



goAML REGISTRATION & MESSAGE BOARD GUIDANCE



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1.0 About goAML

goAML is a secure, integrated software platform developed by the United Nations Office on Drugs and Crime (UNODC) to support Financial Intelligence Units (FIUs) in the collection, analysis, and dissemination of financial information related to money laundering, terrorist financing, and other financial crimes. The platform enables the electronic filing of Suspicious Activity Reports (SARs), Suspicious Transaction Reports (STRs), and other regulatory submissions. In Bermuda, the Financial Intelligence Agency (FIA) utilizes goAML to streamline reporting processes and enhance the country's anti-money laundering and counter-terrorist financing (AML/CFT) framework.

2.0 Overview: Registering an Organisation and/or User on goAML.

To begin using the goAML platform, follow these key steps:

- **Step 1:** Access the goAML platform
- **Step 2:** Register your organisation as a Reporting Entity, Supervisory Body, or Stakeholder
- **Step 3:** Register individual users
- **Step 4:** Access messages via the goAML Message Board

3.0 Accessing the goAML Platform

Purpose: To log into the goAML system.

1. Visit the FIA Bermuda website – www.fia.bm
2. At the top of the homepage, click **GOAML LOGIN**.
3. You will be redirected to the goAML login screen.



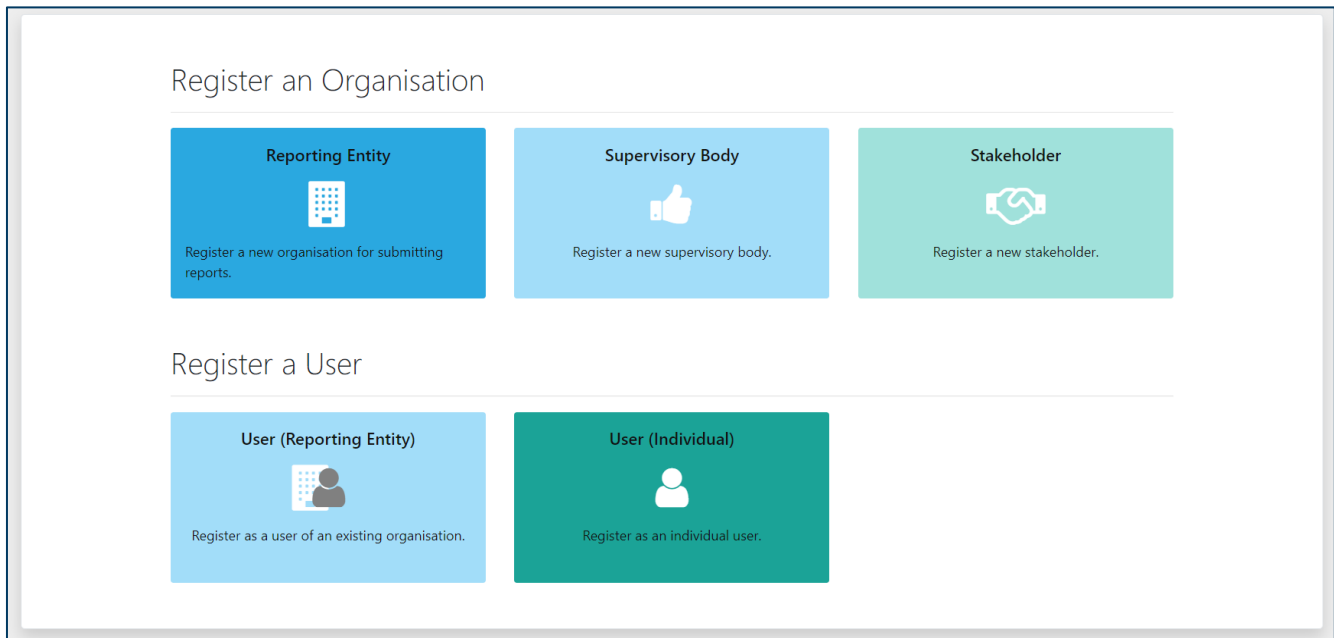
4.0 Organisations

4.1. Register a New Organization (Reporting Entity)

Purpose: Enables a Reporting Person to access and file reports on behalf of their organisation.

1. Log into goAML via the FIA website.
2. Click **GOAML LOGIN** at the top of the homepage.
3. Select **Register** to begin the process.
4. Under **Register an Organisation**, click the **dark blue box labelled Reporting Entity (See photo below)**

Figure 1 - Registration Options



5. Complete all sections of the electronic form as displayed in the photo below.
 - o Mandatory fields are marked with an asterisk and highlighted when empty
 - o Tabs with **red bars** indicate incomplete sections.
 - o All tabs must show **green bars** before submission.

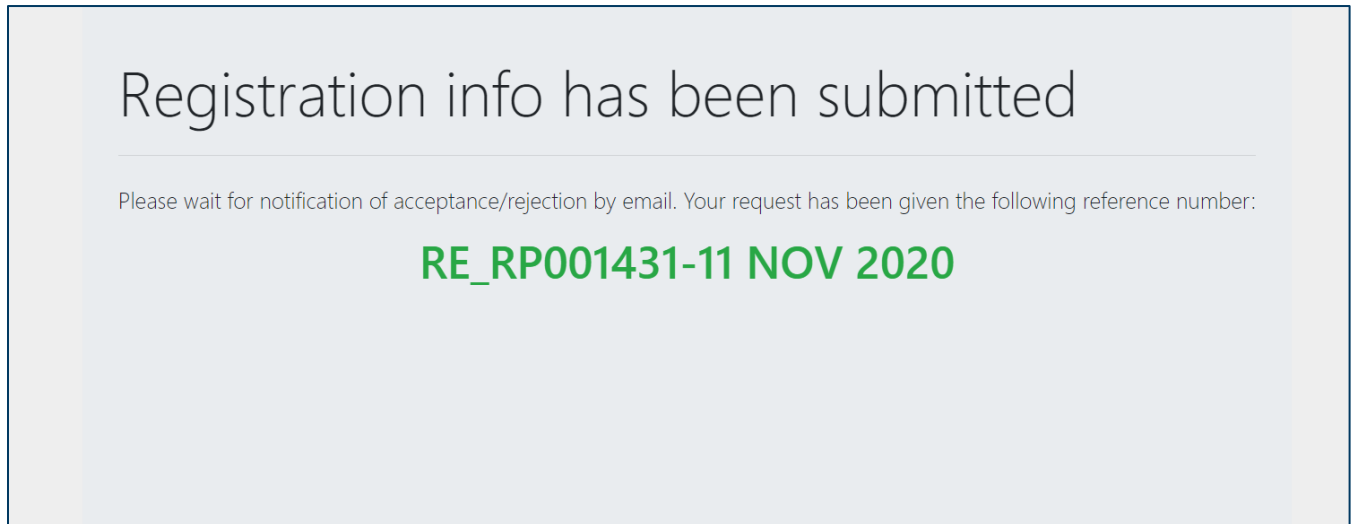
Figure 2 - Organisation Registration Form



6. Once all the sections are complete, The Preview and submit tab turns green and becomes available. Submit the completed form.

7. Email goAML_Support@fia.bm to notify the FIA of your submission.
 - o Copy your **Chief Executive Officer or Senior Manager** in the email.
8. Once approved, you will receive a confirmation email with your **Organisation ID**.

Figure 3 Registration confirmation notice.



9. If there are any errors, a notification will be displayed so that the user can change the data and submit again.

Figure 4 - Error Notice during organisation registration



4.2. Registering a Subsidiary or Related Company

Purpose: To link a subsidiary or related entity to an existing registered organisation.

1. Log into goAML using your existing business credentials via www.fia.bm.
2. Click **GOAML LOGIN**.
3. Navigate to the **ADMIN** tab, then select **ACTIVE ORGANIZATIONS**.
4. Click **CREATE NEW DELEGATING ORGANIZATION** at the bottom of the page.
5. Complete the form (similar to the initial registration).
 - o Fields marked with an asterisk (*) are mandatory.
6. Submit the form.
7. Notify the FIA by emailing goAML_Support@fia.bm for review and approval.
8. Upon your next login, all linked entities will appear in a dropdown list.

4.3. Updating Organisation Information

Purpose: To update contact details, company name, or email preferences for an organisation.

1. After logging in, click the MY GOAML tab.
2. Select MY ORG DETAILS from the dropdown menu.
3. If the user has the permission View My Org Details but NOT Entity Change Request submit change then they will see a read only view of the organisation details when My Org Details is selected. An example of this view is shown below:

Figure 5 Read only view of My Org Details

Request: RE_RP001432-11 NOV 2020

Request Type: **New Entity**

Request Status: **Activated**

Organisation

Organization Business Type	BANK	Name	MyNewBank
acronym	MyNewBank	Email	MyNewBank@goaml.com
is financial		Swift/Bic	
Incorp. Num		Commercial Name	
Incorporation Legal Form		Incorp. City	
Incorp. State		Incorp. Country	
Name of holding company		Contact Person	
URL			

Administrator

User Name	MyNewBank	Title	
First Name	MyNewBank	Last Name	MyNewBank
Email	MyNewBank@goaml.com	Gender	
Birth Date	11/5/2020	PersonReg SSN	



- If the user has the permission View My Org Details AND Entity Change Request submit change then they will see an editable form of their Reporting Entity details when My Org Details is selected. The Reporting Entity details in the form in My Org Details are for the users Reporting Entity that they are registered with, regardless of which entity they maybe logged in as if there are Reporting Entities delegating.

Figure 6 Editable view of My Org Details

My Org Details

Organisation

Delegate

Attachments

Submit Request

Organization ID 205	* Organization Business Type BANK	* Name MyNewBank
* acronym MyNewBankChange	* Email MyNewBank@goaml.com	is financial <input type="checkbox"/>
Swift/Bic	Incorp. Num 123456789	Commercial Name
Incorporation Legal Form	Incorp. City	Incorp. State
Incorp. Country	Name of holding company	Contact Person
URL		

+ Addresses

+ Phones

- Make the necessary updates and save your changes by clicking the Submit Request button. After submission the change request is shown along with any available actions that the user can do on this change request. An example is given below. While this change request is pending, this is what the user will see when they navigate to My Org Details until the request is finalised (i.e. either recalled, rejected or approved)

Figure 7 Change Request view of My Org details

Comments

Actions:

Recall

Change Request History

Request: RE_RP001434-11 NOV 2020

Request Type: **Existing Entity**

Request Status: **Waiting for Supervisory Body to Verify**

Attachments

Organisation

Organization Business Type	BANK	Name	MyNewBank
acronym	MyNewBankChange	Email	MyNewBank@goaml.com
is financial		Swift/Bic	
Incorp. Num	123456789	Commercial Name	
Incorporation Legal Form		Incorp. City	
Incorp. State		Incorp. Country	
Name of holding company		Contact Person	
URL			



5.0 Users

5.1. Registering a User Linked to an Existing Organisation

Note: Users must be approved by their organisation's MLRO or CEO.

1. Log into goAML via the FIA website and click GOAML LOGIN.
2. Scroll to Register as a User and select User (Reporting Entity).
3. Enter your FIA Organisation ID and complete all required personal and contact details.
4. If you do not know your Organisation ID, contact goAML_Support@fia.bm.
5. Submit your registration.

Important: Notify the FIA of any changes in MLRO/Compliance Officer, organisation name, or company dissolution by emailing goAML_Support@fia.bm so that user access can be updated or disabled accordingly.

Figure 8 User (Reporting Entity) Registration Form

The screenshot shows the 'Register a User' form for a Reporting Entity. The form is titled 'Register a User' and has a sidebar with three steps: '1. User (Reporting Entity)', '2. Attachments', and '3. Preview and Submit'. The main form area is titled 'User (Reporting Entity)' and contains several required fields: Organization ID, Gender, First Name, Last Name, Birth Date, User Name, Email, Password, Confirm Password, Occupation, Nationality, and Passport Number. There are also expandable sections for 'Addresses' and 'Phones'. A 'Cancel' button is visible in the sidebar.

5.2. Registering as an Individual (Voluntary Reporter)

Purpose: For individuals reporting independently, not affiliated with an organisation.

1. Log into goAML via the FIA website and click GOAML LOGIN.
2. Scroll to Register as a User and select User (Individual).
3. Complete all required fields accurately (See photo below).
4. Submit your registration.



Figure 9 - User (Individual) Registration Form

5.3. User Profile Information

Purpose: To update contact details, company name, or email preferences for an organisation.

6. After logging in, click the MY GOAML tab.
7. Select MY ORG DETAILS > My User Details from the dropdown menu.
8. If the user has the permission View My User Details but NOT Person Change Request submit change then they will see a read only view of their details when My User Details is selected. An example of this view is shown below.

Figure 10 - Read only view of My User Details



- If the user has the permission View My User Details AND Person Change Request submit change then they will see an editable form of their details when My User Details is selected.

Figure 11 - Editable View of My User Details

- Make the necessary updates and save your changes. After submission the change request is shown along with any available actions that the user can do on this change request. An example is given below. While this change request is pending, this is what the user will see when they navigate to My User Details until the request is finalised (i.e. either recalled, rejected or approved).

Figure 12 Change Request View of My User Details



6.0 goAML Support: Password Resets / Registration Support

If you seek assistance in the following areas, kindly send an email to goAML_Support@fia.bm:

1. Password reset. (As of 2025, goAML's password can only be reset manually by the goAML Support team). Once they provide you with reset instructions kindly ensure that your new password meets the following criteria:
 - a. Includes at least one uppercase letter
 - b. Includes at least one number
 - c. Includes at least one special character
 - d. Is between 8 and 20 characters in length
(*Example: Bermuda50!*)
2. Profiles Disabled/ Enabled
3. Any other technical assistance.



7.0 The goAML Message Board

Purpose: The goAML Message Board is used to send and receive secure messages to and from the FIA. It can also be configured so that email notifications can be received via your email alerting you to new messages from the FIA, including Section 16 Notices or bulletins. To view these:

1. Access the Message Board

- After logging in, navigate to the **Message Board** tab in the main menu.
- The Message Board will display a list of messages from your **Financial Intelligence Unit (FIU)**.

2. Viewing Messages

- Messages are usually sorted by **date**.
- Click on a message **Subject** to open and read the full content.
- Attachments (if any) can be downloaded directly from the message.

3. Composing Messages (if enabled by FIU)

- Click **New Message** (or **Compose**) in the Message Board.
- Select the **recipient group** (usually the FIU).
- Enter a **Subject** and **Message text**.

4. Attaching Multiple Files

- Scroll to the **Attachments** section in the message window.
- Click **Browse** or **Choose File** to upload your first file.
- After attaching, click **Add Another File** (or repeat the browse option).
- Continue until all required files are attached.
- Each file will appear in the attachment list before sending.

5. Sending Messages

- Review your subject, message, and attachments.
- Click **Send** to deliver the message to the FIU.

6. Replying / Following Up

- Open a received message.
- Use the **Reply** or **Reply with Attachment** button if you need to respond.

7. Housekeeping

- Regularly check the Message Board for updates from the FIU.
- Messages cannot usually be deleted but may be marked as **Read/Unread**.
- For record-keeping, download and save important communications.



8.0 Configuring Email Notifications

A group email address is best advised so that goAML reporting persons and relevant personnel can be notified when a secure message is received via the goAML message Board.

9.0 Accessing previously filed SARs/STRs

The Financial Intelligence Agency (FIA) does not provide copies of Suspicious Activity Reports (SARs) or Suspicious Transaction Reports (STRs) filed with the Agency to any party, including the reporting entity or individual who submitted the report. This position is guided by both legal and operational imperatives:

1. **Statutory Confidentiality**

SARs/STRs are protected by law and treated as strictly confidential intelligence. Once submitted, they form part of the FIA's records and becomes restricted data. Disclosure to external parties, including the original filer, would constitute a breach of the confidentiality.

2. **Integrity of the Reporting Regime**

The non-disclosure of SARs/STRs is essential to maintaining the integrity of Bermuda's SAR/STR reporting framework. Allowing access or circulation of SARs/STRs after submission could compromise ongoing or potential investigations, expose sensitive intelligence, and undermine trust in the system.

3. **Protection of Reporters and Subjects**

Sharing filed SARs/STRs could inadvertently reveal the identity of the reporting individual, the institution's internal processes, or the subject of the report. This carries significant risks, including potential tipping-off offences, reputational harm, or even personal safety concerns.

4. **Record-Keeping Obligations**

It is the responsibility of reporting entities to maintain their own internal records of SARs/STRs submitted, as part of their statutory record-keeping and compliance obligations.

For these reasons, once a SAR or STR has been filed with the FIA, it cannot be reproduced, shared, or returned. Reporting entities are therefore encouraged to ensure they retain secure internal copies of all SARs/STRs submitted for their compliance files.

10.0 Frequently Asked Questions

• **Who can register with goAML?**

Anyone can register with goAML to either report as a voluntary individual or an approved reporting user as part of or employee of a registered organisation.

• **Why am I not receiving goAML Notifications?**

Only the email address of the Contact Person can receive notifications.



- **How can all the Reporting Persons of a goAML profile receive notifications in addition to the Contact Person?**
We suggest creating a group email address e.g. compliance@star.bm.
- **Can we have multiple Contact Persons?**
Whilst you can list the names of multiple Contact Persons, goAML will only send notifications to the email address of one Contact Person.
- **How do I change the Contact Person?**
The Contact Person's details can be changed within the goAML profile of the reporting entity.
- **Can the Contact Person access goAML?**
The Contact Person can only access goAML if registered as a Reporting Person.
- **Does the Contact Person need to be registered with goAML?**
No; however, the Contact Person is identified by the FIA as the main point of contact if the reporting persons cannot be contacted.
- **What are administrative permissions?**
A reporting person with administrative permissions has access to all of the permissions within the goAML profile of the reporting entity and related reporting entities.
- **Can I delegate privileges as an administrator of a goAML profile?**
A reporting person with administrative permissions can delegate the permissions to other reporting persons linked to the same and/or related goAML profiles. Basic permissions are called user permissions within goAML. User permissions may not allow for a reporting persons to, for example, submit a report, depending on the permissions allotted by the administrator of the goAML profile.
- **How do I know if a reporting entity is already registered with goAML? / Will the FIA be posting a list of goAML registered reporting entities on its website for the awareness of new reporting persons?**

If I link a new reporting entity to an existing reporting entity within goAML, can I use the same login details?
A: Yes. Please note that it is very important to file SARs/STRs under the respective goAML profile. FIA statistics need to correctly reflect the reporting sector under which suspect/criminal activity is taking place.
- **What happens if suspect activity is identified by two of our reporting entities that hold different licenses e.g. CSP and law firm?**
Wherever the suspect activity is detected, the SAR/STR is to be filed according to the circumstances identified by that reporting entity. This is not considered double filing.



- **Do I need to upload a copy of my ID to be approved for goAML registration?**
At this point, it is not mandatory, as users will be approved by their organisations.
- **Do I need to provide corporate structure or incorporation documents to be approved for goAML registration?**
At this point, it is not mandatory, as organisations will be approved by their supervisory authority.
- **How many reporting persons should my reporting entity register with goAML?**
We suggest having at least 2 people registered.
- **What is a goAML Organization ID?**
This is the reporting entity's unique goAML ID.
- **What is a delegating organization?**
A delegating organization is a reporting entity whose Organization ID is linked to multiple reporting entities registered within goAML. As a result, all of the reporting entities can be accessed using the same login details.

NB. Please note that the first reporting entity registered within goAML is considered to be the 'parent' company. This is also the Organization ID that is to be used when adding new reporting persons so that the goAML profiles of the related/linked entities can also be accessed by the new reporting persons.

- **What if I only need to have access to one of the reporting entities within the delegating organization?**
When a reporting person needs to be linked to one of the reporting entity goAML profiles and not the 'parent' reporting entity, only the selected reporting entity will be accessible. Administrative and user permissions can still be applied with access to only one reporting entity within a delegating organization.
- **What happens if there is a merger or dissolution of a reporting entity?**
In the case of a merger, this may involve a name change within goAML or a deactivation of the goAML profiles/access of reporting persons and reporting entities. Refer to the goAML instructions called 8.0 Updating Organization Profile Information and/or contact the FIA at goAML_Support@fia.bm for further assistance.
- **Do I need to register a holding company with goAML? What reporting sector do I select?**
It is recommended that 'holding companies' be registered or categorized under the entity/agency type of their parent companies, so that filers would file activity related to their parent company type.

11.0 Other Sector Related Questions

Consultants

- **How do I register as a consultant compliance officer for a reporting entity?**
 1. Please submit an email to goAML_Support@fia.bm with your request and have the CEO/Senior Manager of the reporting entity included in the email.



2. Submit a goAML registration using a designated email address from the reporting entity.

Liquidators

- ***If I am acting as a liquidator, do I submit a SAR/STR on behalf of the reporting entity under liquidation using my accounting firm license or do I register the account firm as a Liquidator/Insolvency within goAML or do I register as a reporting person on the goAML profile of the reporting entity under liquidation?***

Reporting Entities in scope (reporting entities under remit by a supervisory authority but not required to file) e.g. Reinsurance, Holding Companies

- ***Do I need to register with goAML if my reporting entity is not in scope regarding the AML/ATF regime? E.g. Reinsurance, PTCs***

Yes. In Bermuda, any person or business that encounters suspicious activity in the course of their operations must file a SAR/STR, even if they are not an AML/ATF-regulated entity.

Change of Licenses

- ***We are currently a Digital Asset Business that has a test license. Do we have to notify the FIA if and when our BMA license changes?***

Yes.

-END-