



Website user guide

Part 3. Transactions in goAML

FIU-Latvia version 2.0.2

Last change: 01/09/2024



The document is intended for users of the Latvia's Financial Intelligence Unit's website at <https://goaml.fid.gov.lv>. This part of the manual describes representation of transactions in accordance with the rules and requirements of the goAML XML schema.

It models transaction flows for various real-life situations, by linking goAML transaction parties (person, entity, account) and type of funds used by them. The templates presented in the document are intended to guide system users in applying a common “description language” when reporting transactions.

Disclaimer: The document contains a description of the use of the enumerations “Transaction Type” (XSD “transaction_type_code”) and “Funds Type” (XSD “funds_type”) when filling out web reports, or creating XML files. The purpose of the document is to help understand the principles of how to choose the appropriate type of transaction, funds, and parties, but does not provide detailed guidance for each and every situation. The reporting users should understand and evaluate the available information at hand and describe it with help of templates provided in this document.

The document will be modified following the changes in the functionality of the goAML system and in other cases if such a need arises from the point of view of data analysis or legislation.

In case of uncertainties, we invite you to contact the user support info.goAML@fid.gov.lv.

FIU-LV version	Date	Author	Explanation
1.0.0	25.05.2021	FID	<ol style="list-style-type: none"> List of transactions and enumeration values set. Templates for <i>Bi-party</i> and <i>Multi-party</i> transactions created. Transactions type “DUMMY” introduced.
1.1.0	13.09.2021	FID	<ol style="list-style-type: none"> Corrected transactions related to gambling (transaction type 303 no longer used). Corrected transaction with electronic money (formerly with virtual money). Templates of transactions with type “501 – Purchase” modified; transaction type “502 – Sale” introduced. Templates of transactions related to virtual currency and insurance modified. New <i>Multi-party</i> transactions: Purchase, Purchase of financial instruments, Sale of financial instruments, Payout of supplementary pension capital, Other types of transactions
1.1.1	27.09.2021	FID	<ol style="list-style-type: none"> Editorial corrections
1.1.2	14.10.2021	FID	<ol style="list-style-type: none"> Addition to “Purchase of Gaming Chips or Lottery Tickets at a Land-Based Casino or Lottery Office”
1.1.3.	07.01.2022	FID	<ol style="list-style-type: none"> New transaction type “108 – Wire transfer (with incomplete data)”
1.1.4	20.05.2022	FID	<ol style="list-style-type: none"> Addition information to the type of transaction 306 - Deposit to a player's account online. For the transaction can be used not only Bi-party template but also Multi-party template – in cases when the customer makes a transfer from the card and the account is unknown.
1.1.5	31.03.2023	FID	<ol style="list-style-type: none"> Clarification of transaction types Debit Turnover and Credit Turnover



FIU-LV version	Date	Author	Explanation
2.0.0	14.07.2023	FID	<ol style="list-style-type: none">1. Added new mandatory fields "transaction_type_code", "transaction_status", "role" (node "activity"), "institution_country" element t_account_my_client;2. Change in mandatory field "transmode_code" use and application.3. Removed mandatory status of the field "significance" in activity section of the report form and in the XSD element report_party_type;4. All fields that were previously shown as "N/A" or not in use are hidden from users filling online report form;5. All commentary fields have their size increased to 8 000 alphanumeric values.6. In descriptions show even those data types that are not in use.
2.0.0	17.07.2023	FID	Changes made to the transaction description: <ol style="list-style-type: none">1. Delete transaction types "116 - Credit turnover" and "117 - Debit turnover";2. Replaced by a new transaction type "401 – Summation of transactions between two parties".
2.0.0	24.07.2023	FID	<ol style="list-style-type: none">1. Addition information to the type of transaction "760 - Transaction with virtual currency (and other virtual assets)".
2.0.1	01.09.2023	FID	<ol style="list-style-type: none">1. Clarified information on transaction type "401 – Summation of transactions between two parties";2. Amended information on transaction type "501 - Purchase" (multi-party).
2.0.2	01.09.2024	FID	<ol style="list-style-type: none">1. Supplemented information on transaction type 306 – Deposit to a player's account online;2. Supplemented information on transaction type 304 - Payout of winnings to a bank account;3. Supplemented information on transaction type - 118 – Transfer;4. Supplemented information on transaction type - 103 – Currency exchange;5. Supplemented information on transaction type - 110 – Refraining from executing a transaction (STRA);6. Supplemented information on transaction type - 101 – Deposit and 102- Withdrawal.



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1 Introduction

This guide is intended for users of the <https://goaml.fid.gov.lv> website (“Website”) who, in accordance with the [Law on the Prevention of Money Laundering and Terrorism and Proliferation Financing](#) (“Law”), use this Website in order to report suspicious transactions and activities, submit threshold declarations (collectively referred to as “Reports”) to the Financial Intelligence Unit of Latvia (“FIU”) or exchange other information with the FIU.

The FIU provides Website users with the following manuals:

1. User Registration
2. User Account Management
- 3. Transactions in goAML (this document)**
4. Reporting
5. Other Correspondence With the FIU

The data structure of all Reports is similar, but depending on the type of report or the availability of the information some XML elements (or online form fields) may be mandatory or optional.

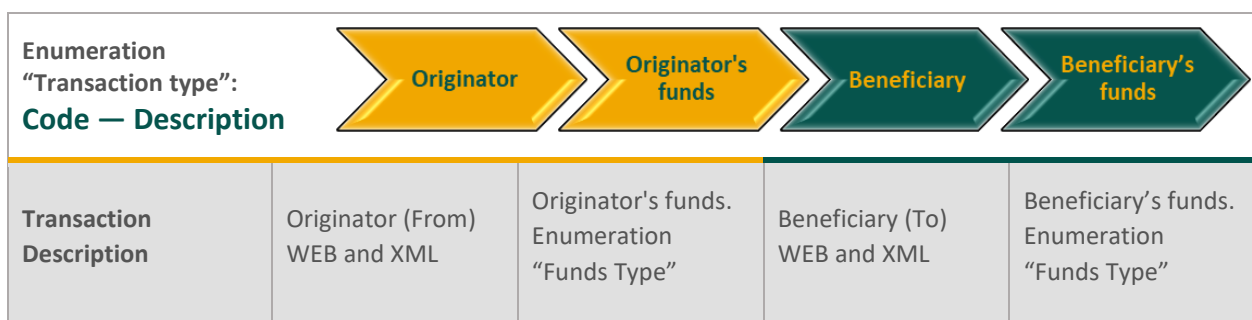
The goAML system supports two types of **transactions**:

- transactions with exactly two-parties or **Bi-party** transactions;
- transactions with one or more parties or **Multi-party** transactions.

For each transaction reported, the transaction amount in euros is mandatory (XML <amount_local>, web report field “Transaction Amount in EUR”), this applies also to transactions conducted in non-EUR currencies. The information regarding the foreign currency used shall be provided with the relevant transaction party (*for instance, if a transfer in USD has been received in a customer’s account, but the account currency is EUR, then the amount in USD and the exchange rate against EUR should be stated on the originator’s side*).

The following templates are designed to give users an idea of reporting transactions in the goAML.

The used template model:





Significant changes related to the new goAML version. Additional mandatory fields are defined, and their names have been changed. Status

For each reported transaction (*Bi-party, Multi-party*), the transaction status (*XML <transaction_status> /In web form – “Transaction type”*) must be indicated. The classifier provides a list of transaction statuses. This information no longer needs to be provided in the field transaction commentary field, except when status “other” is selected.

! Information:

If within the framework of STR (Suspicious Transaction Report) a returned transaction is reported, it is not sufficient to include it only in the description or in the comment of the outgoing transaction - it must be entered as a separate transaction:

1. If funds have been debited from the account or credited into account and then returned after a day (or later), both transactions must be reported. The status of the returned payment transaction should be marked as "Other" with the field "Additional comments about the transaction" stating 'Returned payment'.
2. If funds have not been debited from the account or credited into account (depending on the customer’s position) but have remained within the bank's transit/intermediate account, only one transaction should be reported, indicating the status as "Other" and in the field "Additional comments about the transaction," mentioning "Unexecuted payment".

The screenshot shows a web form titled "Transaction" with several input fields and dropdown menus. A dropdown menu for "Status" is open, showing the following options: Advised, Approved, Commenced, Deferred, Executed, Other, Planned, and Refraining from Executing a Transaction according to Section 32 of Law. Other fields include "Internal Reference Number", "Transaction type", "Date" (M/d/yyyy), "Transaction Amount in EUR", "Purpose of Transaction as Stated in the Transfer Form", and "Additional Comments about the Transaction and Transfer".

Image 1: The transaction status on the goAML website.

Change of transaction type field name from XML <transaction_mode> to XML <transaction_type_code>.



Transaction STR – Suspicious Transaction Report

* Number is required! Internal Reference Number * Transaction type is required! Agent Name

* Date is required! M/d/yyyy * Status is required!

* Transaction Amount in EUR is required! Location

Purpose of Transaction as Stated in the Transfer Form

Additional Comments about the Transaction and Transaction Status

+ Address

From Account Account (My Client)

To Account Account (My Client)

101 – Deposit
102 – Withdrawal
103 – Currency exchange
106 – Exchanging denominations of money
107 – Wire transfer
108 – Wire transfer (with incomplete data)
110 – Refraining from executing a transaction (in STRA report)
118 – Transfer
224 – Insurance payout / Surrender payout
230 – Payout of supplementary pension capital
301 – Cash-out of winnings
302 – Purchase of gaming chips or lottery tickets
304 – Pay-out of winnings to a bank account
305 – Accumulation of gaming chips or lottery tickets
306 – Deposit to a player's account online
307 – Accumulation of player funds online
401 – Summation of transactions between two parties
501 – Purchase
502 – Sale

Image 2. Transaction type on the goAML website.

“Transaction Sector” (XML <transmode_code>) is a new field that reporters must fill in. It is intended to indicate the transaction execution sector, for example, Financial Sector/Non-Financial Sector.

Transaction STR – Suspicious Transaction Report

* Number is required! Internal Reference Number * Transaction type is required!

* Date is required! M/d/yyyy * Status is required! * Transaction sector is required!

* Transaction Amount in EUR is required! Location

Purpose of Transaction as Stated in the Transfer Form

Financial sector
Non-financial sector

Image 3. Transaction Execution Sector on the goAML website.

When describing “My client” a new mandatory field is “Institution country”. This field is intended to indicate the country of the institution where the account is opened.

A new field has been created with the name “Full name in the original script” (XML <full_name_frn>), which is intended to provide the identification data of transaction participants in their original script.

In other report fields, except for this field, information must be provided in Latin characters.

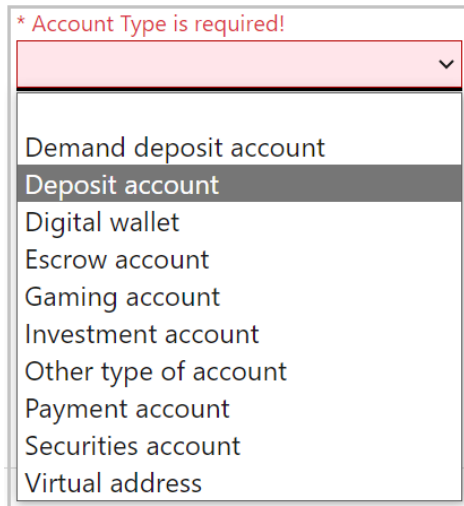
* First Name is required! * Last Name is required! Full name in the original script

Image 4. Full Name in Original Script on the goAML website.



If a natural person is the account owner, it is mandatory to make a note in the field “Is Primary Owner?” (XML <is_primary>).

The field “Account Type” (XML <account_type> or <personal_account_type>) is intended as a mandatory field if the transaction participant is 'My client'.



* Account Type is required!

- Demand deposit account
- Deposit account**
- Digital wallet
- Escrow account
- Gaming account
- Investment account
- Other type of account
- Payment account
- Securities account
- Virtual address

Image 5. Account Type on the goAML website.

FOR YOUR INFORMATION:

1. The report can contain transactions and activities (*STR - Suspicious Transaction Report for suspicious transactions* is used for both instead of reporting separate *SAR - Suspicious Activity Report* for suspicious activities).
2. STR cannot contain information solely about activities. In such cases, SAR type report should be used.
3. Within the report's structures logical bounds, it is possible to change the report type in the form. For example, from STR to STRA and vice versa.
4. In the “Description of Suspicion” field, we invite you to describe the reason for your suspicions regarding the detected possible criminal offense.

2 Bi-party transactions

Bi-party transactions are transactions in which both parties, the source and destination of funds, are clearly identified. The following schematic representations describe various types of possible *Bi-party* transactions.



Deposit

101 – Deposit	Originator	Originator's funds	Beneficiary	Beneficiary's funds
In cash at bank branch <i>(deposit to personal account)</i>	Natural person <from_person>	Cash	Account <to_account>	Funds on account
In cash at bank branch <i>(deposit to corporate account)</i>	Legal entity <from_entity>	Cash	Account <to_account>	Funds on account
In cash at ATM <i>(deposit to personal account)</i>	Natural person <from_person>	Cash in ATM	Account <to_account>	Funds on account
In cash at ATM <i>(deposit to corporate account)</i>	Legal entity <from_entity>	Cash in ATM	Account <to_account>	Funds on account

If a transaction is reported to be conducted in cash, the field " Address" (XML <transaction_address>) is mandatory, except in cases where the transaction type "106 – Exchanging denominations of money" is selected.

- If the transaction has taken place outside Latvia and the exact location is unknown, but the country is known, please indicate this country in the field "Transaction Execution Place", but if you do not have information regarding the country, indicate the phrase "Abroad".
- If the transaction has taken place in Latvia, but not the customer's bank ATM and the exact address is unknown, please indicate the country in the "Transaction Execution Place" field and whether information about ATM, for example, "Test Street, Riga".

* Number 5	Internal Reference Number	* Transaction type 101 – Deposit
* Date 6/5/2023	* Status Executed	* Transaction sector Financial sector
* Transaction Amount in EUR 6,000	Transaction Execution Place	
Purpose of Transaction as Stated in the Transfer Form		
Additional Comments about the Transaction and Transaction Status		
+ Address		

Image 6. Transaction Address on the goAML website.



This requirement applies to all transaction types conducted in cash (102 - Payment, 103 - Currency Exchange, etc.).

When cash is paid into the account of a legal person, the participant is the legal person itself, while the natural person (the contributor) is the authorised person of the legal person. The correct structure of the contribution transaction would be:

- On the sending side (FROM), the legal entity with the natural person (role - “authorised person”), and on the receiving side (TO) the account, the legal entity with related natural persons must be specified, i.e. UBO and authorised person.

Important: using the type of transaction 101-Deposit, it is possible to aggregate the transactions of a person within one day. You must specify the number of contributions in the “Additional comments about the transaction and transaction status” field and the end date of the transaction in the “transaction date” field. If the exact address of the transactions is known, it is necessary to fill in the block “Address”, but if the exact address is not known, please indicate the information in the field “Transaction Execution Place”.

Withdrawal



102 – Withdrawal		Originator	Originator's funds	Beneficiary	Beneficiary's funds
In cash at bank branch <i>(from a personal account)</i>	Account <from_account>	Funds on account	Natural person <to_person>	Cash	
In cash at bank branch <i>(from a corporate account)</i>	Account <from_account>	Funds on account	Legal entity <to_entity>	Cash	
Withdrawal at ATM <i>(from a personal account)</i>	Account <from_account>	Funds on account	Natural person <to_person>	Cash in ATM	
Withdrawal at ATM <i>(from a corporate account)</i>	Account <from_account>	Funds on account	Legal entity <to_entity>	Cash in ATM	

When cash is deposited from the account of a legal person, the participant is the legal person itself, while the natural person (the disburser) is the authorised person of the legal person. The correct structure of the disbursement transactions would be:

- Account must be specified on the sender's side (FROM), legal entity with related natural persons, i.e. The UBO and authorised person and the receiving party (TO) must identify the legal entity together with the natural person making the cash disbursement.

Important: using the type of transaction 102-Withdrawal, it is possible to aggregate the transactions of a person within one day. You must specify the number of costs in the “Additional comments about the transaction and transaction status” field and the end date of the transaction in the “transaction date” field. If the exact address of the transactions is known, it is necessary to fill in the block “address”, but if the exact address is not known, please indicate the information in the field “Transaction Execution Place”.



Transfer

118 – Transfer	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Transfer of funds between natural persons <i>(at money transfer company)</i>	Natural person <from_person>	Cash	Natural person <to_person>	Cash
Transfer of funds between a natural person and a legal entity <i>(at money transfer company)</i>	Natural person <from_person>	Cash	Legal entity <to_entity>	Cash
Transfer of funds between legal entities <i>(at money transfer company)</i>	Legal entity <from_entity>	Cash	Legal entity <to_entity>	Cash
Transfer of funds between a legal entity and a natural person <i>(at money transfer company)</i>	Legal entity <from_entity>	Cash	Natural person <to_person>	Cash

Please note that in the goAML system, in exceptional cases, the transaction type "Transfer" can also be used when one party to the transaction is an account and the other party is a natural or legal person. Such transactions will mostly be included in reports by money transfer institutions.

If the funds have not reached the intended recipient and are already being returned to the sender in the intermediary stage, you should select the transaction status as "Pending" and indicate in the "Additional Comments on Transaction" section that the payment has been returned. In these cases, a single transaction (only one) should be submitted with the comments field filled out.

Wire transfer

107 – Wire transfer	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Transfer by a legal entity	Account <from_account>	Funds on account	Account <to_account>	Funds on account
Transfer by a natural person	Account <from_account>	Funds on account	Account <to_account>	Funds on account



Wire transfer (with incomplete data) *

108 – Wire transfer (with incomplete data)	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Transfer of funds between accounts (information on account holder is unknown)	Account <from_account>	Funds on account	Account <to_account>	Funds on account
Transfer by a legal entity (information on sender's account is unknown)	Legal entity <from_entity>	Funds on account	Account <to_account>	Funds on account
Transfer by a legal entity (information on recipient's account is unknown)	Account <from_account>	Funds on account	Legal entity <to_entity>	Funds on account
Transfer by a natural person (information on sender's account is unknown)	Natural person <from_person>	Funds on account	Account <to_account>	Funds on account
Transfer by a natural person (information on recipient's account is unknown)	Account <from_account>	Funds on account	Account <to_person>	Funds on account

* The transaction type is designed for special (exceptional) cases and should not be used for daily reporting.

This report type is applicable for submission of reports if, for some reason, there is limited information available regarding one of the parties of transfer. If information on both parties of transfer is incomplete, then report should not be submitted as a wire transfer. Then reporting entity should select another type of transaction or submit information as an activity report.

When the transaction type "Wire transfer (with incomplete data)" is selected, one party (Account) should be compiled completely. Second party could be "Account" (without information on its owner), "Entity" (without account number), "Person" (without account number). For example, if only the name of the legal entity is known in "From" side, then select the "From" object "Entity" and describe the details of the legal entity. In the field "Fund type" should be placed "Funds on account" (this differs from transactions where cash is involved). If necessary and there are details which could not be entered in the "Entity" fields, it is possible to use field "Entity Comments" (data which corresponds to the legal person) or field "Additional Comments about the Transaction and Transaction Status" (data which corresponds to the transaction).

If only account number and SWIFT code is known (reminder – it could be only for one party), select the "From" or "To" object "Account" and fill the details of the account, but the Account Holder may remain blank. In this case, you can also enter any additional information in the comment field "Other Account Information" or field "Additional Comments about the Transaction and Transaction Status" (data which corresponds to the transaction).

The general condition for using this type of transaction is that one side ("From" or "To") must be completed accurately, including both the account information and its owner and / or authorized persons.



Currency exchange

103 – Currency exchange	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Currency exchange by a natural person	Natural person <from_person>	Cash (currency from)	Natural person <to_person>	Cash (currency to)
Currency exchange by a legal entity	Legal entity <from_entity>	Cash (currency from)	Legal entity <to_entity>	Cash (currency to)
Currency exchange by a natural person using account	Account <from_account>	Funds on account	Natural person <to_person>	Cash (currency to)
Currency exchange by a legal entity using account	Account <from_account>	Funds on account	Legal entity <to_entity>	Cash (currency to)
Currency exchange by a natural person	Account <from_account>	Funds on account	Account <from_account>	Funds on account
Currency exchange by a legal entity	Konts <from_account>	Funds on account	Konts <from_account>	Funds on account

Currency exchange is a cash transaction in which one currency is bought and another currency is sold. In goAML, it should be reported as a two-party transaction where the same party is on the “from” and “to” sides. Only the description of funds is difference at each side.

For example, a customer has exchanged 10000 USD to 12918 AUD. In a report, three amounts must be provided – (1) transaction amount in EUR (8200.00 EUR), then (2) foreign currency details on the “From” side with USD 10000.00 and exchange rate 0.82 against EUR and (3) foreign currency details on the “To” side with AUD 12918.00 and exchange rate 0.63 against EUR. If such a transaction is carried out and booked as two transactions (the first from USD to EUR and the second from EUR to AUD), then both transactions should be reported also as two separate transactions.



Transaction 🗑️

Number is required! ⚙️

Internal Reference Number

* Transaction Type **103 – Currency exchange** ▼

Transaction Type Details **(1)** 8200.00

* Transaction Amount in EUR

Date is required! **M/d/yyyy** 📅

N/A

Location

Purpose of Transaction as Stated in the Transfer Form

Additional Comments about the Transaction and Transaction Status

🔗 From - **Person** 🔄 🗑️

* Funds Type **Cash** ▼

Funds Comment

Country is required! ▼

➔ Foreign Currency Details If the Transaction Was Made in a Foreign Currency

* Foreign Currency Code **USD – US Dollar** ▼

* Amount in Foreign Currency **(2)** 10000.00

* Exchange Rate Against EUR **0.82**

Image 7: USD to AUD exchange by a natural person. The transaction amount (1) is denominated in euros and the funds actually involved (2) are reported with the party "Person" as foreign currency details – the currency, amount used and the exchange rate against EUR.



Summation of transactions between two parties

401 – Summation of transactions between two parties				
	Originator	Originator's funds	Beneficiary	Beneficiary's funds
In cash at bank branch <i>(deposit to personal account)</i>	Natural person <from_person>	Cash	Account <to_account>	Funds on account
In cash at bank branch <i>(deposit to corporate account)</i>	Legal entity <from_entity>	Cash	Account <to_account>	Funds on account
In cash at ATM <i>(deposit to personal account)</i>	Natural person <from_person>	Cash in ATM	Account <to_account>	Funds on account
In cash at ATM <i>(deposit to corporate account)</i>	Legal entity <from_entity>	Cash in ATM	Account <to_account>	Funds on account
In cash at bank branch <i>(from a personal account)</i>	Account <from_account>	Funds on account	Natural person <to_person>	Cash
In cash at bank branch <i>(from a corporate account)</i>	Account <from_account>	Funds on account	Legal entity <to_entity>	Cash
Withdrawal at ATM <i>(from a personal account)</i>	Account <from_account>	Funds on account	Natural person <to_person>	Cash in ATM
Withdrawal at ATM <i>(from a corporate account)</i>	Account <from_account>	Funds on account	Legal entity <to_entity>	Cash in ATM
Transfer by a legal entity	Account <from_account>	Funds on account	Account <to_account>	Funds on account
Transfer by a natural person	Account <from_account>	Funds on account	Account <to_account>	Funds on account

FOR YOUR INFORMATION:

1. Bi-party transactions with code "401 – Summation of transactions between two parties" in the transaction commentary field "Additional Comments about the Transaction and Transaction Status" must contain an explanation of the nature of the transaction (e.g., deposit/withdrawal, transfer) and the transaction period should be indicated and transaction total count. The "Transaction date" field should contain the date of the last transaction.
2. The transaction type "Summation of transactions between two parties" should be used when the number of summed transactions within one calendar year exceeds 50 transactions.
3. The transaction type "Summation of transactions between two parties" is applicable in cases where a client regularly makes suspicious cash deposits or withdrawals, as well as in other transactions that are performed with high regularity (such as regular transfers between the client's own



accounts or between the client's account and another person's account).

Important: This type of transaction cannot be used to group transfers between more than two parties. For example, transactions involving multiple companies representing the same industry. Additionally, we would like to remind that only transactions that are assessed as suspicious in the context of the report should be included in the suspicious transaction report.

Cash Transactions Between Two Parties



501 – Purchase	Buyer*		Seller*	
Cash transaction between individuals	Natural person <from_person>	Cash	Natural person <to_person>	Cash
Cash transaction between a person and a legal entity	Natural person <from_person>	Cash	Legal entity <to_entity>	Cash
Cash transaction between legal entities	Legal entity <from_entity>	Money at the cash desk	Legal entity <to_entity>	Cash
Cash transaction between a legal entity and a natural person	Legal entity <from_entity>	Money at the cash desk	Natural person <to_person>	Cash
Cash transaction between a person and a legal entity	Natural person <from_person>	Cash	Legal entity <to_entity>	Money at the cash desk
Cash transaction at credit institution (natural person)	Natural person <from_person>	Cash	Account <to_account>	Funds on account
Cash transaction at credit institution (legal entity)	Legal entity <from_entity>	Money at the cash desk	Account <to_account>	Funds on account

In case of transactions between persons/entities that are made from account <from_account> to account <to_account>, report them as wire transfers (transaction type “107 – Wire transfer”; see section [Wire transfer](#)).

In a *Bi-party* transaction, the buyer and seller are determined by the cash flow (the party making the payment is the buyer and, conversely, the party receiving the money is the seller).

A purchase and sale transaction can be reported both as a *Bi-party* and as a *Multi-party* transaction. If the information on either the buyer or seller is not relevant, choose *Multi-party* transaction and provide a clear distinction whether the included party is the buyer (select transaction type “501 –Purchase”) or seller (select transaction type “501 –Sale”). The distinction if either the party buys or sells goods or services has to be determined from your customer’s perspective. For example, when reporting a purchase of an item in an online store, select *Multi-party* transaction of type “501 – Purchase” with type of funds “Payment card,



credit card”. Also, transactions of purchase or sale of financial instruments should be reported with one party (see Purchase of Financial Instruments and Sale of Financial Instruments).

* *The roles are provided for convenience only. The goAML report structure does not specify party’s role in Bi-party transactions. The role can be inferred from the funds flow direction.*

Repayment

512 – Repayment	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Cash transactions between natural persons	Natural person <from_person>	Cash	Natural person <to_person>	Cash
Cash transactions between a natural person and a legal entity	Natural person <from_person>	Cash	Legal entity <to_entity>	Cash
Cash transactions between a legal entity and a natural person	Legal entity <from_entity>	Cash	Natural person <to_person>	Cash
Cash transactions between legal entities	Legal entity <from_entity>	Cash	Legal entity <to_entity>	Cash
Cash transaction in organization <i>(repayment at cash desk)</i>	Natural person <from_person>	Cash	Legal entity <to_entity>	Money at the cash desk
Cash transaction in organization <i>(cash out at cash desk)</i>	Legal entity <from_entity>	Money at the cash desk	Natural person <to_person>	Cash
Cash transaction at credit institution <i>(natural person)</i>	Natural person <from_person>	Cash	Account <to_account>	Funds on account
Cash transaction at credit institution <i>(legal entity)</i>	Legal entity <from_entity>	Cash	Account <to_account>	Funds on account

If the repayment is made from account <from_account> to account <to_account>, report it as wire transfer (transaction type “107 – Wire transfer”; see section Wire transfer).



Borrowing



701 – Borrowing	Lender*		Borrower*	
Cash transaction between individuals	Natural person <from_person>	Cash	Natural person <to_person>	Cash
Cash transaction between a natural person and a legal entity	Natural person <from_person>	Cash	Legal entity <to_entity>	Cash
Cash transaction between a legal entity and a natural person	Legal entity <from_entity>	Cash	Natural person <to_person>	Cash
Cash transaction between legal entities	Legal entity <from_entity>	Cash	Legal entity <to_entity>	Cash
Cash transaction in organization	Legal entity <from_entity>	Money at the cash desk	Natural person <to_person>	Cash

If the borrowing is made from the account <from_account> to the account <to_account>, report it as wire transfer (transaction type “107 – Wire transfer”; see section [Wire transfer](#)).

* The roles are provided for convenience only. The goAML report structure does not specify party's role in Bi-party transactions. The role can be inferred from the funds flow direction.

Deposit at Online Gaming Site

306 – Deposit to a player's account online	Originator	Originator's funds	Beneficiary	Beneficiary's funds
Deposit to a player's account (Transfer)	Account <from_account>	Funds on account	Account <to_account>	Player funds online
Deposit to a player's account (Card payment)	Account <from_account>	Payment card, credit card	Account <to_account>	Player funds online

When submitting a Deposit to a player's account online with a customer gambling account opened with an gambling service provider on the reverse side of the transaction, the correct transaction structure (TO) on the side shall be as follows:

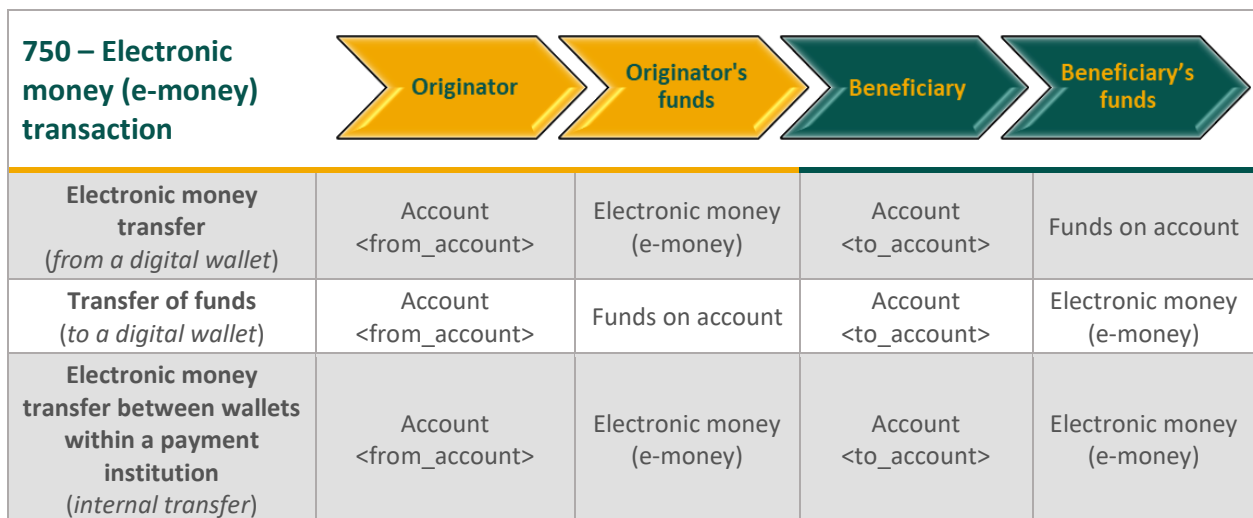
- The player account number should be entered as the “Account Number” (<account>);



- the account number of the digital wallet provider with credit institution should be entered in the filed “Digital Wallet Provider's Account with Credit Institution” (<account_name>);
- in the “Digital wallet” field, the bank account at the credit institution (<account_name>) - the account number of the gambling service provider at the credit institution must be indicated,
- the “country of the establishment” (<institution_name>) field must contain the name of the gambling service provider
- in the (<institution_code>) field, the establishment where the gambling account is opened must provide the establishment's registration number, since it is likely that the establishment of the gambling account (the payment establishment where the digital wallet is opened) will be identified not by SWIFT (<swift>) but by the establishment's registration number (<institution_code>),
- You must specify the owner of the “gambling account” as the account owner, not the gambling service provider.

Important! If the player has purchased the game funds via the card and the account is unknown, then the transaction in the goAML environment must be completed as a multi-party transaction (see transaction no 306 at multi-party templates). The card number must not be entered in the account entry field.

Transaction Using Electronic Money



When reporting an electronic money transaction where one party is account with credit institution, please note the following points for the other account party (the digital wallet):

- The digital wallet number should be entered as the “Account Number” (<account>);
- The account number of the digital wallet provider with credit institution should be entered in the filed “Digital Wallet Provider's Account with Credit Institution” (<account_name>);
- The information on the owner of the digital wallet (not the provider itself) should be reported in the sections “Entity – Account Holder” (if the owner is an entity) or “Natural Person – Account Holder or Signatory” (if the owner is a person);



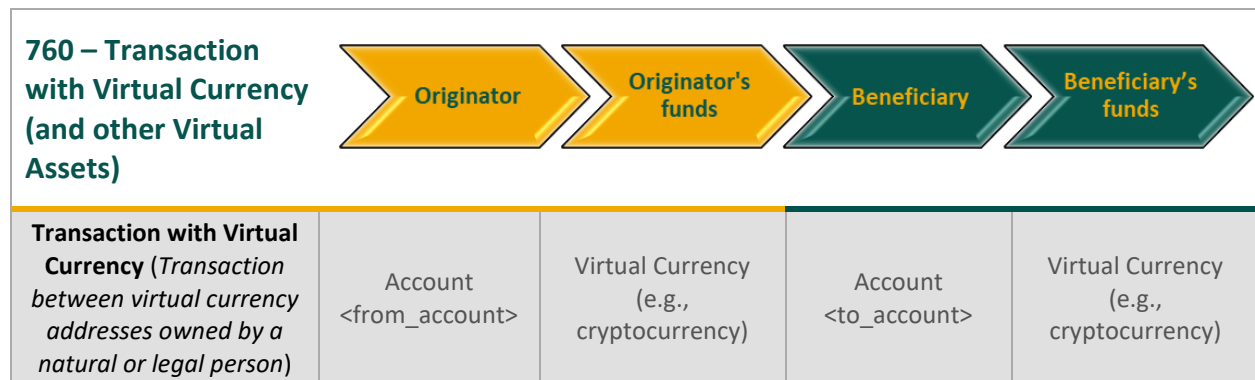
- Select “Digital wallet” as “Account Type” (enum value “DIG” for <personal_account_type>);
- If the digital wallet provider does not have a SWIFT identifier (<swift>), it is required to enter the provider’s registration (incorporation) number (<institution_code>) instead.
- Considering the funds flow between countries, on the digital wallet’s side, select the country of the credit institution with which the wallet provider’s account is opened. For instance, if the reported wallet provider’s account is with a Latvian credit institution, the wallet’s country is “Latvia”.

Transaction Using Virtual Currency

When submitting a report that contains a transaction with a virtual currency used by one transaction party, consider the virtual currency as a goods item. Accordingly, choose such transaction types as “Purchase”, “Sale”, or “Wire transfer”.

If a virtual currency is used by both transaction parties, report the parties within a suspicious activity (SAR type) report. Alternatively, you may also add a “Non-Existent “DUMMY” Transaction” to other regular transactions. In both cases, the obliged entity must provide a detailed and complete description in the “Report Justification” (in a SAR report) or transaction comments (in a transaction report).

Transaction with Virtual Currency (and other Virtual Assets)



The report with above defined structure is submitted by Virtual Asset Service Providers (VASPs) or other institutions with known virtual currency transaction identifiers.

When deciding on the reported account type ("Account (My client)" or "Account"), it should be guided by the principle that the VASPs client is reported as "Account (My client)", while the other half of the transaction, for whom information is limited, is reported as "Account".

When reporting information on Virtual Currency it must be reported in such ways:

- In the field “Transaction number” (<transactionnumber>) must be provided transactions hash.
- In the field “Country” (either <from_country> or <to_country>) reporting entity must provide country of origin for both parties involved in the transaction - "from" and "to". If the country is unknown for any side of the transaction, then the value from classifier “Country” is set to



"Unknown" for that side of the transaction.

- In the field "Account number" (<account>) reporting entity provides the public address (public key) of the virtual currency account.
- In the field "Account Type" (<account_type>) – Virtual Address.
- In the field "Base Currency" (<currency_code>) – virtual currencies type code (if the corresponding currency type is not found in the menu, leave the field empty and include information about the used virtual currency in the field "Other Account Information").
- In the field "Account Category" (<account_category_type>) – Virtual address.
- In the field "Account Institution Name" (<institution_name>) – VASPs name (if transaction is performed through VASP account).
- In the field "Institution Country" (<institution_country>) – VASP country of registration (if transaction is performed through VASP account).
- In the field "Registration Number (if no SWIFT)" (<institution_code>) – legal entity registration of VASP or virtual currency account *public key*, if transaction is performed through VASP account.
- Information about the owner of virtual currency must be provided in the fields for legal entities and natural persons (non-VASP).
- If the account is reported as "Account (My Clients)", information about the owner of the account (public addresses of the virtual currency account) is expected. If it is a natural person, it is mandatory to indicate the account owner and mark them as the "Is primary?" For a legal entity, the description of the legal entity is required, and information about authorized persons must be provided.
- In the field "Other Account Information" (<comments>), we invite you to provide information (if known and relevant to the essence of the report or transaction) about other associated virtual currency account addresses in the virtual currency wallet.

The transaction value in EUR currency at the time of the transaction is indicated in the field "Transaction Amount in EUR" (in the reports section "Transactions").

3 Multi-party transactions

Multi-party transactions are transactions of one or more participants (parties). The parties are related to the transaction and the role in the transaction (see enumeration "Party Role", XSD "party_role_type") must be specified for each party (field "Role in Transaction", XML <role>). The following schematic representations describe various types of possible *Multi-party* transactions.



Refraining from Executing a Transaction (in STRA reports)

110 – Refraining from executing a transaction (STRA)	Role	Involved Party	Funds Type
Transactions with standard currency accounts	Value from enumeration "Party Role" Client	Account <account>	Funds on account
Transactions with electronic money accounts	Value from enumeration "Party Role" Client	Account <account>	Electronic money (e-money)
Transactions in securities	Value from enumeration "Party Role" Customer	Account <account>	Shares, securities
Funds of an individual in a safe	Value from enumeration "Party Role" Client	Natural person <person>	Funds in the safe
Funds of a legal entity in a safe	Value from enumeration "Party Role" Client	Legal entity <entity>	Funds in the safe
Player funds in a gaming account	Value from enumeration "Party Role" Client	Account <account>	Player funds online

Substantially:

- 1) the status of a transaction must be to Refraining from executing a transaction within the meaning of Article 32 of the Law.
- 2) Correct structure of the transaction:
 - the date of the decision to abstain within the meaning of Article 32 of the Law,
 - transaction amount in EUR (if a foreign currency is involved, it is necessary to fill in the "Foreign currency" block (<foreign currency>),
 - abstaining account,
 - account owner.
- 3) In the case of a non-contractor, please contact the FIU for the correct preparation of the transaction.

Cash-Out of Winnings at a Land-Based Casino or Lottery Office

301 – Cash-out of winnings	Role	Involved Party	Funds Type
Cash-out at land-based site (to an individual)	Value from enumeration "Party Role"	Natural person <person>	Cash



Purchase of Gaming Chips or Lottery Tickets at a Land-Based Casino or Lottery Office

302 – Purchase of gaming chips or lottery tickets	Role	Involved Party	Funds Type
Purchase of gaming chips or lottery tickets <i>(customer pays using a payment card, the account number is known)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Account <account>	Payment card, credit card
Purchase of gaming chips or lottery tickets <i>(customer pays in person using a card, but the account number is not known)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Payment card, credit card
Purchase of gaming chips or lottery tickets <i>(customer pays in cash)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Cash

Payout of Winnings to a Bank Account

The structure of the transaction shall include only the natural person to whom the payment of the winnings to the account has been made.

Note: the transaction type “Pay-out of winnings to a bank account” can also be used for aggregating transactions between and. The “Additional comments on the transaction” field must contain the number of transactions and the date of the last transaction in the “transaction date” field. The condition concerned cases where the participant in the transaction is the same in aggregated transactions (both for the beneficiary's account and for the person as the account owner).

304 – Pay-out of winnings to a bank account	Role	Involved Party	Funds Type
Payment by wire transfer <i>(to a natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Account <account>	Funds on account

Accumulation of Gaming Chips or Lottery Tickets

305 – Accumulation of gaming chips or lottery tickets	Role	Involved Party	Funds Type
Accumulation of gaming chips or lottery tickets <i>(by a natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Gaming chips and lottery tickets



Deposit at Online Gaming Site

306 – Deposit to a player's account online	Role	Involved Party	Funds Type
Deposit to a player's account (Card payment)	Value from enumeration "Party Role"	Natural person <person>	Player funds online

Important: The card number (preferably full) must be entered in the field 'Additional Comments about the Transaction and Transaction status'.

Additional Comments about the Transaction and Transaction Status
Card number

Accumulation of Player Funds Online

307 – Accumulation of player funds online	Role	Involved Party	Funds Type
Accumulation in a gaming account (by a natural person)	Value from enumeration "Party Role"	Account <account>	Player funds online

Purchase

501 – Purchase	Role	Involved Party	Funds Type
Purchase using a payment or credit card	Value from enumeration "Party Role"	Account <account>	Payment card, credit card
The good or service is purchased by a natural person (in cash)	Value from enumeration "Party Role"	Natural person <person>	Cash
The good or service is purchased by a legal entity (in cash)	Value from enumeration "Party Role"	Legal entity <entity>	Cash

When selecting the transaction type "Purchase" requires the user to open the section "Goods and Services" (see below), where it is mandatory to specify the "Item type" and "Service Provider/Item Maker".

Please add:



To determine whether the transaction type "Purchase" or "Sale" should be chosen, transaction should be viewed from the perspective of the individual on whom the report is being prepared.

In addition to the existing use case of the multi-party transaction type "Purchase," the user also has the option to use it for summation of the transactions, provided that the number of transactions within a single calendar year exceeds 50 transactions conducted with one service provider.

This transaction type cannot be used to summate purchases involving more than two parties in a single transaction. For example, purchase transactions with multiple service providers.

Similarly, reminder that only transactions evaluated as suspicious in the context of the report are included in the suspicious transaction report.

Purchase of Financial Instruments

501 – Purchase*	Role	Involved Party	Funds Type
Purchase	Value from enumeration "Party Role"	Account <account>	Shares, securities

If a transaction for the purchase of financial instruments is included in the report, select the most appropriate "Account Type" (<personal_account_type>) from the drop-down list (enumeration "Account Type"), for instance, "Investment account".

* For the purchase of financial instruments there is no dedicated type of transaction in the goAML system. When reporting a purchase where the seller party is not going to be included, transaction type "Purchase" should be used.

Sale

502 – Sale	Role	Involved Party	Funds Type
The good or service is sold by a natural person	Value from enumeration "Party Role"	Natural person <person>	Cash
The good or service is sold by a legal entity	Value from enumeration "Party Role"	Legal entity <entity>	Cash

Most often, the transaction type "Sale" should be used in cases where the service or good (for example, jewellery) is sold to the obliged entity. The good or service sold must be described in the form "Goods and Services":

+ Goods and Services

To determine whether the transaction type is "Purchase" or "Sale", look from the perspective of the person the report is about.



Sale of Financial Instruments

502 – Sale*			
	Role	Involved Party	Funds Type
Sale	Value from enumeration "Party Role"	Account <account>	Shares, securities

Although it is obvious that, in the case of a sale, the type of incoming funds in the account is actually "Funds on account", please do use "Shares, securities" for the FIU accounting purposes.

** For the sale of financial instruments there is no dedicated type of transaction in the goAML system. When reporting a sale where the purchaser party is not going to be included, transaction type "Sale" should be used.*



Inheritance

507 – Inheritance		Role	Involved Party	Funds Type
Cash transaction <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Cash	
Cash transaction <i>(legal entity)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Cash	
Non-cash transaction <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Account <account>	Funds on account	
Non-cash transaction <i>(legal entity)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Funds on account	
Virtual currency transaction <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Virtual currency	
Virtual currency transaction <i>(legal entity)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Virtual currency	
Credit institution <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Funds in the safe	
Credit institution <i>(legal entity)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Funds in the safe	
Securities <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Shares, securities	
Securities <i>(legal entity)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Shares, securities	
Non-cash transaction <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Natural person <person>	Cheque	
Non-cash transaction <i>(natural person)</i>	<i>Value from enumeration</i> <i>“Party Role”</i>	Legal entity <entity>	Cheque	

Insurance

224 – Insurance payout / Surrender payout		Role	Involved Party	Funds Type
Insurance payout / Surrender payout	<i>Value from enumeration</i> <i>“Party Role”</i>	Account <account>	Funds on account	



Payout of Supplementary Pension Capital

230 – Payout of supplementary pension capital		Role	Involved Party	Funds Type
Payout of supplementary pension capital	Value from enumeration "Party Role"	Account <account>	Funds on account	

Exchange Denominations of Cash

106 – Exchanging denominations of money		Role	Involved Party	Funds Type
Natural person	Value from enumeration "Party Role"	Natural person <person>	Cash	
Legal entity	Value from enumeration "Party Role"	Legal entity <entity>	Cash	

Other Types of Transactions

The type of transaction "900 – Other" may be used in cases when transaction by its nature does not correspond to any of the transactions described above.

If the transaction type "900 - Other" is selected, then the field "Additional comments about the transaction" (<comments>) must be filled in.

If the obliged entity realizes that such non-standard transactions appear frequently, send a request for a new type of transaction along with explanatory information by e-mail to info.goaml@fid.gov.lv.



Non-Existent “DUMMY” Transaction

Currently, the goAML system does not allow to combine transactions and activities in one single report. The report type for transactions is STR, for activities – SAR.

In order to handle this restriction, the FIU, like many other intelligence agencies in the world, use a non-existent “DUMMY”-type transaction that allows to include persons related to activity in a transaction report.

For this purpose, use a *Multi-party* transaction with the transaction type (<transmode_code>) “DUMMY”, the transaction amount (<amount_local>) should be “0” and the transaction date (<date_transaction>) should be “1/1/1900”. Add the needed parties (person, entity or account), specify their role (<role>) and select “DUMMY” as “Funds Type” (<funds_code>) for each party.

A single “DUMMY” transaction can contain multiple involved parties, the role for each must be specified.

DUMMY (DUM)	Role	Involved Party	Funds Type
Person	Value from enumeration “Party Role”	Natural person <person>	DUMMY
Legal entity	Value from enumeration “Party Role”	Legal entity <entity>	DUMMY
Account	Value from enumeration “Party Role”	Account <account>	DUMMY

STR – Suspicious Transaction Report 🗑️

Transaction

<p>* Number <input type="text" value="TRNWEB-4472-20.07.2023"/> 🗄️</p> <p>* Date <input type="text" value="1/1/1900"/> 📅</p> <p>* Transaction Amount in EUR <input type="text" value="0"/></p>	<p>Internal Reference Number <input type="text"/></p> <p>* Status <input type="text" value="Other"/> ▼</p> <p>Transaction Execution Place <input type="text"/></p>	<p>* Transaction type <input type="text" value="DUM – DUMMY"/> ▼</p> <p>* Transaction sector <input type="text" value="Financial sector"/> ▼</p>	<p>Agent Name <input type="text"/></p> <p>Transaction sector details <input type="text"/></p>
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Purpose of Transaction as Stated in the Transfer Form

Additional Comments about the Transaction and Transaction Status

Image 8: Dummy transaction.