Financial Intelligence System Access (FINS 2.0)

Frequently Asked Questions and Answers (FAQs)

Introduction:

Financial Intelligence System 2.0 herein referred to as "FINS 2.0" is a web-based application launched in 2022 to replace the predecessor Financial Intelligence System. It facilitates the collection of information submitted by Reporting Institutions (RI) pursuant to Section 14 of AMLA, i.e. Suspicious Transaction Reports (STR) and Cash Threshold Reports (CTR). Additionally, it also acts as a medium to disseminate information on Anti Money Laundering /Counter Financing of Terrorism (AML/CFT) news for its users.

FIRST TIME ACCESS		
No	**Questions**	**Answers**
1.	How do I request FINS 2.0 access if my organization has never registered for FINS 2.0 before?	Applying for FINS 2.0 access involves three stages as follows: - Stage 1: [Pre Approval] Submission of requested information to FIED Stage 2: [Approval] Verification and approval by FIED Stage 3: [Post Approval] Guidance on how to access FINS 2.0 *Please refer to Appendix 1
2.	How long does it take to get access to FINS 2.0?	The approval from FIED's management will take up to 30 days as we conduct due diligence on every access request.
3.	What are the documents needed to request for FINS 2.0 access?	Any documents that can prove business registration & licensing of your organization. FINS 2.0 Access Request form attached in Appendix 2. Kindly fill in the required details.

EXISTING USER		
4.	How do I perform self-registration to access FINS 2.0?	1. Go to www.fins.bnm.gov.my 2. Click on the "Create Account" link 3. Fill in the information requested and click on 'Submit' 4. You should see the message "Your registration has been submitted and is pending activation by our administrators" 5. Kindly inform your RI admin (if any) or FINS 2.0 Admin (in the absence of RI admin) to activate your account
5.	Can I use generic email to register for FINS 2.0 access?	We discourage the use of registering FINS 2.0 using generic email address (e.g.: amlcompliance@xxx.com.my) due to the governance controls in FINS. Thus, user must register FINS 2.0 access using their official email address tied to individual.
6.	I have performed self-registration, but why is my account not activated yet?	**Organizations without RI admin:** 1. Kindly inform the FINS Admin team that you have performed self-registration. 2. Upon activation by FINS Admin team, users have to login to FINS 2.0 again and will be prompted to change password. 3. Upon changing passwords, users will be directed to their user profile page to 'turn on' the 2FA code by clicking on the red button. 4. Once the 2FA is turned on, a QR code will appear on the screen. Key in the code and you will be able to access the system. **Organizations with RI admin:** 1. RI admin will activate the account of other users in the organization. Kindly inform your RI admin that you have performed self-registration so that he/she can activate your account 2. Upon activation by RI admin, users have to login to FINS 2.0 again and will be prompted to change password.

		3. Upon changing passwords, users will be directed to their user profile page to 'turn on' the 2FA code by clicking on the red button. 4. Once the 2FA is turned on, a QR code will appear on the screen. Key in the code and you will be able to access the system * *RIs are encouraged to appoint one or more users as RI admin. RI admin can assist in activating your organization's users*.
7.	I am the RI admin for my organizations. Can I activate other users' access if I created their account?	1. You will not be able to activate accounts created by yourself due to the governance controls in FINS. Hence a different RI Admin user from your organization or someone from the FINS 2.0 Admin team will have to activate the accounts created by you. 2. We strongly encourage users to perform self-registration for the RI admin to activate the account.
8.	What should I do if I no longer need access to FINS 2.0?	1. Kindly notify your organization's RI admin or FINS 2.0 Admin to disable your access.

2FA FUNCTION AND PASSWORD RESET		
9.	What should I do if I forgot my password?	Use the "Forgot Password" link on the login page. Key in your registered email address and you will receive a temporary password in your email. You will be prompted to change your password after you have key in the temporary password. or; You may contact your RI admin to reset your password.
10.	What should I do if I'm unable to access the QR Code?	1. Please inform your organization's RI admin to reset 2FA function on your profile. 2. In the absence of your RI admin, you may contact FINS admin for assistance.

11.	How do I turn on my 2FA function?	Once RI admin or FINS admin have reset your 2FA functions, you can turn it on by: 1. Login to FINS 2.0 and arrive at the profile page (page with your personal details) 2. Locate 2FA button that is red in color and click on it (it should turn green) 3. You will see a QR code pop up on your laptop/pc screen. 4. Scan the QR code with the Google Authenticator app on your **phone** to receive the 6-digit code. 5. Key in the 6-digit code into the field provided and you will be able to access your account again
12.	I have keyed in 6-digit code into the field provided, but I am still unable to login to FINS.	Please ensure that your two-factor authentication (2FA) device's clock is synchronized with your laptop/computer's clock to avoid authentication issue.
13.	How to set up authenticator on my new handphone?	Please download the Google Authenticator app on your new phone and proceed with steps in Question 10 to reactivate your new 2FA.
14.	Why is my account locked?	Account will be locked after 5 failed login attempts.
15.	How do I unlock my FINS access?	1. Please request your organization's RI admin to unlock your FINS access. 2. In the absence of your RI admin, you may contact FINS admin. 3. RI is encouraged to appoint one or more users as RI admin. RI admin can assist to reset your access.

USER ROLE		
16.	How many roles are there in FINS?	There are four roles in FINS which are RI Admin, Main Compliance Officer (MCO), Checker and Maker.
17.	How many roles can be assigned to one user?	One user can only be assigned one role.
18.	What are the differences between those roles?	Please refer to the table below:

Roles	Responsibilities
RI Admin	• User ID with the RI admin role is authorized to approve new users, administrate existing users, and monitor user traffic and activities.
Main Compliance Officer (MCO)	• FINS 2.0 users who are authorized to create, amend, approve and submit reports to BNM • Ensuring information in FINS 2.0 is treated with utmost discretion and confidentiality • Establishing and implementing internal policies and procedures as control measures to preserve the confidentiality and security of information in FINS 2.0, including FINS 2.0 administration (e.g. new FINS 2.0 ID creation or any changes to the roles and details of the users) • Ensuring that all users of the institution are educated and adhere to the internal policies and procedures • FINS 2.0 users have access to all records submitted to BNM.
Checker	• FINS 2.0 users who are authorized to create, amend, approve and submit reports to BNM • FINS 2.0 users who are authorized to respond to ad-hoc requests from FIED users • FINS 2.0 users are only allowed to access records received from Maker and submitted to BNM only.
Maker	• FINS 2.0 users who are authorized to create and submit STRs to selected checker or MCO for review • Makers are only allowed to access STRs submitted by themselves only and cannot view the STRs submitted by other makers in the organization.

19.	Is it permissible for a single user to be assigned to more than one User Group?	Unfortunately, we don't allow users to hold more than one role in FINS 2.0. Each role must be assigned to separate individuals.
20.	Is it permissible for a single user to have FINS access for multiple entities under one organization?	Yes, it is permissible. Kindly inform FINS admin if you wish to have access to multiple entities under one organization.
21.	How many users can become RI Admin?	Maximum is 3 users with RI admin role.

		User ID with the RI admin role is authorized to approve new users, administer existing users, and monitor user traffic and activities.
22.	What is the expectation of RI Admin?	1. Every RI Admin is expected to discharge their authority and duties accordingly and ensure other users within the organization refer to the RI Admin on any issues related to FINS 2.0 before contacting FINS Admin at Bank Negara Malaysia. 2. RI Admin must ensure all users within its organisation are authorised to access FINS, including disabling the account of staff whose access is no longer required. 3. RI Admin must ensure the continuity and availability of RI Admin at all times to administer user access within its organization.
23.	How many users can be assigned the maker role?	There is no limit to the number of users who can assume the maker role within FINS 2.0.
24.	How many users can be assigned the checker role?	There is no limit to the number of users who can assume the checker role within FINS 2.0.
25.	How many users can be assigned the Main Compliance Officer (MCO) role?	The maximum number is 15 users. However, it is necessary to have at least one user as MCO.
26.	I would like to change user roles. Do I have to inform FINS 2.0 Admin?	Organization without RI admin: 1. Kindly inform the FINS Admin team to change user role with complete information (name, user ID, updated role) of the user. Organization with RI admin: 1. You may request RI admin to change user role in FINS 2.0.

CHANGING OF ORGANIZATIONS NAMES OR EMAIL DOMAIN		
27.	Our organization have changed its official name. Do we need to reflect the new name in FINS 2.0?	1. Yes, updating your organization name in FINS 2.0 is compulsory to reflect the latest name and identity of the organizations. 2. Compliance officer may write to us formally at fins@bnm.gov.my and attach necessary documentations about the rebranding of your organizations. FINS 2.0 Admin will facilitate the name change.
28.	How can we change our current email domain to new domain?	Compliance officer can inform FINS 2.0 Admin to update their new email domain via email fins@bnm.gov.my

OTHERS		
29.	Is FINS 2.0 access monitored?	Yes. All user activity is logged and monitored.
30.	I can't find the answer to a question. Who should I contact?	Contact FINS admin via email at fins@bnm.gov.my for administrative related issue (password, 2FA, updating email domain and updating organizations) Kindly indicate in your email title [Assistance Required: … (please explain briefly your question) …] For system related issue (unable to download attachment, unable to submit CTR, STR etc.) you may contact finssupport@bnm.gov.my

Appendix 1

Stage 1: [Pre Approval] Submission of requested information to FIED

1) Please provide the following information for us to process your application (reply in text format)

i. Company Name:
ii. Sector/Industries:
iii. BRIC / License No:
iv. *Licensed by whom?
v. Compliance Officer(s) Name (Users applying for FINS access):
vi. NRIC / Passport No:
vii. Email address:
viii. Contact number:
ix. Company Address:

* The obligation for reporting STR and CTR is only imposed on reporting institutions (proof/direction from whom) or you can provide the KPKT/SC/ LPPEH/LFSA/BNM/ Bar Council Malaysia/Other Authority Portal URL link that highlighting your company name.

* Obligation as Reporting Institution as Designated Non-Financial Businesses and Professions and Non-Bank Financial Institution (DNFBP)

2) Kindly provide the following documents to facilitate your access:

i. Any proof of business registration & licensing of your company for verification purpose
ii. FINS 2.0 Access Request form attached (for the purpose of validation). This is a sample template, please rephrase the first and third paragraphs before submitting them back to us.

Please observe the following when filling in the FINS 2.0 Access Request form:

a. For email domain· Please use official domain ONLY
b. User MUST be the Compliance Officer of the company
c. The letter must be signed by the head of the company and the proposed user(s) cannot be the signatory of the letter

Stage 2: [Approval] Verification and approval by FIED

1) Upon successfully receiving all information and relevant documents from you, we will:

   i. Review your application to ensure accuracy and completeness of information requested
   ii. Submit your application to FIED's management for approval

Stage 3: [Post Approval] Guidance on how to access FINS 2.0

1) FINS 2.0 Admin team will assist to register your organization in FINS 2.0 and subsequently guide users through the self-registration process.
2) FINS 2.0 Admin team will activate the account of RI Admin and RI Admin will activate the account of other users in the organization. (In the absence of an RI Admin, FINS 2.0 Admin will assist with account activation)
3) Detailed steps will be shared once RIs has reached Stage 3.

Appendix 2

Company Letter Head/ Company Name
Company Registration Number
Company Business Address

DD MM YYYY

Director
Financial Intelligence & Enforcement Department
Bank Negara Malaysia
Jalan Dato' Onn
50480 Kuala Lumpur

Dear Sir/Madam,

Requesting Access to Financial Intelligence System 2.0 (FINS 2.0)

I would like to request access to FINS to facilitate the fulfilment of my obligation under the section 14(1)(b) of Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (AMLA).

2. Personal particulars for FINS user ID request is as follows:

Full Name	:
Identification No (NRIC)	:
Designation	:
Official E-mail address	:
Contact No. (Office/Mobile)	:

3. I undertake to access the system only for the purpose of performing my official duties and to exercise my function in accordance with the requirement of AMLA. I understand that disciplinary, civil or criminal proceedings may be taken against me if I access the system for any unauthorised purpose and if I submit a report to Bank Negara Malaysia in bad faith.

Thank you.

Sincerely,

.....	.....
(Name and designation of requesting officer)	(Name and designation of approving authority)

Note: Approving authority must oversee the access of requesting officer such as Head of Compliance, CEO or any other relevant supervisor.