

Reliance for Tranche 2 Entities

A practical way to improve
client experience and stay compliant
under the AML/CTF regime.



Securexchange
POWERED BY INFOTRACK



What is Reliance?

Reliance refers to the authorised sharing of AML/CTF due diligence between parties involved in the same transaction.

In the context of a property transaction, a customer may otherwise be required to complete identity and verification checks multiple times throughout their journey, with their real estate agent, buyer's agent, and lawyer or conveyancer. This duplication not only creates friction for the client, but also introduces unnecessary administrative burden for practitioners. To address this, AUSTRAC has formalised the concept of Reliance, enabling one reporting entity to undertake the AML/CTF checks, with other eligible parties able to rely on that verification, provided legislative requirements are met. In practice, this is most commonly adopted between lawyers or conveyancers and real estate agents.

When implemented effectively, Reliance supports a more seamless client experience, reduces duplication, and strengthens compliance outcomes across the transaction ecosystem, aligning with InfoTrack's commitment to delivering efficient, secure and connected digital workflows for the property industry.



How does Reliance work?

InfoTrack enables Reliance to be enabled in a practical, compliant and seamless way.

Where a real estate agent is operating within the InfoTrack ecosystem, for example through Securexchange, the AML/CTF verification results can be delivered directly into their workflow via a dynamic report, inclusive of the appropriate consent controls. This ensures information is shared securely, efficiently and in line with regulatory requirements.

Where the counterparty is not using an InfoTrack-integrated platform, a comprehensive PDF report can be generated and shared, maintaining flexibility while preserving compliance integrity.



Reliance Agreement

AUSTRAC requires a formal Reliance Agreement to be in place between parties who intend to rely on one another's AML/CTF checks. Beyond satisfying regulatory obligations, these agreements present a strategic opportunity to formalise and strengthen relationships with referral partners.

InfoTrack can support firms in establishing compliant Reliance Agreements, helping to embed best practice processes while reinforcing trusted, collaborative partnerships across the property transaction.

Reliance for Lawyers & Conveyancers

Turn your AML/CTF capability into referral growth and a stronger client experience.

Tranche 2 will require lawyers and conveyancers to complete AML/CTF checks when delivering designated services. Firms that invest early in a streamlined, technology-enabled workflow can do more than meet their compliance obligations, they can leverage it as a strategic growth opportunity.

Real estate agents will need to decide whether to conduct AML/CTF checks themselves or rely on a legal partner. If your firm can offer a secure, efficient and reliable process, you position yourself as the easiest and most trusted partner to work with.

InfoTrack enables Reliance to operate seamlessly in practice. Where your referral partner uses an InfoTrack platform such as Securexchange, your final AML/CTF report can be securely shared directly into their system. Alternatively, a comprehensive PDF report can be generated for manual sharing, ensuring flexibility while maintaining compliance integrity.

What reliance unlocks for your firm



Referral partner growth

Agents have a clear incentive to refer matters to a legal partner who can manage AML/CTF obligations efficiently and with confidence. A streamlined Reliance framework strengthens collaboration and positions your firm as the trusted, low-friction choice.



Improved client experience

Verification is completed once, early in the transaction, and embedded seamlessly into your onboarding process. This reduces duplication, minimises delays and creates a smoother journey for your clients.



Operational scale

Centralised, technology-enabled workflows reduce back and forth between parties and drive greater consistency across matters, enabling your team to manage compliance with efficiency and control.



Market differentiation

While many firms may view AML/CTF as a regulatory burden, you can position it as a service advantage, demonstrating leadership, capability and a commitment to a more connected property transaction experience.

Reliance for Real Estate Agents

As reporting entities under the new AML/CTF legislation, real estate agencies must establish and maintain a compliant framework across their business.

This includes:

- ✓ Enrolling with AUSTRAC
- ✓ Completing an agency-level risk assessment
- ✓ Developing and implementing an AML/CTF program
- ✓ Undertaking staff due diligence and ongoing training

Securexchange streamlines this process. By digitising the AUSTRAC Starter Kits, it guides your agency through a structured, intuitive workflow to meet these obligations ahead of 1 July, reducing complexity and ensuring you are compliance-ready with confidence.



The benefit of Reliance

From 1 July 2026, real estate agents will need to evolve the way they onboard clients, with more robust identity verification, risk assessment and information collection embedded into the process.

This is where Reliance becomes a strategic advantage.



Option one: Self-Complete

You can manage all Know Your Client (KYC), customer due diligence, and risk assessments yourself to generate AML report.



Option two: Reliance

You can rely on another Tranche 2 entity, such as lawyer or conveyancer, to complete client onboarding checks. Reliance is permitted and can reduce identity verification checks and workload. Agents retain responsibility for compliance requirements.

Secure by design

Client information is only shared when a Reliance agreement has been established

Reliance does not give another reporting entity open access to your client files, AML records or InfoTrack account. Information is shared through a controlled, secure process designed specifically for Reliance.



01 Identify

Using a client's email address, the interconnected InfoTrack and Securexchange systems securely identify whether an AML report exists for client.



02 Request

If a report exists, the requesting entity can send a Reliance request to the reporting entity that owns the report.

No client PII or AML information is exposed as part of this search



03 Approve

The entity that owns the AML report remains in control. They can review the request and choose whether to enter into Reliance Agreement and share the report.



04 Share Securely

Once approved, the relevant **AML report is shared securely** within the connected InfoTrack and Securexchange ecosystem - not through email or other unsecured channels.



All within one secure platform



No information is shared via email or unsecured channels



No open access to client files, matters or AML records.



The sharing of information happens securely inside the **InfoTrack** and **Securexchange** ecosystem.

Reliance enables information to be shared securely
– it does not open access to your system or client database.