

AML/CTF solutions for Tranche 2 entities



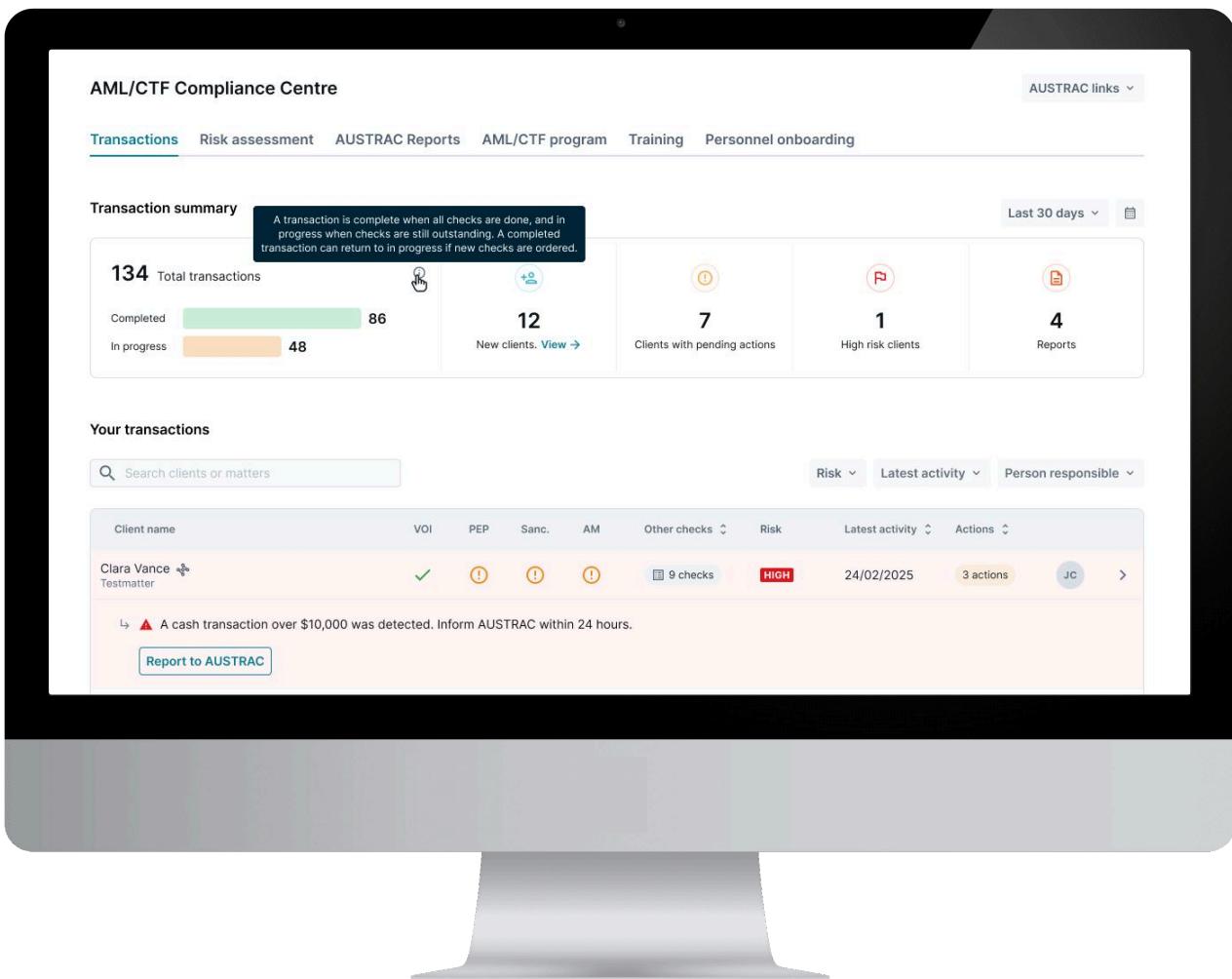
Grant Thornton

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.



The screenshot shows the AML/CTF Compliance Centre interface. At the top, there is a navigation bar with tabs: Transactions (which is selected), Risk assessment, AUSTRAC Reports, AML/CTF program, Training, and Personnel onboarding. To the right of the navigation bar is a dropdown menu for 'AUSTRAC links'. Below the navigation bar is a 'Transaction summary' section. This section includes a sub-instruction: '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.' It displays the following data: 134 Total transactions (with 86 completed and 48 in progress), 12 New clients (with a 'View' link), 7 Clients with pending actions, 1 High risk clients, and 4 Reports. To the right of this summary is a 'Last 30 days' filter and a refresh icon. Below the transaction summary is a 'Your transactions' section. This section features a search bar with the placeholder 'Search clients or matters', and filters for 'Risk', 'Latest activity', and 'Person responsible'. A table lists transactions for 'Clara Vance' (Testmatter). The table columns include Client name, VOI, PEP, Sanc., AM, Other checks, Risk, Latest activity, and Actions. For Clara Vance, the status is shown as green (VOI), orange (PEP, Sanc., AM), and red (Other checks, Risk). The latest activity is 24/02/2025, and there are 3 actions. A note at the bottom of this section states: '⚠️ A cash transaction over \$10,000 was detected. Inform AUSTRAC within 24 hours.' and includes a 'Report to AUSTRAC' button.

Obligations and InfoTrack solutions

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

Your Obligations	
1. Enrol with AUSTRAC	
Enrol via AUSTRAC website	<ul style="list-style-type: none">✓ Tab in Compliance Centre with instructions, link to AUSTRAC and storage capability.
2. Onboard your Firm & People	
Complete a firm-level Risk Assessment	<ul style="list-style-type: none">✓ Risk Assessment Questionnaire that outputs Business Snapshots, Risk Rating, Key Controls and a summary.
Create AML/CTF Program with policies	<ul style="list-style-type: none">✓ Digital Program that pulls in standard Policies from AUSTRAC, with ability to edit and export.
Personnel Due Diligence	<ul style="list-style-type: none">✓ Digital Onboarding Workflow for staff that includes a questionnaire and verification checks.
Staff training	<ul style="list-style-type: none">✓ Learning Management System inside the Compliance Centre with videos, quizzes and progress tracking.
3. Onboard your Customers	
Know Your Client (KYC) Questionnaire	<ul style="list-style-type: none">✓ Digital Questionnaire, prefilled where possible, and sent to the customer to complete.
Customer Due Diligence	<ul style="list-style-type: none">✓ AML Verification Bundle which includes VOI, PEPs, Sanctions and Adverse Media. Option for Enhanced Due Diligence checks and escalation.
Customer Risk Assessment	<ul style="list-style-type: none">✓ Automated Risk Report, that assigns a Risk Rating to the customer based on Onboarding Form and Verification Checks.
Generate final AML Report	<ul style="list-style-type: none">✓ A Final AML Report is generated for your customer, outlining their KYC information, verification and risk-rating.
4. Report to AUSTRAC	
Submit transactional reports	<ul style="list-style-type: none">✓ SMR and other Transaction Reports that can be generated and stored in the Compliance Centre.
Generate annual compliance reports	<ul style="list-style-type: none">✓ Compliance Report, that summarises transaction results, with ability to filter by time period.
5. Record Keeping	
Keep records for 7 years	<ul style="list-style-type: none">✓ An Audit Trail for all records and transaction, with Meta Data logged where applicable.

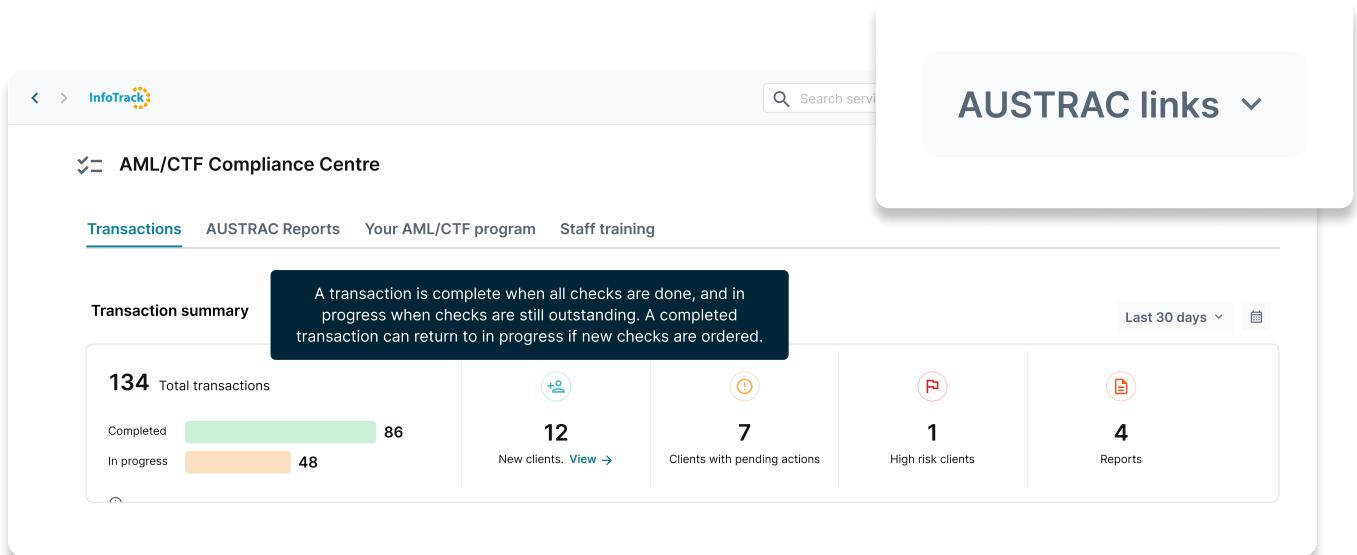
1.

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 shows the AUSTRAC Compliance Centre interface. At the top, there are navigation arrows, the InfoTrack logo, and a search bar. Below the header, a dropdown menu is open, showing 'AML/CTF Compliance Centre'. The main navigation bar includes 'Transactions' (which is underlined in blue), 'AUSTRAC Reports', 'Your AML/CTF program', and 'Staff training'. A large callout box on the right is titled 'AUSTRAC links' with a dropdown arrow. The 'Transactions' section contains a 'Transaction summary' box with the following data:

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

At the bottom right of the transaction summary box, there is a 'Last 30 days' dropdown and a calendar icon.

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 ▾

Transactions Risk assessment AML/CTF program AUSTRAC Reports Training Personnel 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

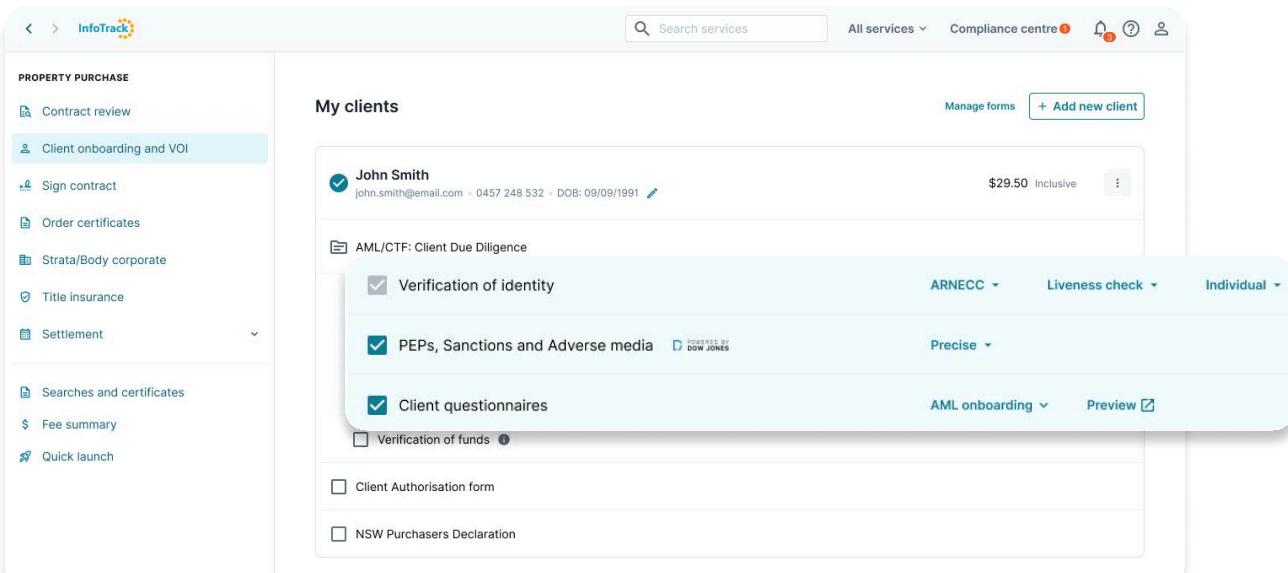
An AML verification bundle is available through your ecosystem including VOI, PEPs, Sanctions, Adverse Media and even the Onboarding Questionnaire. There are further options for Enhanced Due Diligence checks such as Verification of Funds, if required.

● 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 shows the InfoTrack software interface. The top navigation bar includes 'InfoTrack', a search bar, 'All services', 'Compliance centre', and user account icons. The left sidebar has sections for 'PROPERTY PURCHASE' (Contract review, Client onboarding and VOI, Sign contract, Order certificates, Strata/Body corporate, Title insurance, Settlement) and 'SEARCHES AND CERTIFICATES' (Searches and certificates, Fee summary, Quick launch). The main content area is titled 'My clients' and shows a list of clients. One client, 'John Smith', is highlighted with details: john.smith@email.com, 0457 248 532, DOB: 09/09/1991, and a service cost of '\$29.50 Inclusive'. A dropdown menu for 'AML/CTF: Client Due Diligence' is open, showing several checked items: 'Verification of identity' (ARNECC, Liveness check, Individual), 'PEPs, Sanctions and Adverse media' (Precise), 'Client questionnaires' (AML onboarding, Preview), and 'Verification of funds'. Other options like 'Client Authorisation form' and 'NSW Purchasers Declaration' are also listed.

4.

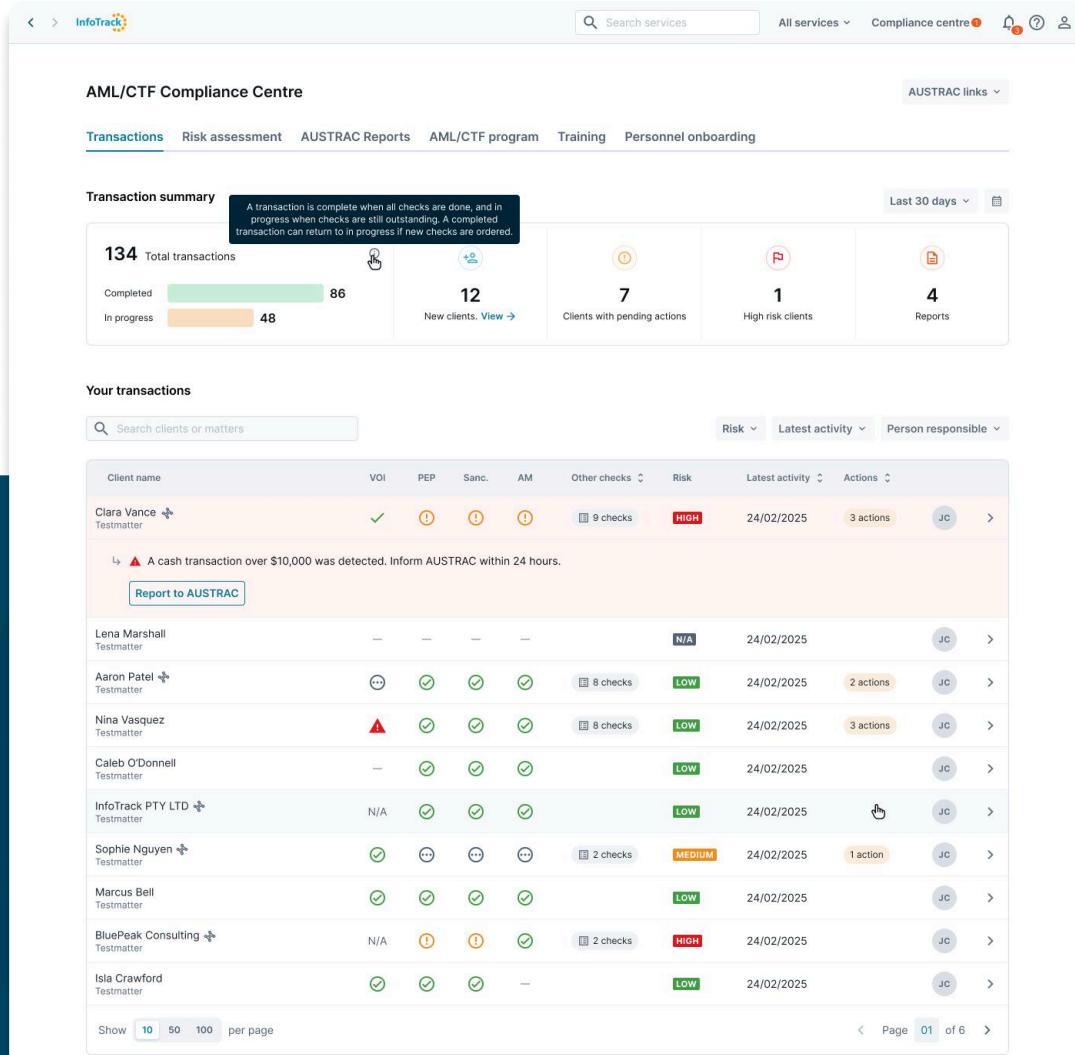
Report to AUSTRAC

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 is a navigation bar with a search bar, a 'Compliance centre' button, and user profile icons. Below the navigation bar, the title 'AML/CTF Compliance Centre' is visible, followed by a horizontal menu with 'Transactions' (which is underlined in blue, indicating it is the active tab), 'Risk assessment', 'AUSTRAC Reports', 'AML/CTF program', 'Training', and 'Personnel onboarding'.

The main content area is titled 'Transaction summary' and includes a sub-instruction: '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.' Below this, a summary box shows the following data:

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

Below the summary box, there is a section titled 'Your transactions' with a search bar and sorting options: 'Risk', 'Latest activity', and 'Person responsible'. The table lists client transactions with columns for Client name, VOI, PEP, Sanc., AM, Other checks, Risk, Latest activity, Actions, and a 'Report to AUSTRAC' button. Each row also includes a 'JC' button and a right-pointing arrow. A note at the top of the table area states: '⚠️ A cash transaction over \$10,000 was detected. Inform AUSTRAC within 24 hours.'

Client name	VOI	PEP	Sanc.	AM	Other checks	Risk	Latest activity	Actions	Report to AUSTRAC
Clara Vance	✓	ⓘ	ⓘ	ⓘ	9 checks	HIGH	24/02/2025	3 actions	JC >
Lena Marshall	—	—	—	—	N/A	24/02/2025			JC >
Aaron Patel	ⓘ	✓	✓	✓	8 checks	LOW	24/02/2025	2 actions	JC >
Nina Vasquez	ⓘ	✓	✓	✓	8 checks	LOW	24/02/2025	3 actions	JC >
Caleb O'Donnell	—	✓	✓	✓		LOW	24/02/2025		JC >
InfoTrack PTY LTD	N/A	✓	✓	✓		LOW	24/02/2025		JC >
Sophie Nguyen	✓	ⓘ	ⓘ	ⓘ	2 checks	MEDIUM	24/02/2025	1 action	JC >
Marcus Bell	✓	✓	✓	✓		LOW	24/02/2025		JC >
BluePeak Consulting	N/A	ⓘ	ⓘ	ⓘ	2 checks	HIGH	24/02/2025		JC >
Isla Crawford	✓	✓	✓	—		LOW	24/02/2025		JC >

At the bottom of the table, there are buttons for 'Show' (with options 10, 50, 100 per page), 'Page' (with page 01 of 6), and a right-pointing arrow.

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](#)

