

IEMS User Guide

Summary by Limitless Consulting

July 2026

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Overview

The UAE Financial Intelligence Unit (UAEFIU) has reiterated the obligations of all Relevant Persons (RPs), including Financial Institutions (FIs), Virtual Asset Service Providers (VASPs), and Designated Non-Financial Businesses and Professions (DNFBPs), to promptly respond to all enquiries and requests received through the Integrated Enquiry Management System (IEMS) and goAML platform.

This reminder follows the issuance of the IEMS User Guide Version 2.1.2 issued on 17-03-2022 and reinforces regulatory expectations relating to AML/CFT/CPF reporting, enquiry management, and engagement with the UAEFIU.

Key Regulatory Expectations

Relevant Persons are expected to:

- Regularly **review and maintain** familiarity with goAML and IEMS obligations and procedures.
- **Ensure all UAEFIU enquiries and requests are reviewed and responded** to accurately, comprehensively, and within prescribed timelines
- Carefully **review all instructions contained** within the “FIU Comments” section, notices, and attached checklists.
- **Submit requested documentation.**
- Maintain **effective internal escalation procedures** and controls for handling IEMS requests
- Ensure relevant **AML/CFT personnel are appropriately trained** on IEMS and goAML requirements
- **Implement freeze orders** instructed by UAEFIU or competent authority.

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Suspicious Activity Reporting Obligations

All Relevant Persons are required to **report suspicious activities directly to the UAEFIU** through the goAML system or other approved reporting channels.

In addition, Rule **14.3.1 of the ADGM AML Rulebook** requires firms to **maintain robust procedures for the investigation, documentation, and reporting of suspicious activities**.

Failure to report suspicious activity or comply with AML/CFT obligations may constitute:

- A criminal offence under UAE law; and/or
- A breach of applicable AML requirements

UAEFIU Contact Information

- For technical support relating to goAML: goaml@uaefiu.gov.ae
- For operational enquiries: fiustr@uaefiu.gov.ae
- STR/SAR-related queries may also be submitted through the goAML Message Board.