



goAML: Frequently Asked Questions (FAQ)

As of October 2026

Version: 5.3

Table of Contents

• General Questions	1
• goAML Registration	2
• Technical Requirements and Data Security	2
• Reporting procedure	4
• Questions for advisers	7

Note

This FAQ answers practical questions about using goAML. Whether a specific activity is subject to the Anti-Money Laundering Act (AMLA) or whether there is a reporting obligation in a specific case must be assessed based on the applicable legal provisions. The goAML hotline does not provide individual legal assessments.

• General Questions

1	How are suspicious activity reports and other information submitted to MROS?	Since January 1, 2020, suspicious activity reports and other information have been submitted to MROS exclusively via the goAML data processing system. Information and suspicious activity reports received by email or mail are consistently rejected.
2	Where can I find more information about the goAML data processing system?	Further information on goAML is regularly published on the following MROS website: https://www.fedpol.admin.ch/fedpol/de/home/kriminalitaet/geldwaescherei/meldung.html System-related information is also available on the UNODC website: https://goaml.unodc.org/ . However, the information published on this site is of a general nature and does not address the country-specific adaptations made by MROS. For this, please refer to the MROS website.
3	Is a financial intermediary required to register with goAML under all circumstances?	There is no general requirement to register with goAML. MROS recommends that financial intermediaries subject to reporting obligations register to use goAML only when they wish to or are required to file a suspicious activity report or respond to an Art. 11a request from MROS.



- **goAML Registration**

4	Why was two-factor authentication introduced for using goAML?	To further enhance the already high security standards, MROS has introduced two-factor authentication for external users logging into the goAML system. The corresponding registration page is available online at https://www.fedpol.admin.ch/en/erstregistrierung-meldende-stelle . Detailed step-by-step instructions on the registration process are available on our homepage.
5	Can I change my goAML password myself?	No, since the password is stored in a separate system, we always require a written request sent to goaml.info@fedpol.admin.ch . You must include your login ID.
6	I entered the password but couldn't log in. What should I do?	First, clear your browser's history (cache) and restart it. If you're still unable to log in, even after entering the correct password, please contact us at goaml.info@fedpol.admin.ch and we'll provide you with a temporary password.
7	I haven't logged into goAML in a long time, and my attempt to log in was unsuccessful.	The settings in the security portal (SSO) are configured so that an account is deactivated six months after the last successful login. Please contact MROS at goaml.info@fedpol.admin.ch , and your account will be unlocked.
8	I'm registered as a goAML admin. Can I create new accounts for my colleagues?	No, this is not possible due to two-factor authentication. All new users must therefore fill out the application form published on our website: https://www.fedpol.admin.ch/en/erstregistrierung-meldende-stelle . However, once the new user has registered with goAML, it is the goAML administrator's responsibility to review and approve (finalize) the registration request.

- **Technical Requirements and Data Security**

9	What does "XML" mean?	"XML" is an IT language used to structure large amounts of data (e.g., a suspicious activity report).
10	What technical requirements must be met for financial intermediaries to use goAML?	In the case of a manual reporting process, Internet access and personal login credentials are sufficient to log in to the web-based data entry tool. This requires prior registration as a goAML user. For semi-automated (see Question 27) or automated reporting, the financial intermediary must have developed an internal IT solution that ensures the XML file is created in the structure defined by MROS (the structure is published online in the document " <i>Standard XML Reporting – Instructions and Specifications for goAML</i> ": https://www.fedpol.admin.ch/fedpol/en/home/kriminalitaet/geldwaescherei/meldung.html).



11	Which web browsers are supported by goAML?	Currently, Mozilla Firefox, Google Chrome, and Microsoft Edge (Chromium; 2020 version and later) are supported for use with goAML. Internet Explorer (IE) and older versions of Edge cannot be used.
12	How secure is the data stored in the new data processing system?	The submitted data is transmitted via a secure HTTPS connection from the financial intermediary to the "Demilitarized Zone" (DMZ). The DMZ is located outside the federal network and is protected by firewalls, encrypted communication, antivirus software, and user identification via two-factor authentication. At regular, short intervals, the completed reports are transferred from the DMZ to the federal network via a one-way "pull mechanism" and then deleted from the DMZ. Within the federal network, the data is strictly protected by advanced IT security measures.
13	Is personal data of goAML users shared with third parties?	No. At no time is personal information of registered goAML users disclosed to any third parties. When MROS forwards a suspicious activity report to a law enforcement agency, the identifying information of the reporting compliance officers will not be disclosed.
14	Can the UNODC access MROS data?	No, this is never the case. UNODC is merely the software provider and, by law, is not permitted to view or access MROS data at any time.
15	Is it possible to view or download a report that has already been archived?	No, if a report is marked as "archived," there is no way to view or download it again. It is therefore important to save a local copy immediately after submitting a report.
16	I accidentally selected the wrong report type, and the report was subsequently rejected by MROS. Do I have to re-enter everything?	No, if you revise the report promptly - that is, before it has been archived - you can undo the submission. The report will then be moved to the "Drafts" folder. Clicking on the report type (top left of the form) opens a submenu where you can select a different report type. For example, an AIF can be converted into a SAR or a CANCL, and an AIFT into an STR or a CANCT. This is also possible in the opposite direction (STR to AIFT/CANCT, SAR to AIF/CANCL).
17	I'm not receiving the automated goAML notifications, even though I have a new message on the message board.	Please check your settings. Often, internal company security measures are the reason why such automated notifications from the sender "goAML Workflow [mailto:goamlVALIDATION@fedpol.admin.ch]" are blocked.
18	Why can't I view or save a submitted report or a message board post for my records anymore?	For security and storage capacity reasons, reports and message board posts, including attachments, are automatically deleted by the system after a certain period. The deletion periods are as follows: Submitted reports: 7 days after submission Rejected reports that have already been moved to draft status: 7 days Draft reports: 14 days Message board notifications: 30 days



- **Reporting procedure**

19	What is the process for manually entering a report in goAML, and how much time does it take?	Manual data entry (whether in connection with a suspicious activity report or in response to a request for information pursuant to Art. 11a, paras. 1, 2, and 3 of the AMLA) can be performed directly online by individuals registered as users in the system. To do so, the relevant information must be entered online and the individual fields filled out. Depending on the type of report, manual entry can be time-consuming, particularly when a large number of transactions need to be recorded. The entry process is conducted entirely online without the use of any additional third-party systems. Information on other reporting options can be found online at https://www.fedpol.admin.ch/fedpol/en/home/kriminalitaet/geldwaescherei/meldung.html.
20	Do all transactions have to be submitted electronically?	All suspicious transactions (up to a maximum of 100 transactions) should be submitted electronically. This means they must be entered into goAML either entirely manually or semi-automatically (see Question 27), or they can be submitted via an XML file. Please also consult our document “new-fact-sheet-web-reports” (available here under the “Documents” tab).
21	Is it sufficient to report only the suspicious transactions, or must all transactions falling within a specific period be submitted?	Yes, only suspicious transactions are required (up to a maximum of 100 transactions). The report must explicitly state why the financial intermediary knows or suspects that the assets involved are illicit or of criminal origin. To complete the report received, MROS may at any time exercise its right under Art. 11a para. 1 of the AMLA and subsequently request additional information from the reporting financial intermediary, including details regarding transactions. These transactions must also be submitted to MROS via goAML.
22	Does the limit of a maximum of 100 reported transactions also apply to AIFT reports?	No, this limit explicitly does not apply to AIFT reports. For example, if a financial intermediary responds via AIFT to a request from MROS for the disclosure of information within the meaning of Art. 11a para. 1 or 2 of the AMLA, it may report up to a maximum of 1,000 transactions per individual AIFT report. If more than 1,000 transactions are involved or need to be reported, additional AIFT reports - each containing a maximum of 1,000 transactions - may be created and submitted.
23	What information must be submitted as an attachment?	Pursuant to Art. 3 of the Anti-Money Laundering Ordinance (MROSO), mandatory documents, such as copies of passports and account opening documents, must be submitted as attachments.
24	In which formats can attachments be submitted?	The accepted formats are *.zip; *.xml; *.txt; *.tif; *.tiff; *.bmp; *.doc; *.docx; *.pdf; *.jpg; *.xls; *.xlsx; *.ppt; *.pptx; *.png; *.rtf; *.anb.



		Users are asked to always use optical character recognition (OCR). The maximum size per attachment is 20 MB.
25	What is the process for submitting a suspicious activity report via an XML file?	Automated report generation requires that the financial intermediary has programmed an internal IT application that ensures the XML file is created in the structure defined by MROS. The structure of the XML file is published on the MROS website in the document <i>"Standard XML Reporting – Instructions and Specifications for goAML"</i>: https://www.fedpol.admin.ch/fedpol/en/home/kriminalitaet/geldwaescherei/meldung.html. To do this, the necessary information must be retrieved from the financial intermediary's internal systems and then compiled into the defined XML structure. The financial intermediary is responsible for providing the necessary IT solution. If the automated reporting process described above is chosen for generating the report, a ZIP file may be submitted instead of a standalone XML file; this ZIP file must contain not only the XML file but also all required attachments (e.g., account opening documents, passport copy, signature card, etc.).
26	Is there a minimum number of reports per year beyond which it is definitely worthwhile to implement an IT solution for generating an XML file?	No minimum number can be defined, as this depends not only on the number of reports but also on the scope of each individual report. Theoretically, a bank might submit only one report per year on average, but that report could be so extensive that the bank would prefer to avoid the manual effort involved and decide to implement an IT solution for generating an XML file. Additional information that must be submitted to MROS pursuant to Art. 11a, paras. 1 and 2 of the AMLA must also be entered into the system. In these cases as well, transaction details must be submitted electronically and not as attachments.
27	Is the automated generation of an XML file absolutely necessary?	Automated report generation via XML upload may be implemented but is not mandatory. If the automated generation of an XML file is being considered, reporting institutions may implement it at any time.
28	Is there a hybrid approach combining manual and automated reporting?	It is possible to collect the required data semi-automatically and integrate the transactions into the suspicious activity report via an XML file. Missing data (fields marked in red; e.g., the contracting party's nationality) can then be added manually, though the same information needs only be entered once and not for each transaction. This functionality saves time for financial intermediaries who do not wish to implement the automated solution but have a large number of transactions to report and would otherwise have to enter them entirely manually.



		To use this option, the transactions must be exported from the banking system in a structured and predefined format as an XML file. Under the following link, you will find additional information on the topic of transaction uploads in the “Documents” tab: https://www.fedpol.admin.ch/fedpol/en/home/kriminalitaet/geldwaescherei/meldung.html
29	Why does MROS insist on the fully electronic submission of suspicious activity reports?	The availability of electronic data enables MROS to conduct in-depth analyses by efficiently and effectively evaluating large volumes of data. The data can be automatically linked, correlations are identified more quickly, and the system presents them, for example, in graphical form.
30	How should I enter IBAN numbers?	It is preferred that IBAN numbers be entered as a single string, i.e., without spaces. This not only facilitates later searches but also improves the system’s data quality.
31	As an account-holding bank, how should I proceed if I am required to report the termination of a business relationship within the meaning of Art. 9b AMLA?	Termination notifications pursuant to Art. 9b AMLA can be entered and reported using a specific report type (CANCL or CANCT), also in the goAML web portal under the “New Reports” menu (see here for instructions).
32	After submitting a termination report as defined in Art. 9b AMLA, will I also receive a definitive acknowledgment of receipt from MROS?	No, the reporting financial intermediary does not receive a definitive confirmation of receipt from MROS for cancellation notifications. The transmission data recorded in the goAML web portal (Message Board notification -> see screenshot in the instructions mentioned above; reports via CANCL/CANCT -> status “Processed”) as well as the technical confirmation of receipt serve as proof of successful transmission to MROS. MROS reserves the right to return incorrectly or incompletely entered termination notifications to the financial intermediary for revision.

• **Questions for advisers:**

33	Which advisers are affected by the new Anti-Money Laundering Act (AMLA)?	Not every advisory activity is automatically subject to the AMLA. The activities defined in the law and the specific circumstances of the respective mandate are decisive. The professional title alone is not decisive. If you have questions regarding the specific legal classification, please contact the SRO responsible for you or the competent, specialized unit.
34	As a consultant, do I need to register with goAML?	Registration with goAML is required, in particular, if a suspicious activity report must be submitted via goAML. Registration with goAML and the question of whether a



		specific activity is subject to the AMLA must be distinguished from one another.
35	Do I need to register with goAML as a precaution, even if I don't have a report to submit?	There is no general obligation to register with goAML. MROS recommends that financial intermediaries subject to reporting requirements register to use goAML only when they wish to or are required to file a suspicious activity report or respond to an Art.11a request. This recommendation also serves as guidance for advisers who are newly subject to reporting requirements.
36	I have never submitted a suspicious activity report. Where can I learn how to use goAML?	MROS provides a goAML test system, a user manual, and additional instructions online. The test system can be used to familiarize yourself with the process of entering and submitting a report. No real customer data may be used in the test system.
37	How do I register my organization with goAML?	To register as a reporting entity for the first time, you must follow the registration procedure published by MROS. The relevant instructions and the registration form are available on the MROS website.
38	How do I register additional users from my organization?	New users must complete the application process published by MROS. After registration, the registration request can be reviewed and approved by the goAML administrator.
39	How long does registration take?	Once the initial registration or user registration has been successfully submitted, you will receive further information and login credentials in accordance with the registration process described on the MROS website.
40	What should I do if I don't receive my login credentials or can't log in?	First, check the email address you are using as well as your spam or junk mail folder. If the problem persists, please contact the goAML hotline (press 1) or the support address listed on the MROS website.
41	How do I submit a suspicious activity report?	Suspicious activity reports and the associated information are submitted via the goAML data processing system. The individual steps for manual, semi-automated, or automated data entry are described in the goAML User Manual and in the technical documentation.
42	Can I submit a suspicious activity report via email or on paper?	Suspicious activity reports and any additional information must be submitted exclusively through the goAML data processing system. Emails and paper reports will be consistently rejected.
43	I'm unsure whether my specific case is reportable. Can the goAML hotline tell me if I need to file a report?	The goAML hotline provides support for questions regarding registration and the technical use of the system. It does not make decisions regarding the legal classification of a specific case or whether there is a legal obligation to report. For such questions, please contact the SRO responsible for you or the appropriate specialized agency.
44	I am assisting a client with a real estate transaction. Does this mean I have to file a	No, not automatically. Whether the legal requirements for a reporting obligation are met depends on the specific activity being carried out and the circumstances of the individual case. The goAML hotline does not provide individual legal assessments.



	suspicious activity report?	
45	What information must be included in a suspicious activity report?	The report must be completed fully and accurately in accordance with goAML's guidelines. Depending on the facts of the case, information may be required regarding the reporting entity, individuals and organizations, business relationships, accounts, transactions, indicators or grounds for suspicion, as well as relevant attachments.
46	Which individuals must I include in a report?	All individuals and organizations relevant to the reported matter must be included in accordance with goAML guidelines. Depending on the case, this may include, for example, customers, business partners, beneficial owners, or other involved parties.
47	What transactions must I record as an adviser?	Advisers are not required to report any transactions as part of their report. When reporting a suspicion, they may select the "SAR" report type; when submitting information pursuant to Art. 11a para. 2 of the AMLA, they may select the "AIF" report type.
48	Where can I record assets such as real estate, a painting, or a luxury vehicle that are the subject of the reported suspicion in connection with my advisory activities?	In the goAML reporting form, there is a separate category for such items in the "Activity" section, under "Goods and Services." Various types of items can be recorded and categorized. All fields highlighted in red are required fields.
49	What documents must be submitted as attachments?	Documents that are mandatory and relevant to the assessment of the facts must be submitted as attachments in accordance with MROS guidelines. These may include, for example, identification documents, account opening documents, or other relevant documents.
50	Why can't I submit my report?	Possible causes include missing required information, invalid data formats, incomplete personal or organizational data, or other validation errors. Please review the error message displayed by goAML and consult the user manual.
51	What should I do if goAML reports an XML or validation error?	First, please review the error message displayed, as well as the details and data formats of the report. For XML-based submissions, please refer to the current MROS documents "Standard XML Reporting – Instructions and Specifications for goAML" and the associated XSD files.
52	Where can I find the latest goAML documentation?	The latest information, the user manual, instructions, fact sheets, as well as the technical XML specifications and XSD files are published on the MROS website. Please use the version currently published there.
53	What kind of support does the goAML hotline provide?	The goAML hotline provides support specifically for questions regarding registration, user management, logging in, and the technical use of goAML, as well as for



		technical issues and questions about entering and submitting reports.
54	What does the goAML hotline not assist me with?	The goAML hotline does not determine whether a specific activity is subject to the AMLA, whether a specific set of facts constitutes a reportable suspicion, or what legal assessment should be made in an individual case.
55	What should I do if I need to submit a suspicious activity report for the first time?	First, read the current goAML User Manual and the relevant instructions. If necessary, use the goAML test system to familiarize yourself with the reporting process. Gather the required information and attachments and submit the report in accordance with MROS guidelines.

Liability

Although the federal authorities take every care to ensure the accuracy of the published information, no guarantee can be given regarding the correctness, accuracy, timeliness, reliability, or completeness of this information.

The federal authorities expressly reserve the right to modify, delete, or temporarily withhold publication of content, in whole or in part, at any time without notice.

Claims for damages against the federal authorities for material or immaterial losses arising from access to, use of, or failure to use the published information, from misuse of the connection, or from technical malfunctions are excluded.