

goAML Registration

Understanding Compliance and Procedures Federal Decree Law No (20) of 2018



UAE goAML Compliance – Key Points

- **Mandatory** for Designated Non-Financial Businesses and Professions (DNFBP) under UAE law
- **Two-step process:** SACM & goAML
- **Supports** national efforts to fight financial crime

Why Registration Matters

- **Mandatory for compliance:** Legal compliance with AML/CFT laws
- **Avoids penalties:** Ensures timely and lawful tax filing.
- **Enables** suspicious transaction reporting

Mandatory Documents and Details for goAML Registration

- › Trade License
 - Main license issued by the relevant authority (e.g., DED, Free Zone)
 - Include license number, issue date, and expiry date
- › Emirates ID (*if available*) and Passport
 - For owners, authorized signatories, and representatives
 - Must be valid and clearly scanned
- › Articles of Association / Memorandum of Association (*optional but recommended*)
 - Supports understanding of ownership and legal structure
- › Contact Information
 - Registered business address
 - Valid email and phone number

Things to Keep in Mind:

- › Ensure Accuracy in Submitted Information
 - Incorrect entity names, mismatched documents, or outdated licenses can delay or reject your registration.
- › Track Your Reference Number
 - After submission, save your application reference number to track the status or for future queries.

- › Approval May Take Several Working Days
 - Typically, 5–7 business days; avoid resubmitting unless explicitly instructed.
- › Registration is Not the End
 - Compliance is Ongoing— You must file STRs/SARs as needed and update details (e.g., compliance officer change) when applicable.

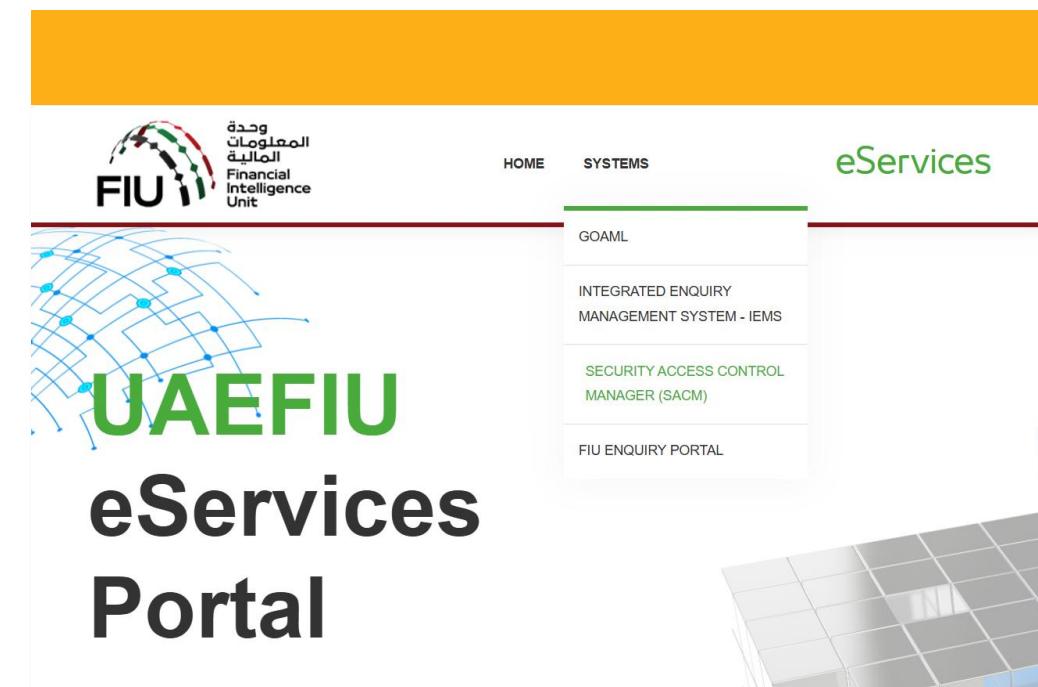
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Introduction to goAML

The goAML system was **developed by the United Nations Office on Drugs and Crime (UNODC)** to combat money laundering and the financing of terrorism. It is considered an integrated system used by the **Financial Intelligence Unit (FIU)** to receive, analyze and distribute **suspicious transaction reports (STRs)** in a fast and efficient manner. Many financial intelligence units worldwide are currently using it, and the United Arab Emirates is the first Gulf country to apply this modern system.

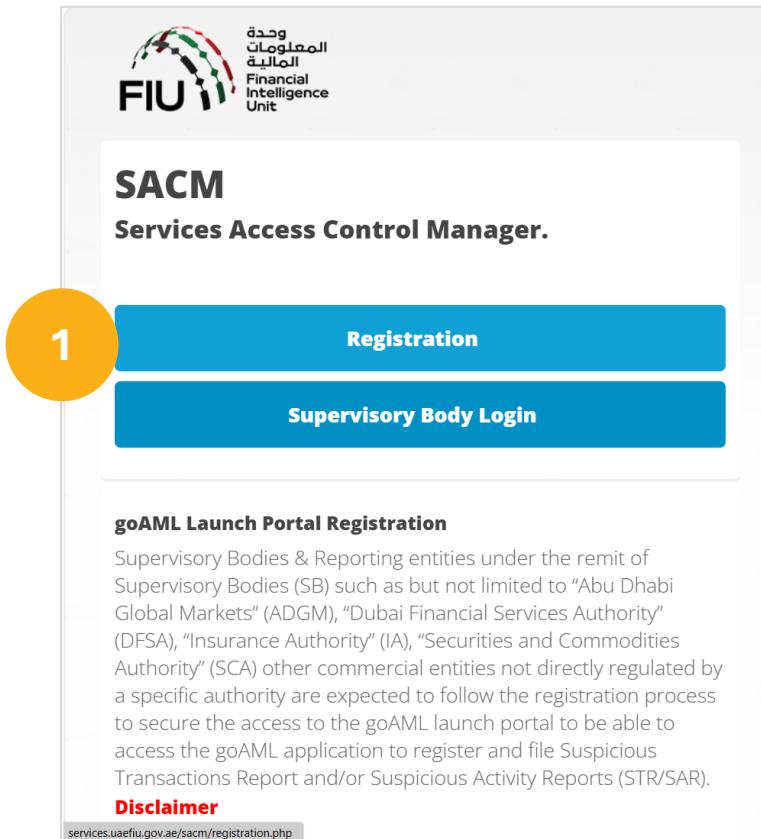
The Role of the UAE Financial Intelligence Unit

- › **Analyzes suspicious transactions and activities** related to
 - Money laundering
 - Terrorism financing
 - Other related criminal offenses
- › **Receives data and reports from:**
 - Financial Institutions (FIs)
 - Designated Non-Financial Businesses and Professions (DNFBPs)
- › **Supports national and global approach** to anti-money laundering (AML) and counter-terrorism financing (CFT).



Stage 1 - SACM Registration

Before you can access the goAML portal for Anti-Money Laundering compliance, your organization must first complete registration through the Service Access Control Manager (SACM), a secure authentication system provided by the UAE Ministry of Interior (MOI). This step ensures a verified, secure login for your entity and is mandatory for all DNFBPs.



1 **Registration**

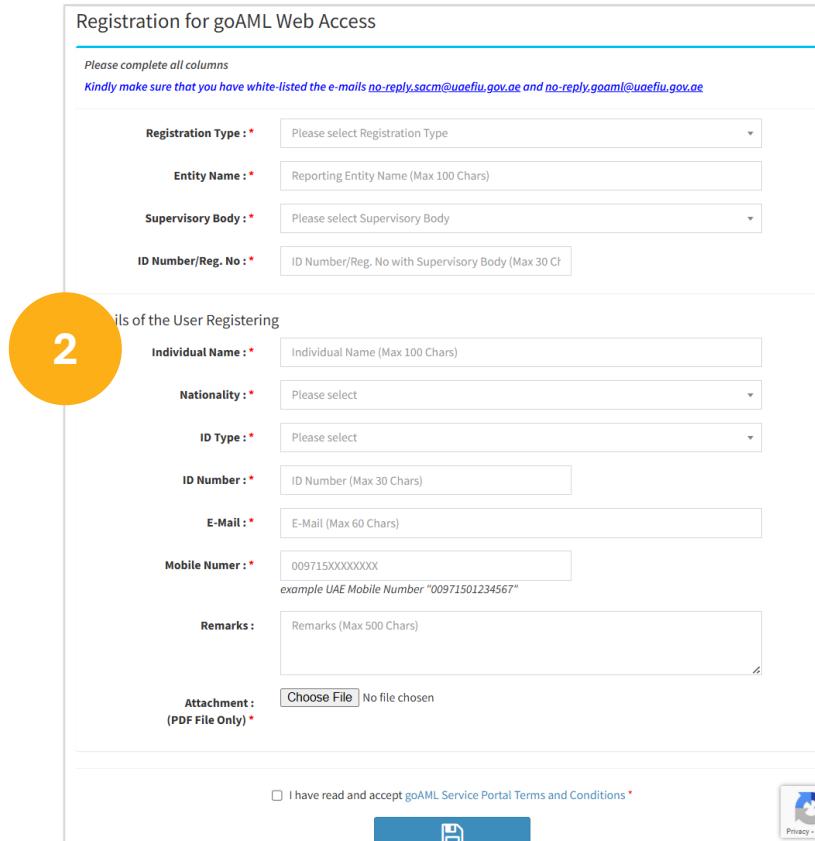
Supervisory Body Login

goAML Launch Portal Registration

Supervisory Bodies & Reporting entities under the remit of Supervisory Bodies (SB) such as but not limited to "Abu Dhabi Global Markets" (ADGM), "Dubai Financial Services Authority" (DFSA), "Insurance Authority" (IA), "Securities and Commodities Authority" (SCA) other commercial entities not directly regulated by a specific authority are expected to follow the registration process to secure the access to the goAML launch portal to be able to access the goAML application to register and file Suspicious Transactions Report and/or Suspicious Activity Reports (STR/SAR).

Disclaimer

services.uaeifi.gov.ae/sacm/registration.php



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Registration for goAML Web Access

Please complete all columns
Kindly make sure that you have white-listed the e-mails no-reply.sacm@uaeifi.gov.ae and no-reply.goaml@uaeifi.gov.ae

Registration Type : * Please select Registration Type

Entity Name : * Reporting Entity Name (Max 100 Chars)

Supervisory Body : * Please select Supervisory Body

ID Number/Reg. No : * ID Number/Reg. No with Supervisory Body (Max 30 Chars)

Details of the User Registering

Individual Name : * Individual Name (Max 100 Chars)

Nationality : * Please select

ID Type : * Please select

ID Number : * ID Number (Max 30 Chars)

E-Mail : * E-Mail (Max 60 Chars)

Mobile Number : * 00971XXXXXXX example UAE Mobile Number "00971501234567"

Remarks : Remarks (Max 500 Chars)

Attachment : * (PDF File Only) Choose File No file chosen

I have read and accept goAML Service Portal Terms and Conditions *

[Privacy - Term](#)

Navigate to [SACM - UAE Financial Intelligence Unit](#). Click on registration.

Submit after providing all details.

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- › Registration Type: Select “Reporting Entity”
 - › Supervisory Body: See next page for guidance.
 - › Required Documents (combine into one PDF):
 - Valid Trade License
 - Passport & Emirates ID of MLRO (Money Laundering Reporting Officer) (front & back)
 - MoA / AoA
 - Other relevant documents (e.g., Power of Attorney, Authorization Letter)

How to Select the Correct Supervisory Body

Choosing the right supervisory body during goAML registration is crucial to ensure your entity is properly regulated under the UAE's AML/CFT framework.

- › Check your trade issuing authority and license's activity .
- › Then match it with the regulatory body based on the service type.

1. Check Your Licensing Authority

Look at your trade license — Who issued it?

- › DED/Mainland → Likely under Ministry of Economy
- › Financial Free Zone (DIFC, ADGM, etc.) → May fall under DFSA or FSRA
- › Ministry-level license → Regulated by that specific ministry

2. Identify Your Main Business Activity

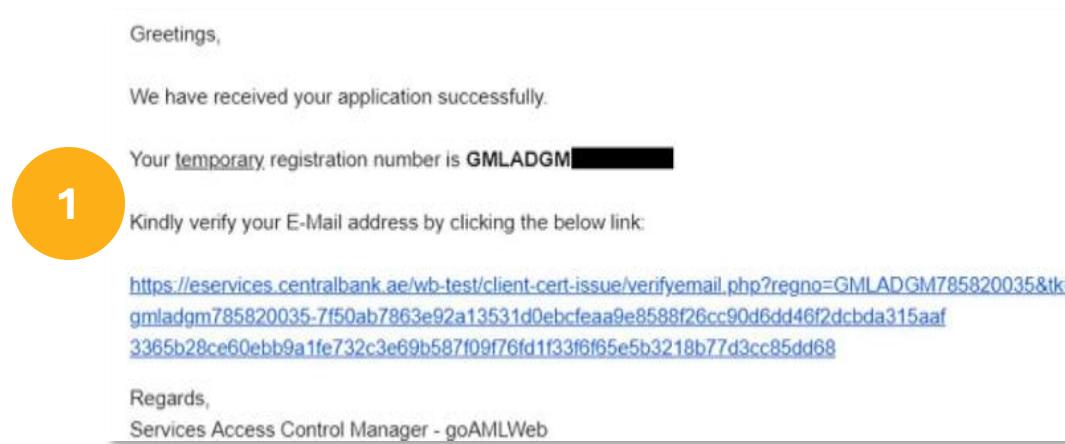
- › Real estate, accounting, jewelry, company setup → Ministry of Economy
- › Legal or notary services → Ministry of Justice
- › Banking, insurance, exchange house → Central Bank of UAE
- › Securities or brokerage → Securities and Commodities Authority
- › Virtual assets/crypto (Dubai) → VARA
- › Charity or non-profit → Ministry of Community Development

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When in doubt, **contact your licensing authority** or check the **Ministry of Economy's AML page**. Registering with the wrong supervisory body can delay goAML approval.

Post SACM Registration Submission

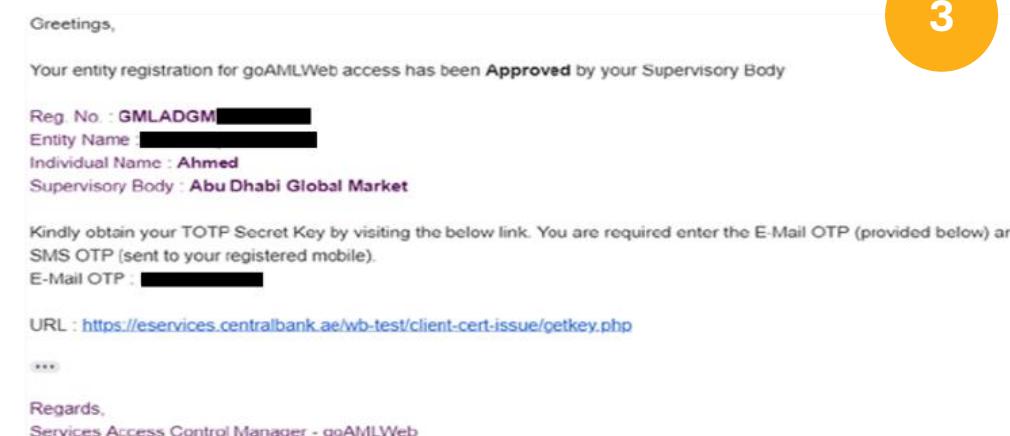
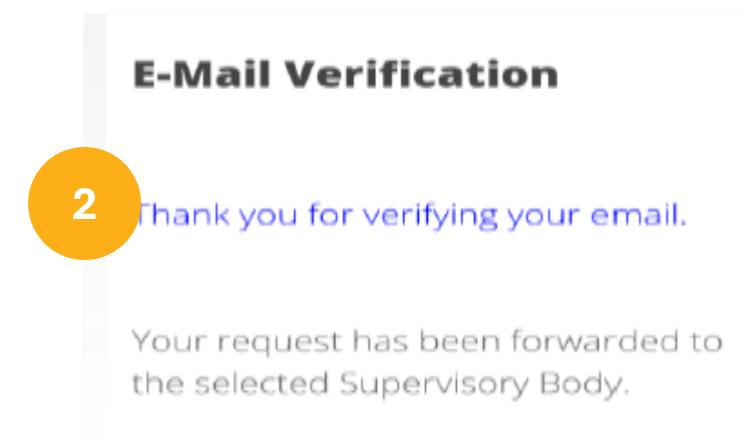
Once submitted – you will receive an email from SACM user, as follows: a. The pre-registration number assigned and the “One Time Password” (OTP)



Click on the link provided in the email where you will be required to provide the following:

- › Email used in the pre-registration (Stage 1) request
- › Email OTP (EOTP) sent to your registered email address
- › SMS OTP (MOTP) sent to your registered mobile number

Click on the link provided sent to your email to complete the email address verification process. The following message will be displayed if the verification process is successful.



Post SACM Registration Submission

After filling up the field with the information in last slide – click on “Get Secret Key”



مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

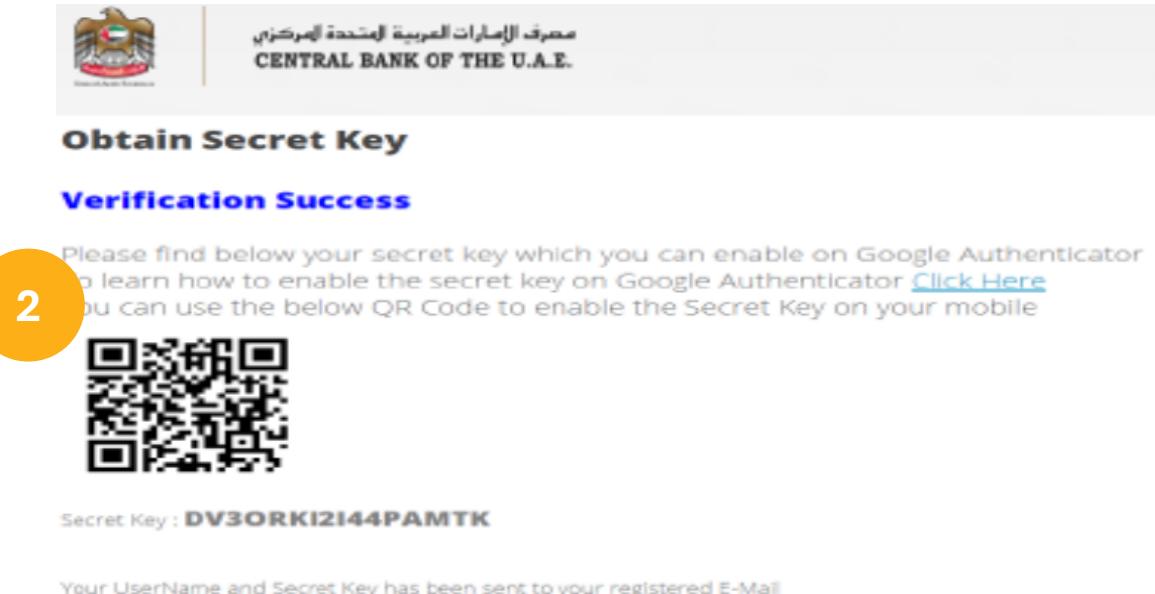
Services Access Control Manager - Obtain Secret Key

Registered E-Mail :

E-Mail OTP :

SMS OTP :

Get Secret Key



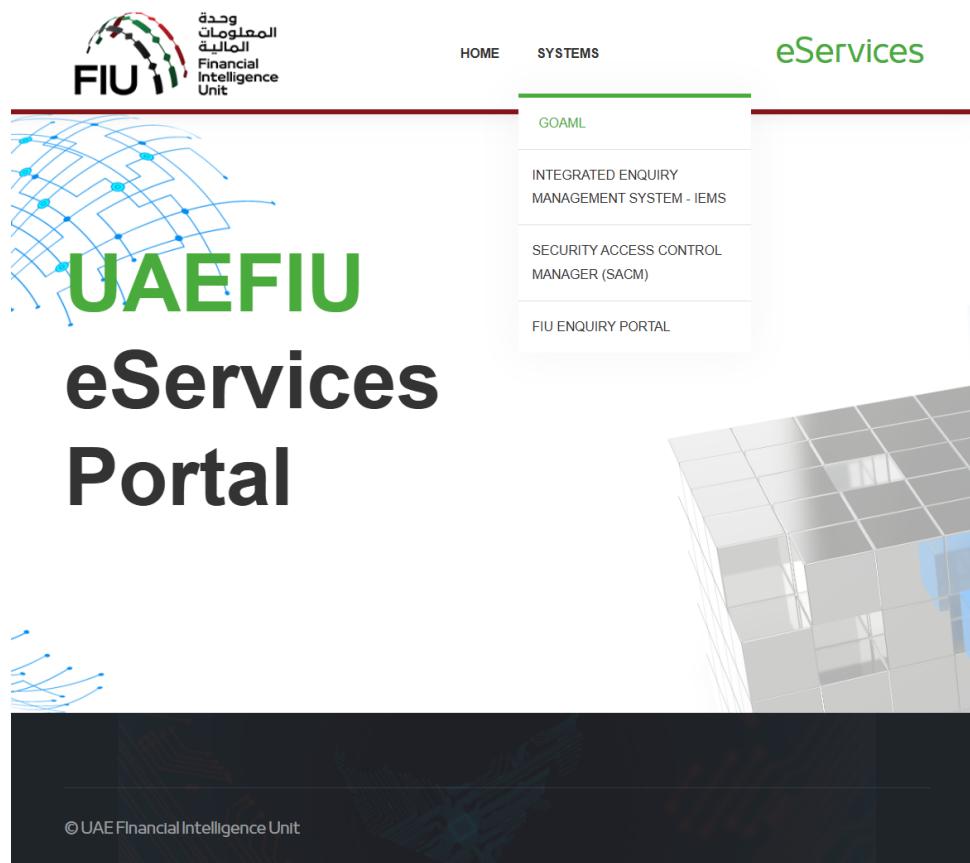
- › Install Any Authenticator on your mobile. e.g. Google Authenticator, Microsoft Authenticator, etc...
- › Activate your Authenticator by scanning the bar code that was sent to the registered email address (2).
- › Authenticator will be generating a 6-digit number which will change every minute. This will be used as password to login to goAML

Upon completion of the pre-registration (Stage 1) through SCAM, you will receive an email with your login details

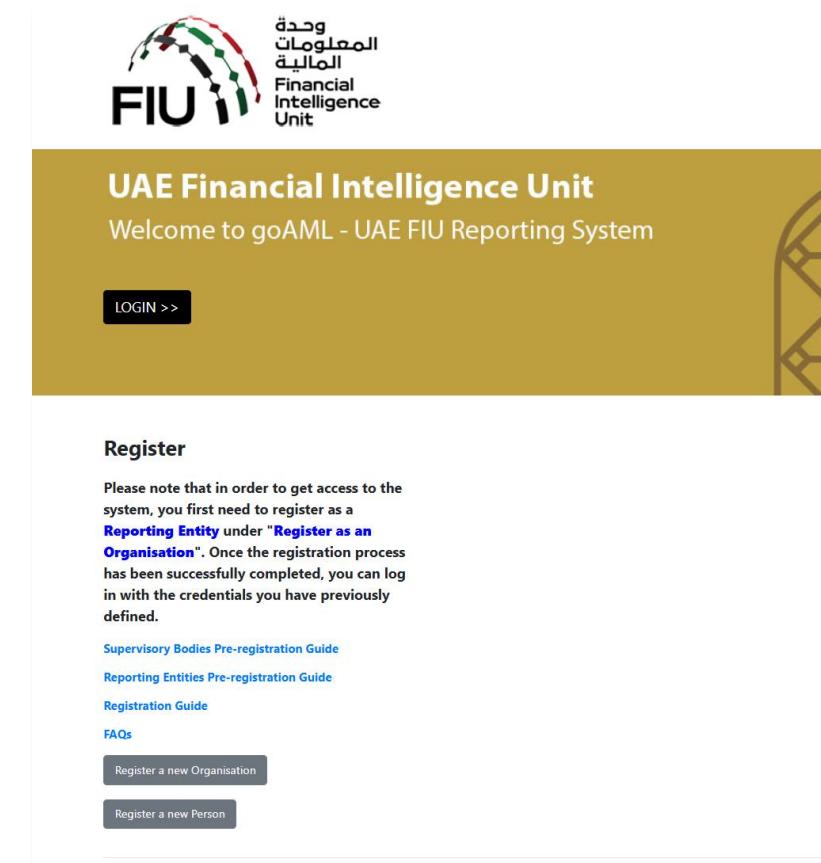
Stage 2 – goAML Portal Registration

A. Registering a New Organization

- Access the system through <https://services.uaefiu.gov.ae>



- Select 'Systems' and then select 'goAML'



- Log into the system using the Username sent to your email, and input the 6 digits that appear on your Authenticator as your password.
- Select your Registration Type as “Register a New Organization”

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- If you are already registered on the goAML system and wish to add an additional user, Select ‘Register a new Person’

goAML Portal Registration

Registration Type

Please select the type of organization you are registering as, and then enter your organization details

Entity type:

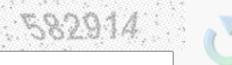
Reporting Entity
 Stakeholder
 Supervisory Body

Registering Organization

Organization Type* Is Financial? Yes No

Name* <input type="text"/>	acronym* <input type="text"/>
Incorp. Num <input type="text"/>	Swift/Bic* <input type="text"/>
Commercial Name <input type="text"/>	Business Activity <input type="text"/>
Incorp. City <input type="text"/>	Incorp. State <input type="text"/>
Incorp. Country <input type="text"/>	Name of holding company <input type="text"/>
Contact Person <input type="text"/>	Email* <input type="text"/>
Website <input type="text"/>	
Phones +	
Addresses +	

Registering Person

User Name* <input type="text"/>	Email* <input type="text"/>
Password* <input type="text"/>	Confirm Password* <input type="text"/>
Gender <input type="text"/>	Title <input type="text"/>
First Name* <input type="text"/>	Last Name* <input type="text"/>
Birth Date <input type="text"/>	Emirates ID <input type="text"/>
Nationality <input type="text"/>	Occupation <input type="text"/>
ID Number <input type="text"/>	
Passport? <input checked="" type="radio"/> No <input type="radio"/> Yes	
Phones +	
Addresses +	
Attachments	
File Name <input type="text"/>	File Size <input type="text"/>
Choose File <input type="file"/> No file chosen Upload	
582914 	
Submit Request	

- › Select Reporting Entity
- › Choose the most suitable relevant Organization Type according to your licensed activities
- › Enter / create a username and password for the individual registering (to be able to login to the portal post approval).
- › Ensure the phone and address fields are populated.
- › Upload all relevant documents in attachments section. E.g. Commercial License, MLRO's Passport & Emirates ID, etc...



Post-Registration

- › Once the registration form is submitted, a “Registration info has been submitted” will appear on your screen with the registration reference number. The reference number is used for any registration related enquiries with the regulator or the goAML support team.
- › You will receive an e-mail to notify you of the status of your application. In the event your application for Registration (Stage 2) is rejected, please refer to the reason for rejection and re-submit once again starting from point 1 of stage 2.
- › Once registered and approved, you can:
 - › File Suspicious Transaction Reports (STRs)
 - › Maintain AML/CFT compliance logs
- › **Support & Resources:** For assistance with technical issues, please connect UAEFIU’s goAML Team by email on goaml@uaefiu.gov.ae.

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Types of Reports in goAML:

- | | | |
|---------------------------------------|------------------------------------|--------------------------------------|
| › STR - Suspicious Transaction Report | › SAR - Suspicious Activity Report | › TTR - Threshold Transaction Report |
| › FFR - Funds Freeze Reports | › UFR - Funds Unfreeze Reports | › AML Annual Risk Assessment Report |

In the UAE, all DNFBPs and Financial Institutions are legally obligated to report certain transactions and activities to the UAE Financial Intelligence Unit (FIU) through the goAML platform. Reporting is not limited to confirmed crimes—suspicion alone is sufficient to trigger the obligation. Failing to report, or reporting inaccurately or late, can result in significant penalties and reputational damage.

These reports include both reactive filings (such as STRs/SARs in response to suspicious behavior) and proactive compliance reports (like TTRs or annual risk assessments).