UNODC’S UNIQUE FULLY INTEGRATED SOFTWARE
DESIGNED SPECIFICALLY FOR FINANCIAL INTELLIGENCE UNITS
UNODC’S Information Technology Service (ITS) specializes in the development, deployment and support of software applications for use by Member States in a range of UNODC’s programme areas. The goAML application is one of UNODC’s strategic responses to financial crime, including money-laundering and terrorist financing.

goAML has been developed by the Information Technology Service of UNODC in partnership with the UNODC Global Programme Against Money Laundering, Proceeds of Crime and the Financing of Terrorism as a fully integrated software solution developed specifically for use by Financial Intelligence Units (FIUs). goAML is specifically designed to meet the data collection, management, analytical, document management, workflow and statistical needs of any Financial Intelligence Unit irrespective of its size.

Phillip Kruss
Chief, Information Technology Service

FIUs play a leading role in anti-money laundering regimes, as they are generally responsible for receiving, processing and analyzing reports made by financial institutions or other entities according to the requirements of domestic anti-money laundering laws and regulations. Information gathered by FIUs often provides the basis for investigations into money laundering, terrorist financing and other serious offences.

FIUs are increasingly taking on the role of financial regulators, responsible for enforcing compliance with anti-money laundering and terrorist financing laws, regulations and guidelines. The ability to closely monitor and analyze reporting volumes and trends is an important component of an FIU’s regulatory function.

These regulatory functions, combined with the increasing volumes and types of reports, mean that FIUs are becoming more and more IT based. An FIU should have the ability to collect, (preferably by pre-formatted electronic means), collate, store and analyze large volumes of data in a timely manner. An FIU must also be able to properly analyze data and develop cases for dissemination to investigation agencies.

Designing and building a comprehensive “site-specific” IT solution for an FIU is a time consuming and expensive process with a low threshold for failure. Most FIUs cannot afford the cost, nor the risk of failure and therefore settle for a combination of “off-the-shelf” commercial products which are not designed specifically for FIUs.

This can result in an almost endless cycle of addition, enhancement and attempts at integration, often ending with a combination of disparate components that do not work together and involve the FIU in ongoing annual licensing and upgrade costs. As the FIU grows and more IT users are added, the licensing costs increase. The use of different, disparate, solutions is inefficient from an operational point of view as it involves the manipulation and migration of data from one system to another to perform different functions and also involves the FIU in much ongoing training and retraining of staff, much of which must be delivered by the providers of the solutions at additional cost.
goAML addresses all these challenges for an FIU by providing a “one-stop” solution; a system that integrates 14 separate functions into one package that meets the IT and business needs of every FIU, no matter how large or small, with no third party licensing and maintenance obligations.

The FIU pays a one-off fee for installation and initial training of goAML and a recurring annual maintenance fee. UNODC supplies the initial software package itself free of charge. Adopting goAML can save an FIU a lot of money and development time.
DATA COLLECTION
The data collection component provides secure electronic delivery of reports (UTRs, STRs, CTRs and EFTRs from reporting entities using (SSL 512 bit encryption). Reports are either submitted offline (through XML data exchange such as e-mail attachment, CD, external hard drive etc.), online (through direct upload of XML data messages) or through filling in and submitting online forms on the FIU’s secure website. If reports are submitted to the FIU on paper these can be manually entered by the FIU.

DATA EVALUATION AND CLEAN UP
This component automatically checks incoming electronic data for completeness and accuracy. If incoming data is correct and complete it is transferred to the main database, if it is not it is returned to the reporting entity for correction. This process can also be completed manually within the FIU by allowing FIU personnel to view selected reports or all reports submitted by reporting entities and manually accepting or rejecting them.

AD HOC QUERIES AND MATCHING
This allows users to enter requests for matches on a wide variety of criteria such as name, address, country, account number, identification document number or type, etc. There are a number of search options. There is also a quick finder option which essentially allows the user to Google© the entire database. After the query is submitted the system returns a list of all entities matching the requested criteria and links them, where links exist.

STATISTICAL REPORTING
Statistical reports can be automatically generated or ad hoc statistics can be obtained from the system to prepare reports on all activities carried out within the goAML application. A wide range of reports can be produced that contain either general or very specific statistics of the FIU’s performance overall or in specific areas of activity.
goAML KEY FEATURES

**STRUCTURED ANALYSIS – TACTICAL/STRATEGIC**
A wide variety of analytical tools and views that allow analysts to look at data from numerous different angles is provided. All of these tools such as sorting, filtering, and pivoting are integrated into this component of goAML allowing analysts to reveal patterns, anomalies, key variables, relationships etc. using just the one application. This component is very feature rich and covers the contents of all reports to the FIU and any other data held within the FIU’s database.

**PROFILING TOOL**
This component calculates and stores profiling data that is established by the system monitoring and recording typical transactional behaviors of persons, entities, accounts, occupational or business classes or groups, geographical areas etc.

**RULE BASED ANALYSIS**
This component is structured into three parts. The rules engine, the rules editor and the alert manager. The rules engine continuously scans the data in the goAML database looking for data that matches certain circumstances (rules) that have been deemed by the FIU as worthy of specific attention. The rules editor is a user interface that allows rules to be written and submitted to the rules engine by anyone in the FIU authorized to do so. The alert manager is the process by which alerts triggered by the rules engine are managed and prioritized.
The workflow management system provides the ability for FIU management to set and maintain system driven sequenced steps in the process of information management based on the FIU’s standard operating procedures. This component effectively drives the work of the FIU as it relates to receipt and management of information and the development and dissemination of intelligence. The Workflow System is fully customizable so that the workflow process can be set precisely to the needs and processes of the user FIU.

This component is a management tool that allows managers and supervisors to allocate tasks with or without pre-set time limits and to then monitor and track the progress of that task or tasks as they progress through the workflow cycle. This component also provides management with valuable statistical information that measures the performance of the workflow process itself and of the various FIU personnel working within it.

The document management component allows the capture of documents through electronic transfer and/or scanning and optical recognition. Documents can be recorded and filed according to a wide variety of document characteristics. The practical implication of this is that the entire content of any document is searchable and retrievable.

This component is the first step in the escalation process applied in the course of the internal intelligence cycle of the FIU. Once an analyst has compiled all initial information, analyzed it and a decision has been made that a matter under enquiry, whether originating from mandated reports or other sources, is worthy of further and closer attention, he/she can create an intelligence file within the goAML system.
**DATA ACQUISITION/INTEGRATION FROM EXTERNAL SOURCES**

`goAML` provides a variety of options whereby the FIU can request and collect data from any external source. The range of options can vary from the very high tech system such as a fully online data acquisition and matching system to a letter delivered by post or by hand.

**INTEGRATED CHARTING AND DIAGRAMMING**

The charting and diagramming tool is fully integrated into `goAML` and when activated by the analyst runs continuously and charts all analysis processes undertaken by the analyst. It is designed specifically for FIU use to chart transactional flows and to show the connections of the parties to the transactions (persons, entities, accounts etc.) to the transactions themselves and to other connected persons, addresses, phone numbers etc.

**INTELLIGENCE REPORT WRITER TOOL**

The intelligence report writer tool is a fully integrated component that usually forms the final stage in the analytical process and provides a template and process for preparing the final intelligence package for dissemination to the FIU’s end user agencies.
The goAML application is available for use by all United Nations Member States.  
For questions and costs regarding standard or premium implementation and support services for goAML,  
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