

AML/CTF solutions for Tranche 2 entities



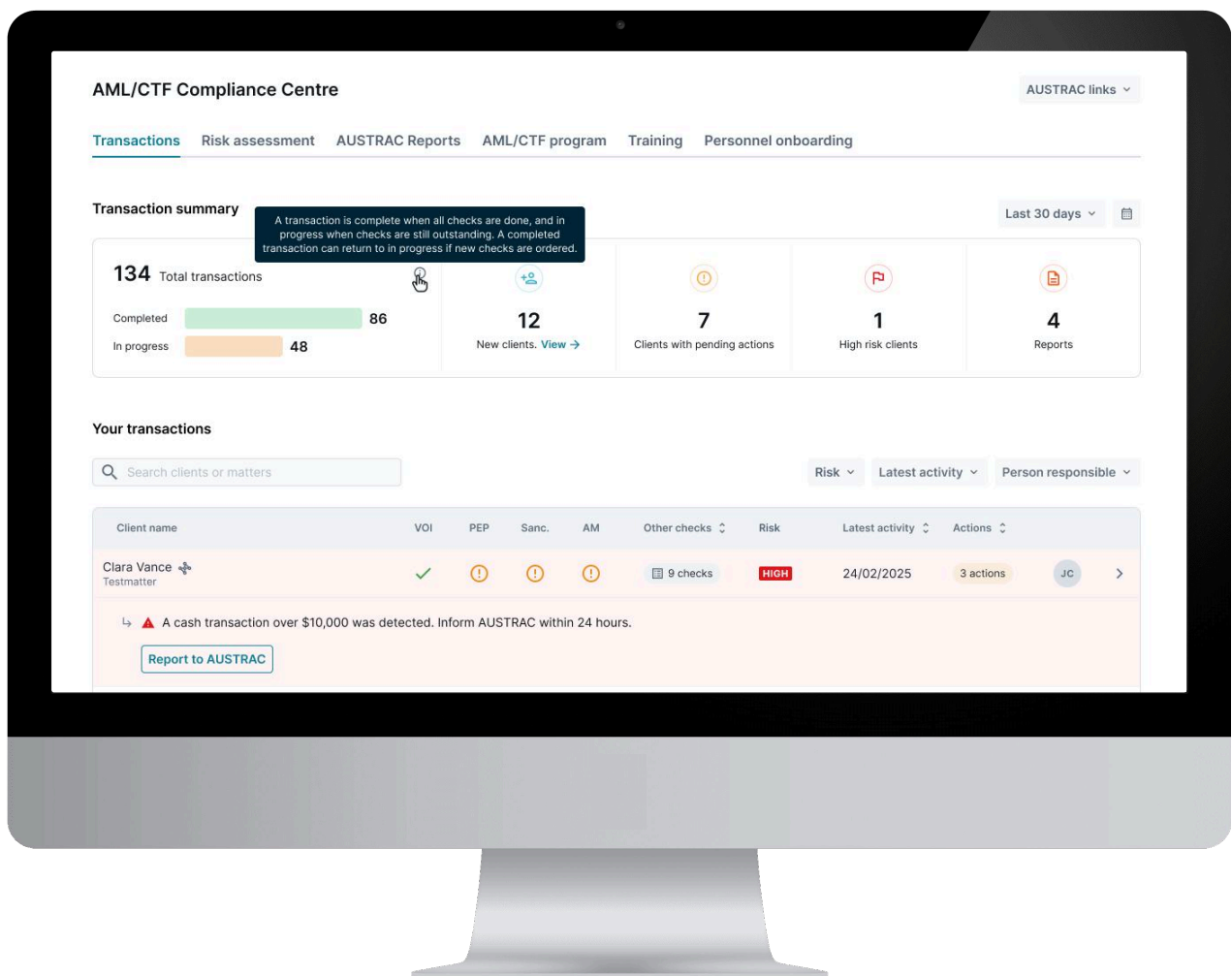
Grant Thornton

The Compliance Centre

InfoTrack will facilitate your entire AML/CTF program through the complimentary Compliance Centre.

This solution is integrated and available in the InfoTrack ecosystem already being used today, removing the need to adopt new technology or pay expensive software subscriptions. All solutions will feed into this central Compliance Centre for firms to manage their AML/CTF transactions.

The Compliance Centre comes at no additional cost to your firm, and with no lock in contracts.



Obligations and InfoTrack solutions

Below is a summary of the obligations outlined by AUSTRAC and how InfoTrack keeps you compliant.

Your Obligations	InfoTrack 
1. Enrol with AUSTRAC	
Enrol via AUSTRAC website	✓ Tab in Compliance Centre with instructions, link to AUSTRAC and storage capability.
2. Onboard your Firm & People	
Complete a firm-level Risk Assessment	✓ Risk Assessment Questionnaire that outputs Business Snapshots, Risk Rating, Key Controls and a summary.
Create AML/CTF Program with policies	✓ Digital Program that pulls in standard Policies from AUSTRAC, with ability to edit and export.
Personnel Due Diligence	✓ Digital Onboarding Workflow for staff that includes a questionnaire and verification checks.
Staff training	✓ Learning Management System inside the Compliance Centre with videos, quizzes and progress tracking.
3. Onboard your Customers	
Know Your Client (KYC) Questionnaire	✓ Digital Questionnaire , prefilled where possible, and sent to the customer to complete.
Customer Due Diligence	✓ AML Verification Bundle which includes VOI, PEPs, Sanctions and Adverse Media. Option for Enhanced Due Diligence checks and escalation.
Customer Risk Assessment	✓ Automated Risk Report , that assigns a Risk Rating to the customer based on Onboarding Form and Verification Checks.
Generate final AML Report	✓ A Final AML Report is generated for your customer, outlining their KYC information, verification and risk-rating.
4. Report to AUSTRAC	
Submit transactional reports	✓ SMR and other Transaction Reports that can be generated and stored in the Compliance Centre.
Generate annual compliance reports	✓ Compliance Report , that summarises transaction results, with ability to filter by time period.
5. Record Keeping	
Keep records for 7 years	✓ An Audit Trail for all records and transaction, with Meta Data logged where applicable.

1.

Enrol with AUSTRAC

From 31 March 2026, professionals can access the Compliance Centre to begin their enrolment journey. Inside the Compliance Centre, firms will find:

- ✓ Clear instructions on how to complete AUSTRAC's Business Profile Form
- ✓ A direct link to AUSTRAC's enrolment portal
- ✓ Storage for confirmation messages, forms and correspondence
- ✓ A single location for future enrolment update

This ensures firms are correctly registered and that all evidence is centrally retained for audits or regulatory reviews.

The screenshot displays the AUSTRAC Compliance Centre dashboard. At the top, there's a navigation bar with the 'InfoTrack' logo and a search bar. Below this, the 'AML/CTF Compliance Centre' is selected. The main content area is divided into tabs: 'Transactions', 'AUSTRAC Reports', 'Your AML/CTF program', and 'Staff training'. The 'Transactions' tab is active, showing a 'Transaction summary' section. A tooltip explains that a transaction is complete when all checks are done and in progress when checks are still outstanding. The summary includes a bar chart for 'Total transactions' (134) with 'Completed' (86) in green and 'In progress' (48) in orange. To the right, five metrics are listed: 'New clients' (12), 'Clients with pending actions' (7), 'High risk clients' (1), and 'Reports' (4). A 'Last 30 days' filter is also visible.

AUSTRAC links ▾

AML/CTF Compliance Centre

Transactions | AUSTRAC Reports | Your AML/CTF program | Staff training

Transaction summary

A transaction is complete when all checks are done, and in progress when checks are still outstanding. A completed transaction can return to in progress if new checks are ordered.

Last 30 days ▾

134 Total transactions	12 New clients. View →	7 Clients with pending actions	1 High risk clients	4 Reports
Completed: 86				
In progress: 48				

2.

Onboard your firm and people

Firm level risk assessment

InfoTrack provides a guided digital risk assessment workflow within the Compliance Centre, enabling all Tranche 2 entities to meet AUSTRAC expectations consistently and efficiently.

Develop your AML/CTF program and policies

Every practice must maintain a written AML/CTF Program that sets out how they will identify, manage and mitigate ML/TF risks. The Program must include your governance structure and personnel roles, firm risk assessment, due diligence processes, staff training practices and more.

Train staff

InfoTrack has complete AML/CTF training modules available in the Compliance Centre, with videos, quizzes and progress tracking.

Conduct Personnel Due Diligence

Entities must ensure that staff involved in AML activities are suitable, verified and appropriately trained. InfoTrack has a dedicated workflow to facilitate this due diligence in a few clicks.

AML/CTF Compliance Centre

AUSTRAC links

TransactionsRisk assessmentAML/CTF programAUSTRAC ReportsTrainingPersonnel onboarding

Progress

☒ Your sector

☒ Your clients

☐ Your client interaction

☐ Countries

Who are your clients?

Select all that apply

☒ Individual or sole trader

ML/TF risks may include their personal background, occupation, source of funds and more

☐ Body corporate, partnership, unincorporated association

ML/TF risks may include their personal background, nature of their business, financial behaviour and more

☒ Trust

ML/TF risks may include their business activities, transaction behaviour, ownership structure, transparency and more

☐ Government body

ML/TF risks may include their business activities, transaction behaviour, ownership structure, geographic location and more

Back

Next

3.

Onboard your customers

Onboarding Questionnaire

InfoTrack provides a digital Onboarding Questionnaire, pre-filled where possible, that asks all the required KYC questions. There is built-in smart logic that guides users to the right questions based on risk.

Customer Due Diligence and Enhanced Due Diligence

An AML verification bundle is available through your ecosystem including VOI, PEPs, Sanctions, Adverse Media and even the Onboarding Questionnaire. There are further options for Enhanced Due Diligence checks such as Verification of Funds, if required.

Customer Risk Assessment

The InfoTrack system will automatically generate a Customer Risk Report based on onboarding questionnaire responses and due diligence search results. A clear risk rating will be applied, with prompts to escalate if required.

AML report generated

A consolidated AML report is automatically generated for review. This contains all the customer information and risk rating, suitable for storage and ready for Audit. This report can also be shared with 3rd parties.

The screenshot displays the 'My clients' section of the InfoTrack application. The interface includes a sidebar with navigation options under 'PROPERTY PURCHASE' and a main content area for client management. A client profile for 'John Smith' is shown, including contact details and a fee of \$29.50. A modal window titled 'AML/CTF: Client Due Diligence' is open, listing several checks: 'Verification of identity' (checked, with dropdowns for ARNECC, Liveness check, and Individual), 'PEPs, Sanctions and Adverse media' (checked, with a dropdown for Precise), and 'Client questionnaires' (checked, with dropdowns for AML onboarding and a Preview link). Other unchecked options include 'Verification of funds', 'Client Authorisation form', and 'NSW Purchasers Declaration'.

4.

Report to AUSTRAC

Transactional reports

Tranche 2 entities are obligated to report certain clients to AUSTRAC based on their risk and behaviours. InfoTrack gives users the ability generate Suspicious Matter Reports, Transaction Threshold Reports and more, directly from the matter.

Information is prefilled where possible and sent directly to AUSTRAC, as well as being stored inside the Compliance Centre for audit purposes.

Annual Compliance Reports

Every reporting entity must submit an Annual Compliance Report (ACR) to AUSTRAC by 31 March each year. InfoTrack simplifies annual compliance reporting by providing a Compliance Dashboard inside the Compliance Centre. In a few clicks, the Annual Compliance Report can be generated and sent to AUSTRAC for review.

The screenshot displays the InfoTrack AML/CTF Compliance Centre interface. At the top, there's a navigation bar with 'InfoTrack' logo, a search bar, and links for 'All services', 'Compliance centre', and user settings. Below this, the 'AML/CTF Compliance Centre' header is visible, along with a tabbed interface for 'Transactions', 'Risk assessment', 'AUSTRAC Reports', 'AML/CTF program', 'Training', and 'Personnel onboarding'. The 'Transactions' tab is active, showing a 'Transaction summary' section with a tooltip explaining transaction completion. The summary includes: 134 Total transactions (86 Completed, 48 In progress), 12 New clients, 7 Clients with pending actions, 1 High risk clients, and 4 Reports. Below this is the 'Your transactions' section, which includes a search bar and filters for Risk, Latest activity, and Person responsible. A table lists transactions with columns for Client name, VOI, PEP, Sanc., AM, Other checks, Risk, Latest activity, and Actions. The first transaction, Clara Vance, is highlighted with a red alert: 'A cash transaction over \$10,000 was detected. Inform AUSTRAC within 24 hours.' and a 'Report to AUSTRAC' button. Other transactions include Lena Marshall, Aaron Patel, Nina Vasquez, Caleb O'Donnell, InfoTrack PTY LTD, Sophie Nguyen, Marcus Bell, BluePeak Consulting, and Isla Crawford. The bottom of the page shows a pagination bar with 'Show 10 50 100 per page' and 'Page 01 of 6'.

Client name	VOI	PEP	Sanc.	AM	Other checks	Risk	Latest activity	Actions
Clara Vance Testmatter	✓	⚠	⚠	⚠	9 checks	HIGH	24/02/2025	3 actions
⚠ A cash transaction over \$10,000 was detected. Inform AUSTRAC within 24 hours.								
Lena Marshall Testmatter	—	—	—	—	N/A	N/A	24/02/2025	JC
Aaron Patel Testmatter	⚠	✓	✓	✓	8 checks	LOW	24/02/2025	2 actions
Nina Vasquez Testmatter	⚠	✓	✓	✓	8 checks	LOW	24/02/2025	3 actions
Caleb O'Donnell Testmatter	—	✓	✓	✓	—	LOW	24/02/2025	JC
InfoTrack PTY LTD Testmatter	N/A	✓	✓	✓	—	LOW	24/02/2025	JC
Sophie Nguyen Testmatter	✓	⚠	⚠	⚠	2 checks	MEDIUM	24/02/2025	1 action
Marcus Bell Testmatter	✓	✓	✓	✓	—	LOW	24/02/2025	JC
BluePeak Consulting Testmatter	N/A	⚠	⚠	✓	2 checks	HIGH	24/02/2025	JC
Isla Crawford Testmatter	✓	✓	✓	—	—	LOW	24/02/2025	JC

5.

Record keeping

Record keeping is the backbone of AML/CTF compliance. AUSTRAC requires Tranche 2 entities to maintain clear, complete and auditable records of every step taken, from onboarding customers to reporting suspicious activity.

InfoTrack delivers automated, end-to-end record keeping inside the Compliance Centre, ensuring Tranche 2 entities always meet AUSTRAC’s retention requirements. All data is tracked via an activity log and stored for 7 years inside the Compliance Centre.

ACTIVITY AUDIT TRAIL

Report generated: Tuesday 07 October 2025, 11:56am
Matter reference: TestMatter4356

John Smith

john.smith@example.com • 0456 492 504

Date and time	Activity
23/03/2024 3:45pm AEST	Ashish Patil requested verification of identity for John Smith
23/03/2024 3:45pm ACST	John Smith submitted their identity documents for review
23/03/2024 3:45pm AWST	Ashish Patil reviewed and completed the verification of identity

Sharing of AML checks

Through the InfoTrack ecosystem, you have the ability to share your KYC checks and reports with aligned third parties involved in the transaction i.e Real Estate Agents.

Consent from all parties

If a Real Estate Agent requests an AML report of a shared customer, the system will facilitate consent from all parties and will make it clear that reliance on your checks does not waive liability of the third party.



Complimentary

Ready-Set-Go AML/CTF Roadshow

 2-31 March 2026

 2.5 CPD

 26 locations

[Register Now](#)

