AML/CTF solutions for Tranche 2 entities
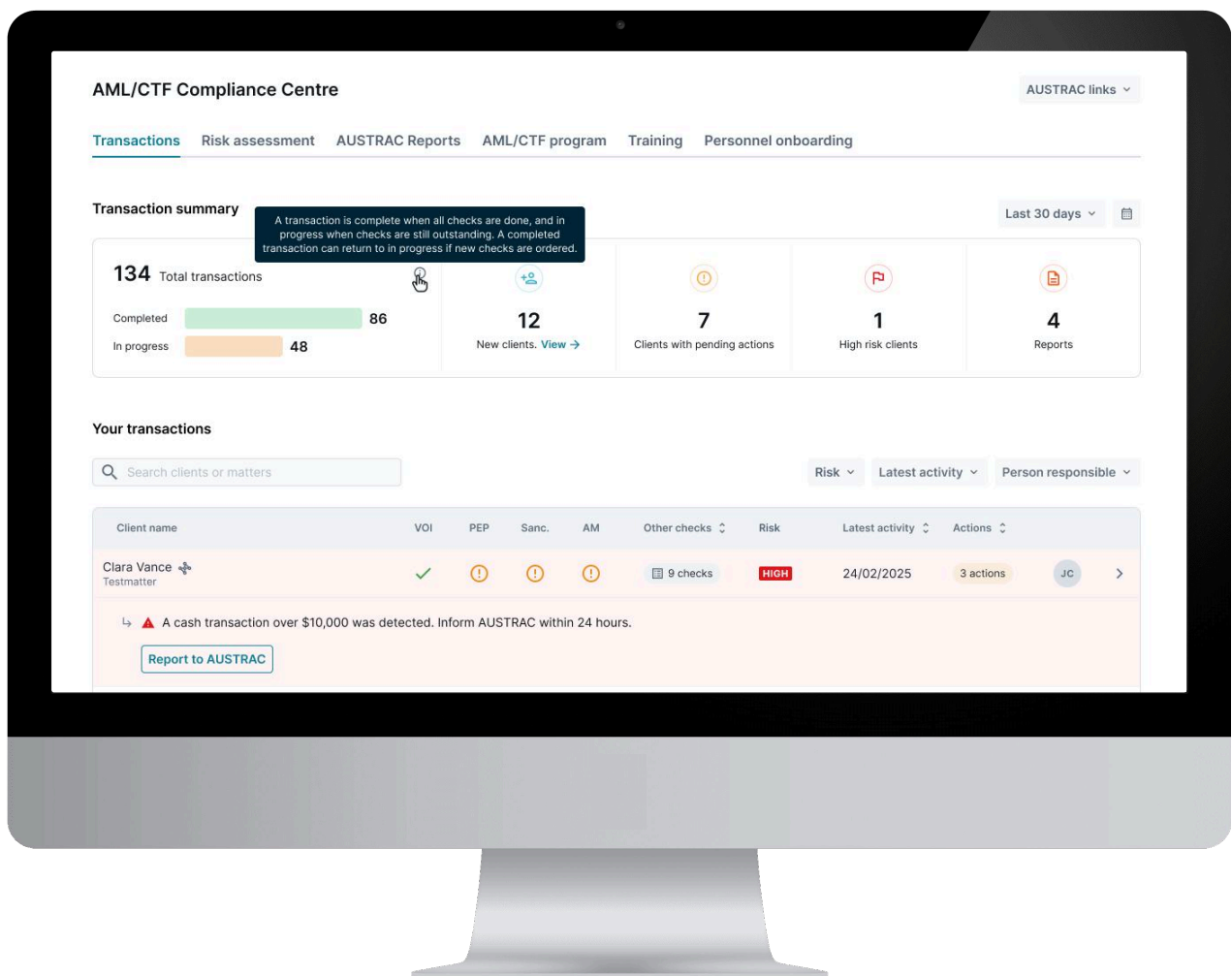
InfoTrack | Grant Thornton

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.

InfoTrack

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

| Completed | | 86 |
| In progress | | 48 |

12
New clients. View →

7
Clients with pending actions

1
High risk clients

4
Reports

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.

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.

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.

Ready-Set-Go AML/CTF Roadshow

📅 2-31 March 2026

🎖 2.5 CPD

📍 26 locations

Register Now