UNODC'S SOFTWARE

FOR FINANCIAL INTELLIGENCE UNITS

goaml.unodc.org

UNODC
United Nations Office on Drugs and Crime

UNODC MANDATES

- UN Conventions:
  - Transnational Organized crime (UNTOC)
  - Corruption (UNCAC)
  - Suppression of Terrorism Financing

- UN Security Council Resolutions

- UN General Assembly Resolutions
  - 66/181 (2011), 66/177 (2011) and 65/232 (2010)

UNODC supports the following international/regional instruments:

- FATF Recommendations
- Egmont Group Principles
- European Union IV AML/CFT Directives
- Council of Europe AML/CFT Convention of 2005
  (Warsaw Convention)

ENTERPRISE APPLICATION CENTRES AND SP-MS

The Global ICT strategy (A/69/517) proposed by the Secretary General and approved by the General Assembly includes the creation of an Enterprise Application Centre (EAC) in Vienna. SP-MS, under the overall EAC Vienna's mandate, will continue to provide software products to Member States within the thematic areas of the UNODC substantive mandates of countering corruption, illicit drugs control and transnational organized crime.

To operationalize these mandates, SP-MS is a team responsible to develop sustainable and affordable IT solutions and to make these solutions directly available to key government institutions of Member States including law enforcement, prosecutorial, intelligence, revenue and customs, regulatory, anti-corruption, drugs control and asset forfeiture and recovery agencies.

The provision of such solutions is aimed at establishing and strengthening national capacity to gather, analyze and disseminate criminal and financial intelligence, conduct investigations including making mutual legal assistance requests and dealing

with incoming requests, conduct and manage prosecutions and regulatory actions, identify track, seize, manage and take recovery and forfeiture actions against criminally-derived and stolen assets at the national and international levels.

The following groups directly benefit from software products provided by UNODC in Member States:
- Financial Intelligence Units;
- Supervisory and regulatory authorities;
- Law Enforcement agencies;
- Specialised investigative bodies including Anti-Corruption Agencies;
- Intelligence agencies;
- Prosecution agencies;
- Asset forfeiture agencies;
- Regional and international law enforcement and intelligence groupings;
- Drugs control agencies;
- Drugs Laboratories.

FINANCIAL CONTRIBUTION OF MEMBER STATES

Software products currently provided to Member States are free of charge. UNODC is requesting that recipient Member States agencies, either directly or through hard earmarked Donor funding, sustain product configuration, installation, training and maintenance activities including software upgrades, bug fixes and general first, second and third level support.

In response to user community feedback, a model to apportion the general recurring yearly maintenance costs to sustain the UNODC team is being established to ensure that actual costs to be charged to relevant Member States or Donors will be tuned according to:

a) type/version of the product,
b) additional requested functionalities,
c) complexity from the transition of any legacy system,
d) type of support activities requested,
e) size and operational volume of relevant Member States in receipt of software products and their GDP/HDI.

Depending on your environment, we can advise on the average cost for the deployment of an ICT infrastructure. We also provide trainings on goAML and substantive AML/CFT areas.

goAML USER COMMUNITY

Currently 25 FIUs worldwide have adopted goAML as their IT-solution and more than 30 FIUs have initiated technical discussions with UNODC for goAML deployment. The FIUs that have implemented goAML have become important contributors of expertise to the goAML development process, in that their experiences, feedbacks and inputs have been the basis for all improvements made to the system. The process of feedbacks and inputs into goAML from FIUs was informal and wasn't institutionalized. The International User Group goAML (IUG goAML) was created by a resolution adopted in the meeting of the members on 02-04 April 2012 in Vienna, Austria.

The objective of the IUG goAML is to provide a platform for Financial Intelligence Units to exchange strategies, knowledge, skills, expertise and opinions on goAML. By using the same tool, FIUs enhances standardization to enhance their effectiveness in their fight against money laundering and terrorism financing.

goAML SUPPORTS FISMM

FIU Information System Maturity Model (FISMM), developed by the Egmont Group of FIUs, is a comprehensive framework to enable FIUs of different sizes to assess the maturity level of their processes and IT systems. This framework also assists in strategy formulation, performance management, process improvement, and technology evaluation in FIU environment. FISMM describes the stages through which processes progress as they are defined, implemented, and improved.

The FIU plays a central role in a country's AML/CFT operational network, and provides support to the work of other competent authorities. FIUs also have an important role in the global fight against money laundering, the financing of terrorism, and related crime. Robust IT systems at FIU are critical to its ability to transform data into financial intelligence. FIU cannot perform its functions (timely access to information; searching of databases for analysis or making inquiries on behalf of foreign counterparts; and preparing trend analysis reports) effectively without the use of IT system.

goAML supports FISMM as highlighted in the table below:

FD01 - COLLECTION OF REPORTS

GOALS		IMPLEMENTED IN
	Collection of reports in electronic form	Web / XML Reports
	Collection of reports in a timely and secure manner	Security and Workflows
	Collection of complete and accurate information in reports	Validation, Business Rules

FD02 - Access to information

GOALS		IMPLEMENTED IN
	Access relevant financial, administrative and law enforcement information	Message Board with Stakeholders
	Ensure adequacy and accuracy of information sources	Validation and Workflow of reports
	Use a wide range of search functionality to locate relevant information	Implementation depends on FIU capabilities
	Ensure timeliness of response	Implementation depends on FIU capabilities

FD03 - Processing of information

GOALS

Goal	Implemented in
Validation of data quality in reports	**Validation, Business Rules**
Improvement of data quality in reports	**Workflow of reports**
Prepare data for effective risk assessment, search and analysis	**Case management, Search, Analysis, Reports, Templates**

FD04 - Detection of new targets

GOALS

Goal	Implemented in
Identify new targets	**Matching, Profiling**
Detect financial and other activity patterns	**Reporting modules**

FD05 - Operational analysis

GOALS

Goal	Implemented in
Detect relationships among the subject and accomplices	**Linking, Analysis Reports, Diagramming**
Detect financial and other activity patterns	**Analysis Reports and Diagramming**
Identify investigative leads	**Case management**

FD06 - Strategic analysis

GOALS

Goal	Implemented in
To provide insight and overview	**Subject and Entity reports, Analysis Reports**
To predict developing or future trends and patterns	**Analysis Reports**
To identify or predict vulnerabilities	**Analysis Reports**

FD07 - Domestic Cooperation

Goals	Implemented in
Effective exchange of information	Messaging and Message Board
Supporting investigation	Case Management
Advanced collaboration (knowledge sharing, matching)	Messaging and Message Board, goAML Web, Workflow

IMPLEMENTED IN

FD08 - International Cooperation

Goals	Implemented in
Receiving information from counterpart FIUs	Messaging and Message Board, goAML Web
Sending information to counterpart FIUs (pro- and reactively)	Messaging and Message Board, goAML Web
Advanced collaboration between FIUs (knowledge sharing, matching, etc.)	Messaging and Message Board, goAML Web
Joint analyses	Messaging and Message Board, goAML Web, Case management

GOALS

IMPLEMENTED IN

FD09 - Registration of reporting officer

Goals	Implemented in
Collect information about the reporting entity and reporting officer	XML Report Structure, goAML Web user management
Provide login credentials to the reporting officer	goAML Web

GOALS

IMPLEMENTED IN

FD10 - Capacity building of reporting entities

GOALS		IMPLEMENTED IN
Increased awareness about AML/CFT obligations	goAML is built around that	
Upgradation of skill level in reporting entities	goAML enhances and eases the work of reporting entities	
Preventing abuse of financial system for ML/FT	goAML achieves this through the many layers of validation	
Effective implementation of AML/CFT controls by reporting entities	goAML Web	
Effective detection and reporting of suspicious transactions by reporting entities	goAML Web, XML reporting standard	

FD11 - Managing compliance of reporting entities

GOALS		IMPLEMENTED IN
Improve the quality of the reports received from reporting entities.	XML reporting standard and guided manual reports on goAML Web	
Assess the level of compliance by reporting entities	Reporting statistics on goAML Web	
Improve the level of compliance by reporting entities	Workflow of reporting, Audit reports	

FD12 - Performance management

Goal	Implemented in
Define activities and steps in processes	Workflow
Assign responsibility for process and activities	Workflow
Measure key goal and performance indicators	Performance reports

FD13 - Information management

Goal	Implemented in
Create an environment where all employees are committed to preserving corporate memory.	Message board, logs
Ensure that information and records are managed as valuable assets to support the outcomes of programs and services, as well as operational needs and accountabilities	One of the requirements of goAML is an standard secure infrastructure
Promote the efficient and effective use of information management resources and technology to capture, protect and manage information, regardless of format, with consistent, effective, and enforceable business rules covering security, retention, disposition, and access restrictions.	goAML is an information management system for FIU
Reduce costs by saving time searching for information. Existing knowledge can be easily found and reused	goAML is a mature product in that regards. Especially in the area of information management

FD14 - Technical infrastructure management

GOALS		IMPLEMENTED IN
Align IT strategy with the business strategy	goAML was built for the FIU business	
Assure that a 'standard of due care' around mitigating IT risks is being met by the organisation	Implementation depends on FIU capabilities	
Obtain value from IT investments	goAML is developed by UNODC "a non-profit organization". Cost of maintenance and development is shared by the user community	
Provide organizational structures that facilitate the implementation of strategy and goals	Implementation depends on FIU capabilities	
Create constructive relationships and effective communication between the business and IT, and with external partners	Implementation depends on FIU capabilities	
Measure IT's performance	Implementation depends on FIU capabilities	

FD15 - Information security management

GOALS		IMPLEMENTED IN
Prevent unauthorized disclosure of information (CONFIDENTIALITY)	goAML is a closed system with extensive security measures	
Prevent the accidental or unauthorized deliberate alteration or deletion of information (INTEGRITY)	goAML keeps an audit trail of all activities and information stored, no deletion is performed really	
Ensure that information is available to authorized persons whenever required (AVAILABILITY)	goAML user management and security is extensive	

INTEGRATION OF goAML WITH VARIOUS APPLICATIONS

goAML can be integrated to various applications using web services and service oriented architecture (SOA). Like many data warehouses goAML provides generalized and consolidated data in multidimensional view. Along with generalized and consolidated view of data, goAML also provides Online Analytical Processing (OLAP) tools. These tools help us in interactive and effective analysis of data in a multidimensional space. This analysis results in data generalization and data mining.

goAML FEATURES AND COMPETITIVE ADVANTAGE

goAML is offered in 2 releases: goAML Standard Edition (SE) and Enterprise Edition (EE).

The goAML system has been developed to help bridge the gap between expectation and reality in the area of FIU IT. It provides a "one stop" solution, a system that integrates 14 separate functions into one package that can meet the IT and business needs of the largest to the smallest FIU.

The goAML system is one of UNODC's strategic responses to crime including money laundering and terrorist financing. The goAML application has been developed by the Information Technology Service of UNODC in partnership with the UNODC Global Programme Against Money Laundering. It is an integrated system that not only provides database and intelligence analysis capacity but will also meet the business requirements of an FIU in relation to workflow, task assignment and tracking, statistical reporting, resource management, document management and intelligence file creation and management. The goAML solution is executed in three steps: collection, analysis (rule-based analysis, risk-score and profiling) and dissemination (escalate to law enforcement and seek feedback). It provides a facility for the rapid exchange of information between the FIU, reporting entities, law enforcement and judicial authorities, while ensuring confidentiality of the data collected. The goAML software is designed as a modular system to fit the needs of any FIU irrespective of size.

An FIU generally receives data from financial institutions and other reporting entities in the form of: CTR, STR, EFT, BCR, TFR, etc. Using the goAML system these data are either submitted offline (through XML data exchange), online (through uploading the XML data messages) or through filling online forms on the FIU secure website. Provision is also made for manual loading of data.

The analysis features of goAML provide tactical and strategic support to investigative and analytical teams and utilise highly sophisticated but user friendly reporting features to chart high volumes of data to help understand the big picture. The goAML solution is well suited to both low and high data volume environments.

The goAML system is driven by a security model that specifies the kind of access rights each user has by providing an audit trail and log details of every transaction performed by each user.

The integrated system components are:

1. Data collection;
2. Data evaluation and clean up;
3. Ad-hoc queries and matching;
4. Statistical reporting on information/reports received and processed;
5. Structured analysis at both tactical and strategic levels;
6. Profiling tool;
7. Rule based analysis;
8. Workflow management system;
9. Task assignment and tracking;
10. Document management with full text search capability;
11. Intelligence file development and management system;
12. Data acquisition/integration from external sources;
13. Integrated charting and diagramming;
14. Intelligence report writer tool.

1. Data collection

The data collection component provides secure electronic delivery of reports (STRs, CTRs and EFTRs from reporting entities (RE) using (SSL 512 bit encryption). It allows the FIU to create reporting entities in the system and then provides functionality for reporting entities to create and or change RE contact details, to upload reports and perform data entry. Reports are either submitted offline (through XML data exchange), online (through uploading the XML data messages) or through filling online forms on the FIU secure website. Report formats are defined within the collection component. There is also ability for the FIU to manually enter data into the database.

2. Data evaluation and clean up

This component automatically checks incoming electronic data for completeness and accuracy (compliance with XML schema). This process takes place in a staging area outside the main system environment. If incoming data is correct and complete it is transferred to the main database, if it is not it is returned the reporting entity for validation. This process can also be completed manually within the FIU. Compliance Reports consist of three different kinds of reports: Submission Statistics Reports, Missing Submission Reports and Missing Single Reporting Side Reports.

3. Ad-hoc queries and matching

The Ad-hoc queries and matching component allows users to enter requests for matches on selected criteria, including name, address, province, country, account, id document number, etc. After entering the query the system returns a list of all entities matching the requested criteria and links them, where links exist.

4. Statistical reporting on information/ reports received and processed

This component allows statistical reports to be automatically generated or ad hoc statistics to be obtained from the system to prepare reports on all activities carried out within the system including financial reports received and processed in goAML. Statistics can be generated on reporting entities, report types, occupation, geographic regions, countries, STRs, CTRs, etc.
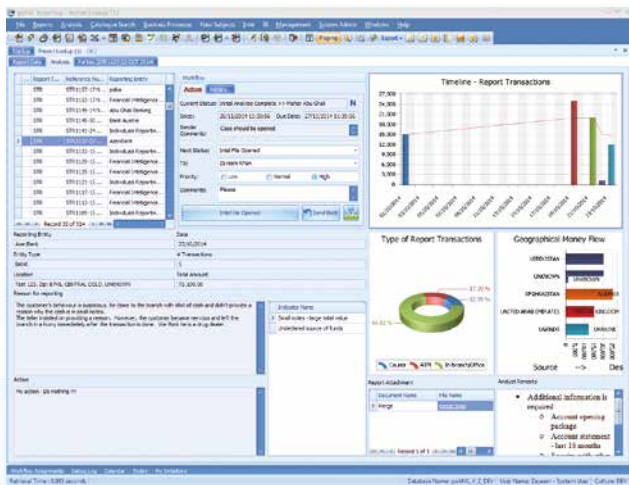
5. Structured analysis at both tactical and strategic levels

This menu covers the contents of the reports, and any other data held within the database, which the analyst can use for in-depth analysis as well as investigative purposes. The trends/patterns of financial transactions of persons and their account activities as well as money movements can be analysed. Entity, Account and Person details can also be extracted from the uploaded reports for analysis. Tactical analysis on specific targets can be carried out utilising the full content of the database as well as more general strategic analysis again utilising all data contained in the database. The strategic analysis function provides a wide range of options including analysis pivoting on primary account holder, signatories, account activity, occupation and business type, time lines, top players, etc.
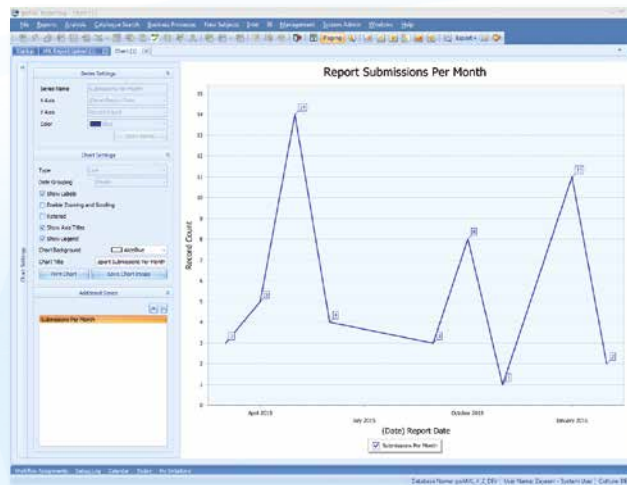
6. Profiling tool

goAML calculates and stores profiling data for the data components. Profiling is scheduled to run prior to any new data being distributed – this allows the new data to be compared with any saved profile data before influencing it (thereby allowing for more accurate exception reporting). All profile data is appended to structured tables with a date time stamp in order to identify profile trends. Profiling is based around persons, entities, occupation and business types, geographical area etc.

7. Rule based analysis

This component gives users a fully customizable rule-based analysis capability that enables the design of rules with dynamic risk scores; continuous scanning of data ensures that reported transactions fit the patterns. The analyst is notified of pattern changes, exceptions etc.
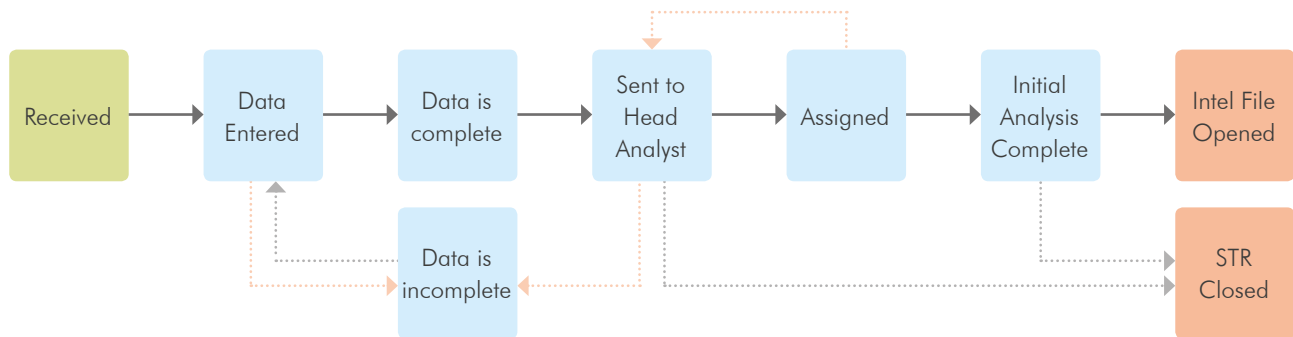
8. Workflow management system

The workflow management system provides sequenced steps involved in the management of FIU information, including receipt and processing of reports, analysis functions and management of the dissemination and feedback processes.

9. Task assignment and tracking

This component provides functionality that allows managers to allocate, re-assign or withdraw tasks within predetermined or ad-hoc timeframes. The manager and staff member can monitor progress against required actions and tasks. The system provides alerts when tasks are due or overdue.

## 10. Document management with full text search capability

The document management component allows the capture of documents through electronic transfer and or scanning and optical recognition. Documents can be filed according to a variety of characteristics and all documents are retrievable via text search functionality.

11. Intelligence file development and management system

This component creates and manages an intelligence file once the analyst has compiled all initial information and decided that a report or reports justifies further analysis and possible escalation to an intelligence case file. All analytical work then carried out takes place within the intelligence file. Once analysis is completed and a decision to escalate the matter is taken an intelligence case file is created for dissemination to end user agencies.

12. Data acquisition/integration from external sources

This component collects and stores external data in predefined format. It provides the ability to electronically access, query and retrieve data from external databases where such databases exist and information sharing protocols are in place. Where electronic access and retrieval is not possible goAML can create requests using preformatted templates for transmission to external agencies by e-mail, fax or post.
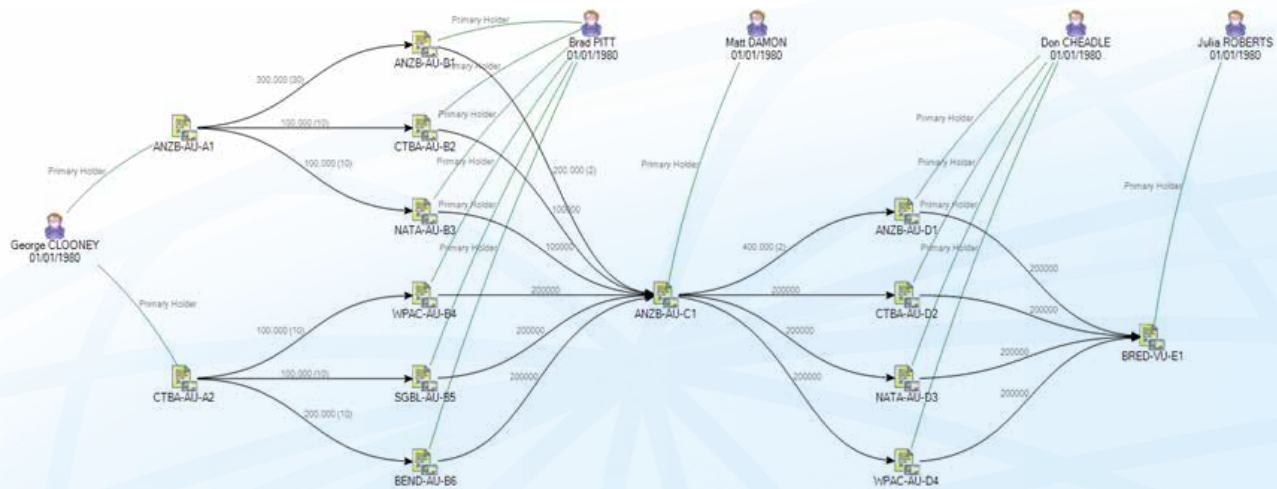
13. Integrated charting and diagramming

This component offers full graphical charting capabilities which are fully compatible with i2 Analyst Notebook©. goAML provides visual representation of transactional link analysis, automated link analysis using addresses, phone numbers, company board membership etc. The user can manually compile charts for individual cases by using the diagram options and icons available under this component.

The charting and diagramming tool is fully integrated into goAML and when activated by the analyst runs continuously and charts all analysis processes undertaken by the analyst. The analyst can manually switch between the charting tool and table views or, if using two screens, can view both simultaneously. Additionally the staged drill down function of the charting tool can actually drive the tactical analysis process by accessing data directly from the database and drawing flows, links and associations automatically.

14. Intelligence report writer tool

The report writer tool allows user defined formats for Intelligence Reports produced by the FIU for dissemination to end user agencies. Different formats can be designed for different types of reporting. E.g. Strategic Intelligence Report and Financial Intelligence Case File based on STR or other analysis.

CONTACT

The goAML application is available for use by all United Nations Member States.
For questions and costs regarding standard or premium implementation and support services for goAML,
please contact UNODC:

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