Document	**FINnet Gateway User Guide**
Version	**1.2**
Year	**2012**

Version Control Chart

Version	*Date*	*Remarks*
1.0	March 2011	Version 1.0 released
1.1	December 2011	Changes in following sections due to implementation of digital signature in the report validation utility. • Introduction (sections 1.6, 1.7, 1.8) • New User Registration (section 4.4) • Profiles (sections 6,6.4,6.5) • Users (section 7.4) • Reports (sections 8,8.1,8.2,8.8) • Messages (section 9.2)
1.2	November 2012	Changes in the following sections due to change in the Batch Status: Section 1.8, 8.1, Table 2 (Uploaded Batch Summary), 8.3.2, 8.5, Table 6 Additional Information Required, 8.8.13, 8.8.20

Table of Contents

1 Introduction 1
1.1 Overview 1
1.2 Reports prescribed under PMLA 1
1.3 Project FINnet 1
1.4 Types of reporting formats 1
1.5 Report Generation Utility 1
1.6 Report Validation Utility 2
1.7 FINnet Gateway Portal 2
1.8 Submission of reports over the FINnet Gateway 2
2 About the Document 3
2.1 Intended Audience 3
2.2 Document Conventions 3
3 Getting Started 4
3.1 Accessing FINnet Gateway 4
3.2 Login page 4
3.3 Register New User 5
3.4 Forgot Password 5
3.5 Change Password (For First Time Login) 5
4 New User Registration 6
4.1 Reporting Entity Selection 6
4.2 Principal Officer Registration 6
4.3 Other User Registration 7
4.4 Frequently Asked Questions (FAQs) 7
4.4.1 How to login into FINnet Gateway? 7
4.4.2 What is FIUREID? 7
4.4.3 How to select a Reporting Entity (RE)? 7
4.4.4 What type of users can access FINnet Gateway? 7
4.4.5 How to register the Principal Officer (PO)? 7
4.4.6 How to register other users? 7
4.4.7 How to obtain the Login name and password? 7
4.4.8 How to change the password for first time user's login? 8
4.4.9 How to recover forgotten password? 8
4.4.10 How to register Alternate Principal Officer? 8
4.4.11 Who can register under Reporting Entity? 8
4.4.12 Can Principal Officer and Reporting Entity be registered on the same e-mail ID? 8
4.4.13 Can the Principal Officer of Multiple Reporting Entities register on the same email-ID? 8
5 Home page 9

6 Profiles 10
6.1 User Profile 10
6.1.1 Editing the User Profile 10
6.1.2 Deactivating a user account 10
6.1.3 Edit Role of user 11
6.2 Reporting Entity Profile 11
6.2.1 Editing Reporting entity profile 11
6.3 Change Password 11
6.4 Upload Certificate 11
6.5 Frequently Asked Questions (FAQs) 11
6.5.1 Who can edit the profile of the Principal Officer? 11
6.5.2 Who can edit the profile of the User? 11
6.5.3 Who can edit the profile of a reporting entity? 12
6.5.4 Who approves the changes made in the user profile? 12
6.5.5 Can a reporting entity user have multiple roles? 12
6.5.6 Can a reporting entity user change his role? 12
6.5.7 Can a user de-activate his account on FINnet Gateway? 12
6.5.8 Can every user edit his/her profile? 12
6.5.9 Can a user edit a user role on FINnet gateway? 12
6.5.10 How can a user upload the digital certificate? 12
7 Users 13
7.1 FINnet Users 13
7.2 Users Groups 13
7.2.1 Sending a message to all users in the User Group 13
7.2.2 Sending a message to selected users in the User Group 13
7.3 Add New User 13
7.4 Frequently Asked Questions (FAQs) 14
7.4.1 What is the difference between Users module and Profiles module? 14
8 Reports 15
8.1 Reports Upload 15
8.2 Web Filing 16
8.3 Uploaded Reports 16
8.3.1 Viewing Uploaded Batch Summary 16
8.3.2 Viewing Batch Status 17
8.3.3 Viewing Batch Details 18
8.3.4 Data Quality Rating 19
8.3.5 Downloading Data Quality Report 19
8.4 Rejected Reports 19
8.4.1 Viewing Rejected Batch Summary 19
8.4.2 Downloading Data Quality Report 20
8.5 Additional Information Required 20
8.6 Overdue Reports 21

8.7 Report Summary 21
8.8 Frequently Asked Questions (FAQs) 22
8.8.1 How to upload an XML report? 22
8.8.2 What type of reports can be uploaded on FINnet Gateway? 22
8.8.3 Whether all users can upload the report for the reporting entity? 22
8.8.4 Whether users can upload the report for any reporting entity? 22
8.8.5 Whether reports with errors can be uploaded? 22
8.8.6 What does a valid digital certificate mean? 22
8.8.7 What is the benefit of attaching digital signature with the report? 22
8.8.8 How to attach digital signature with the report? 22
8.8.9 Whether users without digital signature can upload the reports? 22
8.8.10 What are the various errors that occur while uploading XML report on FINnet Gateway? 22
8.8.11 How to print the report upload confirmation (RUC) form? 23
8.8.12 How should the reporting entity send the RUC form to FIU-IND? 23
8.8.13 How will the reporting entity know that the RUC form has been received by FIU-IND? 24
8.8.14 What happens if the RUC form is not received by FIU-IND within prescribed time? 24
8.8.15 When will the reporting entity receive acknowledgment for uploaded report? 24
8.8.16 What is the maximum number of reports that can be uploaded in a batch? 24
8.8.17 Who can view the details of uploaded report? 24
8.8.18 Whether users can download the submitted report? 24
8.8.19 What details about uploaded reports can be viewed on the gateway? 24
8.8.20 What is the meaning of batch status? 24
8.8.21 What is the meaning of Data Quality Rating? 25
8.8.22 How to identify the submitter of a report? 25
8.8.23 What is the difference between the terms rejected reports and fatal errors? 25
8.8.24 How can the users view the list of rejected reports? 25
8.8.25 What is the difference between rejected reports (initial) and rejected reports (current)? 25
8.8.26 What is the difference between the terms fatal errors and fatal errors (current)? 25
8.8.27 Can the Data Quality Report be downloaded /viewed? 25
8.8.28 How can the users download the Data Quality Report? 25
8.8.29 What is the information contained in the Data Quality Report? 25
8.8.30 How should the user resolve fatal errors? 25
8.8.31 How is the list of rejected reports updated after resubmission of reports? 25
8.8.32 How can the user track resolution of fatal errors? 25
8.8.33 How to locate related original report and revised report? 26
8.8.34 How can the user track the requests for additional information required? 26
8.8.35 Whether the user can close the request for additional information? 26
8.8.36 How can the user track the overdue reports? 26
8.8.37 How to specify that no report is required to be submitted for the month? 26
8.8.38 What types of report summary can be accessed on the gateway? 26
8.8.39 How can a user access the report summary for the submitted reports? 26
9 Messages 27
9.1 Messages 27
9.1.1 Inbox 27
9.1.2 Compose Message 27
9.1.3 Sent Messages 28

9.1.4 Drafts 28
9.1.5 Archives 28
9.2 Secure Messages 28
10 Resources 29
10.1 Downloads 29
10.2 FAQs 29
10.3 Problems and Solutions 29
10.4 Discussion Forums 30
10.5 Surveys 30
10.6 Events 30
10.7 Alerts 30
10.8 Tips 30
10.9 Frequently Asked Questions (FAQs) 30
10.9.1 What are the features available in Resource module? 30
11 Troubleshooting Errors 31
12 Glossary and Acronyms 33
13 List of additional documents and files 34

1 Introduction

1.1 Overview

The Government of India has set up Financial Intelligence Unit – India (FIU-IND) to coordinate and strengthen collection and sharing of financial intelligence through an effective national, regional and global network to combat money laundering and related crimes. FIU-IND is the national agency responsible for receiving, processing, analyzing financial transactions and disseminating information relating to suspect transactions to various national intelligence/enforcement agencies.

1.2 Reports prescribed under PMLA

The Prevention of Money laundering Act, 2002 and the Rules there under requires every reporting entity (banking company, financial institution and intermediaries) to furnish the following reports:

- Cash Transaction reports (CTRs)
- Suspicious Transaction Reports (STRs)
- Counterfeit Currency Reports (CCRs)
- Non Profit Organization Transaction reports (NTRs)

1.3 Project FINnet

Financial Intelligence Unit – India (FIU-IND) initiated project FINnet (Financial Intelligence Network) in 2007 with the objective to *Adopt industry best practices and appropriate technology to collect, analyze and disseminate valuable financial information for combating money laundering and related crimes*. Key objectives of Project FINnet were to build efficient system for collection of data; reduce the lead time in processing the data; build capacity to effectively analyze large number of reports; and produce quality intelligence.

1.4 Types of reporting formats

The reporting formats specified are:

- Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs
- Transaction based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs
- Counterfeit Currency Reporting format (CRF) for reporting of counterfeit currency reports (CCRs)

The reporting format specifications are prescribed as XML format specifications in the reporting format guide. In addition, fixed width text file format specifications specified earlier are also revised as version 2.1 to assist reporting entities in migration to the XML format specifications.

1.5 Report Generation Utility

The Report Generation Utility (RGU) enables user to generate an XML report from various data sources. The broad features of the Report Generation Utility are:

- Capture data in XML tree structure and grid structure (version 2.0)
- Import data from previously saved XML file or grid data
- Perform key and structural validations before generation of XML
- Generate XML report from loaded data or direct conversion of fixed width text files (version 1.0 and 2.0)
- Configure the settings and preferences of the utility

The user guide for RGU provides detailed documentation on using the utility.

1.6 Report Validation Utility

The Report Validation Utility (RVU) enables user to validate an XML report before submission to FIU-IND. The broad features of the utility are:

- Perform schema validation (XSV) of XML file against the published schema (prescribed in XSD file)
- Perform preliminary rule validation (PRV) of XML file using rules (prescribed in the SCH file)
- View Data Quality Report (in XML format) generated by this utility or sent by FIU-IND
- Show the underlying data elements causing error if the original report is also linked to the DQR
- Generate a draft revised report which is required to be resubmitted after correction
- Generate a hash XML for the validated XML report
- Digitally sign the hash XML using the PFX or USB token option.
- Configure the settings and preferences of the utility

The user guide for RVU provides detailed documentation on using the utility.

1.7 FINnet Gateway Portal

The primary mode of submission of reports to FIU-IND will be through the FINnet Gateway (FINgate) Portal. The FINnet Gateway Portal is designed as a comprehensive interface between the reporting entities and FIU-IND. The broad features are:

- Login Page to allow access to registered users using credentials provided by the FIU. This page also has links to register a new user and to set the password in case user has forgotten his password.
- Home page to display summary of actionable items (unread messages, pending approvals, uploaded and rejected reports, overdue reports etc.) and new content (Downloads, Discussions, FAQs, Events, Tips, Alerts and Surveys).
- User's module to view and manage the users of the reporting entity/FIU-IND and user groups.
- Profiles module to upload the digital certificate and manage the profile information of the reporting entity, principal officer and other users.
- Reports module with facility to upload report and view the upload history, rejected reports, reports where additional information is required, overdue reports and report summary.
- Messages module which is a messaging system between authorized users and FIU users.
- Resources module which is a comprehensive knowledge repository consisting of Downloads, FAQs, Problems and Solutions, Discussion Forums, Surveys, Events, Alerts and Tips.

1.8 Submission of reports over the FINnet Gateway

Users of the reporting entities, who submit reports and exchange information with FIU-IND, have to register on the FINnet Gateway Portal. After registration, the authorized users will be provided credentials for login. The authorised users can upload the reports in prescribed XML format using the reports module of the FINnet Gateway Portal. Reporting entities should ensure that all errors detected by the utilities are rectified and the XML file is secured before uploading the reports. On successful upload, the portal will generate and display a unique Batch ID.

The principal officer can attach digital signature using the Report Validation Utility prior to uploading the file. If the submitted batch is as per prescribed schema and if the file uploaded is signed with digital signature, the submission of the report will be treated as complete and the status of the batch will be 'Validated'. The date of submission of the batch will be the date of upload. If the file uploaded is without a digital signature, the portal would generate a single page Report Upload Confirmation (RUC) form. The principal officer would be required to print RUC form and post it to FIU-IND after signing. The signed copy of RUC form should be received by FIU-IND within 10 days of upload. After receipt of signed copy of RUC form, the date of upload would be taken as date of submission. If the RUC form is not received at FIU-IND within 10 days, it will be treated as non compliance with the reporting obligation. All reporting entities are encouraged to upload digitally signed reports.

2 About the Document

2.1 Intended Audience

The principal officer and other authorized users of the reporting entities who would be using the FINnet Gateway are the intended audience of this document.

2.2 Document Conventions

This guide uses the following conventions:

- Menu items, Options, Dialog boxes and Functions are mentioned in **Bold**.
- Error messages are displayed in *Italics*.
- Angle brackets (>) indicate the progression of menu choices the user should select in a graphical user interface (GUI).
- **Tip** provides easier methods to accomplish tasks.
- **Caution** means to take extra care, to avoid errors.
- **Note** provides additional information.

3 Getting Started

3.1 Accessing FINnet Gateway

The FINnet Gateway Portal is designed as a comprehensive interface between the reporting entities and FIU-IND to submit reports and exchange information. To access the portal follow the steps mentioned below:

1. Go to FIU-IND website at https://fiuindia.gov.in.
2. Click on the link of FINnet which is available in the left panel of the FIU-IND website.
3. Enter login name and password in the login page of the FINnet Gateway.

Tip: You can directly access FINnet Gateway portal at https://finnet.gov.in.

3.2 Login page

Login page provides access to authorized users of reporting entities. This page also has links to register a new user and reset the forgotten password.

Figure 1: FINnet Gateway Login page

The login page allows the user to login to the FINnet Gateway. The user has to enter the **Login Name** and **Password** and click on **Login** to go to the home page.

In case of unsuccessful login, a message *'Authentication failed. Invalid Login Name/ Password'* would be displayed. On three unsuccessful login attempts in a row, the user's account would be locked and a message *'Authentication Failed because of Invalid password. Account locked due to too many failed login attempts'* would be displayed.

Note: If the user account has been locked, user should contact the help desk at FIU-IND

3.3 Register New User

This link is used to register new users on the FINnet Gateway. Refer section 4 for details on registration of new user.

3.4 Forgot Password

If the user forgets the FINnet password, the user has to reset the password. On clicking **Forgot Password** link, a new page prompts the user to answer his/her security question and reset the password. To reset the password:

1. Click **Forgot Password** link on the **FINnet Login** page.
2. Enter the login name and select the security question.
3. Enter the answer and click **Submit**. On successful validation, a new **Reset Password** page prompts the user to enter a new password.
4. Click **Reset to save** the new password.

3.5 Change Password (For First Time Login)

Users logging in for the first time in the FINnet Gateway are redirected to the change password screen. The users are also required to enter and save answers to the selected security questions to be used for changing the password in future.

Note: To change the password, refer section 6.3.

4 New User Registration

The authorized users of the FINnet Gateway are:

- **Principal Officer**: Principal Officer is an officer designated by the reporting entity as defined under rule 2(1) (f) of PML Rules.
- **Other Users**: The other users who can access the FINnet Gateway are supervisor to principal officer, alternate principal officer, technical person, trainer and Other Users.

The registration process requires submission of basic details of the user or the reporting entity. The steps involved in user registration are:

- Reporting entity selection
- Principal officer registration
- Other user registration

On successful verification and approval of users, login name (E-mail ID) and one-time password (OTP) are sent to the respective users.

4.1 Reporting Entity Selection

FIU-IND has a database of reporting entities from which the user can select the reporting entity by name and category or FIUREID. FIUREID is the unique ID generated by FIU-IND for each reporting entity. The steps involved in reporting entity selection are:

1. Click **Register New User** on login page to go to **Search Reporting Entity** page.
2. Enter **FIU Reporting Entity ID (FIUREID)**.
3. Click **Search** to display search results.
4. Click the **FIUREID** link to display **Reporting Entity details**.
5. Click on **Select this reporting entity** to move to next stage.

If the reporting entity cannot be found, the user has to submit the basic details of the reporting entity as under:

1. Click on '**Click here'** link when no search results are found matching the search criteria to go to the form for capturing basic details of the reporting entity.
2. Enter basic details of the reporting entity such as reporting entity name, reporting entity category and details of the user. Click **Submit**. It displays the following message: *"The following registration details of the reporting entity have been submitted to FIU-IND. Your Reporting Entity registration request number is: _____. Please click on the registration request number to take the printout for future reference. On approval the FIUREID of the reporting entity will be communicated at the email ID provided."*

4.2 Principal Officer Registration

Principal Officer is an officer designated by a banking company, financial institution and intermediary, as the case may be. (2(1) (f) of Rules).The principal officer can be registered only after the reporting entity has been selected. Steps involved in principal officer registration are:

1. Select reporting entity from the list (Refer section 4.1 for more details).
2. Select role as **Principal Officer** from the **Role** dropdown list.
3. Enter the details in the **Principal Officer Registration** page and click **Submit**. It displays *"The following registration details have been submitted to FIU-IND. Your User registration request number is: _____. Please click on the registration request number to take the printout of the Principal Officer Registration Request. The signed copy of this request with countersignature of the supervisor to the*

Principal Officer is required to be submitted to FIU-IND. On approval your Login Name and password will be sent at the e-mail ID provided."

4. The signed copy of the Principal Officer Registration Request with countersignature of the supervisor to the principal officer should be submitted to FIU-IND.
5. After approval by FIU-IND, login name and password will be sent at the email ID provided. In case FIU–IND admin finds that the details provided by the user are incorrect, then the registration request can be rejected.

4.3 Other User Registration

The other users who can access the FINnet Gateway are supervisor to principal officer, alternate principal officer, technical person, trainer and other users. The process of registering Other Users will be initiated by the Principal Officer of the Reporting Entity. The signed copy of the Registration Request should be submitted to FIU-IND. Once the details have been approved by the User Admin of the FIU-IND, User will receive the Login Name and Password on the e-mail provided at the time of registration.

Note: The principal officer should be registered before other users of the reporting entity can be registered.

4.4 Frequently Asked Questions (FAQs)

4.4.1 How to login into FINnet Gateway?

On entering the login name and password, login is enabled. All authorized users with valid credentials can login to FINnet Gateway. For more details, refer section 3.2

4.4.2 What is FIUREID?

FIUREID is an acronym for Financial Intelligence Unit – Reporting Entity ID. It is a ten digit unique number provided by FIU-IND to each reporting entity.

4.4.3 How to select a Reporting Entity (RE)?

FIU-IND has a database of reporting entities from which the user can select the reporting entity by name. In the event that the FIUREID of reporting entity cannot be found, users of reporting entity can provide basic information about the reporting entity at the time of Registration. For more details, refer section 4.1.

4.4.4 What type of users can access FINnet Gateway?

The other users who can access the FINnet Gateway are principal officer, supervisor to principal officer, alternate principal officer, technical person, trainer and other users.

4.4.5 How to register the Principal Officer (PO)?

The principal officer has to select the reporting entity to which he belongs and submit the requested details in the online form. Once the submitted details are verified and approved by FIU-IND, a login name and a one-time password are sent to the email id provided in the form. For more details, refer section 4.2.

4.4.6 How to register other users?

The process of registering Other Users will be initiated by the Principal Officer of the Reporting Entity. The signed copy of the Registration Request should be submitted to FIU-IND. Once the details have been approved by the User Admin of the FIU-IND, User will receive the Login Name and Password on the e-mail provided by the Principal Officer at the time of Registration For more details, refer section 4.3

4.4.7 How to obtain the Login name and password?

On successful submission of the registration information, the user details are verified and approved. Once these details are approved a login name and a onetime password are sent to the email id provided in the form.

4.4.8 How to change the password for first time user's login?

Users logging for the first time on the FINnet Gateway are redirected to the change password screen. Users are also required to enter answers for the security questions which will be used for changing the password in future.

4.4.9 How to recover forgotten password?

Forgotten password cannot be recovered. However, the user has the facility to reset the password by using the Forgot Password link in the Login page. For more details, refer section 3.4.

4.4.10 How to register Alternate Principal Officer?

The process of registering an Alternate Principal Officer is the same as that of the Principal Officer. However the Principal Officer initiates the process of registering the alternate Principal Officer.

4.4.11 Who can register under Reporting Entity?

Banks, Insurance Companies, Intermediaries, Authorized Persons / Payment system Operators can register under Reporting entity

4.4.12 Can Principal Officer and Reporting Entity be registered on the same e-mail ID?

Yes. Reporting Entity and Principal Officer can be registered on the same email ID.

4.4.13 Can the Principal Officer of Multiple Reporting Entities register on the same email-ID?

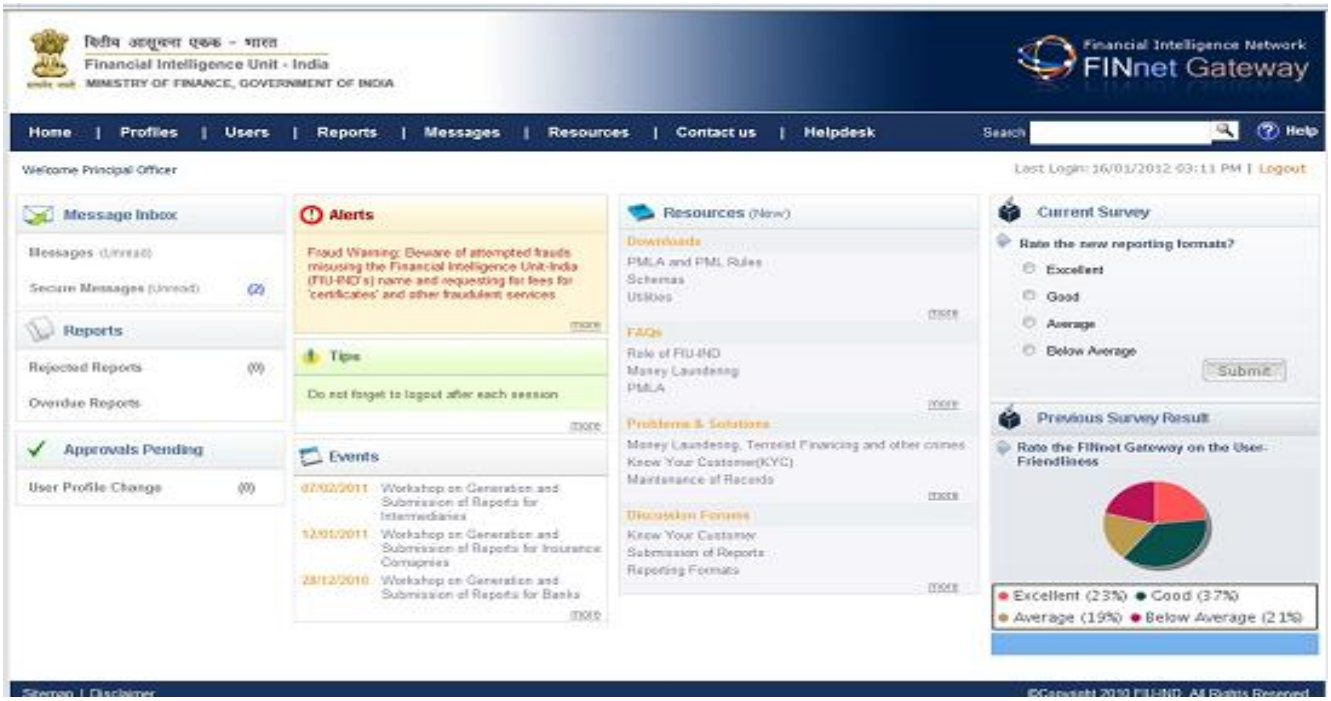
No. The email ID for registering each Reporting entity/Principal Officer should be unique.

5 Home page

Home page is displayed after the user logs into FINnet Gateway. This page displays the following information:

- Actionable items (unread messages, pending approvals, uploaded and rejected reports, overdue reports etc.)
- New content (Downloads, Problems and Solutions, Discussions, FAQs, Events, Tips, Alerts and Surveys).
- Links to other modules (Profiles, Users, Reports, Messages, Resources) of the FINnet Gateway.

Figure 2: FINnet Gateway Homepage



Explanation of links displayed on the home page is as follows:

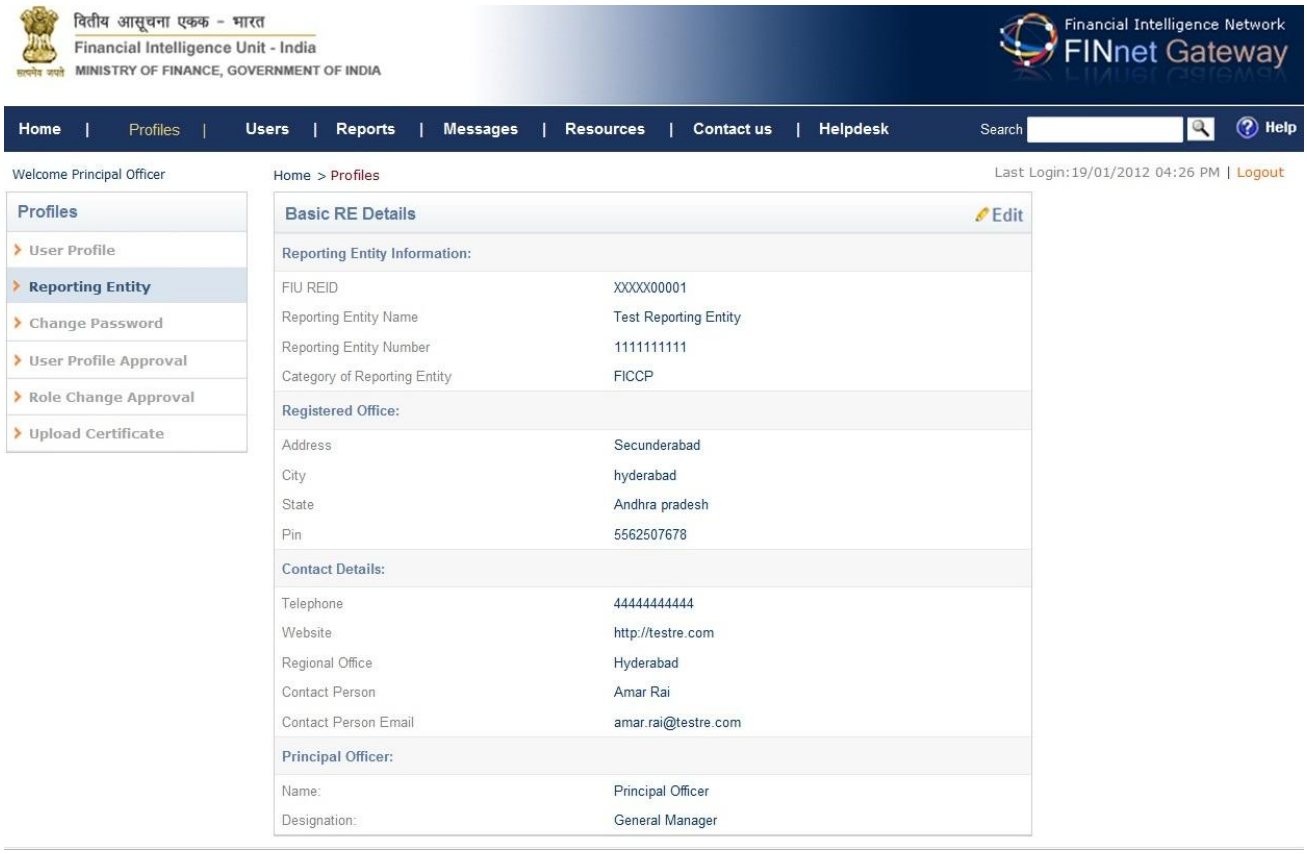
Table 1: Links on Home Page

Link	***Description***
Messages	Number of unread messages in the user inbox
Reports	Number of rejected reports, overdue reports and additional information requests
Approvals Pending	Number of pending approvals for new user registration and profile change requests
Alerts	Alert from FIU-IND communicating ML/FT risk to the reporting entities
Tips	Tips from FIU-IND to assist reporting entities in complying with AML/CFT obligations
Events	List of important meetings, workshops, events relevant to the reporting entities
Resources	New content in Downloads, FAQs, Problems and Solutions, Discussion Forums
Surveys	Surveys to get feedback from the users

6 Profiles

The Profiles module allows users to view the reporting entity profile and user profile. This module also provides link to edit the profile, change the password, and upload the digital certificate.

Figure 3: FINnet Gateway Profiles



6.1 User Profile

The user profile displays information about the user. Users can view their profile by clicking on **Profiles > User Profile** which displays following information:

- Name of user, gender, date of birth, reporting entity name, designation and role.
- Contact Details such as address, city, state, pin code, telephone, mobile, fax, primary e-mail id and alternate email id.

The user profile also provides link to edit user profile, edit user role and deactivate user.

6.1.1 Editing the User Profile

Users may want to update the profile information such as address, telephone and mobile details.

1. Click on **Profiles > User Profile** which displays the user information.
2. Click **Edit** to navigate to a new page that allows users to modify the details.
3. Click **Submit** to confirm.
4. On approval, the modified data is displayed in the profile.

6.1.2 Deactivating a user account

When a user leaves the organization, the user account should be deactivated.

1. Click on **Profiles > User Profile** which displays the user information.

2. Click **Inactivate User.** The system prompts '*Do you really want to deactivate the account*'.
3. Click **OK** to deactivate the account. User will no longer be able to access FINnet Gateway.

Note: In addition to the User, the User Admin from FIU-IND can deactivate User accounts

6.1.3 Edit Role of user

As part of processes in an organization, users may be required to change roles.

1. Click on **Profiles > User Profile** which displays the user information.
2. Click on the link ***Request for change in Role***
3. From **Role** dropdown list, select the role and click **Submit**.

The system displays a message '*User details submitted for approval to designated authority.'*

4. On approval, the user is notified.

6.2 Reporting Entity Profile

The Reporting Entity Profile page allows users to view the respective reporting entity details. This page also displays details of principal officer and other users related to the reporting entity.

6.2.1 Editing Reporting entity profile

Only the principal officer of the respective reporting entity has the privilege to edit the reporting entity profile.

1. Click on **Profiles**> **Reporting Entity Profile**
2. Click **Edit** to modify reporting entity details and **Submit**
3. On verification and approval the modified data is displayed in the profile.

6.3 Change Password

The user can change the password in following steps:

1. Click on **Profiles**> **Change Password**
2. Enter the old and new password
3. Click **Save** to update the new password.

6.4 Upload Certificate

The user can upload the digital certificate using

1. Click on **Profiles**> **Upload Certificate.**
2. Select Digital Certificate from the location using browse
3. Submit.

6.5 Frequently Asked Questions (FAQs)

6.5.1 Who can edit the profile of the Principal Officer?

Only the principal officers can edit their profiles. Principal Officer can change the address and contact details which would be approved by the FIU-IND. For more details, refer section 6.1.1.

6.5.2 Who can edit the profile of the User?

Respective users can edit their profiles. The user can change the address and contact details which would be approved by the principal officer. For more details, refer section 6.1.1.

6.5.3 Who can edit the profile of a reporting entity?

Only the principal officer can edit the profile of the reporting entity. This would be verified and approved by the FIU-IND. For more details refer section 6.2.1.

6.5.4 Who approves the changes made in the user profile?

Changes made in the principal officer's profile are approved by the User Admin of FIU-IND. Changes made in the other user's profile are approved by the Principal Officer.

6.5.5 Can a reporting entity user have multiple roles?

No. One reporting entity user can have only one role.

6.5.6 Can a reporting entity user change his role?

Yes. The reporting entity user can change his role. The change of roles can be within the specified roles permissible to the reporting entity. For more details refer section 6.1.1.

6.5.7 Can a user de-activate his account on FINnet Gateway?

Yes, user can de-activate his account on FINnet gateway. For more details refer section 6.1.2.

6.5.8 Can every user edit his/her profile?

Yes. Every user can edit his/ her profile to a limited extent. The User can change the address, and contact details which would be approved by the Principal Officer and User Admin.

6.5.9 Can a user edit a user role on FINnet gateway?

Yes, user can edit a user role on FINnet gateway. For more details refer section 6.1.3.

6.5.10 How can a user upload the digital certificate?

The user has to go to Profiles> Upload Certificate and select the certificate from the location using the browse option and submit.

7 Users

The **Users** module can be used to view details of users and access user groups. This module also provides a link to the principal officer for approving the details of the other users of respective reporting entity.

Figure 4: FINnet Gateway Users

7.1 FINnet Users

This page displays the list of users from the same reporting entity, user groups and FIU-IND. In the home page, click **Users>FINnet Users** to display the user information as name, email id, organization, designation, role and status (active, inactive, closed and awaiting approval) of the user.

7.2 Users Groups

User groups enable discussion by its members on issues of common interests. User groups can only be initiated by the FIU-IND. Users can view the list of members in their respective groups.

1. Click on **Users> User Groups**
2. User groups to which the user belongs will be displayed.

7.2.1 Sending a message to all users in the User Group

The user can send message to all users in the user group.

1. Click on **Users> User Groups**.
2. Select th**e required** user group using the checkbox.
3. Click **Send Message**. It displays a **Compose** E-mail page. Enter the message details and click **Send.**

7.2.2 Sending a message to selected users in the User Group

The user can send message to one or more users of a user group.

1. Click on **Users> User Groups**
2. Click on the user group to view list of users in the user group.
3. Select the users to whom message has to be sent.
4. Click **Send Message**. It displays a **Compose** E-mail page. Enter the message details and click **Send.**

7.3 Add New User

User's module also facilitates addition of other users by the principal officer. The User Admin from FIU-IND can approve/ reject the request.

1. Click on **Users**. It navigates to **Users > FINnet Users** page.
2. Click **Add New User** to add the details of Other Users.

3. The details of the user will be queued for approval by the User Admin.
4. Once Approved, user will receive the Login Name and One time Password for Login in FINnet Gateway

7.4 Frequently Asked Questions (FAQs)

7.4.1 What is the difference between Users module and Profiles module?

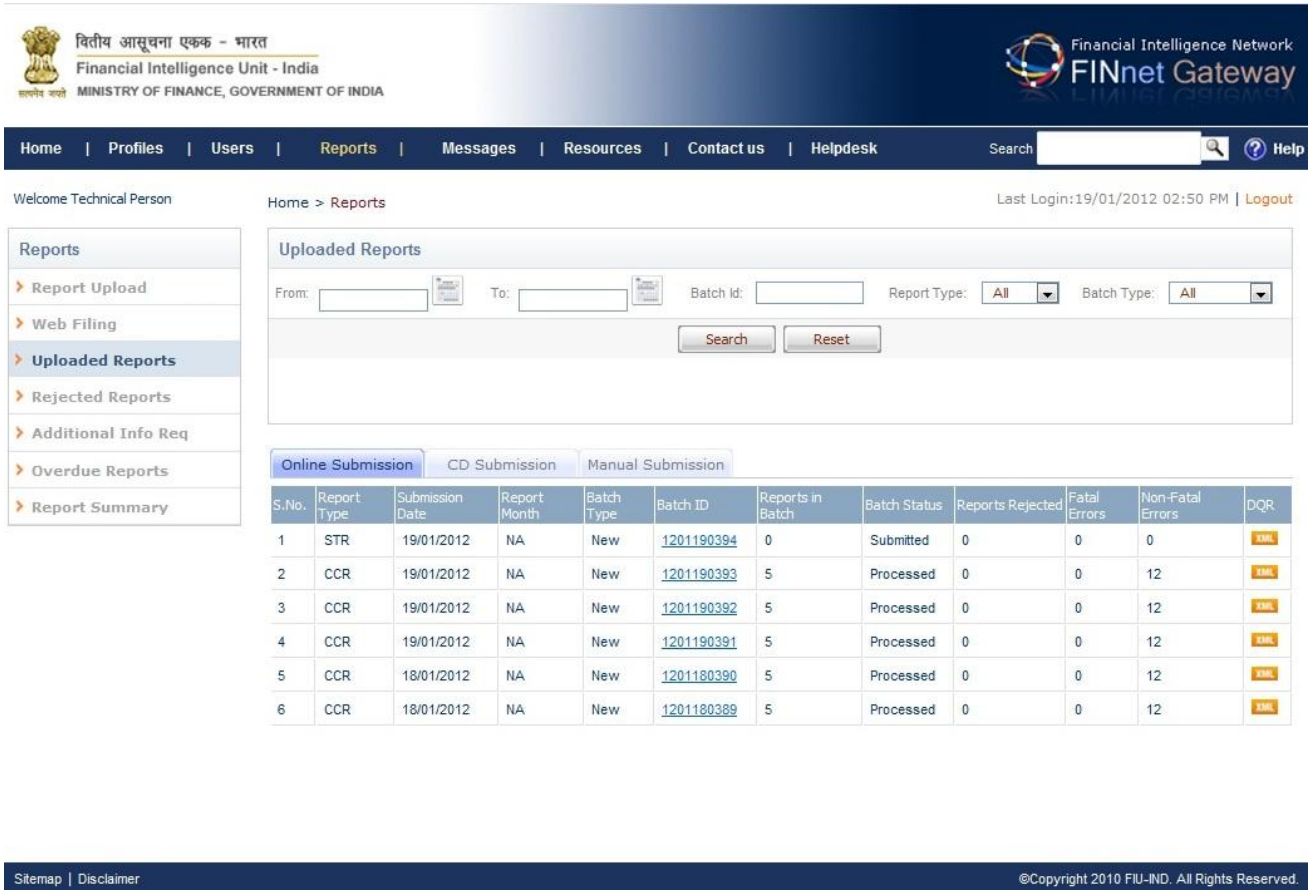
The Users module is used to view details of users and access user groups. This module also provides a link to the principal officer for adding the details of the other users of respective reporting entity.

Profiles module is used to manage the profile information of reporting entity, principal officer and other users. Digital certificates are uploaded from the Profiles module.

8 Reports

Reports module has the functionality for web filing of reports; report upload and view upload history, rejected reports, reports where additional information is required and overdue reports. A summary of reports submitted by the reporting entity is also provided.

Figure 5: FINnet Gateway Reports



8.1 Reports Upload

The authorized users can upload the reports using this module of the FINnet Gateway Portal. Before uploading the XML report file, the users of reporting entities should ensure that all errors detected by the utilities are rectified. On successful upload, the portal shall generate and display a unique Batch ID. The principal officer can attach the digital signature using the Report Validation Utility before uploading the file. If the submitted batch is signed with digital signature, the submission of the report will be treated as complete and the status of the batch will be 'Validated'. The date of submission of the batch will be the date of upload.

If the file uploaded is without digital signature, the portal would generate a single page report upload confirmation (RUC) form. The principal officer would be required to print the RUC form and send it to FIU-IND after signing. The signed copy of the RUC form should be received by FIU-IND within 10 days of upload. After confirmation, the date of upload would be taken as date of submission. If the RUC form is not received at FIU-IND within 10 days, it will be treated as non compliance with the reporting obligation. All reporting entities are encouraged to upload digitally signed reports.

1. Click on **Reports** to navigate to **Report Upload** page.
2. Click on **Browse**. It displays **File Upload** dialog box.
3. Select the file, click **Open** and **Upload** the file.

4. On successful validation, a batch id gets generated and displays the message *Uploaded*. Alternatively, if it displays Rejected, then rectify the schema related errors and re-upload.

8.2 Web Filing

Web filing of reports by authorized users involves data entry of details on an online web page for submitting reports to FIU-IND. Web filing has been enabled to upload Suspicious Transaction Report (STR) in both Account based Reporting Format (ARF) and Transaction based Reporting Format (TRF).

1. Click on **Home > Reports > Web Filing.**
2. Select the reporting format and click **Enter**.
3. Enter data related to the STR in the relevant online form.
4. Click on '**Submit**' .after completion of data entry.

(The system performs data and rule based validations and displays error messages on the screen).

5. Correct the errors and
6. Click on **'Submit'**

8.3 Uploaded Reports

Uploaded reports section displays summary details of uploaded batches and provides detailed information about batch and data quality validation result.

8.3.1 Viewing Uploaded Batch Summary

Uploaded reports section displays summary details of uploaded batches.

1. Click **Reports** > **Uploaded Reports** to view summary details of uploaded batches.

The reporting entity can access following details about uploaded reports on the FINnet Gateway:

Table 2: Uploaded Batch Summary

Column Name	***Description***
Report Type	Type of report (CTR, STR, CCR, NTR)
Submission Date	Date of successful upload
Report Month	Month and year of the report (in case of monthly reporting)
Batch Type	Batch Type having following values: • N- New or original report • R- Replacement report • D- Deletion report
Batch ID	Unique acknowledgement number generated for the Batch
Reports in Batch	Total number of reports in the batch
Batch Status	Status of Batch having following values: • • Submitted • Validated (AC)- Awaiting Confirmation • Validated • Invalid • Processed
Reports Rejected	Number of reports in the batch which were rejected in the original batch due to fatal errors
Fatal Errors	Number of fatal errors in the original batch
Non Fatal Errors	Number of non fatal errors in the original batch
Remarks	Link to download the Data Quality Report in XML format

8.3.2 Viewing Batch Status

The description of the various status of Batch as displayed in the FINnet Gateway Portal is as under:

Table 3: Batch Status

Batch Status	***Description***
Submitted	If the uploaded batch has been received by the FINnet gateway, the status of the batch is 'Submitted'
Validated	The system performs some key checks internally on the submitted batch like: Failure of digital signature, Hash mismatch, Failure in Schema validation, Data Insertion error and if the selected batch meets these checks the status would be shown as 'Validated'.

Validated (AC)	If the Validated XML batch has been successfully submitted without digital signature, the status would be shown as 'Validated (AC)' where AC means 'Awaiting confirmation'. The reporting entity would be required to send a signed copy of report upload confirmation to FIU-IND within 10 days of upload. The status would be shown as 'Processed' after confirmation is received by FIU-IND.
Invalid	If the batch fails the Validation Checks the status would be Invalid. The batch would be Invalid if it fails one or more of the following:- Failure of digital signature Hash mismatch Failure in Schema validation Data Insertion error.
Processed	After validation of the batch and generation of Data Quality Report by FIU-IND the status of the batch changes from 'Validated' to 'Processed'. The DQR will be available for download from the FINnet Gateway Portal.

8.3.3 Viewing Batch Details

The user can view batch details by clicking on the Batch ID which displays following detail about the batch.

Table 3: Batch Details

Column Name	***Description***
Batch ID	Unique acknowledgement number generated for the Batch
Report Type	Type of report (CTR, STR, CCR, NTR)
Report Format Type	Type of reporting format (Account based reporting format, Transaction Based reporting format, CCR based reporting format)
Reporting Entity Details	Reporting entity name, category, Reporting entity number and FIUREID
Principal Officer Details	Principal officer name, designation, address and contact details
Batch Information	Batch header information containing • Batch Num • Batch Date • Month of Report • Year of Report • Batch Type • Original Batch id
Upload details	Details of upload containing: • Date and time of upload • User who had uploaded the report • IP address from where report was uploaded • Whether Digital Signature was attached prior to upload
Reports in Batch	Total number of reports in the batch

Batch Status	Current status of Batch
Validation Details	Details of Data Quality Validation in DQR containing: • Quality Rating • DQR Batch Status • Report Count • Report Reject Count • Report Upload Count • Fatal Error Count • Non Fatal Error Count • DQR XML File Name • Additional Info • Current Rejected Reports • Current Fatal Error
Related Batches	Summary of the other Batches with same original Batch ID

8.3.4 Data Quality Rating

Data Quality Rating for the batch is an indicator/measure of the quality of reports in a submitted batch. The data quality rating is communicated to the reporting entity after each successful upload and validation through the Data Quality Report. The description of data quality rating is as under:

Table 4: Data Quality Rating

Data Quality Rating	***Description***
A	The batch of reports contains no fatal or non fatal errors
B	The batch of reports has no fatal errors but only non fatal errors
C	Few reports (< 50%) in the batch have been rejected due to fatal errors
D	Large number of reports (>= 50%) in the batch have been rejected due to fatal errors
X	The batch has not been rated

8.3.5 Downloading Data Quality Report

The Data Quality Report contains summary level details, statistics and details of errors / warnings. The Data Quality Report states the quality of the report and indicates if the report is acceptable, requires resubmission or has warnings for future quality improvement. The DQR will be available for download in XML format against each report batch in the Uploaded Reports section of FINnet Gateway portal.

8.4 Rejected Reports

If the batch of report submitted by the reporting entities had reports with fatal errors, such reports would be rejected. The reporting entity is required to resubmit the rejected reports after corrections. If the reporting entity submits a replacement batch after removing the errors, the details of rejected reports would be updated after processing.

8.4.1 Viewing Rejected Batch Summary

The reporting entity can access following details about rejected reports on the FINnet Gateway:

Table 5: Rejected Batch Summary

Column Name	***Description***
Report Type	Type of report (CTR, STR, CCR, NTR)
Submission Date	Date of successful upload
Report Month	Month and year of the report (in case of monthly reporting)
Batch Type	Batch Type having following values: • N- New or original report • R- Replacement report • D- Deletion report
Batch ID	Unique acknowledgement number generated for the Batch
Reports in Batch	Total number of reports in the batch
Reports Rejected (initial)	Number of reports in the batch which were been rejected in the original batch due to fatal errors.
Reports Rejected (current)	Number of rejected reports in the batch which have not been rectified till date.
Fatal Errors (current)	Number of fatal errors in the batch which have not been rectified till date

8.4.2 Downloading Data Quality Report

The Data Quality Report would contain information about reports in the batch which have been rejected along with details of fatal error.

1. Click **Reports**. It navigates to **Upload Report** page.
2. Click **Rejected Reports**. It displays the list of rejected reports.
3. From **Download DQR** header, click the XML report. It downloads the Data Quality Report (DQR) in an XML format

The Report Validation Utility can be used to link the Data Quality Report to the submitted batch to extract the rejected reports in a separate batch. The reporting entity is required to rectify the errors in the extracted rejected reports and upload it as a replacement batch.

8.5 Additional Information Required

The reporting entity may need to submit additional information related to a previously submitted report in following cases:

- Additional information is required by FIU-IND for analysis
- Additional document is required by FIU-IND for analysis
- The reporting entity wants to suomoto submit additional document to support grounds of suspicion

If additional information or documents such as KYC document related to the submitted report is required for analysis, an information request will also be generated in XML format and communicated to the reporting entity using the FINnet Gateway under this section. If all the information in a requested batch has been received by FIU-IND, the request will be closed.

If reporting entity intends to submit additional documents such as KYC document, copy of instrument etc to support grounds of suspicion, they are required to indicate 'Y' in the element 'AdditionalDocuments' in the element Batch/Report/SuspicionDetails. In such cases, an information request will be generated in XML format and communicated to the reporting entity using the FINnet Gateway under this section. The reporting entity would submit documents in a manner similar to request based submission of additional documents. The reporting entity can access following details about additional information required on the FINnet Gateway:

Table 6: Additional Information Required

Column Name	***Description***
Report Type	Type of report (CTR, STR, CCR, NTR)
Submission Date	Date of successful upload
Batch Type	Batch Type (New, Replacement, Deletion)
Batch ID	Unique acknowledgement number generated for the Batch
Report Month	Month and year of the report (in case of monthly reporting)
Batch Status	Status of Batch (Submitted, Validated (AC),Validated,Processed)
Reports in Batch	Total number of reports in the batch
Additional Information Required	Number of additional information required to be submitted for the batch
Download Request	Link to download the Information Request form in XML format.

8.6 Overdue Reports

Reports that are not submitted by due date are termed as overdue reports. This page lists the overdue reports. For example, if CTRs are not submitted by the 15th of a month, then it is reflected as overdue report for the particular month. To update the NIL report on the portal, user should select the report and click 'No report to be submitted'. The report for that month would be updated as the NIL report and the record will be removed from the overdue reports screen. The reporting entity can access following details about overdue reports on the FINnet Gateway:

Table 7: Overdue Reports

Column Name	***Description***
Type of Report	Type of report (CTR, STR, CCR, NTR and ALL)
Report Month	This indicates the month for which no report has been submitted even after due date of submission.
NIL Report	It helps the reporting entity to record that no report is required to be submitted for the particular month

8.7 Report Summary

Report Summary page helps to view the statistics related to number of reports submitted in a period of time over last three consecutive years.

The reporting entity can access following report summary on the FINnet Gateway:

Table 8: Report Summary

Column Name	***Description***
Period	Time period for which the user want to view the reports (Monthly, Quarterly, Yearly)
Number of Batches	Total number of batches in the time period

Number of Reports	Total number of reports in the time period

8.8 Frequently Asked Questions (FAQs)

8.8.1 How to upload an XML report?

XML report can be uploaded in the **Report Upload** section of the **Reports** module. Browse for the XML file and click **Upload**. Once the report has been uploaded on the FINnet Gateway, a unique Batch ID is generated.

8.8.2 What type of reports can be uploaded on FINnet Gateway?

CTR, STR, CCR and NTR can be uploaded on FINnet Gateway.

8.8.3 Whether all users can upload the report for the reporting entity?

No, all users from the Reporting Entity cannot upload the reports. The following users from the Reporting Entity can upload the XML reports on the FINnet Gateway:

- Principal Officer
- Alternate Principal Officer
- Technical Person

8.8.4 Whether users can upload the report for any reporting entity?

No. Only selected users can upload the reports of the reporting entity to which they belong.

8.8.5 Whether reports with errors can be uploaded?

Yes. Users can upload reports which have no fatal errors.

8.8.6 What does a valid digital certificate mean?

A valid digital certificate is one which is issued by the Certificate authority of India and has not been expired.

8.8.7 What is the benefit of attaching digital signature with the report?

Digital signature authenticates the submitter of the report. It ensures authenticity of the reports uploaded. Reporting entity does not need to take the print for the RUC form if digital signature is attached with the report.

8.8.8 How to attach digital signature with the report?

Use the Report Validation Utility provided by FIU-IND. Go to 'Secure XML'. Select a validated XML file and the target location and 'Generate Hash'. The hash XML can be digitally signed using .PFX or a USB token. In case of PFX select the file and key in the password and in case of USB token enter the token password, select the token library file and click on 'Sign XML'. The signed XML is ready for upload.

8.8.9 Whether users without digital signature can upload the reports?

Yes. Users without digital signature can upload their reports on the gateway. In this case, users need to generate the report upload confirmation (RUC) form and submit the same with the FIU-IND.

8.8.10 What are the various errors that occur while uploading XML report on FINnet Gateway?

The following errors occur while we upload report on FINgate:

- '*Uploaded File is not in XML format. Please upload the XML file*': This error occurs when the report uploaded is not in XML format. To resolve this error, user needs to select valid XML file.
- '*File not found. Please verify the correct file name was given*': This error occurs when the xml file is deleted from the selected location. To resolve this error user needs to specify the correct file path.
- '*XML Schema Validation failed*': This error occurs when the user has not validated the XML report with the Report Validation Utility. To resolve this error user needs to validate the report with the validation utility.

- '*The FIUREID mentioned in the report does not match with the FIUREID mentioned at the time of registration*': To resolve this error, mention the correct FIUREID in the report.

8.8.11 How to print the report upload confirmation (RUC) form?

In the Uploaded Report section, user needs to click on the Batch ID for which the RUC form needs to be printed. On clicking Batch ID, the batch details' page opens up with **Generate RUC form** link. Once the RUC form is generated, click the *Print* button to get the print.

8.8.12 How should the reporting entity send the RUC form to FIU-IND?

Once the RUC form is generated, Principal Officer and the supervisor to the principal officer of the reporting entity should sign the form and mail the form to the following address:

The Director,
Financial Intelligence Unit – India
6th Floor, Hotel Samrat
Chanakyapuri, New Delhi – 110021
India

The RUC form must reach to the FIU-IND within 10 days of Report Upload.

8.8.13 How will the reporting entity know that the RUC form has been received by FIU-IND?

When the RUC form is received by the FIU-IND, the batch status changes from 'Validated (AC)' to 'Processed'.

8.8.14 What happens if the RUC form is not received by FIU-IND within prescribed time?

If the RUC form is not received at FIU-IND within 10 days, it will be treated as non compliance with the reporting obligation.

8.8.15 When will the reporting entity receive acknowledgment for uploaded report?

When the Report has been uploaded on the FINnet gateway, a batch id is generated. Batch ID is the acknowledgement for the uploaded report. If the submitted report has errors, they need to be rectified by the reporting entity.

8.8.16 What is the maximum number of reports that can be uploaded in a batch?

The maximum number of reports that can be submitted in a batch can be configured in the 'Settings' window of the Report Generation Utility.

8.8.17 Who can view the details of uploaded report?

The following users from the Reporting Entity can view the details of the Uploaded Reports on the portal:

- Supervisor to Principal Officer
- Principal Officer
- Alternate Principal Officer
- Technical Person

8.8.18 Whether users can download the submitted report?

No, the users cannot download the submitted report.

8.8.19 What details about uploaded reports can be viewed on the gateway?

The following details about the Uploaded Reports can be viewed on the gateway:

- Report Type.
- Submission Date.
- Report month
- Batch Type
- Batch ID
- Reports in Batch
- Batch status
- Reports Rejected
- Fatal Errors
- Non-Fatal Errors and
- Remarks. .

8.8.20 What is the meaning of batch status?

Batch Status refers to the *current status* of the batch of reports uploaded. The batch status could be:

- Submitted
- Validated (AC)
- Validated
- Invalid

- Processed

8.8.21 What is the meaning of Data Quality Rating?

The Data Quality Rating states the quality of the report and indicates if the report is acceptable, requires resubmission or has warnings for future quality improvement. For more details refer section 8.3.4.

8.8.22 How to identify the submitter of a report?

Once the Batch ID is generated for the uploaded report, Batch Details form can be accessed using the Batch ID link available in the Uploaded Reports. The value in the field *'Uploaded by'* displays the name of the user who has uploaded the report

8.8.23 What is the difference between the terms rejected reports and fatal errors?

If the report batch submitted by the reporting entities has reports with fatal errors, such reports would be rejected. Fatal errors refer to the errors in XML file which would result in the rejection of the report. The reporting entity needs to rectify the fatal errors and resubmit the report giving the reference to the earlier submitted batch using the field 'Original Batch ID'.

8.8.24 How can the users view the list of rejected reports?

The Users can view the list of rejected reports under the Reports > Rejected Reports. Refer section 8.4 for more details.

8.8.25 What is the difference between rejected reports (initial) and rejected reports (current)?

Reports rejected (initial) refers to the number of reports in the batch which were rejected in the original batch due to fatal errors. Whereas Reports rejected (current) refers to the number of rejected reports in the current batch which has been submitted with the reference to the initial submitted batch

8.8.26 What is the difference between the terms fatal errors and fatal errors (current)?

Errors in XML file which would result in rejection of report is known as fatal errors. Fatal errors refer to the number of errors in the initial submitted batch. Fatal errors (current) refer to the number of fatal errors in the current batch which has been submitted with reference to the initial submitted batch.

8.8.27 Can the Data Quality Report be downloaded /viewed?

Data Quality Report can be downloaded and viewed from Uploaded Reports section. The Data Quality Report can also be viewed using the 'View DQR' window of the Report Validation Utility.

8.8.28 How can the users download the Data Quality Report?

Data Quality Report can be downloaded in the XML format from the Uploaded Reports section from DQR column corresponding to the report uploaded.

8.8.29 What is the information contained in the Data Quality Report?

The Data Quality Report contains information about reports in the batch which have been rejected along with details of fatal error and non-fatal errors.

8.8.30 How should the user resolve fatal errors?

The Report Validation Utility can be used to link the Data Quality Report to the submitted batch to extract the rejected reports in a separate batch. The reporting entity is required to rectify the errors in the extracted rejected reports and upload it as a replacement batch.

8.8.31 How is the list of rejected reports updated after resubmission of reports?

When a replacement batch is submitted, the application will validate the batch and update the Reports Rejected (Current) of the Original Batch with the number of reports that have been rejected in the latest submitted batch.

8.8.32 How can the user track resolution of fatal errors?

User can track the resolution of fatal errors from the related batches table available in the Batch Details form under the link Batch ID in the Uploaded Reports.

8.8.33 How to locate related original report and revised report?

Users can view the related original report and revised reports using the Batch ID link available in the 'Uploaded Reports'. All the related batches with the same original Batch IDs will be displayed under the heading related batches in the Batch Details form.

8.8.34 How can the user track the requests for additional information required?

User can track the requests for additional information required using the following link: Reports > Additional Information Required.

8.8.35 Whether the user can close the request for additional information?

No. The Reports Admin from FIU-IND only can close the request for additional information.

8.8.36 How can the user track the overdue reports?

User can track the Overdue reports using the following link: Reports > Overdue Reports.

8.8.37 How to specify that no report is required to be submitted for the month?

Select the entry of the Overdue Report and click 'No Report to be submitted'. Refer section 8.5 for more details

8.8.38 What types of report summary can be accessed on the gateway?

Report Summary page helps to view the statistics related to number of reports submitted in a period of time (Yearly, Monthly, and Quarterly).

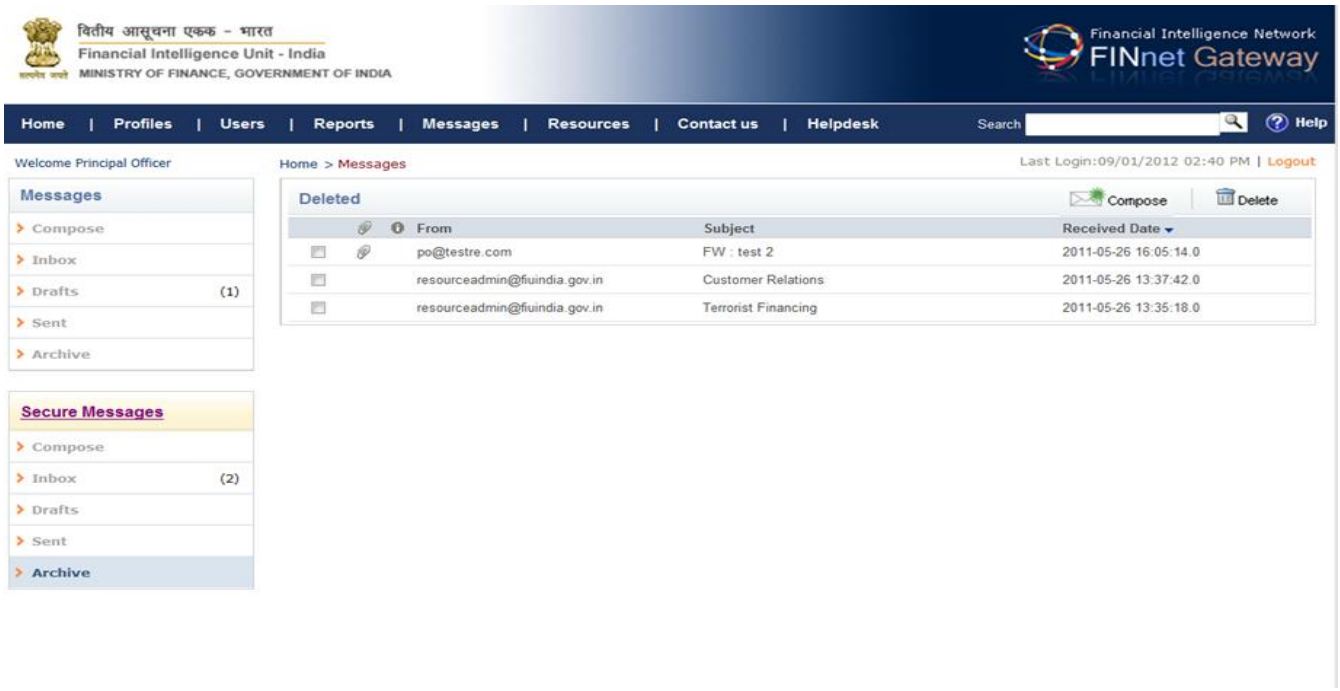
8.8.39 How can a user access the report summary for the submitted reports?

User should select the Report Type, Frequency, Batch Type and Report Month as per requirement, and click the Submit option. It would display the required report summary.

9 Messages

The **Messages** module provides functions to exchange messages with other users of the FINnet Gateway. The module provides **Compose**, **Inbox**, **Drafts**, **Sent** and **Archived** folders to store messages.

Figure 6: FINnet Gateway Messages



9.1 Messages

9.1.1 Inbox

Inbox page provides a list view of all the received messages in inbox folder with fields 'Name of the sender', 'Subject', and 'Received Date'.

1. Click **Messages.** The **Inbox** page is displayed with unread **messages** in bold font.
2. To view the messages details click on the message subject line.
3. To delete messages select the checkbox and click **Delete**.
4. Click on the page number at the bottom of the page to navigate to older messages.

Note: Principal Officer will receive new DQR notification in the inbox.

9.1.2 Compose Message

User will be able to create new messages with Compose screen.

1. Click **Messages** > **Compose** to create a new message. Compose button will also be available on all the pages of the Messages module.
2. For address of the recipient, click the **Address Book** icon. User can search for the address using either the name of the recipient or the Reporting Entity name.
3. From the search results, select the address for the **'To', 'Cc'** and **'Bcc'** fields and click **'Done'**.
4. To set the priority of the message, check **Urgent.**
5. Message contents can be formatted using the formatting option available.
6. To save the messages in the Drafts folder, click **Save.**

7. Click **'Cancel'** to discard the message without sending.
8. Click **Send** to send the message. Users can view the sent messages in the **'Sent'** folder.

9.1.3 Sent Messages

Sent message page provides a list view of all the sent messages in sent folder with fields 'To', 'Subject' and 'Sent Date'.

1. Click **Messages > Sent** to view list of sent messages.
2. To view the details of the message, click the subject line of the message.
3. To delete messages select the checkbox and click **Delete**.
4. Click on the page number at the bottom of the page to navigate to older messages.

9.1.4 Drafts

Drafts page provides a list view of all the saved messages in drafts folder with fields 'Name of the sender', 'Subject', and 'Received Date'.

1. Click **Messages** > Drafts to view the list of saved messages.
2. To view the details of the message, click the subject line of the message.
3. All the functions of the Compose Message will be available to the user to modify the message. For details, refer section 9.1.2.
4. Once the message is sent, it will be removed from the Drafts folder and will be listed in the Sent Folder.

9.1.5 Archives

Messages that have been deleted from the Inbox, Sent and Drafts folder will be removed and listed in the 'Archive' folder. Archives folder provides a list view of all the deleted messages with fields 'Name of the sender', 'Subject', and 'Received Date'.

1. Click **Messages > Archives** to view the list of deleted messages.
2. To view the details of the message, click the subject line of the message.
3. To permanently delete the message from the Archives Folder, select the checkbox and click **Delete** button.
4. Click on the page number at the bottom of the page to navigate to older messages.

9.2 Secure Messages

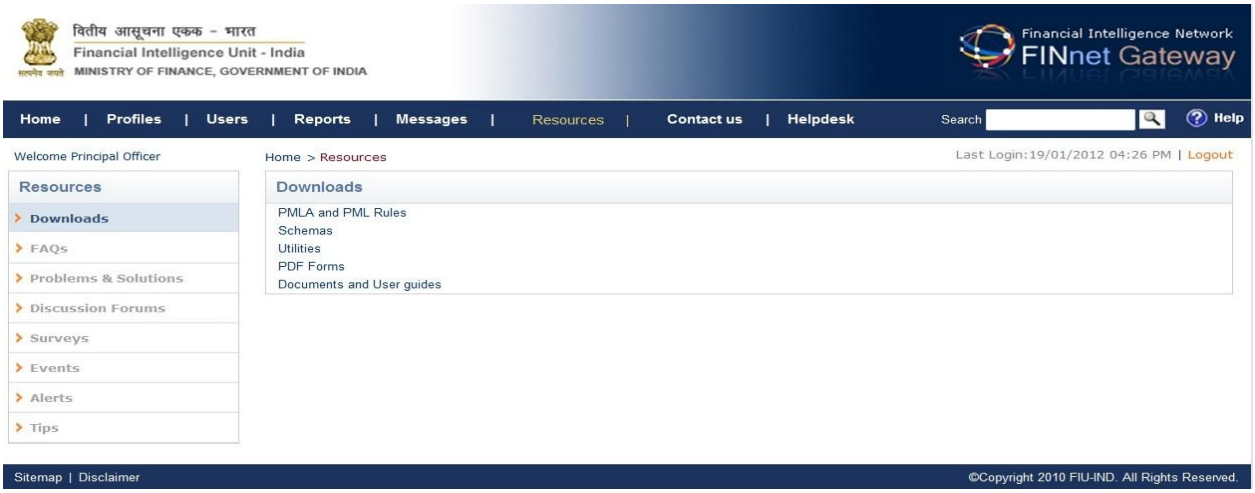
Secure messages will be enabled only for selected users by FIU-IND. Secure Messages provides all the features of the messages module. In addition it also provides the functionality for attachments. Secure Messages will only be initiated by the FIU-IND.

1. Click **Messages**. It navigates to **Messages > Inbox** page.
2. Click **Secure Messages** to access secure message facility.
3. When a user clicks the **Secure Messages**, application prompts the user to enter password. Re-enter the password and proceed.

10 Resources

Resources module is a comprehensive knowledge repository consisting of Downloads, FAQs, Problems and Solutions, Discussion Forums, Surveys, Events, Alerts and Tips.

Figure 7: FINnet Gateway Resources



10.1 Downloads

Downloads page is the home page for all downloads that are available on FINnet Gateway portal. The user can access downloads page through the following steps:

1. Click **Resources > Downloads**
2. Downloads will be available under different topics. Each name of the topic will be a hyperlink to the page, where either a list of sub-topics or link for download is available
3. Click the download link to save the file
4. User should be able to access the related topics available in the Resources module through the Related Links.

10.2 FAQs

FAQs are frequently asked questions and answers that help users to solve queries and problems that arise regularly. This section will be updated by FIU-IND. The user can access the FAQs page in following steps:

1. Click **Resources > FAQs**.
2. FAQs are grouped under different topics.
3. Click a topic to view FAQ on that topic.
4. User should be able to access the related topics available in the Resources module through the Related Links

10.3 Problems and Solutions

1. In Problems and Solutions, users can view solutions provided to the problems faced by other users. Click **Resources > Problems and Solutions**.
2. Click the topic name to view the uploaded problems.
   - **Problem Details** displays the problem.
   - **Uploaded by** displays the name of the person who uploaded the problem.
   - **Uploaded on** displays the date and time on which the problem was uploaded.

3. If the user knows the solution to the problem, he can click **Solution** to provide a new solution.
4. User should be able to access the related topics available in the Resources module through the Related Links

If the problem of the user is not resolved by the available solutions, the user can also post new problem.

1. Click **Resources > Problems and Solutions.**
2. Click the topic name to view the uploaded problems.
3. Click on **Add New Problem**
4. Enter details of the problem and click **Save**.

10.4 Discussion Forums

Discussion Forums allows users to post comments and view the comments posted by other users in one or more threads.

1. Click **Resources > Discussion Forums** to view the forum categories.
2. Click the forum category to view all the forums available in the category.
3. **Discussion Threads** display the total number of discussion threads in the forum.
4. User can add comment or mark comment as inappropriate by:
   - Click on 🗨 to post a new reply for thread. A textbox for submitting a post appears at the end of respective thread. Enter the comment in the textbox and click Submit. The post will appear on top of all the comments posted for that thread.
   - Click on ⊘ to mark a comment as inappropriate.
5. User can click on **Add Thread** to start a new thread.

10.5 Surveys

FIU-IND intends to use alerts to get feedback from the users. Reporting entity users can access surveys on the home page. It can also be accessed at **Resources > Surveys**.

10.6 Events

Important significant occurrences are notified in the events section. It can be accessed at **Resources > Events.**

10.7 Alerts

FIU-IND intends to use alerts to communicate ML/FT risk to the reporting entities. Reporting entity users can view alerts on the home page. It can also be accessed at **Resources > Alerts**.

10.8 Tips

FIU-IND intends to use tips to assist reporting entities in complying with AML/CFT obligations. Reporting entity users can view tips on the home page. It can also be accessed at **Resources > Tips**.

10.9 Frequently Asked Questions (FAQs)

10.9.1 What are the features available in Resource module?

The features which available in resource module are: Downloads, FAQs, Problems and Solutions, Discussion forums, Surveys, Events, Alerts and Tips

11 Troubleshooting Errors

Error	***Solution***
Page cannot be displayed/Server Not found	Please check if the URL is correct https://finnet.gov.in, Cache memory problem. If problem persists contact Helpdesk
Error on page	This error message is displayed in the status bar of the browser when the browser is not Java enabled. This is a common occurrence in Internet Explorer. Contact your system administrator to install Java.
Internal Application Error	Contact the System Administrator.
No Reporting Entity in FIU-IND Database matches your search criteria. You may like to modify the search criteria. If you are unable to find the name of your Reporting Entity, <Click Here> to submit basic details of Reporting Entity.	This error occurs if the search criterion is wrong or if the basic details of the Reporting Entity are not available. Modify the search criteria or submit basic details. For more details, refer section 4.1
Principal Officer must be registered.	Principal Officer of the Reporting Entity must be registered with the FINnet portal before the Other Users can get themselves registered.
Principal Officer is already registered.	There can be only one user with the role as Principal Officer from a Reporting Entity in the FINnet gateway. Please select the correct role.
'Authentication Failed because of Invalid password. Account locked due to too many failed login attempts'	User Account has been locked. User should contact the Help Desk provided by FIU-IND.
'Authentication failed. Invalid Login Name/ Password'	User has to enter the correct credentials.
'Uploaded File is not in XML format. Please upload the xml file'	The selected file is not an xml file. Please select correct xml file.
'The FIUREID mentioned in the report does not match with the FIUREID mentioned at the time of registration'	FIUREID in the uploaded file does not match with the FIUREID of the logged in user.
XML Schema Validation has failed	Please use Report Validation Utility to identify schema errors, rectify the errors and upload the corrected XML file.
File not found. Please verify the correct file name was given'	This error occurs when the xml file is deleted from the selected location. To resolve this error user needs to specify the correct file path.
The Uploaded file contains Virus.	Ensure that the XML file is free of virus.
Failure of Hash Matching	The file has been modified after hashing, User should upload valid hashed XML file.

Error	***Solution***
Invalid Digital Signature	User must attach the correct Digital Signature/ check validity of the digital signature. OR the Digital certificate used is not issued by the Certificate authority of India
Report not processed hence DQR is not available for download	Please wait until report is processed and DQR is generated.

12 Glossary and Acronyms

CCR	Counterfeit Currency Report
CTR	Cash Transaction Report
Data Quality Report (DQR)	Data Quality Report is a XML file which states the quality of the report and indicates if the report is acceptable, requires resubmission or has warnings for future quality improvement.
eXtensible Markup Language (XML)	Extensible Markup language (XML) is a set of rules for encoding document in machine readable form.
FIUREID	FIU Reporting Entity ID.
ML/FT	Money Laundering/Financing of Terrorism
NTR	Non Profit Organization Transaction Report
Offence of Money Laundering	Whosoever directly or indirectly attempts to indulge or knowingly assists or knowingly is a party or is actually involved in any process or activity connected with the proceeds of crime and projecting it as untainted property shall be guilty of offence of money laundering.
PMLA	Prevention of Money Laundering Act (2002).
Preliminary Rule Validation (PRV)	Preliminary Rule Validation is verification of XML file using rules, which can be pre-validated before submission. These rules are specified in external rules file (SCH file) shared with the reporting entities.
Principal Officer	Principal Officer means an officer designated by a banking company, financial institution and intermediary, as the case may be. (2(1) (f) of Rules)
Reporting Entity	A reporting entity is a banking company, financial institution or an intermediary covered under PMLA.
Reporting Format	The reporting formats are Account based reporting format (ARF) for reporting of account based CTRs, STRs and NTRs; Transactions based reporting format (TRF) for reporting of transaction based CTRs, STRs and NTRs; and CCR reporting format (CRF) for reporting of counterfeit currency reports (CCRs)
STR	Suspicious Transaction Report
XML Schema Definition (XSD)	XML Schema Definition (XSD) is an XML-based language used to describe and control XML document contents. XSD provides the syntax and defines a way in which elements and attributes can be represented in an XML document
XML Schema Validation (XSV)	XML Schema Validation is the verification of XML files against the published schema (XSD file).

13 List of additional documents and files

User Guides

- Report Generation Utility User Guide
- Report Validation Utility User Guide

XML Schemas

- AccountBasedReport.xsd
- TransactionBasedReport.xsd
- CCRBasedReport.xsd
- FIU-INDSchemaLibrary.xsd
- DataQualityReport.xsd

Editable PDF forms

- Cash Transaction Report (Account Based)
- Cash Transaction Report (Transaction Based)
- Suspicious Transaction Report (Account Based)
- Suspicious Transaction Report (Transaction Based)
- Counterfeit Currency Report