



GO PORTFOLIO

goAML
Schema 5.0.2 vs
Schema 4.02

28 October 2022

<https://unite.un.org/goportfolio>



UNODC
United Nations Office on Drugs and Crime

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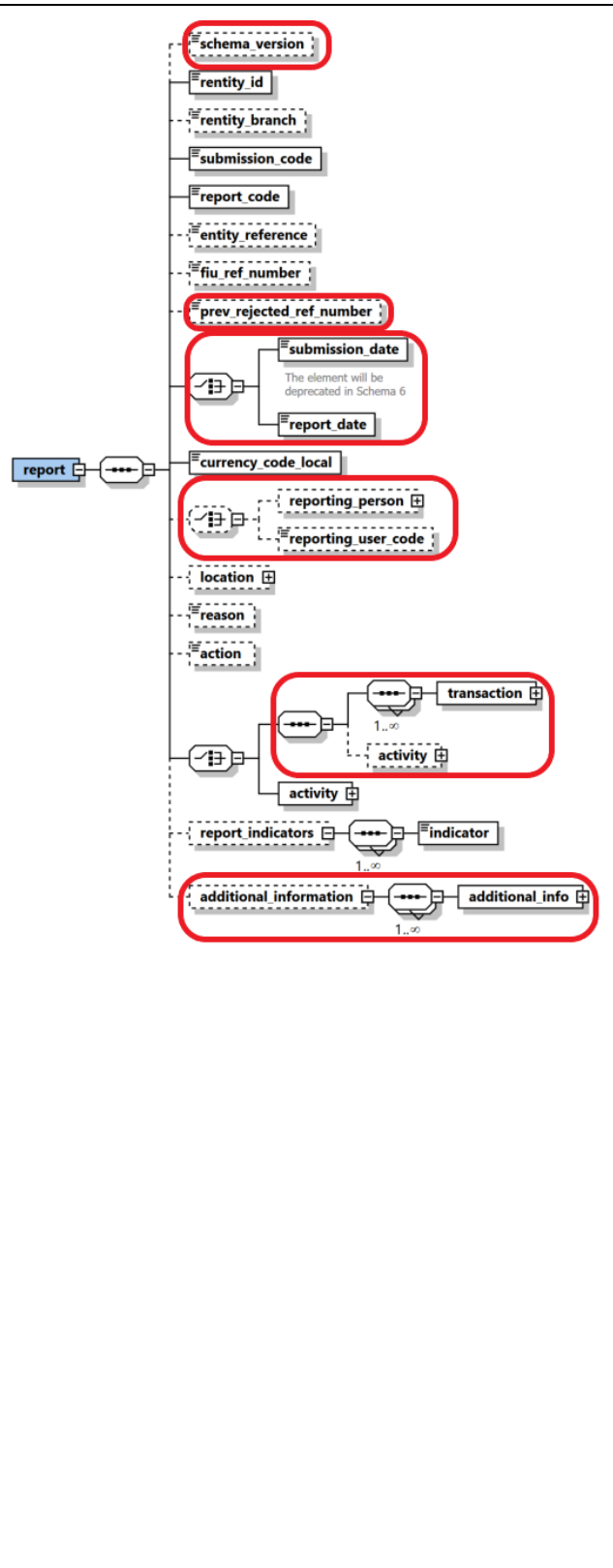
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1 Report Node

<p>New <u>schema_version</u> The element will host the schema version which was used to generate the XML. This will help the application to better validate and handle the submitted XMLs based on their schema version.</p>	<p>5.1</p>
<p>New <u>prev_rejected_ref_number</u> The element can host the original entity_ref_number (or Original Web Report Key if entity_ref_number is not available) of a previously rejected report. The field will allow the FIU to better follow-up on rejected reports.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette felt kan anvendes til at referere til en underretning, som tidligere er blevet afvist.</p>	<p>5.1</p>
<p>New <u>report_date</u> This is a suggestion to phase out the current “submission_date” and replace it with better name. “submission_date” element will be removed in future schemas because it has a confusing name.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Idet dette felt erstatter 'submission_date' i GoAML version 6.0 og fremover anbefaler Hvidvasksekretariatet at implementere anvendelsen af 'report_date' frem for 'submission_date' ved opdatering til version 5.4.</p>	<p>5.1</p>
<p>New <u>Activity Node</u> in transaction mode, this will allow the FIU to introduce report types with hybrid mode where it is based on transactions, but some related subjects can still be reported although they are not direct party of any reported transaction.</p> <p>Hvidvasksekretariatets kommentar:</p>	<p>5.0</p>



Denne tilføjelse muliggør, at aktører, der ikke er direkte tilknyttet transaktioner, kan inkluderes i en underretning med transaktioner, eksempelvis STR. Dette var ikke muligt i tidligere versioner af GoAML.		
New <u>reporting_user_code</u> Currently, “reporting person” node can contain any name/details of a person, with no way to check if he/she is indeed a compliance officer in that RE. The “user_code” will be forced to have a valid user code of the RE or its delegation structure.	<u>5.1</u>	
New <u>additional_information</u> A new optional generic node for adding any unplanned extra information. See dedicated section.	<u>5.2</u>	

2 Transaction Node

Updated <u>Transaction Number</u> and <u>Internal Ref Number</u> Both Elements length was extended to 100 chars instead of 50	<u>5.1</u>	
New <u>Transaction is suspicious</u> element was added to indicate if the transaction is considered suspicious from the RE point of view.	<u>5.1</u>	
Hvidvasksekretariatets kommentar: Denne tilføjelse muliggør, at enkelte transaktioner kan fremhæves som værende særligt mistænkelige.	<u>5.1</u>	

<p>New agent name element was added to host the agent name in money transfer agencies case when the report is done by main service provider.</p>		
<p>New Transaction Address node was added in parallel to “transaction_location” element. The new node is a full address node.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne tilføjelse muliggør at tilknytte en adresse til en transaktion.</p>	<p>5.1</p>	
<p>New Transaction Type element is suggested to answer the WHAT question while the current transaction_mode can be dedicated then to answer the HOW.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der vil fremover i højere grad blive skelnet en transaktions type (transaction_type_code) og en transaktions middel/metode (transmode_code). Eksempelvis kan en type defineres som en 'kontakthævning' og en metode defineres som 'hæveautomat' eller 'udført i filial'.</p>	<p>5.1</p>	
<p>New Transaction Status element to describe if transaction was executed, on hold, blocked, .etc. (Enumeration)</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette felt kan anvendes til at angive, at en transaktion eksempelvis er blevet tilbageholdt.</p>	<p>5.1</p>	

<p>New means_of_transport capture customs related reports where subjects carry money cross borders as well as possible TBML reporting</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Se punkt 6</p>	<p>5.2</p>	
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3 From Node

<p>“From transaction Additional Information”: covers Virtual Currency and Mobile Money related transaction element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Se punkt 5. Denne type er tiltænkt særlige transaktionstyper og er ikke obligatorisk.</p>	<p>5.1</p>	
<p>“conductor_is_suspected” (Boolean) Indicates if the conductor is a suspected party in this transaction</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette felt kan anvendes til at angive, at en mellemmand er en mistænkelig aktør i transaktionen. Dette er ikke obligatorisk.</p>	<p>5.1</p>	
<p>“Conductor” has its own type now (Copy of person)</p>	<p>5.1</p>	

<p>Hvidvasksekretariatets kommentar:</p> <p>Denne type kan anvendes til at angive en mellemmand som en person i transaktionen. Dette er ikke obligatorisk.</p>	
<p>“From is Suspected”</p> <p>Boolean.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne anvendes til at angive, at afsenderen i en transaktion er en mistænkt aktør. <u>Det anbefales at anvende dette felt</u>, men det vil ikke være obligatorisk i version 5.4.</p>	<p><u>5.1</u></p>
<p>“Virtual Address” and “Client Wallet” will be reported using the Account Node in Virtual Currency Transactions.</p>	<p><u>5.1</u></p>

4 To Node

<p>“To transaction Additional Information”: covers Virtual Currency and Mobile Money related transaction element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Se punkt 5 Transaction Additional Info Node. Denne type er tiltænkt særlige transaktionstyper og er ikke obligatorisk.</p>	<p>5.1</p>	
<p>“To is Suspected” Boolean.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne anvendes til at angive, at modtageren i en transaktion er en mistænkt aktør. <u>Det anbefales at anvende dette felt</u>, men det vil ikke være obligatorisk i version 5.4.</p>	<p>5.1</p>	
<p>“Virtual Address” and “Client Wallet” will be reported using the Account Node in Virtual Currency Transactions.</p>	<p>5.1</p>	

5 Transaction Additional Info Node

<p>“transaction_Additional Information”:</p> <p>covers Virtual Currency and Mobile Money related transaction element in the FROM/TO and multiparty sides.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Disse oplysninger er særligt relevante for underretning af transaktioner med kryptovaluta, særligt for underretningspligtige, som faciliterer handel af disse.</p>	<p>5.1</p>	<p>The diagram illustrates the structure of the <code>transaction_additional_info_type</code> node. It is a root node that branches into three sub-nodes: <code>network_device</code>, <code>block_number</code>, and <code>virtual_address</code>. The <code>network_device</code> node further branches into a <code>network_device_type</code> node, which is highlighted in a yellow dashed box. The <code>network_device_type</code> node contains four sub-nodes: <code>device_number</code>, <code>operating_system</code>, <code>service_provider</code>, and <code>ip_address</code>. All sub-nodes are represented by dashed boxes, indicating they are optional or derived elements.</p>
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6 Means of Transport

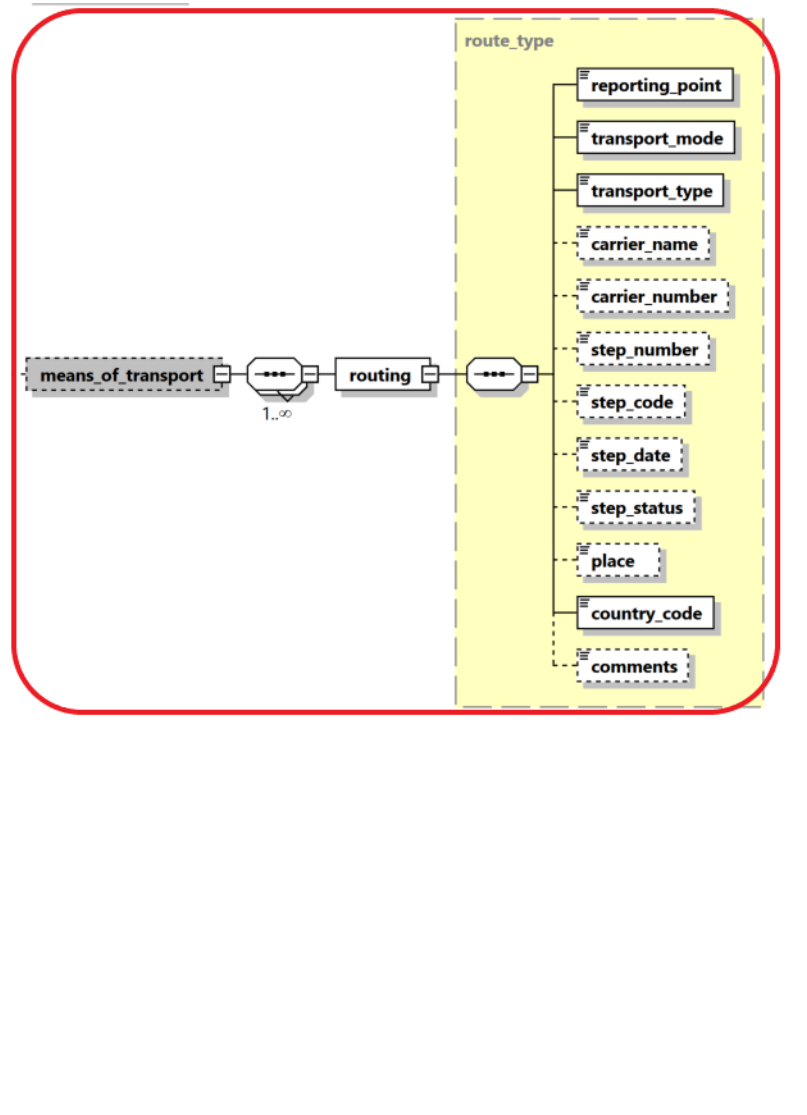
“means_of_transport”:

A new complex node to capture customs related reports where subjects carry money cross borders as well as possible TBML reporting. The node supports multi routes per transaction with details regarding the reported point, transportation mode (Air, Sea, Road, Train, ..etc.), transportation type (Comm. Airline, Private Jet, Vessel, Cruise Ship, Car, Bus, ..etc.), then step direction, status, date, carrier details as well location details of each route.

Hvidvasksekretariatets kommentar:

Dette element kan anvendes til at uddybe oplysninger relateret til mistanker om handelsbaseret hvidvask (TBML). Dette er ikke obligatorisk og er kun relevant for transaktioner med mistanke om handelsbaseret hvidvask.

5.2



7 Party Node

This type is used to represent Multi-Party transaction parties.

Hvidvasksekretariatets kommentar:

Hvidvasksekretariatet anvender ikke multi-

5.1

<p>party transaktioner, og derfor er nedenstående ændringer ikke relevante for underretninger til Hvidvasksekretariatet.</p> <p>“funds_type” Just a cosmetic change. The added sequence will force the RE to report first the funds code before being able to submit comments. It was possible before to submit comments with no funds code.</p> <p>“transaction Additional Information”: covers Virtual Currency and Mobile Money related transaction element.</p> <p>“is_suspected” Boolean, to indicate if the party is suspected or not.</p> <p>“reason” String. Describe the suspicion reason of this party.</p>	<p>5.1</p> <p>5.1</p> <p>5.1</p>	
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8 Report Party Node

<p>This type is used to represent Parties of an Activity Report.</p> <p>“role” Enumeration. Was available only in Multi-Party transactions but not in Activity</p>	<p>5.2</p>	
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report parties. The enumerations will be different from the multi-party roles.

Hvidvasksekretariatets kommentar:

Dette felt kan anvendes til at angive en aktørs rolle i en underretning *uden* transaktioner (SAR), eksempelvis 'Revisor', 'Grundlægger' eller 'Tidligere ansat'. Dette felt er ikke obligatorisk, men det anbefales at anvende feltet såfremt muligt.

5.2

5.2

5.2

“my_client_P/A/E” Now it is possible to use my client version of P/A/E in activity report.

Hvidvasksekretariatets kommentar:

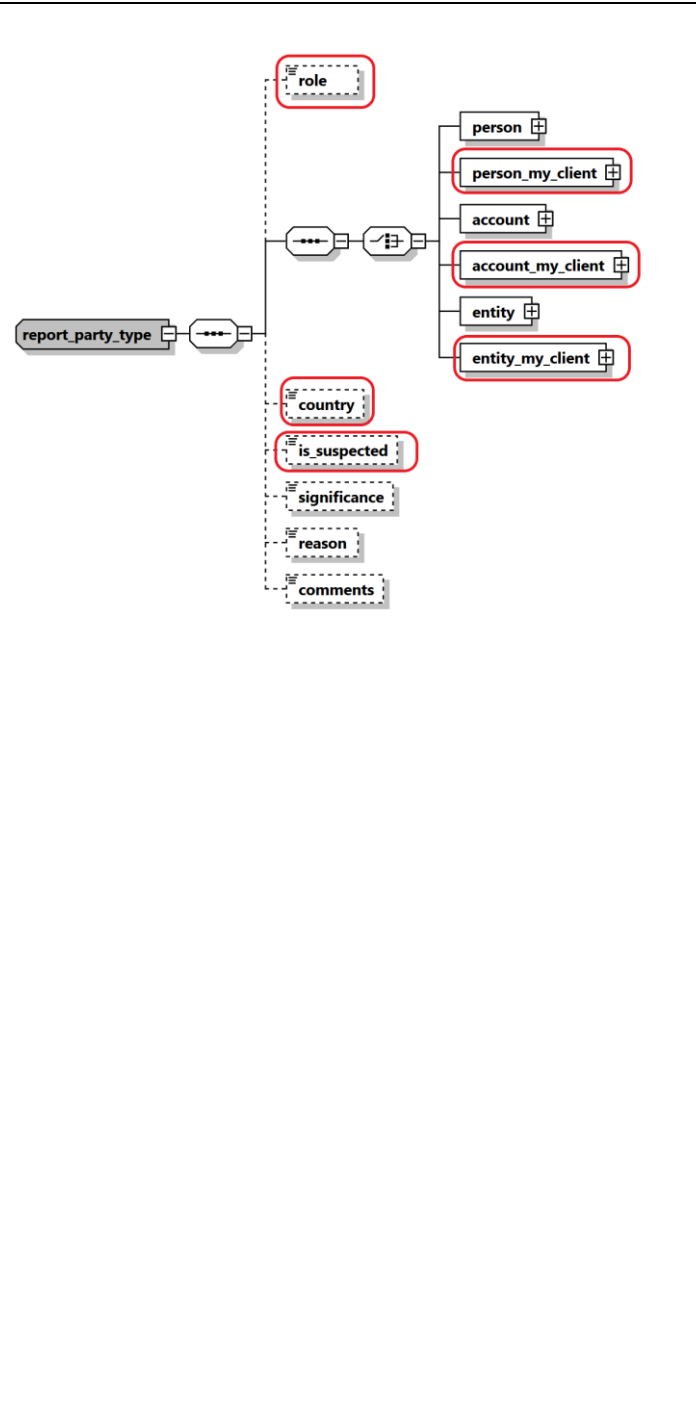
Man kan nu angive, at aktører i SAR-underretninger er af 'Min kunde'-typen, hvilket tidligere kun var muligt i transaktions-baserede underretninger. Det anbefales at anvende denne type for alle involverede aktører, som er kunder i underretningspligtiges virksomhed. Det er ikke obligatorisk at inkludere en aktør af denne type i en SAR-underretning.

“country” Enumeration. Was available only in Multi-Party transactions but not in Activity report parties.

“is_suspected” Boolean, to indicate if the party is suspected or not.

Hvidvasksekretariatets kommentar:

Denne anvendes til at angive, at den pågældende aktør er en mistænkt part. Det anbefales at anvende dette felt, men det vil ikke være obligatorisk i version 5.4.

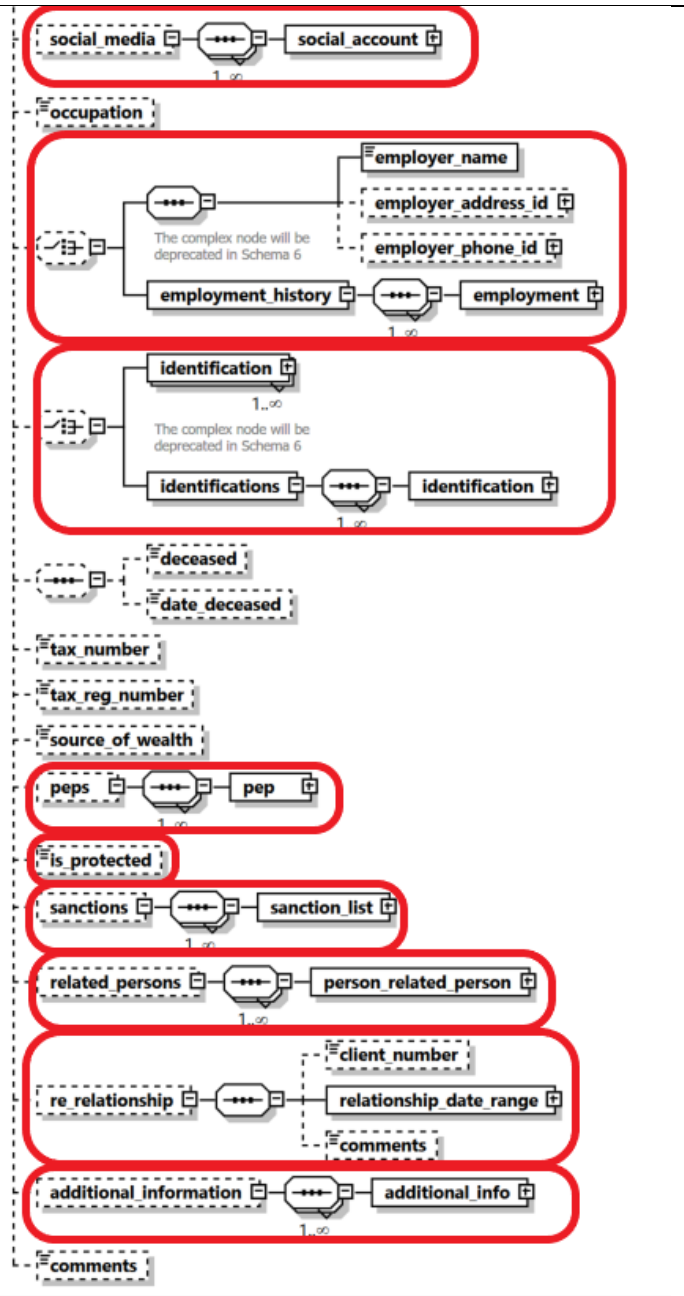


9 Person Node

<p>New Country of Birth</p> <p>Country of birth is an essential information which was missing in goAML before.</p>	<p><u>5.2</u></p>	
<p>New Foreign language Full name.</p> <p>The new element will allow reporting the persons' name in a foreign language so it can be used as part of uniqueness and linking keys.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Kan anvendes til at angive en persons navn på fremmedsprog såfremt relevant.</p>	<p><u>5.2</u></p>	
<p>New Previous Names multi-occurrence node which will allow reporting a list of previous names for the person. Each Name contains First and Last Name in addition to a comments field to provide the context.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der kan nu tilføjes flere tidligere navne på en person såfremt relevant.</p>	<p><u>5.2</u></p>	
<p>New date element "residence _since" was introduced to assist reporting since when the</p>	<p><u>5.2</u></p>	

<p>person has a resident status in the relevant country</p>		
<p>New network_devices node was added which supports multi occurrence of “network device” – collection of devices and ip adresse. See “Network Device” node details below.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne type tillader at tilføje information om personens netværksenheder, eksempelvis computere, såfremt dette findes relevant for mistanken.</p>	<p>5.2</p>	
<p>New Choice was introduced to allow deprecating the current root level of 5 emails and replace it with cover node emails and unlimited number of single email element .</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Idet dette felt erstatter 'email' i GoAML version 6.0 og fremover anbefaler Hvidvasksekretariatet at implementere anvendelsen af 'emails' frem for 'email' ved opdatering til version 5.4.</p>	<p>5.2</p>	
<p>New Social_Media A new optional 1-many relation to report various social accounts.</p> <p>Hvidvasksekretariatets kommentar:</p>	<p>5.2</p>	

<p>Denne type er tiltænkt at tilknytte profiler fra sociale medier til en person. Dette er ikke obligatorisk.</p>	
<p>New “Employment History” A choice to support many occurrences of employment information.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at tilføje en række elementer, som angiver ansættelsehistorik på en person.</p>	<p>5.2</p>
<p>New Choice was introduced to allow deprecating the current root level Identification node and replace it with cover node Identifications with many occurrences of single Identification element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Idet dette felt erstatter 'identification' i GoAML version 6.0 og fremover anbefaler Hvidvasksekretariatet at implementere anvendelsen af 'identifications' frem for 'identification' ved opdatering til version 5.4.</p>	<p>5.2</p>
<p>New peps element. REs can now Indicate if the reported person is a Politically Exposed Person with few additional attributes</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive, at en person er PEP. Det anbefales at anvende denne mulighed såfremt en person er PEP. Se punkt 15 PEPs Node. Dette er ikke obligatorisk.</p>	<p>5.2</p>
<p>New is_protected boolean element, can be used for example to avoid disseminating protected subjects – goAML will just maintain the field. FIUs must decide on how to use.</p>	<p>5.2</p>



<p>New sanctions node was added which supports multi occurrence of “sanction list”</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive, at en person indgår i en sanktionsliste. Se punkt 16 Sanctions Node.</p>	<p><u>5.2</u></p>
<p>New related_persons</p> <p>An optional multiple relation sub node between a reported person and his/her social network.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive personers forbindelse til andre personer. Dette kunne eksempelvis være familierelationer, der er relevante for den enkelte underretning. Se punkt 17 Related Persons Node.</p>	<p><u>5.2</u></p>
<p>New business relationship A new optional node to host the starting and dates of the relationship between the Reporting Entity and the Entity as well as client number and comments. Relation will be stored in a dedicated RE>>Entity relation tab in Entity screen.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive detaljer om en persons (eksempelvis en kunde) forretningshistorik med underretningspligtige virksomhed såfremt dette findes relevant for underretningen.</p>	<p><u>5.2</u></p>
<p>New additional_information A new optional generic node for adding any unplanned extra information. See dedicated section.</p>	<p><u>5.2</u></p>

10 Previous Names Node

<p>New <u>previous_name</u></p> <p>multi-occurrence node which will allow reporting a list of previous names for the person. Each Name contains First and Last Name in addition to a comments field to provide the context.</p>	<p>5.2</p>	
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11 Employment Node

<p>“Employment History “</p> <p>A choice to support many occurrences of employment information including employer name, business, identification, phones, addresses and employment date range.</p> <p>Current single employer 3 elements info will be deprecated in future schemas</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Det anbefales kun at angive en persons ansættelsehistorik såfremt dette er relevant for den enkelte underretning.</p>	<p>5.2</p>	
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12 Social Media Node

<p>Social_Media A new optional 1-many relation to report various social accounts. Platform is free text element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne type er tiltænkt at tilknytte profiler fra sociale medier til en person. Dette er ikke obligatorisk for underretninger til Hvidvasksekretariatet.</p>	<p>5.2</p>	
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13 Email Node

<p>New Choice was introduced to allow deprecating the current root level 5 emails and replace it with cover node EMAILS and many occurrences of single email element.</p>	<p>5.2</p>	
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14 Person Identifications Node

<p>New Choice was introduced to allow deprecating the current root level Identification node and replace it with cover node Identifications with many occurrences of single Identification element.</p>	<p>5.2</p>	
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15 PEPs Node

<p>New peps element</p> <p>REs can now Indicate if the reported person is a Politically Exposed Person with few additional attributes, like country, function name and description, date range and general comments.</p> <p>Multiple occurrence PEP info is supported as well</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive detaljer vedrørende en persons status som PEP, heriblandt navn, titel og funktionsbeskrivelse. Det anbefales at anvende denne mulighed såfremt relevant.</p>	<p>5.2</p>	<p>The diagram illustrates the structure of the PEPs node. It shows a 'peps' element (dashed box) containing a 'pep' element (solid box). The 'pep' element is linked to a 'pep_details' block (dashed box) which contains the following attributes: 'pep_country', 'function_name', 'function_description', 'pep_date_range', and 'comments'. The 'peps' element has a cardinality of 1..∞.</p>
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16 Sanctions Node

<p>New sanctions node was added which supports multi occurrence of “sanction list”. Each Sanction list contains several details about the list like providing source, list name, matching criteria, date of joining/exiting a list, ..etc.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at tilknytte en sanktionsliste, såfremt en aktør i underretningen optræder på en sådan. Det anbefales at gøre brug af denne mulighed såfremt relevant.</p>	<p>5.2</p>	<p>The diagram illustrates the structure of the Sanctions node. It shows a 'sanctions' element (dashed box) containing a 'sanction_list' element (solid box). The 'sanction_list' element is linked to a 'sanction_list_type' block (dashed box) which contains the following attributes: 'provider', 'sanction_list_name', 'match_criteria', 'link_to_source', 'sanction_list_attributes', 'sanction_list_date_range', and 'comments'. The 'sanctions' element has a cardinality of 1..∞.</p>
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17 Related Persons Node

<p>New related_persons</p> <p>An optional multiple relation sub node between a reported person and his/her social network.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Der er nu mulighed for at angive personers forbindelse til andre personer. Dette kunne eksempelvis være familierelationer, der er relevante for den enkelte underretning. Hvidvasksekretariatet betragter dette som en af de særligt efterspurgte tilføjelser til XML-skemaet og vil anbefale, at denne mulighed anvendes, når det er relevant for underretningens mistanke. Bemærk, at der for version 5.4 er visse begrænsninger på dybden af disse relationer (se punkt 36).</p>	<p>5.2</p>	
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18 RE Relationship Node

<p>New business relationship A new optional date range node to host the starting and dates of the relationship between the Reporting Entity and the person.</p> <p>Relation will be stored in a dedicated RE>>Person relation tab in Person screen</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element giver mulighed for at angive et datointerval for underretningspligtiges forretningsforhold med kunden.</p>	<p>5.2</p>	
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Additional Information Node

<p>New <code>additional_information</code></p> <p>A new optional generic node for adding any number of unplanned extra information in a controlled way. FIUs can introduce new types of additional info and use the appropriate value field(s) for it. The node is implemented for Reports, Persons, Accounts and Entities.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element giver mulighed for at tilknytte ekstra information i enten numerisk eller tekstformat på niveau af underretning, person, konto eller virksomhed.</p>	<p>5.2</p>	
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19 Account Node

<p>New <code>Institution Country</code></p> <p>Indicates the country of the banking institution hosting the account</p>	<p>5.1</p>	
<p>Updated <code>Account</code></p> <p>The element length is extended to 255 chars</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Det er nu muligt at angive et kontonummer bestående af op til 255 karakterer. Bemærk, at Hvidvasksekretariatet har yderligere begrænsninger på indholdet af kontonumre af 'min kunde'/My Client-typen. I disse tilfælde</p>	<p>5.1</p>	

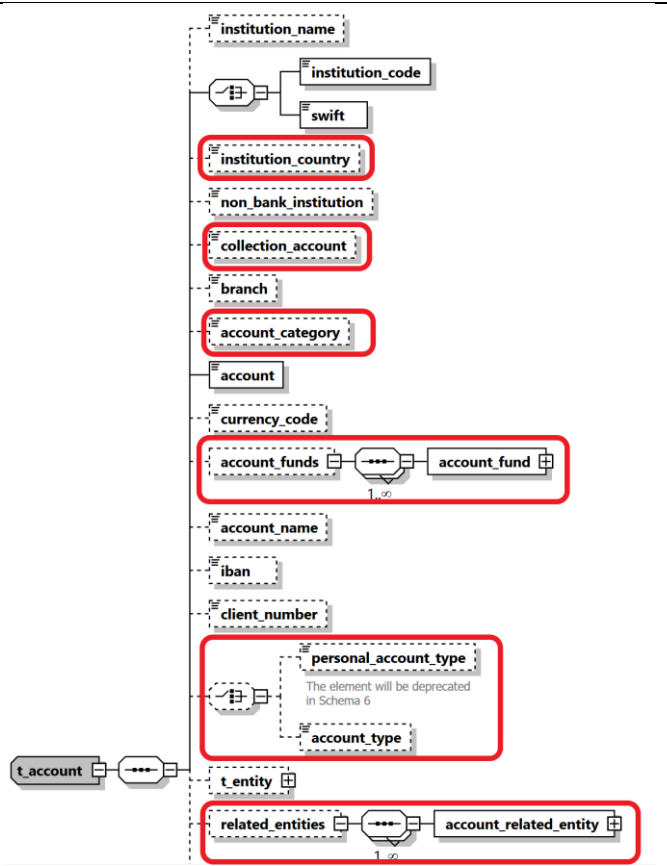
forventer vi, at et dansk kontonummer angives med 10 cifre eller et udenlandsk kontonummer angives med et IBAN-nummer.

New Collection Account

The new element will allow Reporting Entities to indicate that the reported account is a collection account and is not own really by the reported subject. In such cases, it is advices to report the related subject using the beneficiary element when there is not enough information about the subject details.

Hvidvasksekretariatets kommentar:

Denne attribut kan anvendes til at angive, at en konto er en 'opsamlingskonto', altså en konto som ikke tilhører den endelige modtager/afsender af betalingen. Dette er eksempelvis tilfældet med betalingstjenester såsom MobilePay. *Den information, som haves på den reelle afsender/modtager kan angives i kontoens 'beneficiary'-felt.*



New Account Category

5.1

The new element will allow different presentations of the Account element, e.g, Account, IBAN, Payment Card, Email and Mobile number as well as **Virtual Addresses** and **Wallets**. The new schema will support different regex constrains of Account field based on the Account category.

Hvidvasksekretariatets kommentar:

Den endelige liste af muligheder for konto-kategori udarbejdes i samarbejde med underretningspligtige.

<p>New Account Funds</p> <p>The new element will allow capturing different funds for the same account. This will be implemented first to handle Wallet funds but can be extended later.</p>	<p><u>5.1</u></p>	
<p>New Account Type</p> <p>The new choice and element will allow deprecated the legacy personal_account_type with a more accurate name.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Denne type kan anvendes til at angive en kontotype, eksempelvis 'opsparing', 'privatkonto', eller 'investeringskonto'.</p>	<p><u>5.1</u></p>	

<p>NEW related_entities</p> <p>A new one to many relations to allow Reporting Entities to report several entities having some kind of relation to an account in addition to the current Entity owning the account node.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>En virksomhed, som ejer en konto, angives fortsat i attributten 't_entity'. Denne mulighed tillader, at man kan tilføje yderligere relationer mellem den pågældende konto og virksomheder.</p>	<p><u>5.1</u></p>	
<p>New related_persons</p> <p>New Choice was introduced to allow deprecating the current root level Signatory node and replace it with cover node related_persons with multiple occurrences of single related_person element.</p>	<p><u>5.1</u></p>	

<p>Hvidvasksekretariatets kommentar:</p> <p>Dette element anvendes til at tilknytte en eller flere personer til en konto, eksempelvis kontoholdere eller fuldmagtshavere. Tidligere har personer været tilknyttet en konto gennem 'signatory'-elementet, men dette bliver udfaset i fremtidige versioner af skemaet (version 6). Det vil siges, at kontoholdere fremover bør angives som 'related_persons', men 'signatory'-elementet vil fortsat kunne anvendes i version 5.2/5.3. Se punkt 20 for yderligere detaljer.</p>		
<p>New related_accounts</p> <p>A new one to many relations to allow Reporting Entities to report several accounts as related to the main reported account (See details below).</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element kan anvendes til at tilknytte en eller flere relaterede konti til en konto. Se punkt 22 for yderligere detaljer.</p>	<p><u>5.1</u></p>	
<p>New status_date</p> <p>A new element to indicate the date of the existing status element.</p>	<p><u>5.1</u></p>	
<p>New network_devices node was added which supports multi occurrence of "network device". See "Network Device" node details below.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element kan anvendes til at tilknytte netværksenheder (såsom computere) til en konto.</p>	<p><u>5.2</u></p>	
<p>New sanctions node was added which supports multi occurrence of "sanction list".</p>	<p><u>5.2</u></p>	

<p>See “Sanctions List” node below.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Se punkt 16.</p>		
<p>New additional_information A new optional generic node for adding any unplanned extra information. See dedicated section.</p>	<p>5.2</p>	

20 Account Related Person Type

<p>New account_related_person</p> <p>A new type to allow Reporting Entities to better report the related persons to the reported accounts including a new date range relation</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Anvendes til at angive personer med tilknytning til en konto, eksempelvis kontoholdere eller fuldmagtshavere. Den endelige liste af roller udarbejdes i samarbejde med underretningspligtige.</p>	<p>5.2</p>	<pre> graph LR A[account_related_person_type] --- B((***) B --- C[t_person] B --- D[role] B --- E[relation_date_range] B --- F[comments] C --- G[is_primary] style G stroke-dasharray: 5 5 style B fill:#eee,stroke:#333,stroke-width:1px style C fill:#eee,stroke:#333,stroke-width:1px style D fill:#eee,stroke:#333,stroke-width:1px style E fill:#eee,stroke:#333,stroke-width:1px style F fill:#eee,stroke:#333,stroke-width:1px style G fill:#eee,stroke:#333,stroke-width:1px </pre>
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21 Account Related Person My Client Type

<p>New account_related_person_my_client</p> <p>Same as above but will be used for my client accounts to allow forcing more relation mandatory fields.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Det vil blive obligatorisk at udfylde 'role'-attributten (rolle) for konto af typen 'min kunde'/My Client.</p>	<p>5.2</p>	
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22 Account Related Account Type

<p>New related_account_type</p> <p>A new type to allow Reporting Entities to report several accounts as related to the main reported account, including relation_type, full related account node, relation date range and comments element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Anvendes til at angive konti med tilknytning til en konto, eksempelvis hvis der er relevant at angive en anden konto, der er ejet af samme virksomhed. Den endelige liste af relationstyper udarbejdes i samarbejde med underretningspligtige.</p>	<p>5.2</p>	
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23 Account Related Entity Type

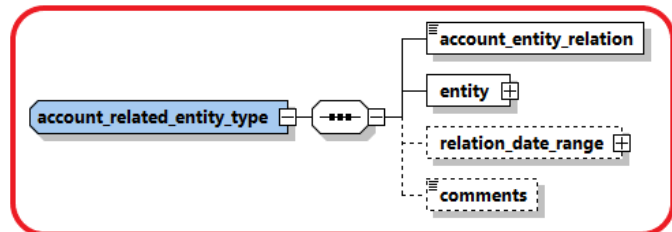
NEW **account_related_entity_type**

A new one to many relations to allow Reporting Entities to report several entities having some kind of relation to an account in addition to the current Entity owning the account node.

Hvidvasksekretariatets kommentar:

Anvendes til at angive virksomheder med tilknytning til en konto, som ikke er ejere af kontoen. Dette kunne eksempelvis være en virksomhed, der agerer formueforvalter for kontoen. Den endelige liste af relationstyper udarbejdes i samarbejde med underretningspligtige.

5.2



24 Account Funds Type

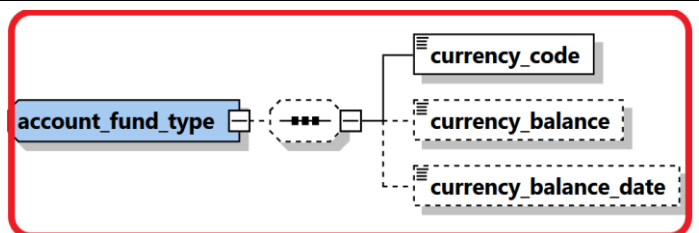
NEW **account_funds_type**

The new type will allow capturing different funds for the same account. This will be implemented first to handle **Wallet** funds but can be extended later.

Hvidvasksekretariatets kommentar:

Dette element giver mulighed for at angive beholdninger i flere valutaer på samme konto, hvilket kan være særligt relevant for wallets.

5.1



25 Entity Node

<p>New Entity Status</p> <p>The new element will host an enumeration describing the status of the entity</p> <p>New Entity Status Date was added as well.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element giver mulighed for at angive en virksomheds status, eksempelvis om virksomheden er aktiv eller opløst.</p>	<p><u>5.2</u></p>	<p>The diagram shows the XSD structure for the Entity Node. It includes a root element 't_entity' which contains several child elements. Some elements are grouped in red boxes: 'entity status' and 'entity status date' are grouped together; 'network devices' and 'network device' are grouped together; 'email' and 'emails' are grouped together with a note 'The element will be deprecated in Schema 6'; 'url' and 'urls' are grouped together with a note 'The element will be deprecated in Schema 6'. Other elements include 'name', 'commercial name', 'incorporation legal form', 'incorporation number', 'business', 'phones', 'phone', 'addresses', 'address', 'incorporation state', and 'incorporation country code'. Multiplicities are indicated by '1..∞' for several elements.</p>
<p>New network_devices node was added which supports multi occurrence of "network device". See "Network Device" node details below.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Se punkt 32</p>	<p><u>5.2</u></p>	
<p>New emails node</p> <p>The new element will allow to host several emails for the reported entity in comparison with currently one email. The choice is for backward compatibility.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Det er nu muligt at tilknytte flere email-adresser til en virksomhed.</p>	<p><u>5.2</u></p>	
<p>New urls node</p> <p>The new element will allow to host several urls for the reported entity in comparison with currently one url. The choice is for backward compatibility.</p>	<p><u>5.2</u></p>	

<p>Hvidvasksekretariatets kommentar:</p> <p>Det er nu muligt at tilknytte flere web-adresser til en virksomhed.</p>	
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<p>New Choice was introduced to allow deprecating the current root level director_id node and replace it with cover node related_persons with multiple occurrences of single related_person element</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element anvendes til at tilknytte en eller flere personer til en virksomhed, eksempelvis direktører eller ansatte. Tidligere har personer været tilknyttet en virksomhed gennem 'director_id'-elementet, men dette bliver udfaset i fremtidige versioner af skemaet (version 6). 'director_id'-elementet vil fortsat kunne anvendes i version 5.2/5.3, men vi anbefaler, at direktører m.fl. fremover angives som 'related_persons'. Se punkt 26 for yderligere detaljer.</p>	<p>5.2</p>	
<p>New Entity to Entity relation.</p> <p>The new node supports relation_type (enumeration), related_entity, share_percentage and a comments element. See "Related Entities" Node.</p> <p>Hvidvasksekretariatets kommentar:</p>	<p>5.0</p>	

<p>Dette element anvendes til at tilknytte en eller flere virksomheder til en virksomhed. Dette kan eksempelvis være relevant i forhold til ejerskabsstrukturer. Se punkt 27.</p>		
<p>New Entity Identifications</p> <p>Like Person Identifications, we added a sub node for the Entity possible identification numbers.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element er tiltænkt til angivelse af identifikationsnumre for en virksomhed. I dansk kontekst er CVR-nummer tilstrækkeligt og bør angives som attributten 'incorporation_number' og ikke med denne datatype.</p>	<p><u>5.2</u></p>	
<p>New business relationship A new optional node to host the starting and dates of the relationship between the Reporting Entity and the Entity as well as client number and comments.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element kan anvendes til at angive detaljer om forretningsforholdet mellem underretningspligtige og pågældende virksomhed.</p>	<p><u>5.2</u></p>	
<p>New sanctions node was added which supports multi occurrence of "sanction list".</p> <p>See "Sanctions List" node.</p>	<p><u>5.2</u></p>	
<p>New additional_information A new optional generic node for adding any unplanned extra information. See</p>	<p><u>5.2</u></p>	

dedicated section.		
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26 Entity Related Person Type

<p>New entity_related_person</p> <p>A new type to allow Reporting Entities to better report the related persons to the reported entity including a new date range relation, share percentage, voting percentage and comments element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Anvendes til at angive personer med tilknytning til en virksomhed, eksempelvis direktører eller ansatte. Den endelige liste af roller udarbejdes i samarbejde med underretningspligtige. Derudover kan den anvendes til at angive personens ejerskab og/eller stemmeret i procent.</p>	<p><u>5.2</u></p>	<pre> classDiagram class entity_related_person_type class person { role relation_date_range share_percentage voting_percentage comments } entity_related_person_type --> person </pre>
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27 Entity Related Entity Type

<p>New entity_related_entity</p> <p>A new type to allow Reporting Entities to report relations between different entities including relation type, date range relation, share percentage and comments element.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Anvendes til at angive virksomheder med tilknytning til en virksomhed, hvilket eksempelvis kan være relevant i forhold til at angive ejerskabsstrukturer. Den endelige liste af relationstyper udarbejdes i samarbejde med underretningspligtige. Derudover kan den anvendes til at angive den relaterede virksomheds ejerskab i</p>	<p><u>5.2</u></p>	<pre> classDiagram class entity_related_entity_type class entity_entity_relation { entity relation_date_range share_percentage comments } entity_related_entity_type --> entity_entity_relation </pre>
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procent.		
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28 Entity Identifications Type

<p>Similar to Person Identifications and based of Virtual Community discussions, we added a sub node for the Entity possible identification numbers.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Dette element er tiltænkt til angivelse af identifikationsnumre for en virksomhed. I dansk kontekst er CVR-nummer tilstrækkeligt og bør angives som attributten 'incorporation_number' og ikke med denne datatype.</p>	<p>5.2</p>	<p>The diagram shows a central node labeled 't_entity_identification' connected to a container with three dots. This container is linked to a list of attributes: 'type', 'number', 'issue_date', 'expiry_date', 'issued_by', 'issue_country', and 'comments'.</p>
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29 Relation Date Range Type

<p>A new type describing relations date range was introduced and is used now with each relation between two nodes in goAML schema.</p> <p>The type includes a valid from/to dates, is_approx_from/to_date fields are Booleans which indicate if each date is the actual start or end or the RE best knowledge about the relation date.</p> <p>The Booleans are false by default if not reported</p>	<p>5.1</p>	<p>The diagram shows a central node labeled 'relation_date_range_type' connected to a container with three dots. This container is linked to two sub-nodes, each with its own three-dot container. The first sub-node is linked to 'valid_from' and 'is_approx_from_date'. The second sub-node is linked to 'valid_to' and 'is_approx_to_date'.</p>
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30 Address Type

<p>New <code>house_number</code> and <code>apartment_number</code></p> <p>Both optional, of course, and can support FIUs who prefer to split the address street name from the house/apartment numbers.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Disse kan anvendes til at angive husnummer og lejlighedsnummer separat fra 'address'-elementet.</p> <p>New <code>additional_address_line1</code> and <code>additional_address_line2</code></p> <p>Both optional, and can be used for any additional address details need</p>	<p>5.2</p>	
<p>New <code>geo_location</code> node</p> <p>We chose the decimal representation for the latitude and longitude instead of the degrees/minutes/seconds representation since it is easier to force standard and validate.</p> <p>In parallel, goAML will support as alternative the open source “Plus Code” standard.</p> <p>In addition, following additional fields were added as suggested, Is_approx_location (Boolean) , error_distance_margin (Decimal) and Margin UOM. (Unit of Measurement)</p>	<p>5.2</p>	

Hvidvasksekretariatets kommentar:

Disse kan anvendes til at angive geolokation på en adresse.

31 Conductor Type

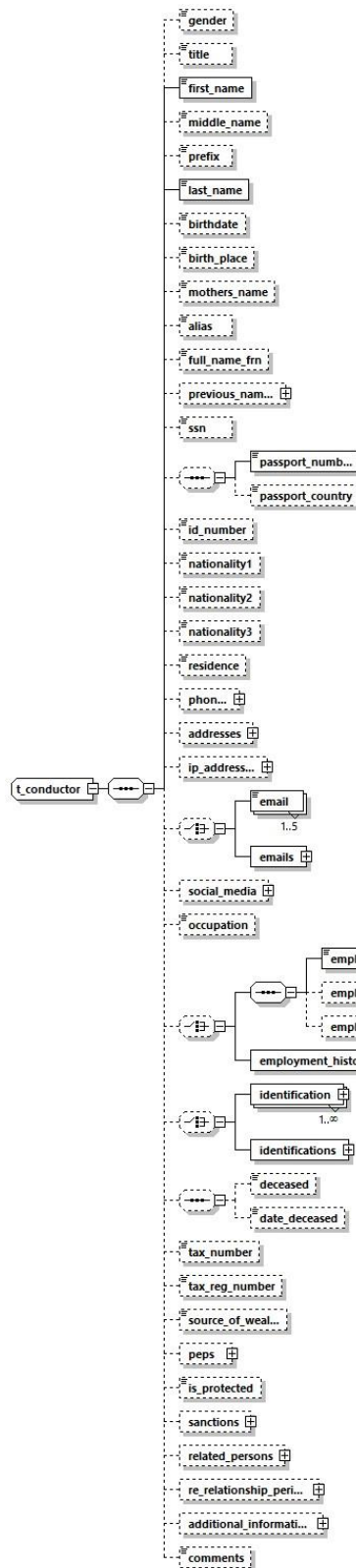
New conductor type

5.2

Conductor node has now its own base person node copies, one as standard person and one as my_client.

Hvidvasksekretariatets kommentar:

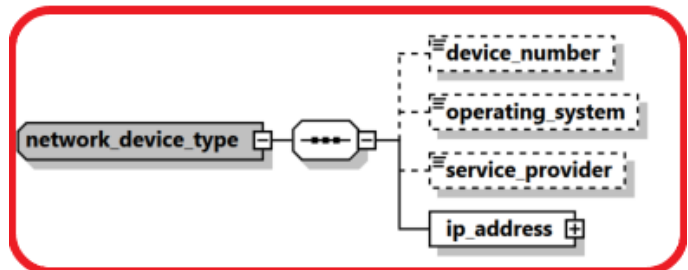
Dette nye element kan anvendes til at angive en person, som hjælper med at udføre en transaktion for henholdsvis afsender eller modtager. Det kunne eksempelvis være en person, der udfører en transaktion på vegne af en virksomhedskonto. Udvalget af oplysninger på denne person vil være de samme som på en person, der indgår i transaktionerne (t_person).



32 Network Device Type

New contact type “**network devices**” was introduced, support multi occurrences of “**network devices**”, which can host information regarding devices and ip_addresses used by a subject.

5.1



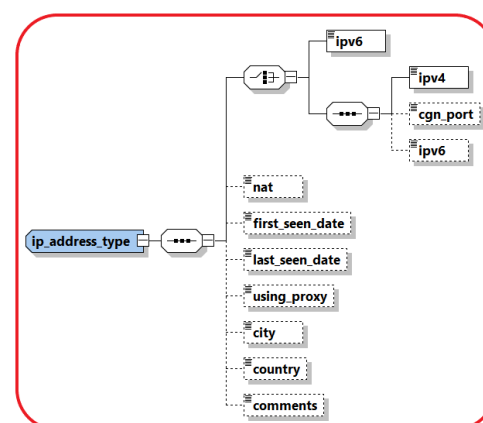
Hvidvasksekretariatets kommentar:

Dette element anvendes til at angive netværksenheder såsom mobiltelefoner, computere mm. Den centrale oplysning er enhedens IP-adresse.

33 IP Address Type

New contact type “**ip_addresses**” was introduced, support multi occurrences of **ip_address** node with ip address (IPV4 and IPV6 standards), Carrier Grade Nat (CGN Port), Network Address Translation (NAT), date range, proxy flag, City, Country and Comments.


5.1



Hvidvasksekretariatets kommentar:

Dette element anvendes til at angive IP-adresser med eventuelt tilhørende oplysninger såsom land og dato for første eller seneste tidspunkt, adressen blev observeret.

34 Comments Type

<p>comments_type</p> <p>A new comment_type was introduced with max length of 8000 chars instead of 4000 as newer versions of SQL server supports longer length now.</p> <p>All elements like Comments, Reason, Action and Description elements all over the schema are defined now using the new type.</p> <p>Hvidvasksekretariatets kommentar:</p> <p>Kommentarer angivet i 'comments'-felter kan nu være 8000 karakterer lange.</p>	<p><u>5.0</u></p>	
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35 Mapping table: Virtual Address/Wallet to Account

Mapping table between generic Virtual Address/Client Wallets fields to goAML Account elements

Virtual Address	Wallet	Account
vasp_name	vasp_name	institution_name
vasp_institution_code	vasp_institution_code	institution_code
public_key	wallet_identifier	account
	wallet_name	account_name
VADDR	WALLT	account_category
	wallet_type	account_type
entity	wallet_entity	Entity
signatories	wallet_signatories	signatories

	wallet_funds	NEW account_funds
balance	wallet_total_balance_local	account_balance
date_balance	wallet_balance_date	balance_date
cluster_name		beneficiary
cluster_comment		beneficiary_comments
	wallet_status	account_status
	wallet_status_date	account_status_date
	open_date	open_date
	close_date	close_date
comments	comments	Comments

36 General Notes:

- The attribute “nillable = true” was removed overall the schema since it was causing a confusion with the min. occurrence value. No impact on the FIUs schema definition.
- Foreign Currency Node: The “foreign_exchange_rate” element was changed to be optional in the draft schema due to needs of some FIUs.
- The Web registration complex nodes, mentioned below, were removed from the reporting schema, as they are used solely to administrate the web registration process and are not relevant for the standard reporting mechanism. Those elements will be stored now as part of new registration schema in a dedicated report and will be managed via the WEB registration configuration pages.
 - t_person_registration
 - t_entity_registration_RE
 - t_entity_registration_SH
 - t_entity_registration_SUP
- Now several numeric elements have restrictions to better control the allowed value range and precision as below:

Path	Element	Max	Min	Precision
Address>Geo Location	latitude	90	-90	8
Address>Geo Location	longitude	180	-180	8



Address>Geo Location	Error distance margin	99999999	0	2
Transaction>From/To	Block number	7900000000000000	0	0
Entity2Entity	Share Percentage	100	0	2
Entity2person	Share Percentage	100	0	2
Entity2person	Voting Percentage	100	0	2
Transaction items (Goods and Services)	Estimated Value	7900000000000000	7900000000000000	4
Transaction items (Goods and Services)	Disposed Value	7900000000000000	7900000000000000	4
Transaction items (Goods and Services)	Size	7900000000000000	0	0

- V5.2 allows for relations of same kind of object e.g. Person-Person, Entity-Entity, Account-Account. The maximum levels of allowed for each kind is 2. The figure below shows the allowed and disallowed hierarchies.

Hvidvasksekretariatets kommentar:

Bemærk, at der for de nye relationer af typerne Person-Person, Entity-Entity, Account-Account er en begrænsning på, hvor 'dybt' disse relationer kan indberettes. Man kan for eksempel ikke indberette en konto tilknyttet en konto tilknyttet en tredje konto. Se nedenstående for eksempler på mulige og ikke-mulige relationer:

- Account
 - Related Account
 - ~~Related Account~~ (not allowed)
 - **Related Entity**
 - Related Entity
 - ~~Related Entity~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
 - - Related Entity
 - Related Entity
 - ~~Related Entity~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
- Entity
 - Related Entity
 - ~~Related Entity~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
 - Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)
- Related Person
 - Related Person
 - ~~Related Person~~ (not allowed)