GoAML Registration Training Guide

Version 1.0

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1. Introduction

1.1 About SACM and GoAML

SACM (Services Access Control Manager) and GoAML are key platforms developed by the UAE Financial Intelligence Unit (FIU) to support the country's Anti-Money Laundering (AML) and Counter-Terrorism Financing (CTF) framework.

- **SACM** serves as the centralized identity and access management portal that allows regulated entities to register their users and request access to FIU-managed services, including GoAML.
- **GoAML** is the FIU's secure electronic platform used by financial institutions and Designated Non-Financial Businesses and Professions (DNFBPs) to submit Suspicious Transaction Reports (STRs), Suspicious Activity Reports (SARs), and other regulatory reports in compliance with UAE law.

Together, these platforms provide a secure, structured, and compliant digital pathway for businesses to fulfill their AML reporting obligations.

The system enables:

- Registration and identity verification of authorized users.
- Secure submission of STRs, SARs, and related reports.
- Centralized access control managed by the FIU and Supervisory Authorities.
- Compliance with Cabinet Decision No. (10) of 2019 and related AML regulations.

All regulated entities must first register through SACM before being granted access to the GoAML portal.

1.2 Purpose of This Guide

This guide serves as a comprehensive reference for businesses and compliance personnel navigating the SACM and GoAML registration process.

Its objectives are to:

- Provide clear, step-by-step instructions for preparing and submitting the required documents.
- Explain how to complete the SACM pre-registration process.
- Guide users in gaining access to GoAML after SACM approval.
- Ensure submissions meet UAE FIU standards to avoid delays or rejections.

📌 *Note: This guide applies to all entities subject to AML/CTF compliance in the UAE, including DNFBPs and financial institutions. It assumes the user is responsible for managing AML system access on behalf of the company.*

1.3 Who Should Use This Guide

This guide is intended for:

- Compliance Officers / MLROs (Money Laundering Reporting Officers)
- Company Administrators designated to handle FIU-related platform access
- Legal and Regulatory Affairs team members
- Operations and IT support staff assisting in user registration

Users should be familiar with basic AML/CTF requirements in the UAE and have access to their company's official documents (Trade License, Emirates ID, etc.) before beginning the registration.

2. Abbreviations and Acronyms

Abbreviation	Meaning
AML	Anti-Money Laundering
CTF	Counter-Terrorism Financing
FIU	Financial Intelligence Unit
SACM	Services Access Control Manager
GoAML	Go Anti-Money Laundering (FIU's reporting platform)
STR	Suspicious Transaction Report
SAR	Suspicious Activity Report
DNFBPs	Designated Non-Financial Businesses and Professions
MLRO	Money Laundering Reporting Officer
KYC	Know Your Customer
UAE	United Arab Emirates
ID	Identification Document (e.g., Emirates ID, Passport)
MoE	Ministry of Economy
CBUAE	Central Bank of the UAE
FATF	Financial Action Task Force
UI	User Interface
OTP	One-Time Password
PDF	Portable Document Format

3. Prerequisites and Document Preparation

Before initiating the SACM and GoAML registration process, ensure you have completed the following preparatory steps. Proper document preparation will help avoid delays or rejections during the approval process.

3.1 Required Documents

You will need to prepare and compile the following documents:

1. **Valid Trade License**
    - A clear, scanned copy of your company's valid Trade License.
2. **User Identification**
    - A clear, scanned copy of the Emirates ID *or* Passport of the user being registered (the person who will access GoAML).
3. **Authorization Letter**
    - Download the official letter format for authorization letter provided.
    - Fill in the details accurately.
    - Update the **"To" field** in the letter to address the correct Supervisory Body according to your licensing authority in Trade License.

3.2 File Preparation Guidelines

Once all documents are ready:

1. **Merge all three documents** (Authorization Letter, Trade License, and ID/Passport) into a **single PDF file**.
2. **Ensure the final PDF file size does not exceed 5 MB**.
3. **Review for legibility and accuracy** before uploading.

4. SACM Registration Process

The SACM (Services Access Control Manager) portal is the first step in accessing GoAML. All entities must register their organization and authorized user(s) through SACM to obtain approval from their Supervisory Body.

4.1 Pre-Registration on SACM

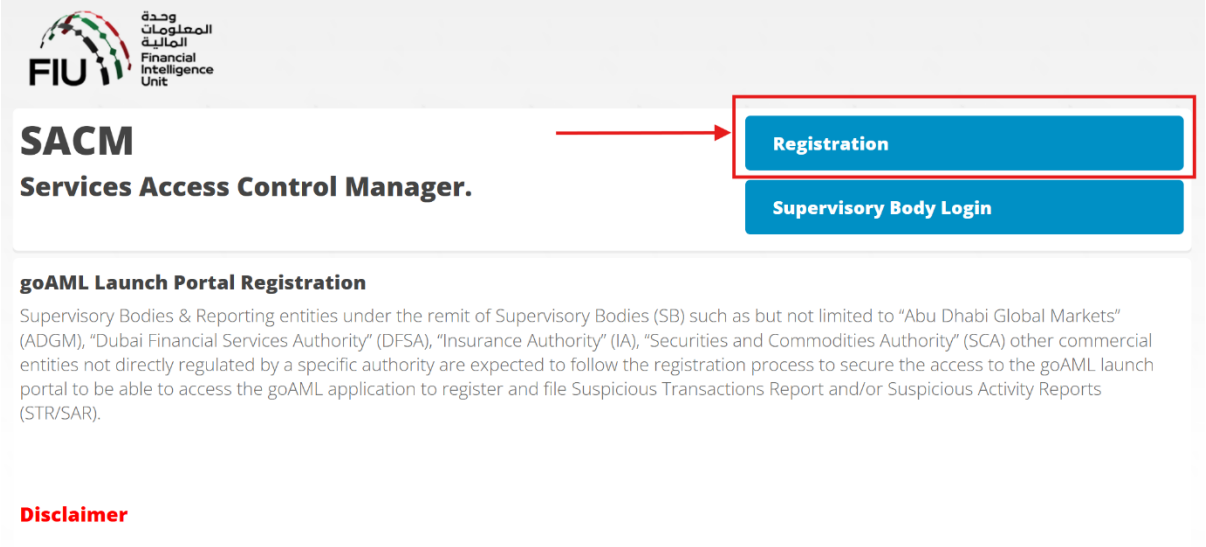
Follow the steps below to complete your SACM pre-registration:

Step 1: Access the Portal

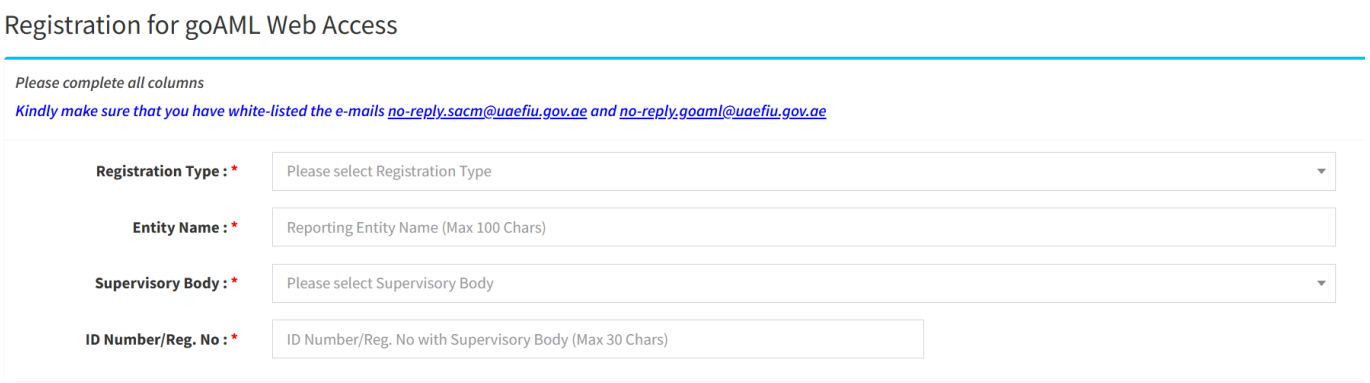
- Visit: https://services.uaefiu.gov.ae/sacm/

Step 2: Start Registration

- Click the **"Registration"** button on the homepage.

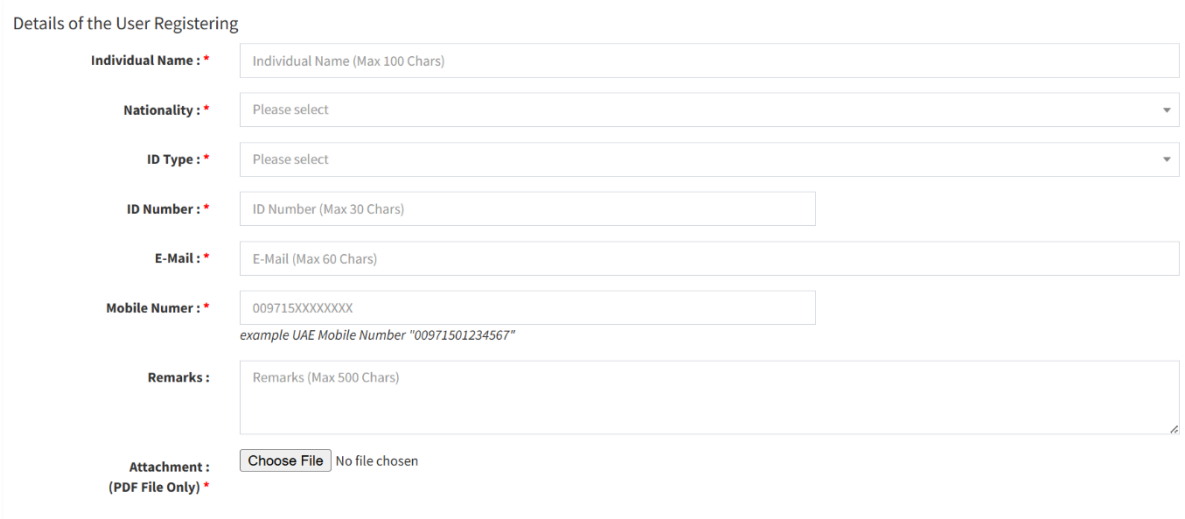


Step 3: Complete Entity Details (First Half of the Form)



Field	What to Enter
Registration Type	Select Reporting Entity
Entity Name	Enter your company name exactly as it appears on the Trade License
Supervisory Body	Choose the body listed on your Trade License (e.g., Ministry of Economy)
ID Number / Registration Number	Enter your Trade License Number

Step 4: Complete the User Details (Second Half of the Form)



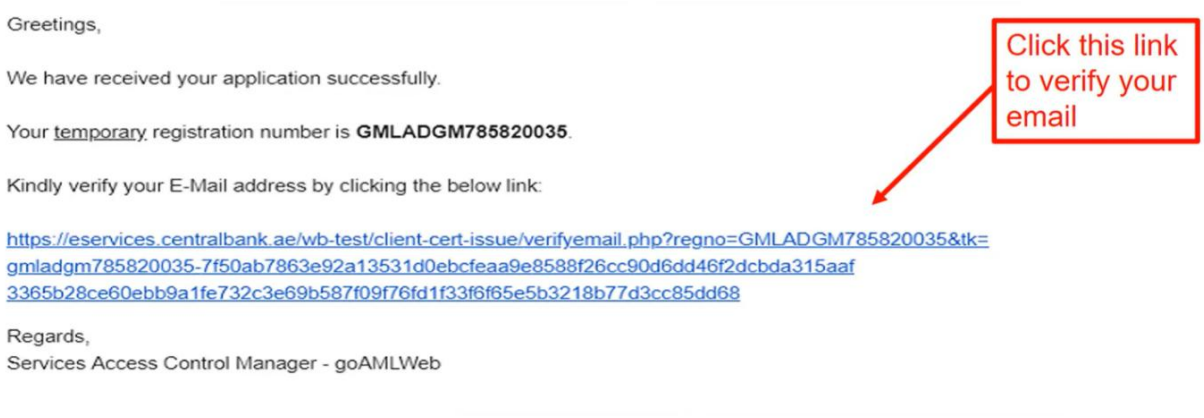
Field	What to Enter
Individual Name	Enter the Compliance Officer's full name as per Emirates ID or Passport
Nationality	As per the ID document
ID Type	Select either Emirates ID or Passport based on the submitted document
ID Number	Enter the number from the selected ID
Email	Use the Compliance Officer's active email address (required for verification)
Mobile Number	Use a UAE-registered mobile number in this format: 009715XXXXXXXX
Remarks	(Optional) Add any comments relevant to your application
Attachment	Upload the PDF file prepared earlier (Authorization Letter + Trade License + ID/Passport). File must be under 5 MB.

Step 5: Submit the Application

- Carefully review the details.
- **Read and accept** the Terms and Conditions.
- Click **Submit**.

4.2 Email Verification (Mandatory Step)

After submission, an email will be sent to the address provided. **You must verify your email before the request is sent to your Supervisory Body.**



Didn't receive the verification email?

If the email hasn't arrived:

1. **Check your Spam/Junk folder** – Look for messages from:
    - no-reply.sacm@uaefiu.gov.ae
    - no-reply.goaml@uaefiu.gov.ae
2. **Contact your IT team** – Ensure the above email addresses are **not blacklisted** or filtered.
3. **Request to resend** – Email **goaml@uaefiu.gov.ae** asking to resend the verification link.

✅ **Important:** Your application **will not be reviewed** by the Supervisory Body until the email is verified.

4.3 Supervisory Body Review

Once your email is verified, the application is forwarded to the relevant **Supervisory Body** (e.g., Ministry of Economy). You must now **wait for review and approval**.

You may receive updates via email regarding the status of your request or if further clarification is needed.

4.4 Completing SACM Registration (Obtaining the Secret Key)

Once your SACM registration is approved, follow the steps below to retrieve your **Username** and **Secret Key**, which are required for logging into GoAML and setting up Two-Factor Authentication.

Step 1: Check Email for OTP

- You will receive an **Email from SACM** containing your **Email OTP Code**

> Greetings,
>
> Your entity registration for goAMLWeb access has been **Approved** by your Supervisory Body
>
> Reg. No. : **GMLMOEC000000000**
> Entity Name : **NAME OF THE ENTITY**
> Individual Name : **NAME OF MLRO/COMPLIANCE OFFICER**
> Supervisory Body : **MINISTRY OF ECONOMY**
>
> Kindly obtain your TOTP Secret Key by visiting the below link. You are required enter the E-Mail OTP (provided below) and SMS OTP (sent to your registered mobile).
> E-Mail OTP : **XXXX0XX000**
>
> URL : https://services.uaefiu.gov.ae/sacm/getkey.php
>
> Regards,
> Services Access Control Manager – goAMLWeb

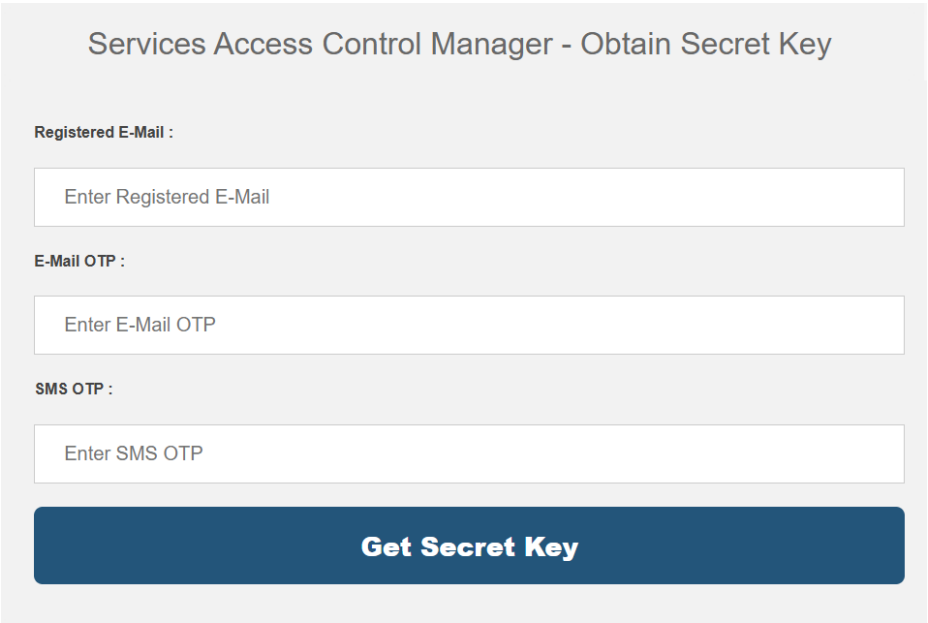
Step 2: Check Mobile for SMS OTP

- A **text message** will be sent to your **registered mobile number** with the **SMS OTP Code**.

Step 3: Access the Secret Key Portal

- Go to: https://services.uaefiu.gov.ae/sacm/getkey.php

Step 4: Complete the Form



Field	What to Enter
Registered Email	Compliance Officer's email used in registration
Email OTP	The OTP from the email
SMS OTP	The OTP from the SMS message

✅ **Note:** OTPs are only **valid for 24 hours**.

If the OTPs have expired:

- Send an email to **goaml@uaefiu.gov.ae** from the registered email address to request **new OTP codes**.

Step 5: Submit and Receive Credentials

- After submitting the form, you will receive a **confirmation email** containing your:
  - **Username**
  - **Secret Key**
- This email is crucial for setting up Google Authenticator and accessing GoAML.

Greetings,

Please find below your User Name and Secret Key for your reference.
Kindly make sure you are keeping the User Name and Secret Key confidentially

Reg. No. : **GMLMOEC000000000**
Entity Name : **NAME OF THE ENTITY**
Individual Name : **NAME OF THE MLRO/COMPLIANCE OFFICER**
Supervisory Body : **MINISTRY OF ECONOMY**

User Name : **UMOEC000000**
Secret Key : **XX0X0XX0XXXXX0X**

URL : https://services.uaefiu.gov.ae

After logging in, please ensure that you register your organization on the goAML Production environment ASAP.

Regards,
Services Access Control Manager – goAMLWeb

4.5 Google Authenticator Setup (Two-Factor Authentication)

The **Secret Key** received from SACM must now be registered in Google Authenticator.

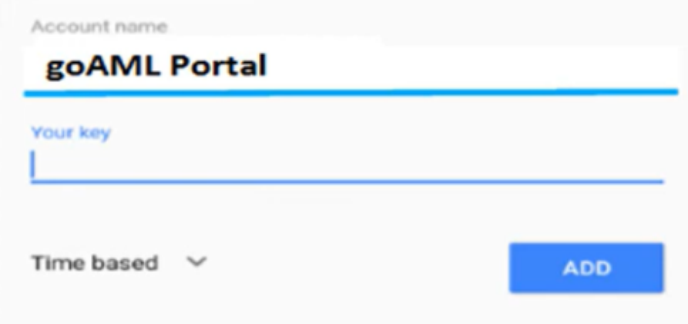
Step 1: Install the App

- Download **Google Authenticator**:
    - From the **App Store** (iOS) or **Play Store** (Android)

Step 2: Set Up an Account

- Open the app and **sign in** using any Google account (preferably the same used in GoAML registration).
- Tap **'+'** to **Add a New Setup Key**.

Step 3: Enter Your Key



Field	What to Enter
Account Name	GoAML Portal
Your Key	Paste the Secret Key from the SACM confirmation email
Type of Key	Select Time-Based

- Click **Add** to complete setup.

✅ You will now see a **time-based 6-digit code** in your Google Authenticator app. This code is required each time you log in to GoAML.

5. GoAML Registration

After successfully completing SACM registration and setting up Google Authenticator, you are now ready to access and complete your registration on the **GoAML portal**. This section walks you through the first login process and initial access to the GoAML registration page.

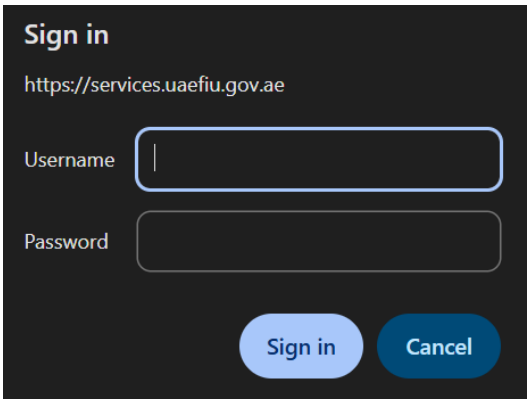
5.1 Accessing the GoAML Registration Page

Follow these steps to log in and begin your registration on the GoAML portal:

Step 1: Go to the GoAML Login Page

- Visit: https://services.uaefiu.gov.ae/goaml/

Step 2: Fill in the Login Form



Field	What to Enter
Username	Use the Username provided in the SACM confirmation email
Password	Open **Google Authenticator** and enter the **current 6-digit code** displayed under GoAML Portal

Step 3: Sign In

- Click **Sign In** to proceed.

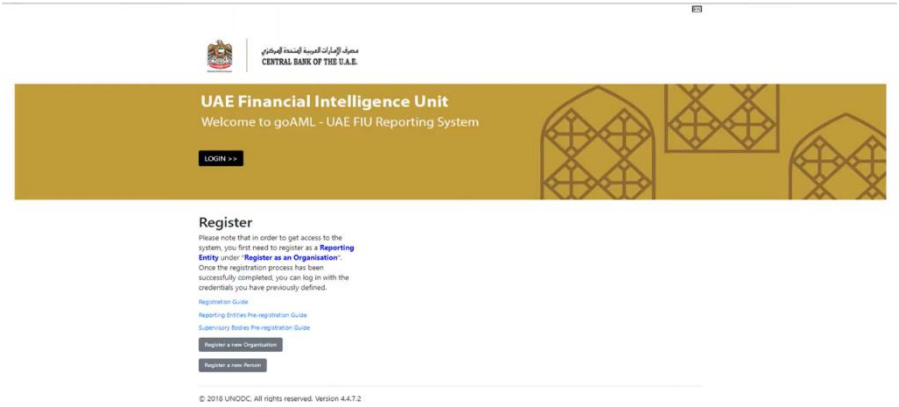
✅ **Note:** The Google Authenticator code refreshes every 30 seconds. Make sure to enter the current code to avoid login errors.

5.2 GoAML Entity Registration

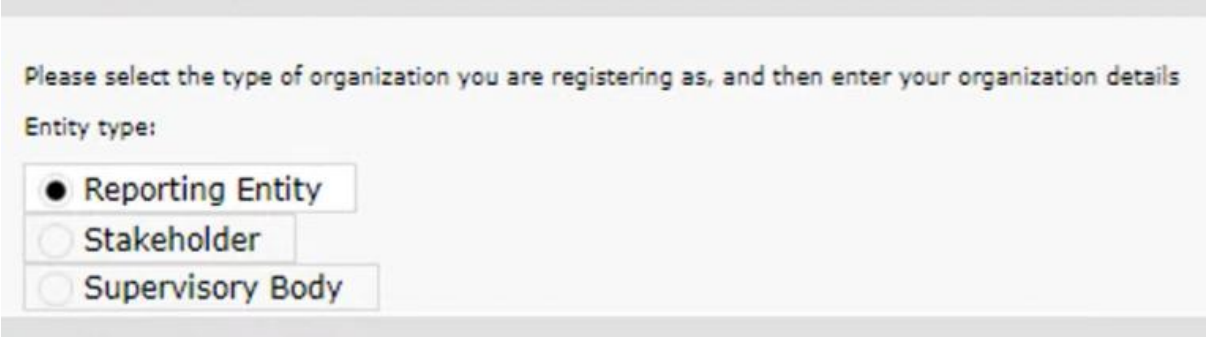
After successfully signing in to the GoAML portal, follow the steps below to register your company (entity) in the system.

Step 1: Start Entity Registration

1. Click the **Register New Organisation** button on the dashboard.

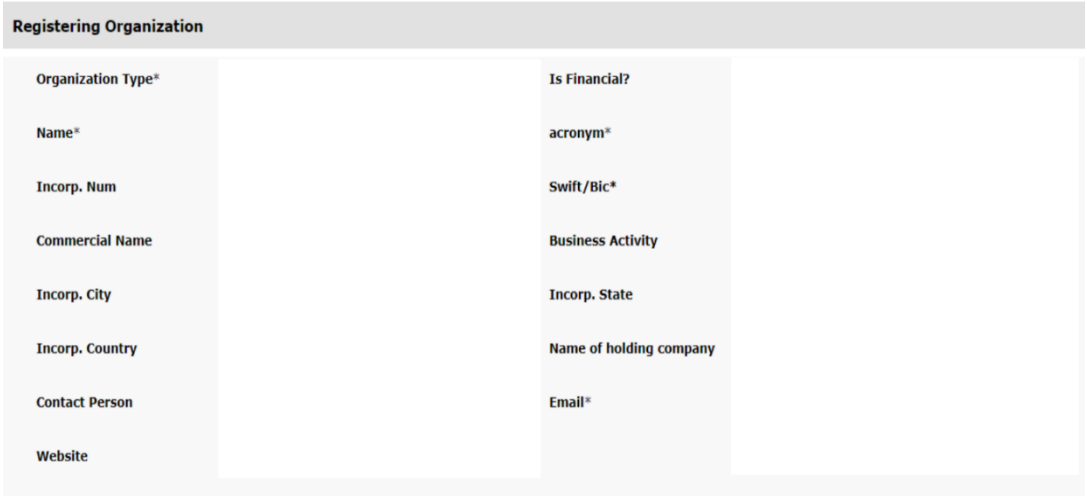


2. Select **Reporting Entity** as the **Registration Type**.



Step 2: Fill Out the Organization Information

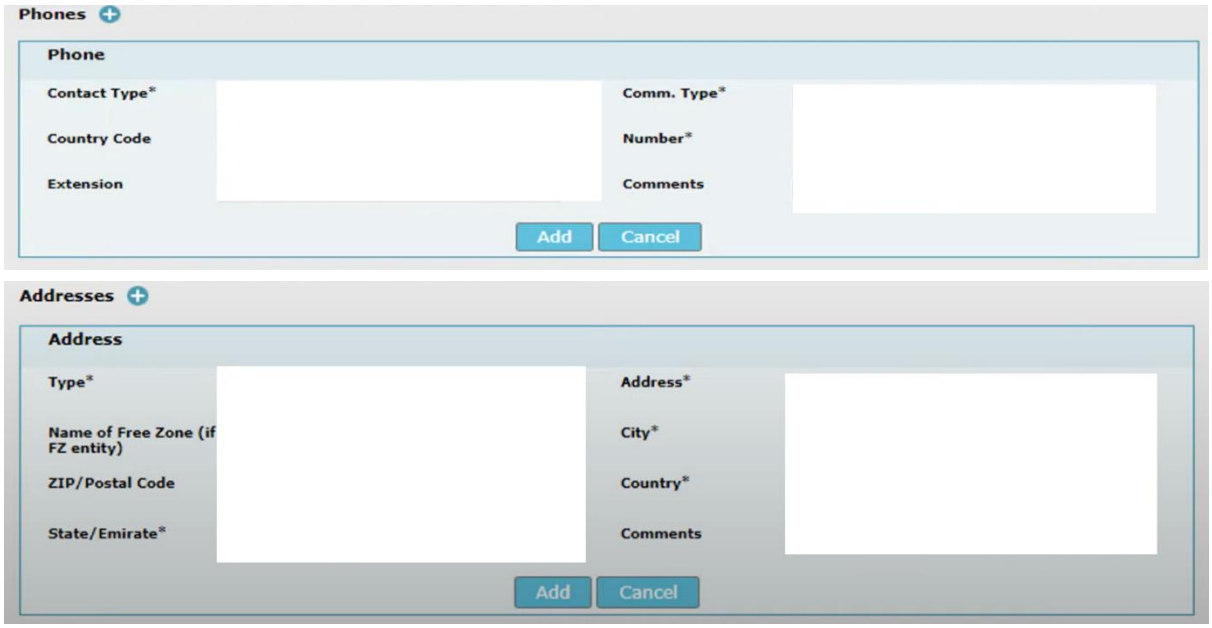
In the **Register Organization** form, fill in the following fields based on your company's trade license:



Field	What to Enter
Organization Type	Select the category matching your Trade License (e.g., DNFBP)
Is Financial	Select Yes if you are a Financial Institution; No if DNFBP
Name	Company Name in Trade License
Acronym	Shortened company name or abbreviation
Incorporation Number	Trade License Number
Swift/BIC	Enter Swift/BIC Code (if applicable); N/A if DNFBP
Commercial Name	Trade Name of the Company
Business Activity	Select the most relevant option
Incorporation City	City as per Trade License
Incorporation State	State as per Trade License
Incorporation Country	Set to United Arab Emirates
Name of Holding Company	N/A if not applicable
Contact Person	Compliance Officer's Name as per Emirates ID/Passport
Email	Email used to communicate with your company
Website	Enter website URL or N/A if none

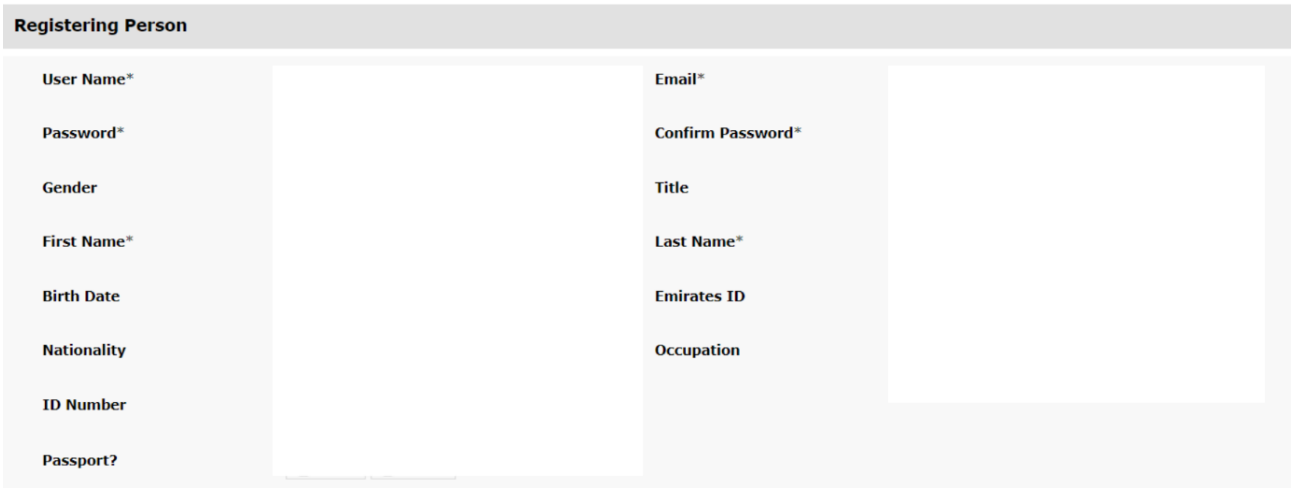
Step 3: Add Company Contact Information

1. Open the **Phone and Addresses** section.
2. Fill in the company's contact details.
3. Optionally add notes like **"Call before 5 PM"**.
4. Click **Add** to save.



Step 4: Register the Compliance Officer

In the **Register Person** form, fill in the Compliance Officer's personal and identification details:

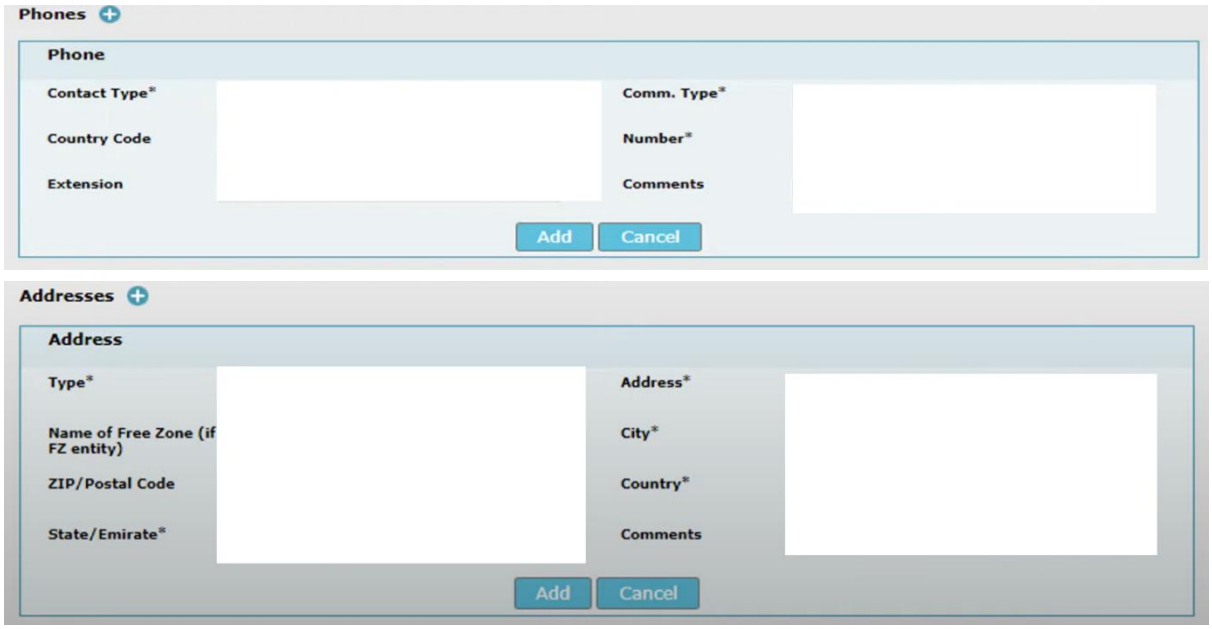


Field	What to Enter
Username	Used for GoAML login
Email Address	Registered email of the Compliance Officer
Password	Create a secure password

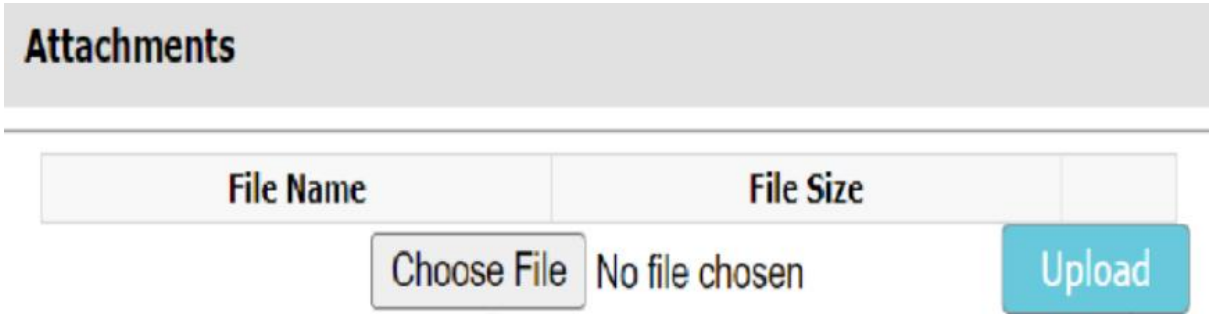
Confirm Password	Re-enter password
Gender / Title	Select appropriately
First / Last Name	As per Emirates ID/Passport
Birth Date	As per official ID
Emirates ID	Yes, if using Emirates ID. No, if using Passport
Nationality / Occupation	As per Emirates ID/Passport
ID Number	Emirates ID number or N/A
Passport	Set to Yes if Emirates ID is not used
If Passport is Yes, fill in:	
Passport Number	Passport Number
Passport Country	Passport Country

Step 5: Add Compliance Officer's Contact Information

1. Navigate to **Phone and Addresses** for the Compliance Officer.
2. Enter the relevant details.
3. Add any notes if necessary (e.g., availability).
4. Click **Add** to save.



Step 6: Upload Required Documents



Upload the **PDF** containing:

- Authorization Letter
- Trade License
- Emirates ID/Passport

📌 Ensure the file is under **5 MB** and clearly scanned.

Step 7: Submit the Application

1. Review all information for correctness.
2. Click **Submit**.

You'll receive an email acknowledging your submission.

Step 8: Wait for Approval

- Wait for the **approval email** from GoAML.
- If delayed, follow up via goaml@uaefiu.gov.ae.

6. GoAML Approval and Login

Once your entity registration has been reviewed and approved by the GoAML team, follow these steps to access your account:

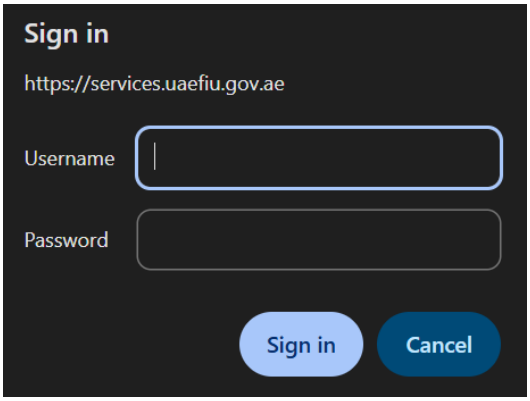
👉 Go to the login page: https://services.uaefiu.gov.ae/goaml/

6.1 Two-Level Login Authentication

a. 1st Level Authentication

Use your SACM credentials:

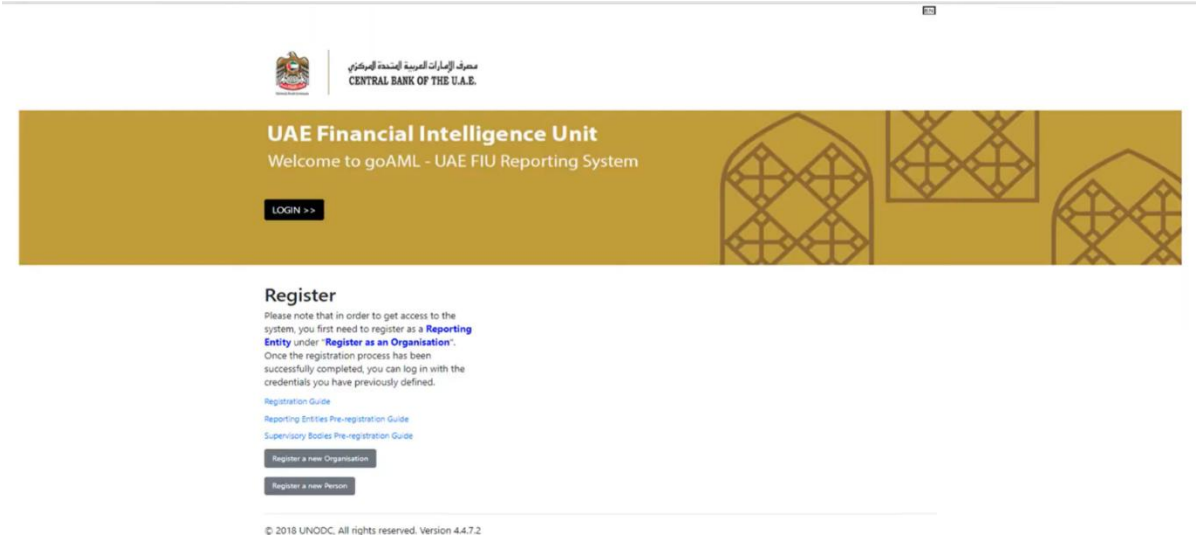
- **Username:** The **SACM Username** received from the SACM registration approval email
- **Password:** The **6-digit code** generated by your **Google Authenticator app**



b. 2nd Level Authentication

After clicking the **Login** button on the first level:

- **Username:** Compliance Officer Username (as entered in the "Register Person" form)
- **Password:** Compliance Officer Password (created during the GoAML registration process)



Once authenticated successfully on both levels, you will have access to the full GoAML portal.

7. References

Below are official guides and instructional resources that support the GoAML registration process:

1. **Ministry of Economy – GoAML Company Registration Overview**

   https://www.moec.gov.ae/en/registering-companies-in-goaml

2. **GoAML System Registration Guide (PDF)**

   Download the official guide

3. **Video: How to Register in SACM**

   https://www.youtube.com/watch?v=nH3IJa-wYhUv

4. **Video: How to Register in GoAML**

   https://www.youtube.com/watch?v=GbDVfFxmbkk