type: none"> <li>The applicant must confirm that the beneficiary is not named.</li> </ul>
هل المستفيد عضو مسيطر؟	Is the beneficiary a dominant member	Option	Yes	<ul style="list-style-type: none"> <li>It must be determined whether the beneficiary is a controlling member or not.</li> </ul>
هل المستفيد الحقيقي وصي؟	Is the real beneficiary a trustee	Option	Yes	<ul style="list-style-type: none"> <li>The applicant chooses yes or no.</li> </ul>
اسم الموصي اليه بالكامل	Beneficiary's/Settl or full name	Text Field	Yes	<ul style="list-style-type: none"> <li>Conditional availability if the beneficiary is a trustee.</li> </ul>
رقم هوية الموصي اليه	Beneficiary's/Settl or ID number	Text Field	Yes	<ul style="list-style-type: none"> <li>Conditional availability if the beneficiary is a trustee.</li> </ul>
سؤال في حال كان المستثمر منكشف سياسيا؟	Is the beneficiary politically exposed person?	Option	Yes	<ul style="list-style-type: none"> <li>The applicant chooses to answer yes or no. If the answer is yes, the data for politically exposed individuals is specified.</li> </ul>
<b>Required data if he is politically exposed (mandatory)</b>				
تحديد العلاقة بالمنكشف سياسيا	Determine the relationship with the politically exposed person	Option	Yes	<ul style="list-style-type: none"> <li>Display the following options: <ul style="list-style-type: none"> <li>Political Exposed Person.</li> <li>Relative to a Politically Exposed Person.</li> <li>Closely Associated with a Politically Exposed Person.</li> </ul> </li> <li>The applicant can select one, more, or all three available options.</li> <li>If the applicant selects (Relative to a Politically Exposed Person, or Closely Associated with a Politically Exposed Person), the data for (Political Exposed Person's Connections) must be entered.</li> </ul>
<b>Authority Roles (mandatory)</b>				
إضافة دور	Add Role	Option	No	<ul style="list-style-type: none"> <li>The applicant may choose to acknowledge that they do not have the required information and will not be required to add any additional information.</li> <li>If the applicant chooses to add a role, they must enter the following fields.</li> </ul>
الجهة	Entity	Text Field	Yes	<ul style="list-style-type: none"> <li>Conditional availability if data is entered Authority roles.</li> <li>The user adds the name of the company or Authority.</li> </ul>
دور	Role	Text Field	Yes	<ul style="list-style-type: none"> <li>Conditional availability if data is entered Authority roles.</li> <li>The user adds the name of the company or Authority.</li> </ul>

تاريخ البدء	Start Date	Date entry field	Yes	<ul style="list-style-type: none"> <li>• Conditional availability if data is entered Authority roles.</li> <li>• The user adds the start date of work in this role.</li> </ul>
تاريخ الانتهاء	End Date	Date entry field	Yes	<ul style="list-style-type: none"> <li>• Conditional availability if data is entered Authority roles.</li> <li>• The user adds the end date of work in this role.</li> </ul>
حتى الآن	Till now	Option	No	<ul style="list-style-type: none"> <li>• The applicant can select this option to indicate that he/she is still working in this role.</li> </ul>
أقر بأنني لا أملك البيانات المطلوبة أدناه، وأتحمّل المسؤولية الكاملة في حالة وجود أي تناقض مثبت	I acknowledge that I don't have the required data below, I take full responsibility in case of any proven discrepancy	Acknowledgment	No	<ul style="list-style-type: none"> <li>• The applicant can declare that he or she has no previous or current authority role.</li> <li>• When selecting this option, the applicant is not required to enter any other information.</li> </ul>
<b>Business Interests (Required)</b> Please add the individual's interests				
إضافة اهتمام تجاري	Add Business Interest	Option button	No	<ul style="list-style-type: none"> <li>• If the applicant chooses to add a commercial interest, they must enter the following fields. They may also choose to declare that they do not have the required data.</li> </ul>
الجهة	Entity	Text Field	Yes	<ul style="list-style-type: none"> <li>• This field captures the name of the business entity associated with the user role.</li> <li>• Must not be empty.</li> <li>• Maximum length: 100 characters.</li> </ul>
دور	Role	Text Field	Yes	<ul style="list-style-type: none"> <li>• This field identifies the role or position the user holds within the entity.</li> <li>• Must not be empty.</li> <li>• Can be composed of letters and numbers.</li> <li>• Can include spaces.</li> <li>• Maximum length: 100 characters.</li> </ul>
تاريخ البدء	Start Date	Date entry field	Yes	<ul style="list-style-type: none"> <li>• This field records the start date of the user's role in the entity.</li> <li>• It must be in a valid date format (YYYY-MM-DD).</li> <li>• It cannot be a future date.</li> </ul>
تاريخ الانتهاء	End Date	Date entry field	No	<ul style="list-style-type: none"> <li>• This field captures the end date of the user's role, or can be left blank if the role is ongoing.</li> <li>• This field is a test if the role is ongoing.</li> <li>• Must be in a valid date format (YYYY-MM-DD).</li> </ul>

				<ul style="list-style-type: none"> <li>• If provided, it must be after the start date.</li> </ul>
حتى الآن	Till now	Checkbox	Yes	<ul style="list-style-type: none"> <li>• When the "Until Now" box is enabled, the "End Date" field (if present) is disabled and the user is not allowed to enter an end date.</li> <li>• If the "Until Now" box is disabled, the "End Date" field becomes required and the user must specify an end date.</li> <li>• If the "Until Now" box is enabled, this status must be saved in the database to indicate that the user is still working in the specified role.</li> <li>• An alert message must appear if the applicant attempts to leave the "Until Now" box disabled without entering an end date, or if they attempt to enter an end date with the "Until Now" box enabled.</li> <li>• The "Until Now" box can only be used if the "Start Date" data has been pre-populated.</li> </ul>
نسبة المشاركة	Share Percentage	Text Field	Yes	<ul style="list-style-type: none"> <li>• The participation rate must be between 0% and 100%.</li> <li>• The percentage must be entered with an accuracy of up to two decimal places (for example, 25.75).</li> </ul>
حالة المشاركة	Share Status	Option	Yes	<ul style="list-style-type: none"> <li>• This field indicates the current status of the share or stock, such as active or inactive.</li> <li>• The applicant chooses between active and inactive.</li> <li>• If the status is "Active," the share percentage must be greater than 0%.</li> </ul>
أقر بأنني لا أملك البيانات المطلوبة أدناه، وأتحمل المسؤولية الكاملة في حالة وجود أي تناقض مثبت	I acknowledge that I don't have the required data below, I take full responsibility in case of any proven discrepancy	Acknowledgment Checkbox	No	<ul style="list-style-type: none"> <li>• This field requires the applicant to acknowledge that they do not possess the required data and that they bear full responsibility for any discrepancies found in the future.</li> <li>• If the checkbox is selected, the fields required for business interests are disabled and cannot be entered.</li> <li>• If the check box is not selected, the required fields must be filled in completely.</li> </ul>
<p align="center"><b>Politically Exposed Person's Associations "Conditional Availability"</b></p> <p align="center"><i>Please add any family member or business partner/close friend (current or former)</i></p>				
إضافة ارتباط	Add associate	Option	Yes	<ul style="list-style-type: none"> <li>• You must select one of the available options in the list (person, family member, or close partner).</li> <li>• If "Family member" is selected, the applicant must provide additional information about the relationship (such as "father," "mother," "brother").</li> </ul>

				<ul style="list-style-type: none"> <li>• If "Close partner" is selected, it may be necessary to clarify the nature of the partnership or relationship.</li> </ul>
نوع الارتباط	Category	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>• This field captures the full name of the contributor.</li> <li>• To ensure accurate documentation, please enter the full name of the contributor as it appears in the official documents.</li> <li>• The name must not exceed 255 characters.</li> </ul>
الاسم بالكامل	Full Name	Text Field	Yes	<ul style="list-style-type: none"> <li>• This field specifies the contributor's formal title.</li> <li>• As used in formal contexts, the contributor's formal title must be entered, such as: Mr./Ms., Sheikh/Sheikha, Dr./Dr., Engineer/Eng., His Highness the Prince/Her Highness the Princess, His Excellency, His Excellency, His Excellency, Other.</li> <li>• If "Other," enter the title.</li> <li>• The title must not exceed 50 characters.</li> </ul>
اللقب الرسمي	Official Title	Text Field / Drop-down menu	Yes	<ul style="list-style-type: none"> <li>• This field specifies the contributor's formal title.</li> <li>• As used in formal contexts, the contributor's formal title must be entered, such as: Mr./Ms., Sheikh/Sheikha, Dr./Dr., Engineer/Ms., His Highness the Prince/Her Highness the Princess, His Excellency, His Excellency, His Excellency, Other.</li> <li>• If "Other," enter the title.</li> <li>• The title must not exceed 50 characters.</li> </ul>
المسمى الوظيفي	Job title	Text Field	Yes	<ul style="list-style-type: none"> <li>• The applicant must enter their job title.</li> <li>• The job title must not exceed 100 characters.</li> </ul>
<p align="center"><b>Source of Funding and Wealth (Mandatory)</b></p> <p align="center"><i>If you are a person exposed to the policy and are the actual owner of a legal entity, please specify the source of wealth and assets that constitute or will be the subject of the relevant legal entity</i></p>				
نوع الثروة	Wealth Type	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>• This field identifies the type of wealth or assets a person owns.</li> <li>• The applicant must select the type of wealth from the given list (such as "Cash," "Real Estate," "Investments," etc.)</li> <li>• If the type of wealth is not available in the list,</li> </ul>

				the user can enter it manually as text.
المبلغ بالدرهم	Amount	Decimal number	Yes	<ul style="list-style-type: none"> <li>• This field specifies the monetary value of assets or wealth in UAE dirhams.</li> <li>• The amount must be entered accurately to at least two decimal places.</li> <li>• The amount entered must be positive, greater than zero, and no less than 1,000 dirhams.</li> </ul>
إضافة تفاصيل أخرى	Add more details	Text field	No	<ul style="list-style-type: none"> <li>• This field allows the user to provide any additional information they wish to clarify regarding wealth or assets.</li> <li>• The applicant can enter additional details related to the type or source of wealth.</li> <li>• The text must not exceed 500 characters.</li> </ul>
إرفاق مستندات داعمة	Attach Supporting Document	Attachment field	No	<ul style="list-style-type: none"> <li>• This field allows the applicant to upload documents that support and confirm information related to wealth or assets.</li> <li>• Attached documents must be in PDF or JPEG format.</li> <li>• The attached file size must not exceed 10 MB.</li> <li>• A maximum of five documents will be accepted.</li> </ul>
<b>Additional details</b>				
هل هناك أي تضارب مالي أو أخلاقي محتمل بين موقف الشخص المكتشف سياسياً وعلاقته مع الشركة؟	Is there any potential financial or ethical conflict between the PEP's position as PEP and his relationship with the company?	Selection field – Yes / No	Yes	<ul style="list-style-type: none"> <li>• This field is intended to determine whether there is any financial or ethical conflict between the person's role.</li> <li>• The applicant must select either "Yes" or "No" to answer this question.</li> <li>• If "Yes" is selected, the applicant must provide additional details about the nature of the potential conflict.</li> <li>• If "No" is selected, it is not necessary to provide additional details.</li> </ul>
هل لدى الشخص المكتشف سياسياً الوصول إلى والقدرة على نقل الأصول أو الأموال الحكومية الهامة؟ يشمل ذلك القدرة على منح عقود حكومية	Does the PEP have access to and ability to move significant government assets or funds? This includes the ability to award government contracts.	Selection field – Yes / No	Yes	<ul style="list-style-type: none"> <li>• This field is intended to determine whether a politically exposed person has access to or transfers significant government assets or funds, in order to assess the level of potential risk.</li> <li>• The applicant must select "Yes" or "No" to answer this question.</li> <li>• If "Yes" is selected, additional details must be provided to clarify the nature of the access or ability to transfer the assets or funds.</li> </ul>

				<ul style="list-style-type: none"> <li>• If "No" is selected, no details are required.</li> </ul>
هل هناك أي أخطار تواجهها الدولة التي يتولى فيها الشخص المكتشف سياسياً منصبه؟	Are there any Jurisdiction risk of the country in which the individual PEP his/her political position?	Checkbox – Yes / No	Yes	<ul style="list-style-type: none"> <li>• The applicant must enter a description of the risks facing the country in which the politically exposed person holds office.</li> <li>• The description must be comprehensive and cover various aspects of the potential risks (e.g., political, economic, social, and security risks).</li> <li>• Maximum text length: 1,000 characters</li> </ul>
<b><i>In case of adding a company, legal person information - companies (if any)</i></b>				
التبعية الحكومية	Government Affiliation	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>• The applicant selects one of the following options (UAE government company, foreign government company, or non-government company).</li> <li>• If the applicant selects a UAE government company, we ask, "Do you have an issued license?" If the answer is "yes," the customer adds the license number, making this field mandatory. If the answer is "no," the license number field is hidden.</li> <li>• Attachments will be optional if the customer selects a UAE government company.</li> <li>• "Authorized Representative" must be entered for all types of companies.</li> </ul>
رقم الرخصة	License Number	Text Field	Yes, except in the case of an Emirati government company.	<ul style="list-style-type: none"> <li>• This field specifies the legal license number of the partner company.</li> <li>• Enter the license number issued by the competent authority.</li> <li>• The number must not exceed 50 characters.</li> <li>• If the license was issued by the Department of Economic Development, the remaining data will be automatically retrieved from the department's system.</li> <li>• If the license was issued in another emirate and is linked to the National Economic Registry, the remaining license data will be automatically retrieved from the National Economic Registry's system.</li> <li>• The applicant must enter the remaining fields manually if we are unable to retrieve the data automatically.</li> <li>• This field is optional for UAE government companies.</li> </ul>
الاسم الكامل للكيان باللغة العربية	Entity's Full name in Arabic	Text Field	Yes	<ul style="list-style-type: none"> <li>• Specify the full legal name of the entity in Arabic.</li> </ul>
الاسم الكامل للكيان باللغة	Entity's Full name in English	Text Field	Yes	<ul style="list-style-type: none"> <li>• Specify the full legal name of the entity in English.</li> </ul>

الإنجليزية				
الشكل القانوني للشركة	Company Type	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>This field specifies the legal classification of the company.</li> <li>The company type must be selected from the available list (such as "Joint-Stock Company", "Limited Liability Company", etc.)</li> </ul>
بلد التأسيس	Country of Incorporation	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>This field identifies the country in which the legal entity was established.</li> <li>The country of incorporation must be selected from the available list.</li> <li>If the applicant selects the United Arab Emirates, another field appears to specify the emirate.</li> </ul>
البلدان التي تعمل بها الشركة	Countries of Operation	Multiple Selection List	Yes	<ul style="list-style-type: none"> <li>This field identifies the countries in which the company conducts its business activities.</li> <li>You must enter or select all the countries in which the company operates, including at least one country.</li> <li>If the entity operates in more than one country, the countries must be separated by commas.</li> </ul>
البريد الإلكتروني	Email Address	Text Field	Yes	<ul style="list-style-type: none"> <li>This field specifies the entity's official email address for contact.</li> <li>A valid email address must be entered.</li> <li>You must ensure that the email address follows the correct format (example@domain.com).</li> </ul>
عنوان المقر الرئيسي للشركة	Company Address	Text Field	Yes	<ul style="list-style-type: none"> <li>The full company address must be entered.</li> <li>The address must not exceed 500 characters.</li> </ul>
بلد مقر الشركة الرئيسي	Company Headquarters	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>You must select the company's headquarters location from the available list.</li> </ul>
هوية الممثل المعتمد	Authorized Representative ID	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>The menu contains the options (Emirates ID, Unified Number, or Travel Document).</li> <li>If the Emirates ID is selected for the applicant, the date of birth, nationality, and address will be automatically removed from the digital ID.</li> <li>If the Emirates ID is added for another customer or the unified number, the correct date of birth must be added before the date of birth, nationality, and address are automatically removed from the digital ID.</li> <li>If the travel document is selected, the travel document must be attached.</li> </ul>

خطاب تفويض او توكيل رسمي	Letter of Authorization or Power of Attorney	Attachment field	Yes	<ul style="list-style-type: none"> <li>This field allows the user to upload an authorization letter or power of attorney that proves the authority granted to perform the required actions on behalf of the entity.</li> <li>The file must be in PDF or JPEG format and must not exceed 10 MB in size.</li> <li>The authorization letter or power of attorney must be signed and stamped by the relevant authority.</li> <li>The authorization letter or power of attorney must include clear details about the powers granted to the authorized person.</li> </ul>
اقرار بان المستثمر مستفيد غير اسمي	The beneficiary is not a nominee	Checkbox	Yes	<ul style="list-style-type: none"> <li>This field allows the applicant to certify that the investor is the true beneficiary and not just a code name.</li> <li>The applicant must select the check box if the investor is a non-nominal beneficiary.</li> </ul>
بيانات الأشخاص الطبيعيين كما تم ذكرها في الجدول السابق	Add Individuals		Yes, except in the case of an Emirati government company.	<ul style="list-style-type: none"> <li>This field is mandatory to identify all individuals partners in the partner company.</li> </ul>
نسبة الملكية	Share Percentage	Text Field	Yes	<ul style="list-style-type: none"> <li>This field specifies the percentage of ownership or shares an individual or entity owns in the company or project.</li> <li>The percentage value must be between 0% and 100%.</li> <li>The percentage must be entered with an accuracy of up to two decimal places (for example, 25.75%).</li> <li>The total percentage of ownership for all participants within a single entity must not exceed 100%.</li> </ul>
عدد الحصص/ الأسهم	Number of Shares	Text Field	No	<ul style="list-style-type: none"> <li>Accepts only numbers.</li> <li>Numbers can accept decimal parts.</li> </ul>
قيمة حصص أو أسهم	Value of Shares	Text Field	No	<ul style="list-style-type: none"> <li>Accepts only numbers.</li> <li>Numbers can accept decimal parts.</li> </ul>
صفة التمثيل	Representativ Capacity	Drop- down menu	Yes	<ul style="list-style-type: none"> <li>When clicking on the drop-down menu, the following values are displayed: (Partner, Owner, Chairman of the Board of Directors, Board Member, Director, General Manager, Managing Director)</li> </ul>



				<ul style="list-style-type: none"> <li>• The applicant can select more than one value.</li> </ul>
صورة الرخصة	License Copy	Attachment Field	Yes, except in the case of an Emirati government company.	<ul style="list-style-type: none"> <li>• This field allows the applicant to upload a copy of the entity's legal license.</li> <li>• A copy of the legal license issued by the competent authority must be attached.</li> <li>• The file must be in PDF or JPEG format and must not exceed 10 MB in size.</li> </ul>
عقد التأسيس	Memorandum of Association	Attachment Field	Yes, except in the case of an Emirati government company.	<ul style="list-style-type: none"> <li>• This field allows the user to upload a copy of the company's articles of incorporation, which outlines the legal structure of the company.</li> <li>• A copy of the company's official articles of incorporation must be attached.</li> <li>• The file must be in PDF or JPEG format and must not exceed 10 MB in size.</li> </ul>
مستندات إضافية	Additional Documents	Attachment Field	No	<ul style="list-style-type: none"> <li>• If the applicant wishes to add additional documents, he/she attaches them in this field, such as (Certificate of Incumbency, Audited Financial Report, Tax Certificate, Lease Contract, or Tenancy Agreement).</li> </ul>
هل الشركة عضو مسيطر؟	Is the company a dominant member	Option	Yes	<ul style="list-style-type: none"> <li>• The applicant must select "Yes" or "No" to answer this question.</li> </ul>
هل لدى الشركة حقوق تصويت؟	Does the Company have voting rights?	Option	Yes	<ul style="list-style-type: none"> <li>• The applicant chooses to answer yes or no. If the answer is yes, the customer must add the voting percentage.</li> <li>• If there is no real beneficiary, the legal person with voting rights above 25% is considered the ultimate beneficiary.</li> </ul>
هل الشركة لها علاقة بشخص منكشف سياسياً؟	Is the company related to a politically exposed person?	Option	Yes	<ul style="list-style-type: none"> <li>• The applicant chooses to answer yes or no.</li> <li>• If the answer is yes, the applicant enters the information for this politically exposed person.</li> <li>• The applicant chooses whether the person is one of the individuals whose information has been added to the application or whether to manually add the information for this person.</li> <li>• All fields for identifying politically exposed individuals are called up as shown in the <a href="#">screen fields</a>.</li> </ul>
هل الشركة وصي؟	Is the company a trustee?	Option	Yes	<ul style="list-style-type: none"> <li>• The applicant chooses yes or no</li> </ul>
اسم الموصى إليه بالكامل	Beneficiary's/Settlor or full name	Text Field	Yes	<ul style="list-style-type: none"> <li>• Conditional availability if the company is a trustee</li> </ul>
رقم هوية الموصى إليه	Beneficiary's/Settlor or ID number	Text Field	Yes	<ul style="list-style-type: none"> <li>• Conditional availability if the company is a trustee</li> </ul>
<b>Licensed Wealth Sources (Mandatory)</b>				

نوع الثروة	Wealth Type	Drop-down menu	Yes	<ul style="list-style-type: none"> <li>• This field identifies the type of wealth or assets the person owns.</li> <li>• The applicant must select a wealth type from the given list (such as "Cash," "Real Estate," "Investments," "Other," etc.).</li> <li>• If the wealth type is not available in the list, the user can select another type and enter it manually.</li> <li>• The option to add more than one source of wealth must be available.</li> <li>• The amount must be specified for each source of wealth.</li> <li>• There is no limit to the number of sources of wealth that can be added.</li> </ul>
المبلغ بالدرهم	Amount	Decimal Number	Yes	<ul style="list-style-type: none"> <li>• This field specifies the monetary value of assets or wealth in UAE dirhams.</li> <li>• The amount must be entered accurately to at least two decimal places.</li> <li>• The amount entered must be positive, greater than zero, and no less than 1,000 dirhams.</li> </ul>
إضافة تفاصيل أخرى	Add more details	Text Field	No	<ul style="list-style-type: none"> <li>• This field allows the applicant to provide any additional information they wish to clarify regarding wealth or assets.</li> <li>• The applicant can enter additional details related to the type or source of wealth.</li> <li>• The applicant can add details for each source of wealth they add.</li> <li>• The text must not exceed 500 characters.</li> </ul>
ارفاق مستندات داعمة	Attach Supporting	Attachment Field	No	<ul style="list-style-type: none"> <li>• This field allows the applicant to upload documents that support and confirm information related to wealth or assets.</li> <li>• Attached documents must be in PDF or JPEG format.</li> <li>• The attached file size must not exceed 10 MB.</li> <li>• A maximum of five documents will be accepted.</li> </ul>
<b>Specify the contact person's details (mandatory)</b>				
انا مسؤول التواصل	I am contact person	Radio button	Yes	<ul style="list-style-type: none"> <li>• If the applicant chooses to be the contact person for the request, the full name, telephone number, and email address of the requester will be provided.</li> <li>• The contact person must be a resident of the UAE.</li> </ul>

				<ul style="list-style-type: none"> <li>It must be specified whether the contact person is a primary or secondary contact person.</li> </ul>
إضافة شخص آخر كمسؤول تواصل	Add someone else as a contact person	Radio button	Yes	<ul style="list-style-type: none"> <li>If the applicant chooses to add another person as a contact person, the following fields must be completed:</li> <li>The contact person must be a resident of the UAE.</li> <li>It must be specified whether the contact person is a primary or branch contact person.</li> </ul>
فئة مسؤول التواصل	Communication Officer Type	Option or Drop- down menu	Yes	<ul style="list-style-type: none"> <li>The applicant identifies the primary and secondary contact person for the request.</li> </ul>
الهوية الإماراتية	Emirates ID	Text Field	Yes	<ul style="list-style-type: none"> <li>The applicant must enter the Emirates ID of the contact person.</li> <li>The contact information (phone number and email) will be retrieved from the digital ID.</li> </ul>
الاسم الكامل	Full Name	Text Field	Yes	<ul style="list-style-type: none"> <li>The full name field must contain only letters and spaces. Special characters (such as @, #, \$) and numbers are not permitted.</li> <li>The full name cannot consist of only spaces.</li> <li>The full name must be at least 3 characters long.</li> <li>The full name must not include titles (such as Mr., Dr.).</li> <li>A warning message must appear if the full name field is left blank or contains invalid characters.</li> </ul>
صفة تمثيل مسؤول التواصل عن الطلب	Communication Officer Capacity	Drop- down menu	Yes	<ul style="list-style-type: none"> <li>This field identifies the role or position held by the contact person responsible for the request. The user must select the most accurate description from the list to determine the representative's role.</li> <li>It contains the following options: Sales Manager, Customer Service Coordinator, Public Relations Officer (PRO), Project Manager, Executive, Legal Counsel, Operations Manager, Responsible Person.</li> </ul>
رقم الهاتف	Mobile Number	Text Field	Yes	<ul style="list-style-type: none"> <li>The mobile number must contain numbers only.</li> <li>The phone number must include the country code.</li> <li>The applicant can change the phone number as needed.</li> <li>A one-time verification code must be sent to the primary contact person.</li> </ul>
البريد الإلكتروني	Email	Text Field	Yes	<ul style="list-style-type: none"> <li>The email address must follow the email format (e.g., username@domain.extension).</li> </ul>

				<ul style="list-style-type: none"> <li>• The username portion of the email can contain letters, numbers, and some special characters (e.g., periods, underscores).</li> <li>• The domain must be a valid domain name consisting of letters and periods.</li> <li>• The extension must be a valid top-level domain (e.g., .com, .org, .net).</li> <li>• A warning message should appear if the email address field is left blank or is in an incorrect format.</li> </ul>
رمز التحقق للمرة الواحدة	OTP Code	Text Field	Yes	<ul style="list-style-type: none"> <li>• A one-time verification code will be sent to the primary contact person.</li> <li>• The applicant must provide the one-time verification code.</li> <li>• The OTP must consist of only 6 digits.</li> <li>• The OTP is valid for 5 minutes.</li> <li>• The OTP must be entered correctly, otherwise it will be rejected.</li> <li>• After three failed attempts to enter the OTP, the OTP will be disabled, and the user will be notified to take further action.</li> <li>• The OTP cannot be used more than once.</li> <li>• An alert message should appear if the OTP is incorrect or expired.</li> </ul>
<b>Data Validation (mandatory)</b>				
أقر بأن البيانات المذكورة صحيحة وאתعهد بالالتزام بكافة المتطلبات المنصوص عليها في قرار مجلس الوزراء رقم (109) لعام 2023 بشأن تنفيذ إجراءات المستفيد الحقيقي وאתعهد بأن أي تغيير أو تعديل على البيانات سيتم تحديثه على النظام خلال 15 يوم من تاريخ التعديل	I acknowledge that the mentioned data is correct, and I commit to complying with all the requirements stipulated in the Cabinet Resolution No. (109) of 2023 regarding the implementation of the Real Beneficiary Procedures. I also commit that any	Checkbox	Yes	<ul style="list-style-type: none"> <li>• The applicant cannot submit the request unless this field is selected.</li> </ul>

	changes or modifications to the data will be updated in the system within 15 days from the date of the modification			
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#### 5.4.11. Rules and work matrices regarding Alerts:

##### List-search mechanism:

1. After verifying the completeness of the real beneficiary's declaration data in the due diligence process, the system must search for the names of all individuals and companies on the following lists:
  - Threat Intelligence Database or Global List
2. It should be noted that, if the individual is on the internal security lists (CID) or the blacklist, as stated in the eligibility requirements, then the external or global lists will not be considered, and the applicant will not be able to continue submitting the application or access any of the Department of Economic Development services.
3. The "Blacklist" is still under construction and will be approved once the internal work teams have completed defining the operating rules and obtained approval from senior management.
4. The search results in the "Threat Intelligence Database" or "Global Lists" identify natural or legal persons, and the potential reasons behind their inclusion in the Threat Intelligence Database and associated alerts. These reasons may include:
  - Political exposed person.
  - Person confirmed to be implicated in crimes or regulatory violations.
  - Person associated with financial crimes or illicit activities.
  - Negative reports or news regarding Natural or Legal Persons indicating their involvement in illegal activities.
  - Details of individuals or entities subject to international sanctions by governments or organizations.
  - Information on individuals or groups who may be involved in financing terrorist activities.
5. When submitting the application, the system must search for the individuals mentioned in the registration application on the "blacklist" or "internal security lists" to determine if any of the individuals mentioned in the application are banned.
6. If the user adds a banned person to the registration application, the system should display an error message indicating that they cannot proceed with submitting the application - please contact the department.
7. External lists are searched using the person's name, and can also search using one of the following data types:
  - The person's full name (this is the most commonly used method).

- Date of birth.
  - Nationality.
  - Gender.
  - Location (place of residence).
  - Is the person politically exposed?
8. Companies are searched on global lists using the company name.
  9. Individuals are searched on the "Blacklist" or "Internal Security Lists (CID)" lists using their Emirates ID number or unified number.

#### **How to display search results:**

1. If there is a similarity between the names of individuals and companies mentioned in the application and those listed, the system creates "alerts"; which is a list containing all possible alerts so that there is a separate record for each individual or company.
2. The record for each individual and company contains the alert data, which the employee will rely on to process the application.
3. The system must distinguish between the data included in the registration application and the data appearing in the search results to facilitate the process of comparing data and processing the application for the employee.
4. The system should display the search results for individuals as follows:

*Table 15: List of individuals' data to be displayed in an alert*

List of individuals' data that must be displayed in an alert	
Data contained in the compliance registration application	Data for the search result in the external list
Full name in Arabic	Name as listed
Full name in English	-Name of list in which individual is listed -Date added to list -Last date of update
Date of Birth	Reason why individual appears on list (main category or subcategory)
Nationality	Full name in Arabic as listed
Alternative Nationality	Full name in English as listed
Gender	Date of birth as listed
Residency Address	Nationality as listed
Politically Exposed or not	Alternative nationality as listed
	Gender as listed
	Country of residence as listed
	Political exposed or not as listed
	Title as listed
	Position as listed
	Relationships and connections if individual is politically exposed
	Roles of the politically exposed individual
	Political exposed status (active or inactive)
	Match percentage
	Available sources and links to verify this Alerts

	Additional information and biography as listed
	List
	Available nicknames or pseudonyms for the individual
	Keywords for search results

5. The system should display the search results for companies as follows:

*Table 16: List of companies' data to be displayed in an alert*

List of companies' data that must be displayed in an alert	
Data contained in the compliance registration application	Data for the search result in the external list
Government Affiliation	Company Name
Company Name in Arabic	-Name of List in which the Individual is listed -Date Added to List -Last Date of Update
Company Name in English	Reason for the Person's Appearance in the List (Main Category or Subcategory)
Legal Type	Country of Incorporation
Country of Incorporation	Company Address
Countries in Which Company Operates	Additional Information Such as: -Company Profile -Is the Company Government-Based or Non-Governmental? -Specify the Name of the Government, whether Local or Foreign - Ultimate Beneficiaries - Partners and Ownership Percentages Company Bio
Company Headquarters Address	Company's Local and International Nicknames
	Sanctions Imposed on the Company
Country of Company Headquarters	Search Results Keywords
Does the company have a relationship with a politically exposed person?	Sources and links available to verify these alerts. The company's connections and relationships, if any.
	Political exposure reports, if any.

6. The alert's details should include a link to an external search menu in case the employee wants to delve deeper into the search, rather than opening the external search site in a separate window.

#### **Mechanism for creating and processing alerts:**

1. If alerts exist, regardless of the request's risk category, a task must be created for the Enhanced Due Diligence team. The alerts must be added as a separate, but linked, part of the Enhanced Due Diligence's task to verify the validity of the alerts, determine the final alert outcome, and then determine the final request outcome.

2. The final request's outcome cannot be determined until all alerts have been processed and the Enhanced Due Diligence task has been completed.
3. The employee reviews the alerts and search results, then determines the final alert outcome (positive, negative, or probable), and adds notes related to the alert processing.
4. There needs to be an ability to attach documents or reports supporting the final alert outcome, if required.
5. The system must ensure the ability to add or modify the list of possible alert outcomes within the system's settings.
6. The system must automatically recalculate the final risk category after processing the incoming alerts if the alert outcome is "negative or probable".
7. The alert result is determined according to the following criteria:

*Table 17: Alert's result criteria*

Alert's Result	Criteria for selecting the alert's result
<b>Positive</b>	<ol style="list-style-type: none"> <li>1. The employee selects the "Positive" alert result if the individual's data is present in the "Threat Intelligence Database" and verifies that the following information (full name, date of birth, nationality, gender, location, whether the individual is politically exposed, and whether their status is active or inactive) matches the information in the database.</li> <li>2. The employee selects the "Positive" alert result if the company's data is present in the "Threat Intelligence Database" and verifies that the following information (full name of the company, country of incorporation, countries in which the company operates, does the company have a relationship with a politically exposed individual) matches the information in the database.</li> <li>3. The employee must select the "Reason" behind this result from a drop-down list containing the following options: <ol style="list-style-type: none"> <li>a. Sanctions</li> <li>b. Politically Exposed Persons (PEPs)</li> <li>c. Negative Media</li> <li>d. Financial Crimes</li> <li>e. Terrorist Financing</li> <li>f. Regulatory Violations</li> <li>g. Credit or Financial Risks</li> <li>h. A subsidiary of a UAE government company</li> <li>i. A subsidiary of a government company of another country</li> <li>j. Other</li> </ol> </li> <li>4. If "Other" is selected, a reason must be added, provided it does not exceed 100 characters.</li> <li>5. The system must automatically add the written reason to the drop-down list of reasons (after the request is fully processed).</li> <li>6. The employee may select more than one reason.</li> </ol>
<b>Negative</b>	<ol style="list-style-type: none"> <li>1. The employee selects the alert result as "Negative" if the alerts do not match the individual or company data and selects the possible reason from the following: <ol style="list-style-type: none"> <li>a. No name match</li> <li>b. No date of birth match</li> </ol> </li> </ol>



	<p>c. No nationality match d. No gender match e. Other</p> <p>2. If "Other" is selected, a reason must be added, provided it does not exceed 100 characters.</p> <p>3. The system must automatically add the written reason to the drop-down list (after the request has been fully processed).</p>
<b>Probable</b>	<p>1. The employee selects the alert result as "Probable" if there is a potential similarity between the names of individuals or companies and data contained in global search lists, and it is not possible to verify whether the alert is positive or negative.</p>

Based on the alert result, the procedure and workflow that must be followed by the work team are determined according to the department's internal regulations:

*Table 18: Alert's result procedure*

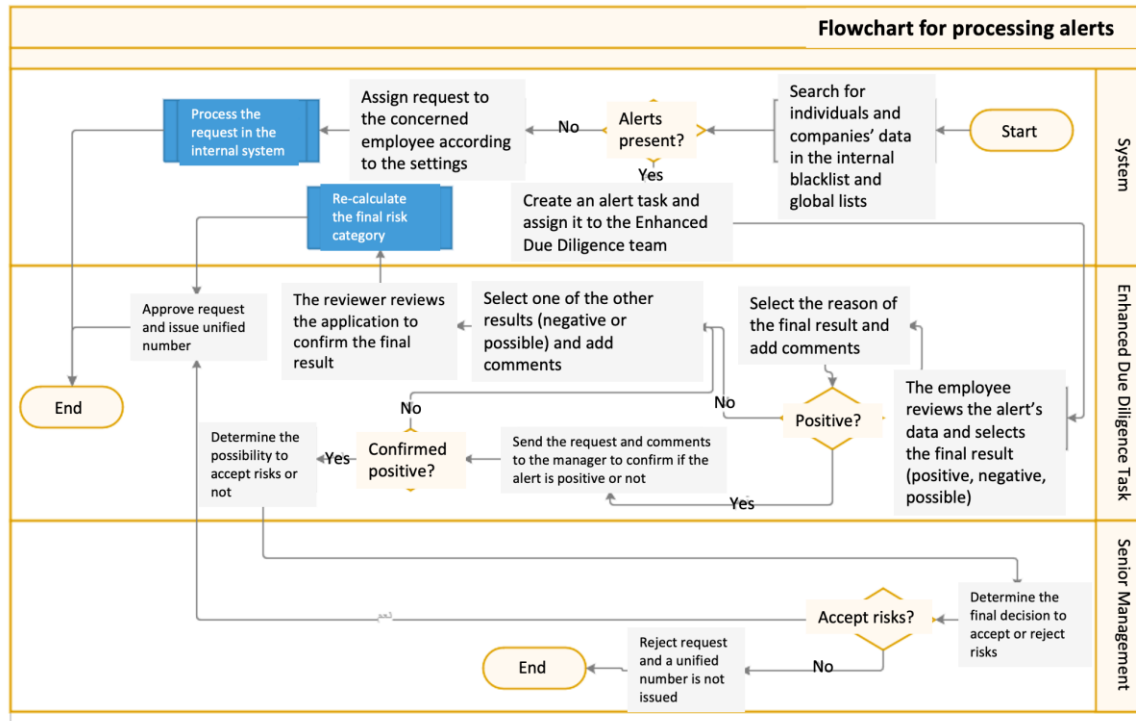
Alert's Result	Procedure
<b>Positive "match between the person's or company's data and the risk intelligence database"</b>	<ol style="list-style-type: none"> <li>1. The employee verifies and confirms that the identity of the natural person or company matches the results of the examination and reviews the reasons for their inclusion in the risk intelligence database.</li> <li>2. Determine the final alert result as "Positive" and select the reason.</li> <li>3. Add notes regarding the alert processing.</li> <li>4. All alerts must be processed before the employee can send the enhanced due diligence task to the reviewer/auditor.</li> <li>5. Send the enhanced due diligence task to the reviewer/auditor to verify the correct processing of the request.</li> <li>6. Send the task to the manager to add recommendations, either accepting the risks and the request, or rejecting them.</li> <li>7. The manager sends the request to senior management to make the final decision to accept or reject.</li> <li>8. If the request is accepted by senior management, the request is followed up and a beneficial ownership certificate and registration number are issued.</li> <li>9. If the request is rejected by senior management, one of the following options is applied: <ul style="list-style-type: none"> <li>• Reject the registration request and then not issue the unified number.</li> <li>• If the license is already in effect, a request is sent to the Licensing Department to suspend the license. Partners are notified to contact and review with the department.</li> <li>• The team can add the individual to the blacklist (this requirement is still under internal discussion and approval).</li> </ul> </li> </ol>

	10. The alerts are processed, the final result is added, and the enhanced due diligence task is then closed and reflected in the internal system.
<b>Positive "politically exposed"</b>	<p>1. If the alert is positive and the reason is that the person is politically exposed, the person's status is determined as active or inactive according to the following rules:</p> <ul style="list-style-type: none"> <li>• If the person is politically exposed in the UAE, they are considered inactive immediately upon their resignation from their position or upon their failure to meet the conditions for being politically exposed.</li> <li>• If the person is politically exposed in a GCC country, they are considered inactive two years after their resignation from their position or their failure to meet the conditions for being politically exposed.</li> <li>• If the person is politically exposed in any country in the world, they are considered inactive five years after their resignation from their position or their failure to meet the conditions for being politically exposed.</li> <li>• A person is considered politically exposed if it is not possible to ascertain whether they are active or not.</li> </ul> <p>2. If the person is politically active, the data entry for the politically exposed person's declaration will be verified.</p> <ul style="list-style-type: none"> <li>• If the politically exposed person's data section is not submitted, the application will be resent to the user to add this data.</li> <li>• If the Politically Exposed Person (PEP) data portion is submitted, the system must automatically add the data on the employee's behalf to confirm the alert's positivity.</li> <li>• The employee verifies the data and follows up with the request's approval.</li> <li>• The auditor confirms the request's acceptance and then issues the real beneficiary's certificate.</li> <li>• If the employee wants to identify and add the individual to the VIP list, this option is selected during alert processing in the department's internal system. The manager must approve the investor's addition to the VIP list, followed by senior management.</li> <li>• The employee cannot reject the PEP's application as long as there are no grounds for doing so and as long as the PEP declaration, which is part of the beneficial owner declaration, has been submitted.</li> </ul> <p>Individuals added to the VIP list are exempt from submitting the PEP portion in future applications.</p> <p>3. Alerts are processed, the final result is added, and the enhanced due diligence task is then closed and reflected back in the internal system.</p>
<b>Positive "match with internal blacklist"</b>	1. Upon submitting the application, if the applicant is on the banned list, an error message will be displayed informing them that they are ineligible to apply for the department's services.

	<p>2. During the application submission, if any of the partners added to the application are on the block list, the applicant will be suspended, prevented from proceeding, and an error message will be displayed informing them that they cannot review the application, and are informed to please contact the department.</p> <p>3. If the license is already in effect, a request will be sent to the Licensing Department to suspend the license, and the partners will be notified to contact the department.</p>
<b>Negative</b>	<p>1. If the employee confirms that the alert(s) are not positive, the reasons that led to this result are added.</p> <p>2. The auditor reviews the request.</p> <p>3. The alerts are processed, and the final result is added and reflected in the internal system.</p> <p>4. The system automatically recalculates the final risk category.</p> <p>5. The request is followed up and a unified registration number is issued.</p>
<b>Probable</b>	<p>1. If it is not possible to verify the positivity or negativity of the alert(s), all the reasons that led to this result are added.</p> <p>2. The auditor reviews the request.</p> <p>3. The alerts are processed, and the final result is added and reflected in the internal system.</p> <p>4. The system automatically recalculates the final risk category, and the result is considered negative.</p> <p>5. The request is followed up and a unified registration number is issued.</p>

**Workflow for processing alerts:**

*Table 19: Flowchart – Alerts processing workflow*



#### **Business rules for the VIP list:**

- A politically exposed person can be added to the "Very Important Persons" list, whether the person is from within the UAE, a GCC country, or from any other country in the world.
- When adding a person to the list, the approval of the manager and senior management must be obtained for this procedure to be implemented.
- The system must verify this list when submitting applications on the "Tamm" platform, as these politically exposed persons will be exempt from submitting the politically exposed information declaration.
- The employee does not have the authority to process the application, as the final decision to accept or reject it rests with senior management.

#### **5.4.12. Rules and working matrices for calculating the risk category:**

The risk rating is calculated based on five main categories:

1. **Company Risk:** The company's legal type, ownership structure, activities, security clearance, and age (new or existing).
2. **Jurisdiction Risk:** The country of residence and primary and alternative nationality of all owners are assessed, as well as the country of incorporation and the countries in which legal persons operate.

3. **Start-up and Incorporation Risk:** The application submission method is reviewed to determine whether the application was submitted online, in person, or by a Department of Economic Development (DED) employee.
4. **Ownership Risk:** Whether the company has a physical office and the type of office are considered, with each contributing differently to the final score.
5. **Behavioral Risk:** This category applies only to established companies and focuses on the company's operational behavior by evaluating number of amendments, legal warnings, discrepancies in economic records, and compliance investigation results. Each category contains a set of criteria, and a severity score is assigned to each possible response to these criteria.

The risk score for each category is calculated based on the responses provided to the criteria. Some categories will use the highest criterion score as the calculation mechanism, while others will use a weighted average as the calculation mechanism.

Additionally, the system includes override factors that can replace the calculated risk score. If one of the override factors is enabled then the entire risk calculation is overridden, and a high, prohibited, or low risk score is assigned regardless of the initial calculation; or the main category score is overridden, depending on the equation's settings.

If any of these factors are enabled, the original risk score will be overridden. For example, if the risk score is set to the medium risk category, a high override factor will raise the final score to high or prohibited. The settings allow system administrators to modify all of the above without the need to re-program, making maintenance and updates easier.

#### **Business Rules for Calculating Risk Classification:**

The following business rules govern the process of calculating the risk score for companies applying for an economic license.

#### **Risk Classifications:**

The overall risk score is calculated based on five main categories, which can be controlled according to the system settings:

1. Company Risk.
2. Jurisdiction or Jurisdiction Risk.
3. Start-up or Establishment Risk.
4. Ownership Risk.
5. Behavioral Risk (applies only to established companies).

#### **Risk Category Criteria:**

- Each risk category must contain a set of criteria, and a specific risk score is assigned to each possible response to these criteria.

- The team will verify these criteria, their respective responses, and the risk score for each response and attach them as documents attached to this document after obtaining the necessary reviews.
- The system calculates the risk score for each category based on the responses provided for each criterion and the calculation method specified for each risk category.

*Table 20: Risk category criteria*

Risk Category	Category criteria
<b>Company Risks</b>	<ul style="list-style-type: none"> <li>• Legal Type.</li> <li>• Type of Ownership Structure.</li> <li>• List of Activities.</li> <li>• Screening Result (Presence of Alerts or Not).</li> <li>• Company Duration (Status).</li> <li>• Other, such as a Suspicious Activity Report.</li> </ul>
<b>Jurisdiction Risks</b>	<ul style="list-style-type: none"> <li>• Country of residence for each natural person.</li> <li>• Primary nationality for each natural person.</li> <li>• Alternative nationality for each natural person.</li> <li>• Country of incorporation for each legal entity.</li> <li>• Country of operations for each legal entity.</li> </ul>
<b>Start-up or Incorporation Risks</b>	<ul style="list-style-type: none"> <li>• Application Submission Method (via the "Tamm" platform or through the Department's internal regulations).</li> </ul>
<b>Ownership Risk</b>	<ul style="list-style-type: none"> <li>• Specify the type of office or if an office is not available.</li> </ul>
<b>Behavioral risks (applies only to established companies)</b>	<ul style="list-style-type: none"> <li>• Did the company make changes to its ownership/control structure more than 3 times during the year?</li> <li>• Did the entity make changes to its licensing activity more than 3 times during the year?</li> </ul>

#### Risk Score Limits:

Based on the score, the system will dynamically compare the value with these adjustable limits.

*Table 21: Risk score limits*

Risk Category	Minimum	Maximum	Special Procedures
<b>Low</b>	0	10	
<b>Medium</b>	11	20	
<b>Medium-High</b>	21	31	
<b>High</b>	31	40	
<b>Banned</b>	If the (Check Result) = 40 for the following results: <ul style="list-style-type: none"> <li>• United Nations (UNSC) Sanctions List</li> <li>• United Arab Emirates Sanctions List</li> <li>• Internal Blacklist – Positive match</li> </ul>		<ul style="list-style-type: none"> <li>• "Banned" means the license must be suspended, and the Compliance Team must add an explanation for this suspension.</li> <li>• Any suspension issued by the Compliance Team requires the approval of the Head of Compliance in order to be removed.</li> </ul>

#### Rating Mechanism and Risk Category Calculation:

In this part of the document, we cover two rating mechanisms:

1. Weighted Average
2. Highest Score

At the main equation level, the rating mechanism relies on a "weighted average" based on whether the company is new or established.

The details are as follows:

*Table 22: Rating mechanism and risk category calculation*

Risk Category	Weighted average of new companies	Weighted average of existing companies
<b>Company Risks</b>	35%	30%
<b>Jurisdiction Risks</b>	35%	20%
<b>Start-up or Incorporation Risks</b>	15%	10%
<b>Ownership Risks</b>	15%	10%
<b>Behavioral Risks (applies only to established companies)</b>	Not applicable	30%

The scoring mechanism for each major category is determined as follows:

#### Corporate Risk:

A "weighted average" of risk scores is calculated based on the user's input, unless there is an overriding factor.

The weighted average of the criteria is as follows:

*Table 23: Corporate risk criteria*

Criterion	Weight
<b>Legal Type</b>	25%
<b>Type of Ownership Structure</b>	20%
<b>List of Activities</b>	25%
<b>Inspection Result (Presence of Alerts or Not)</b>	20%
<b>Company Duration (Status)</b>	10%

#### Jurisdiction Risks:

The system uses the highest level of all criteria in this case, unless there is an overriding factor.

*Table 24: Jurisdiction risk criteria*

Criterion	Calculation Mechanism
<b>Country of residence for each natural person</b>	The highest score on these criteria is considered, unless there is an overriding factor.
<b>Primary nationality for each natural person</b>	
<b>Alternative nationality for each natural person</b>	

Country of incorporation for each legal person	
Country in which the legal person operates	

Start-up or establishment risk: The highest score is calculated from all criteria.

Property risk: The highest score is calculated from all criteria.

Behavioral risk (applies only to established companies): The highest score is calculated from all criteria.

#### Override Criteria:

If an overriding factor is found, the system will either override the entire risk category and assign a high, prohibited, or low risk score, regardless of the initial calculation, or it will only override the main category score.

Each criterion may contain one or more answers that are considered and adjusted by the system as an overriding factor.

*Table 25: Overriding Factor criteria*

Category & Criteria	Result	Risk Level	Overriding Factor
<b>Corporate Risks "Legal Type"</b>	<ul style="list-style-type: none"> <li>Any license that contains an exemption from the declaration of beneficial ownership, such as a company 100% owned by the UAE government.</li> <li>Public Joint Stock Companies.</li> <li>Creative License (if no Politically Exposed Person (PEP) is identified).</li> </ul>	0	All licenses that meet the above criteria must be overridden to a low risk rating.
<b>Company Notifications "Scan Result = Presence of Alerts"</b>	<ul style="list-style-type: none"> <li>United Nations (UNSC) Sanctions List.</li> <li>United Arab Emirates Sanctions List.</li> <li>CID 0 Crime Investigation Department list</li> <li>Internal Blacklist - Positive Match.</li> </ul>	40	Will increase the overall score to "Banned".
	Positive Match (with negative news related to financial crime).	40	If approved by the Compliance Team, the overall risk score will be increased to "High".
	Foreign Politically Exposed Person.	40	The final score for the "Company Risk" category will be increased.
<b>Company Risks "Activities List"</b>	High-risk activities listed in the National Risk Assessment Report.	40	Will override the Total Risk Score.
<b>"Other" Company Risks</b>	Such as "Suspicious Activity Report".	40	If confirmed by the team,



			the overall score will be increased to "High".
<b>Jurisdiction Risks</b> (country of residence for each natural person and alternative nationality, country of incorporation for each legal person, country of operations for each legal person)	If one of the nationalities or countries is listed on the Financial Action Task Force (FATF) blacklist.	40	The final score for the "Jurisdiction Risks" category will be overridden.
<b>Behavioral Risks</b> <b>Applies only to established companies</b>	Has the company made changes in its ownership/control structure more than three times during the year?	40	The overall risk score will be overridden.
	<ul style="list-style-type: none"> <li>• Did the entity make changes to its licensing activity more than three times during the year?</li> <li>• An investigation was conducted or issues were identified during a compliance investigation.</li> <li>• The number of warnings issued in relation to Cabinet Resolution No. 53.</li> <li>• Any discrepancies or differences identified between the relevant parties in the National Economic Register (NER).</li> </ul>	40	The final score for this category will be overridden.

#### Ability to control the equation via settings:

Specialized work teams can control the equation and modify the calculation method via system settings, which will enable them to:

- Add/edit/delete a main category.
- Add/edit/delete criteria for main categories.
- Define or delete overriding criteria and determine whether they will override the final score for the equation or the category.
- Add/edit/delete risk categories and thresholds for each risk category.
- Define/edit the assessment mechanism and calculate the risk category for the main categories and for the equation as a whole.
- Define/edit the weighted average for the criteria and for the main equation.
- System administrators can modify these criteria without the need to reprogram.

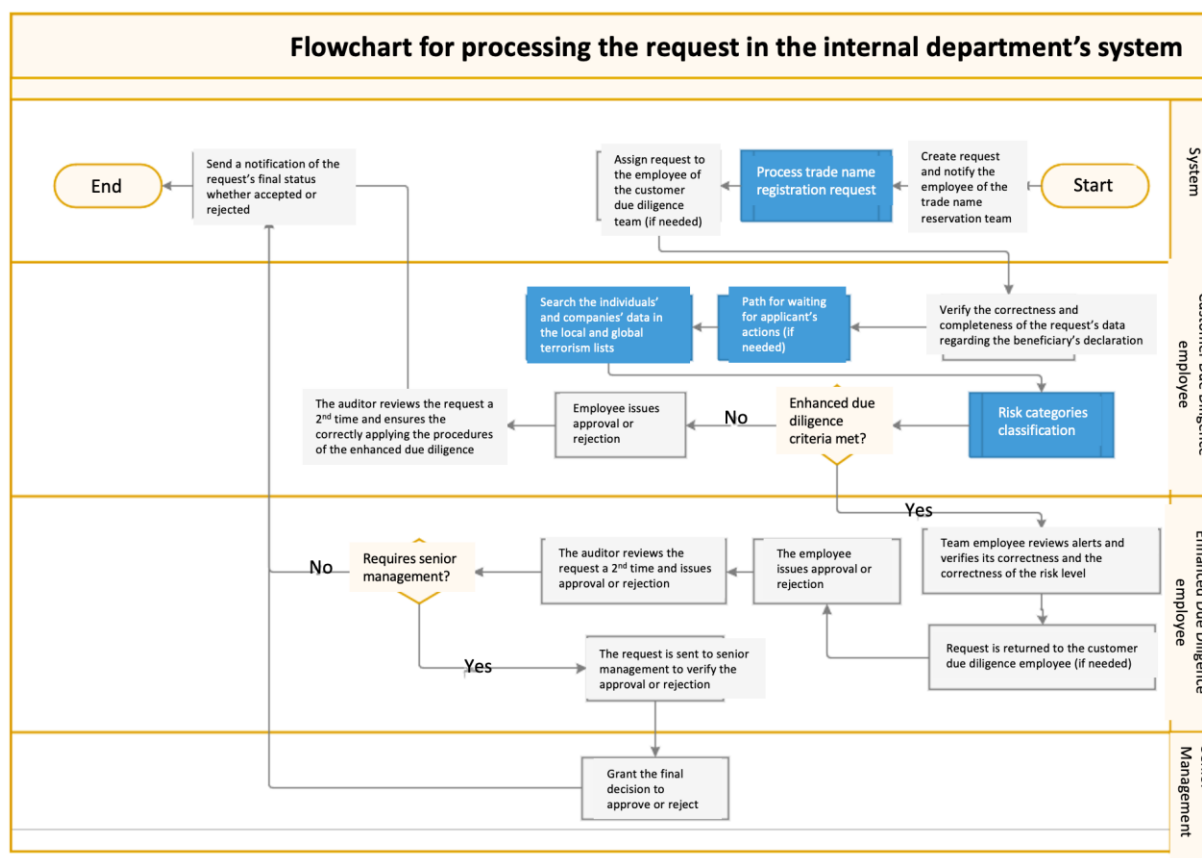
#### Calculating the Final Risk Category:

The system determines the final risk score and risk category (low, medium, high, medium-high, banned) based on the calculated and/or exceeded risk scores.

The final risk score is the sum of the final scores for all major categories, unless there is an overriding factor, in which case the system must retain both the initial risk score and the final score after applying it.

#### 5.4.13. Workflow procedures for “Processing the request in the internal department’s system”

Table 26: Flowchart – Processing the request in the internal department’s system



#### 5.4.14. Description and narration of "processing the request in the internal department’s system”:

Table 27: Processing the request in the internal department’s system

<b>User</b>	Internal Work Team employee
<b>Pre-requisite</b>	<ol style="list-style-type: none"> <li>1. Submit a registration request through the Tamm platform.</li> <li>2. Create a request using the department's internal system.</li> <li>3. Assign requests to the work teams within the department according to the necessary requirements for appointing employees, in accordance with the authority matrix and evaluation.</li> </ol>
<b>Input</b>	<ol style="list-style-type: none"> <li>1. Registration request submitted by the applicant.</li> <li>2. Documents and attachments related to the request.</li> <li>3. Data retrieved from the identity system.</li> <li>4. Process the request and verify the validity of alerts and risk level.</li> </ol>

	5. Calculate the final risk category for the request. 6. Scan the local and global lists. 7. Update the status of the request.
<b>Output</b>	1. Assign the request to the relevant employee according to the privileges. 2. Calculate the risk category. 3. Alerts generated from local and global lists scan. 4. Determine approval or rejection. 5. Send a notification of the final request's result after the work is completed in accordance with the assignments and authorizations. 6. If the request is approved, a unified registration number and the real beneficiary's record certificate are issued.
<b>Alternative Choice</b>	1. Return the request to the applicant to complete any missing items. 2. Re-request previous tasks.

#### 5.4.15. Details of the steps for “processing the request in the internal department ‘system’”:

##### Initial Verification – Customer Due Diligence task:

1. Requests are automatically assigned to the relevant employee for the customer due diligence team, based on the privileges and the system's authorizations' criteria. The allocation criteria includes; for example, the type of request, the risk category, and the current workload of each employee.
2. No request should be assigned to an employee who does not have sufficient authorization or privileges to process the request type or associated risk category.
3. The customer due diligence employee performs the following tasks:
  - a. Verify the accuracy and completeness of the beneficiary declaration application data.
  - b. If there are any deficiencies, the application is returned to the customer.
  - c. Ensure that all necessary data is available to activate the risk category calculation equation.
  - d. Activate the risk category calculation equation on the department's internal system, and include the business requirements for calculating the risk category in a separate document as an appendix to the document.
  - e. Activate search for people and companies in local and global lists to check if there are any alerts for people and companies registered in the application, based on the following mechanism:
    - i. Alerts are identified by searching for individuals and companies in the UAE's banned list, the United Nations' list, the Crimes Investigation Department's (CID) list, and the Department of Economic Development's list.
    - ii. Add data.
    - iii. The search result is determined on whether the search result is positive, negative, or probable.
    - iv. If the result is positive, it will be documented whether the individual or company is in the aforementioned ban, and then the request will be closed.

- v. If the result is negative, the application will be followed up as required by the business procedure.
  - vi. If the result is probable then, the search result is documented and followed up with a work-up procedure.
- 4. Based on the risk category result and alerts, it is determined whether or not to open an Enhanced Due Diligence task:
  - a. Processing the request based on risk level - if the classification is low or medium risk: the enhanced due diligence task is not activated. The customer due diligence task employee processes the request, issues approval or rejection, and then activates the request review step to approve the final outcome and ensure the correct processing of the request.
  - b. If the classification is medium-high risk: the enhanced due diligence assignment is activated. The employee processes the request and issues approval or rejection. After completing the enhanced due diligence task, the request review step is activated to approve the final outcome and ensure the correct processing of the request.
  - c. If the classification is high risk or banned: the enhanced due diligence assignment is activated. After completing the enhanced due diligence task, the request review step is activated to approve the final outcome and ensure the correct processing of the request. The senior management decision's task is activated to approve or reject the request.
  - d. If the registration application contains alerts for the names of partners or companies listed - even if the risk level is low or medium: an enhanced due diligence task is activated. After the enhanced due diligence task is completed, the application review step is activated to approve the final result and ensure the application has been processed correctly.
- 5. It should be noted that each task contains an "implementer" role and a "reviewer/auditor" role to ensure that the request is processed correctly.
- 6. If the enhanced due diligence task is activated, the following options must be available:
  - a. If alerts are present, the alerts are validated using the list of alerts recorded in the request.
  - b. If processing requires senior management intervention as mentioned above, the request must be automatically referred to senior management for final decision-making.
  - c. The customer due diligence task can be reactivated to correct missing data or procedures.
  - d. Approval or rejection of requests is issued based on the results of the risk assessment and system criteria.
- 7. All approval or rejection decisions must be fully documented on the internal system, with the employee, the reviewer/auditor, and senior management determining the following:
  - a. The final status of the request (accepted or rejected).
  - b. Evidence of this must be attached, if necessary.
  - c. Writing notes for processing the application in the internal system.

8. After completing the enhanced due diligence task, a task is created for the inspection team according to the following requirements:
  - a. An inspection task is created for high-risk or medium-high-risk applications, whether they are registration or modification.
  - b. It should be noted that if the risk category changes from (high-risk or medium-high-risk) to (low-risk or medium-high-risk), an inspection task will not be required.
  - c. According to FATF requirements, it should be noted that high risk or medium-high risk facilities must be inspected at least once in a year.
  - d. The system must allow for control settings of the number of visits needed for these facilities.
9. These rules ensure that operations are carried out in a consistent manner and in compliance with organizational policies and procedures. These rules can be modified or added as needed to suit the system's specific operating environment.

#### **5.4.16. Business Rules for Personal Identification Number (PIN):**

- It is a unique identification number issued to each investor who holds an economic license from the Department of Economic Development for the purpose of digital government transactions, avoiding the re-entry of previously registered data. The nature of the number will be determined later, in terms of its composition and standards.
- The personal identification number will be used for all future government transactions; such as submitting applications, renewing licenses, and recording compliance.
- The number is automatically issued upon issuance of the economic license to the investor.
- The number is a unique identifier and cannot be duplicated for any other investor.
- The government entity can update the data associated with the number without changing the number itself.
- The number is linked to all the foundational information related to the investor, including:
  - Personal data; such as full name, Emirates ID number, unified number, or passport number, as stated in this document.
  - Work and residency details, as stated in this document.
  - Ownership details, as stated in this document.
  - Investor details, if politically exposed, as stated in this document.
  - Details of the investor's economic licenses (type, date of issue, expiry date).
- Data associated with the number may be modified or updated at the request of the investor or government agency, while maintaining the confidentiality of the number.

#### **5.4.17. Submitting a Request via the Internal System**

The possibility of submitting a “Compliance Registration Request” through the internal system must be considered, according to the work rules stipulated in the service, while taking the following into account:

- The screen templates must be developed within the internal system, and the fields required by the employee when submitting the request must be added, as stated in the service's business document.
- The employee must have the necessary privileges to submit the request on behalf of the applicant, in accordance with the privileges settings in the system.
- The system must automatically send a notification to the applicant (partners, manager, authorized signatory) confirming the submission of the request; or a notification may be sent to inform them only without the need for confirmation. This is determined based on the business requirements of the service.
- The employee must obtain explicit approval from the applicant or the responsible person before submitting the request (for example, sending an email to document the instructions based on which the employee will submit the request, and the possibility of attaching evidence of this in the internal system).
- The applicant must be able to track the status of the request on the Tamm platform, if needed.

The following assumptions should also be noted:

- The internal system is assumed to be equipped with all the necessary tools and integrations with other systems (such as ICP customer databases, payment systems, and identity verification) to ensure a smooth process.
- The internal system is assumed to record all information related to the employee submitting the request; such as the employee's account name, email address, the employee's manager, and the Action History Log.
- The internal system is assumed to allow modification and control of the privileges of employees authorized to submit requests on behalf of applicants, so that the number of employees with these privileges can be managed.

#### **5.4.18. Notifications**

##### **Notifications' triggers or timings**

These triggers define the times and events at which notifications are sent to users to ensure they are aware of all procedures and tasks related to the compliance registration request, as initially described below. All notifications will be based on the notification system and its settings. Users will be systematically alerted via notifications at key moments within the service workflow.

- When the applicant submits a registration application.
- When the application is resubmitted to the applicant for additional processing or to complete application deficiencies.
- When the application status is updated internally.
- When the user is notified of the final application result, whether approved or rejected.

- When a request is created that is pending the applicant's action if the applicant has a current issued license that does not have a registration number.

## **Types of Notifications**

### Application Submission Confirmation Notifications:

These notifications are automatically generated by the system to confirm the receipt of registrations' application requests, and provide users with a reference number for their submitted application via in-app notification, web notification, SMS, or email.

### Required Actions Notifications:

The system sends these notifications when an application is incomplete or requires additional documents. These notifications include comprehensive instructions on the points the user is required to clarify via in-app notifications, web notifications, SMS, or email.

### Request Notifications for Licenses Awaiting Applicant's Action:

When a new application is created that is linked to a license registration number, the system sends a notification to the applicant if they have an existing license without a registration number. The notification includes instructions for the applicant to complete the required information or take the appropriate action to update the license data in the system and issue a registration number. These notifications are sent via in-app messages, web notifications, SMS, or email, depending on the user's preferences.

### Approval and Rejection Notifications:

When a decision is made regarding the registration applications, whether approved or rejected, the system sends notifications to inform the applicant of the outcome. If approved, the notification includes details on how to access the approved documents or the next steps. If rejected, the notification includes the reason for rejection and instructions on the corrective actions or resubmission, if applicable. These notifications are sent via in-app messages, web notifications, SMS, or e-mail.

## **Notifications' Content**

This section of the document contains the initial content of the notifications that are supposed to be sent to the applicant. The content will be fully controlled through the settings and notifications system.

Steps required to send notifications to the applicant:

*Table 28: Notification's content - steps required to send notifications to the applicant*

Step	Notification Content
<b>Application Submission Confirmation</b>	<p>"Dear Applicant,</p> <p>Your registration application has been successfully received. We would like to confirm that your application has been registered in the system and that the following reference number has been assigned to your application: [Application Number].</p> <p>You can use this reference number to track the status of your application or to inquire about it at any time through your account on the application/website or by contacting us."</p>
<b>When there are required actions</b>	<p>"Dear Applicant,</p> <p>After reviewing your registration application, it has been determined that additional steps are required to complete the application. Please review the details below and take the necessary steps to complete the registration process:</p> <p>[Required Action Details]</p> <p>Please complete the required action as soon as possible to ensure your application is processed without delay. You can access your application and take the necessary actions through your account on the app/website. If you need further assistance, please feel free to contact us."</p>
<b>Notifications of applications for issued licenses pending processing</b>	<p>"Dear Applicant,</p> <p>A new application has been created for your license registration number. It has been noted that you have a current license issued without a registration number. Please complete the required procedures to complete the application and update the necessary information as soon as possible.</p> <p>To proceed, please log in to your account via the app/website and take the necessary steps. If you need further assistance, please do not hesitate to contact us."</p>
<b>In case of approval</b>	<p>"Dear Applicant,</p> <p>We would like to inform you that your registration request has been successfully approved and a unified registration number (the Unified Registration Number) has been issued. You can now access the certificate of the real beneficiary's registration and review the next steps to complete the process through your account on the app/website."</p>
<b>In case of rejection</b>	<p>"Dear Applicant,</p>



	<p>We would like to inform you that your registration application has not been accepted.</p> <p>You can review the application, make the necessary changes, and resubmit it. If you need more information or assistance, please contact us.”</p>
--	--

When there are actions required by the applicant to process the declaration request:

*Table 29: Notification's contents – actions required to process the declaration request*

Step	Notification Content
<b>Details of the beneficiary's residential address</b>	Dear applicant, please enter the personal residential address in detail (country, emirate, region, street, house or apartment number) for the beneficiary.
<b>Director's residential address details</b>	Dear applicant, please enter the personal residential address in detail (country - emirate - region - street - house or apartment number) for the manager.
<b>Details of partner companies</b>	Dear applicant, please attach the articles of association and licenses for all companies holding the license, along with a statement of the owners' names and lineages.
<b>Add employer data</b>	Dear applicant, please enter the name of the employer and the detailed address of the employer (emirate - region - street - building - office number). If no information is available, please enter “does not work”.
<b>Correcting the correct ownership percentage of the owners</b>	Dear applicant, please enter the correct percentages for each beneficiary according to the owners in the license.
<b>Complete the ownership structure data in detail</b>	Dear applicant, please provide the names of the individuals who are the real beneficiaries of the company and their lineages, not just the company name.
<b>Manager's Information Confirmation</b>	Dear applicant, please attach copies of passports, ID cards, and the articles of association or power of attorney authorizing you to manage the company.
<b>Personal data</b>	Dear applicant, please attach passport photos for all Non-resident individuals in the country.
<b>License data</b>	Dear applicant, please attach license and articles of association for Parent Company - Main Branch.

#### Defining Notification Recipients:

Notification recipients are fully defined through the notification system, and notifications are sent automatically based on the user's pre-defined roles and the specific actions that are determined and taken within the system.

1. Applicant:
  - i. Application Receipt Notifications: The applicant is notified when the registration application has been successfully submitted.
  - ii. Data Completion Notifications: The applicant is notified if any missing information is required.

- iii. Final Decision Notification (approval/rejection): Upon completion of the review process, the applicant is notified of the final decision.
- 2. Customer Due Diligence Employee:
  - i. Request Task Notification: The Customer Due Diligence team's employee is notified when a request is assigned to them.
  - ii. Request Status Follow-up Notifications: They receive notifications when additional data needs to be requested or additional steps are needed, such as re-reviewing the data.
  - iii. Return Notifications: The Customer Due Diligence team's employee is notified when the Enhanced Due Diligence team's employee returns the request to them to complete any deficiencies.
- 3. Enhanced Due Diligence Employee:
  - i. Request Escalation Notification: The management team is notified if a request requires review based on the risk category.
  - ii. Decision Notification: The manager is notified regarding the request when a final decision is required.
  - iii. Referral to Senior Management Notification: The management team receives notifications if a referral to senior management is required in cases with special caveats.
  - iv. Senior Management (if included in the process) - Escalation Notification: Senior management receives notifications only if a request requires special review based on the management team's guidance.

#### 5.4.19. Service Outputs

- Unified Registration Number
- Real Beneficiary's Registration Certificate



Real Beneficiary  
Register Certificate.pc

#### 5.4.20. Appendices



Risk%20Rating%20Configuration%20B

## **5.5. Non-Functional Requirements:**

### **5.5.1. Efficiency Requirements and Ability to Modify Requirements**

#### Ability to modify requirements:

- The system must support easy modification of requirements and allow for clear documentation of changes.
- A sandbox environment must be provided to ensure new modifications are tested before they are implemented in the real world.

#### Flexibility and Adaptability:

- The system must be adaptable to the changes in regulations or procedures and can be modified without the need to rework them in a major way.

#### Communication Efficiency:

- The system must enable clear and effective communication with users and other departments.

#### Knowledge and Compliance:

- The system must ensure that all employees have up-to-date knowledge of registration procedures and relevant regulations.

#### Ease of Use:

- The system must be easy to use and allow employees to manage registration tasks efficiently.

#### Decision Support:

- The system must support clear and accurate decision-making based on data analysis and automated verification.

### **5.5.2. Service Availability and Maintainability Requirements**

#### Availability:

1. The service must be available at least 99.9% to ensure uninterrupted service to users.
2. Rapid response to failures.
3. Scalability to handle increased user traffic.
4. Efficient load balancing across servers.
5. Uninterrupted service updates.
6. Backup mechanisms to ensure service continuity.
7. Real-time performance monitoring.
8. Ensuring service availability during peak times.

#### Maintainability:

1. The system must be designed to be easily maintained, with detailed documentation outlining maintenance procedures.
2. The system must support software updates and patches without impacting service performance or causing downtime.
3. The system must provide performance monitoring and analysis tools to identify and address potential problems.
4. The system must allow for periodic testing and auditing to ensure the integrity and stability of operations after each update or modification.

#### **5.5.3. Security Requirements**

##### Data Security:

- The system must protect all user data and requests using strong encryption techniques.

##### Access Management:

- The system must strictly define access permissions, so that only authorized employees can access sensitive information.

##### Auditing and Monitoring:

- The system should record all activities and provide periodic audit reports to monitor security.

## **6. Priorities**

Does not apply to this service.

## **7. Recommendations**

- The user can attach a passport as a document, and the system will automatically read the information from this document instead of manually entering the data, using technology such as Optical Character Recognition (OCR) to extract the required information from the passport.
- Allow the system to search for non-compliant economic licenses and identify those that have not submitted a violation declaration, or have amended the economic license within the specified period and have not updated the declaration in accordance with the law. The system then sends a copy of this report to the work teams, and the system sends notifications to the applicant.

## 8. Service Fee Calculation

There is no fee required for the registration service, but the service must be set up to accept any additional fees later through the Fee Settings System.

## 9. Reports

This section of the document contains the initial reports required by the internal work teams. Work teams can modify these reports at any time, as needed.

### 9.1. Detailed Employee Performance Report for Transaction Completion

This report provides a comprehensive analysis of the employee's performance in transactions completion for the period from [date] to [date].

This report includes data on the number of transactions handled, the time taken to complete them, and the extent to which procedures are complied with.

#### Performance Summary:

1. Number of completed transactions: [Number of transactions]
2. Transactions pending: [Number of transactions]
3. Average time taken to complete a transaction: [Time period]
4. Percentage of transactions returned for data completion: [Percentage]
5. Percentage of transactions that were rejected: [Percentage]
6. Number of times the manager returned the request to the Due Diligence Team [Number of times]
7. Number of times that the Due Diligence Team returned the request to an employee in the Licensing Team [Number of times returned]
8. Reasons for return: [List of common reasons]

#### Data Filtering:

1. Request Status (Complete, Processing, Rejected).
2. Time taken to complete the transaction.
3. Number of times the request was returned (from manager to Due Diligence Team employee, from Due Diligence Team employee to Licensing Team employee, reasons for return, name of employee responsible for the transaction).
4. Type of transaction or request: (registration, amendment to registration, amendment to license, name of employee responsible for the transaction).

#### Key Performance Indicators (KPIs):

1. On-time Transaction Completion Rate: [Percentage]
2. Transactions Accuracy Rate (Percentage of Error-Free Transactions): [Percentage]
3. Procedure Compliance Rate: [Percentage]
4. Customer Satisfaction Rate (based on surveys): [Percentage]

#### Daily Performance Analysis:

A graph demonstrating the number of daily transactions completed by each employee for each type of order, whether registration or modification to registration. This graph helps determine identifying patterns and trends of the employee's performance over time, and determining the extent to which the employee adheres to the SLA for completing the transaction.

### **9.2. Report on license risks - updated periodically**

This report describes the assessment of risks associated with licenses that were issued or renewed during the period from [date] to [date]. The reports includes an analysis the potential risks, their classification, and actions taken to mitigate them

#### Risk Summary:

1. Total number of licenses issued/renewed: [Number of licenses]
2. Number of licenses classified as high risk: [Number of licenses]
3. Number of licenses classified as medium risk: [Number of licenses]
4. Number of licenses classified as low risk: [Number of licenses]
5. Total licenses rejected due to risk: [Number of licenses]

### **9.3. Report on the list of licenses with their expiry dates - updated periodically**

This report includes accurate documentation for expiration dates of licenses, and aids in following up on the license status to ensure renewal and assist in taking the necessary action when necessary.

#### Report Summary:

6. Number of licenses listed in the report.
7. Number of licenses to expire within the next 30 days.
8. Number of licenses that expired and was not renewed yet.
9. Total number of licenses that did not submit actual beneficiary declaration.
10. Total number of licenses amended that did not update the data of the real beneficiary's declaration.

#### The table contains:

1. License Number
2. Company/Customer Name
3. License Type
4. Date of Issue
5. Expiry Date
6. Current Status
7. Beneficiary Declaration Status (Submitted/Not Submitted)
8. Declaration Data Update Status After Amendment (Updated/Not Updated)

#### Data Filtering:

The employee can filter the data in the report based on the following criteria:

1. The licenses that will expire within a specific period and specify the from-to date.
2. The licenses that did not submit the real beneficiary's declaration.
3. The amended licenses that have not updated the declaration data.
4. Limit the number of licenses associated with a single identity to determine the number of licenses associated with a specific user or identity.
5. Expired Licenses.

#### Recommendations:

1. Follow-up on expired licenses: send notifications to customers/companies to renew licenses.
2. Procedures for expired licenses: determine the steps that must be taken for the expired licenses that have not been renewed.
3. Follow-up on expired licenses that did not submit the real beneficiary's declaration: urge companies to submit the declaration as soon as possible.
4. Procedures for amended licenses that did not update the declaration data: send notifications to update the data to ensure compliance.

### **9.4. Report on the list of unregistered licenses**

These are licenses registered under the Unified Registration System for which a unified Abu Dhabi number has not been created. This report is periodically updated to help identify and address unregistered licenses.

This report provides a comprehensive view of the status of unregistered licenses and provides an analysis of the problems associated with registration by presenting the following data.

1. License Number
2. Company/Customer Name
3. Type of Activity
4. Geographical Location

5. Application Date
6. Current Status
7. Number of Registered Licenses Included in the Unregistered Licenses Report
8. Basic Categories of Unregistered Licenses

Analysis of Unregistered Licenses:

- Reasons for Non-Registration: (e.g., failure to meet requirements, delays in providing documents, etc.).
- Most affected categories: (e.g., types of activities that experience high rates of non-registration).

Recommendations:

- Addressing the Reasons for Non-Registration: Proposing Solutions to expedite the registration process.
- Improving Procedures: Recommendations for improving the registration system to reduce the number of unregistered licenses.

## 10. User Privileges and Control Panel

All user privileges must be subject to the internal security policies, and all activities carried out in the system must be tracked to ensure transparency.

*Table 30: User privileges*

Role Description	Privileges
<b>Applicants/Customers are external users who submit applications through the system</b>	<ul style="list-style-type: none"> <li>▪ <u>Create new applications:</u> applicants can submit new applications through the Tamm platform, according to eligibility requirements.</li> <li>▪ <u>Review application status:</u> they can review the status of submitted applications and track updates.</li> <li>▪ <u>Complete deficiencies:</u> they have the authority to complete or amend the required data and attachments when the application is returned by the Care Team.</li> </ul>
<b>Customer Due Diligence Employee</b>	<ul style="list-style-type: none"> <li>▪ <u>View and Edit Requests:</u> The Customer Due Diligence team employee has the authority to view all requests assigned to them and modify the request status as needed.</li> <li>▪ <u>Risk Calculation:</u> The risk calculation step is automatically activated in the system after the Customer Due Diligence employee determines that the request does not require any additional details from the customer and that all required information has been provided. The request risk category calculation step is automatically activated so that the system calculates the risk category according to the information attached to the request.</li> </ul>



	<ul style="list-style-type: none"> <li>▪ <b>Local and Global Lists Search:</b> The individual and company data scanning step is activated in the local and global lists after the Customer Due Diligence employee determines that the request is complete and does not require any additional information. They can activate the section for scanning individual and company data in local and global lists, identifying any similarities, and alerting them that may require assigning the request to the Enhanced Care team.</li> <li>▪ <b>Return requests to the customer:</b> They can return requests to the customer to complete deficiencies or correct data.</li> <li>▪ <b>Update request status:</b> They can update the status of requests to "Complete" or "Returned to Customer" according to the unified and approved request statuses within the system across all services, and activate the Enhanced Due Diligence task according to the progress.</li> </ul>
<b>Enhanced Due Diligence employee</b>	<ul style="list-style-type: none"> <li>▪ <b>View and edit high-risk requests:</b> Requests with a high-risk category are assigned to the Compliance Team and the Compliance Team's employee. The Compliance Team's employee can view, process, and update all requests.</li> <li>▪ <b>Low-risk requests are assigned:</b> If alerts exist, the alerts are processed and the validity is determined.</li> <li>▪ <b>Approval:</b> They have the authority to issue final decisions regarding accepting applications in case they are confirmed not to be of high risk or in case of confirmation of negative alerts, and they cannot reject applications.</li> <li>▪ <b>Referring applications to senior management:</b> The decision to approve or reject them rests with senior management. Banned and high-risk applications are referred to senior management.</li> <li>▪ <b>Returning applications to the Customer Due Diligence team:</b> They can return applications to the Customer Due Diligence team to complete deficiencies before making a final decision.</li> </ul>
<b>Manager</b>	<ul style="list-style-type: none"> <li>▪ <b>Decision Making:</b> They have the authority to process high-risk or banned requests and issue approval or rejection.</li> <li>▪ <b>Modify Team Authorizations:</b> They can modify the authorizations of the implementer and reviewer/auditor based on business needs or policy changes.</li> </ul>
<b>Senior Management</b>	<ul style="list-style-type: none"> <li>▪ <b>Making Final Decisions:</b> Senior management has the authority to accept or reject high-risk or banned requests.</li> <li>▪ <b>Viewing Referred Requests:</b> Senior management can view all requests escalated to them by the administrative team.</li> </ul>