



Australian Government

Australian Transaction Reports
and Analysis Centre

Remitter registration FAQs

These frequently asked questions (FAQs) should be read with the **AUSTRAC business profile form - explanatory guide**, available on the AUSTRAC website: http://www.austrac.gov.au/new_registr_req.html.

If you are an affiliate of a remittance network provider, you should contact your network provider about your registration application.

New registration requirements

What are the new registration requirements?

From 1 November 2011, all providers of remittance services (remitters) must apply to be registered with AUSTRAC, including those that have registered before.

Under the new law, remitters fall into one of three categories: independent remittance dealer, remittance network provider or an affiliate of a remittance network provider.

To apply for registration, all remitters need to:

- provide information to AUSTRAC about their remittance business and key personnel
- keep certain records about their business
- obtain and keep national police certificates for key personnel.

What are the three categories of remitters?

1. Independent remittance dealers are businesses that provide remittance services directly to customers using their own systems and processes. Typically, transfers for customers are conducted through the businesses' bank accounts rather than through a proprietary system provided by another, unrelated legal entity.

2. Remittance network providers are organisations that operate a network of remittance affiliates by providing the systems and services that enable its affiliates to provide remittance services.

3. Affiliate of remittance network provider is a business that provides remittance services to customers as part of a remittance network facilitated by a remittance network provider.

When is the registration period?

Remitters that are already registered with AUSTRAC:

independent remittance dealers have up until 30 April 2012 to apply for registration

remittance network providers have up until 31 October 2012 to apply for registration for themselves and their affiliates.

New remittance businesses must register with AUSTRAC before commencing to provide remittance services.

How do remitters register?

The fastest and easiest way to complete registration is electronically through AUSTRAC Online (<https://online.austrac.gov.au/ao/login.seam>).

You can apply for registration at the same time as when you complete your new enrolment. If you were registered to provide remittance services prior to 1 November 2011 you can apply for registration later.

For reporting entities that do not have computer or internet access, registration may be completed using a paper form that is available from AUSTRAC by contacting the AUSTRAC Helpdesk on 1300 021 037.

Is there anything I need to do before I submit my registration application?

Key personnel of the business need to obtain a national police certificate (or foreign equivalent), prior to a registration application being submitted to AUSTRAC.

Certificates are to be retained by the person applying for registration.

How do I obtain a national police certificate?

The easiest way to obtain a national police certificate is through the Australian Federal Police. For more information, please visit the Australian Federal Police website at: (<http://www.afp.gov.au/what-we-do/police-checks/national-police-checks.aspx>) or telephone (02) 6202 3333.

You may be able to obtain a national police certificate through your State or Territory police service. However, you will need to check that they can issue you with a national (and not just State/Territory) certificate.

Can I still operate my remittance business while my registration application is being considered?

Yes. If you were registered to provide remittance services prior to 1 November 2011, you can continue to operate your business while your new registration application is being considered by AUSTRAC.

Applying for registration

How do I apply through my AUSTRAC Online account?

I'm also enrolling with AUSTRAC under the new requirements in effect from 1 November 2011

Log into AUSTRAC Online: <https://online.austrac.gov.au/ao/login.seam>.

Click the 'Download AUSTRAC business profile form' (the form) button.

Complete your form or save it to your computer to return to at a later time to complete.

Once the form is complete, click the 'Submit' button. The information you enter in the form will be sent securely via the internet to AUSTRAC.

Click the 'Go to Submission Confirmation Page' button to save and print or email a copy of your completed form for your records.

Note: If you are an existing remitter, you must complete and submit the enrolment section of the form by 29 November 2011. You can lodge your application for registration later.

I've already enrolled with AUSTRAC and just need to complete my registration application

Log into AUSTRAC Online: <https://online.austrac.gov.au/ao/login.seam>.

Click on 'My Business'.

Select 'Business Profile'.

Click the 'Download AUSTRAC business profile form' (the form) button.

Complete the registration section of the form (you will not be required to re-enter all your information). Alternatively, save the form to your computer to return to at a later time to complete.

Once the form is complete, click the 'Submit' button. The information you enter in the form will be sent securely via the internet to AUSTRAC.

Click the 'Go to Submission Confirmation Page' button to save and print or email a copy of your completed form for your records.

I don't have an AUSTRAC Online account. Can I still register electronically?

Go to the AUSTRAC website homepage: <http://www.austrac.gov.au/>

Click on the 'Enrol/Register your business' button on the homepage.

Click the 'Download AUSTRAC business profile form' (the form) button.

Complete your form or save it to your computer to return to at a later time to complete.

Once the form is complete, click the 'Submit' button. The information you enter in the form will be sent securely via the internet to AUSTRAC.

Click the 'Go to Submission Confirmation Page' button to save and print or email a copy of your completed form for your records.

What information do I need to provide to apply for registration?

You need to provide AUSTRAC with information about your remittance business and key personnel.

You will also be required to disclose details about certain criminal, civil and enforcement action, if relevant to you and your key personnel.

You can obtain further information and assistance about the information you need to provide by referring to the [AUSTRAC business profile form – explanatory guide](#).

What information do I need to obtain and keep?

You will need to obtain and keep a copy (original or certified) of all national police certificates (or foreign equivalent) for you and your key personnel. All certificates (or foreign equivalent) must have been issued within the last six months prior to you applying for registration (or 12 months for affiliates of remittance network providers).

You are also required to keep information about your remittance business and business structure.

To ensure that you obtain and keep all the necessary information, refer to the checklist in the [AUSTRAC business profile form – explanatory guide](#).

What happens after I submit my registration application?

AUSTRAC will notify you in writing to advise you of the outcome of your registration application.

If the AUSTRAC CEO approves your registration application, you will be placed on the Remittance Sector Register and allocated a registration number.

If the AUSTRAC CEO decides to refuse your registration application or approve your application subject to conditions, you will be notified about your review rights and what you need to do to seek a review.

Note: The receipt number that is issued to you when you submit your form is only to confirm that AUSTRAC has received your registration application and does not mean that you are registered.

How long will it take the AUSTRAC CEO to consider my application?

The AML/CTF Act requires the AUSTRAC CEO to make a decision within 90 days from the day the application is made. If further information is requested by the AUSTRAC CEO in relation to the application, the AUSTRAC CEO must make a decision within 90 days of receiving that information.

These periods can be extended for a limited amount of time in certain circumstances.

If the AUSTRAC CEO does not make a decision within the specified time period, the application is deemed to be refused.

On what grounds can the AUSTRAC CEO refuse registration?

The AUSTRAC CEO can refuse a registration application, having regard to the money laundering, terrorism financing or people smuggling risk involved and any other matters which may be specified in *the Anti-Money Laundering and Counter-Terrorism Financing Rules*.

What review rights do I have if my registration application is refused?

You can apply to the AUSTRAC CEO for an independent review of the decision to refuse your application.

If you are not satisfied with the decision of the independent review, you may seek a review by the Administrative Appeals Tribunal.

If your application is refused, you will be notified of your review rights and what you need to do to seek a review.

What is the Remittance Sector Register?

All registered remitters will be placed on the Remittance Sector Register.

Some details contained in the Register will be made available on the AUSTRAC website and will be accessible to the public. At this stage it is anticipated that the business name, ABN and any conditions relating to the registration of a remitter will be published by AUSTRAC. This information is expected to be available from the AUSTRAC website from February 2012.

Post-registration

Do I need to advise AUSTRAC of any changes to my details?

Yes. You need to notify the AUSTRAC CEO of any material changes in your circumstances within the following specified timeframes:

Independent remittance dealers and remittance network providers must notify the AUSTRAC CEO within 14 days of any changes in their circumstances.

Affiliates whose remittance network providers applied for their registration have 14 days in which to notify their network provider. A network provider must then notify the AUSTRAC CEO within seven days of receiving the advice from its affiliate.

How should I advise AUSTRAC of changes to my details?

You can advise AUSTRAC of a change to your details electronically through your AUSTRAC Online account.

Log into AUSTRAC Online: <https://online.austrac.gov.au/ao/login.seam>.

Click on 'My Business'.

Select 'Business Profile'.

Click the 'Download AUSTRAC business profile form' (the form) button.

Complete your changes (you will not be required to re-enter all your information). Alternatively, save the form to your computer to return to at a later time to complete.

Once the form is complete, click the 'Submit' button. The information you enter in the form will be sent securely via the internet to AUSTRAC.

Click the 'Go to Submission Confirmation Page' button to save and print or email a copy of your completed form for your records.

Is AUSTRAC able to change my details?

Yes, but only in limited circumstances.

The AUSTRAC CEO may change your details if the AUSTRAC CEO considers that your details are incorrect or incomplete.

The AUSTRAC CEO will notify you of the changes made to your details and the date on which the changes were made, within 14 days of making the changes.

Can I request to have my details removed from the Remittance Sector Register?

Yes. A registered remitter may request that the AUSTRAC CEO remove them from the Register.

To make a request, contact the AUSTRAC Help Desk at help_desk@austrac.gov.au or by calling 1300 021 037.

Troubleshooting

I can't remember my AUSTRAC Online password. What should I do?

You can reset your AUSTRAC Online password.

Go to the AUSTRAC Online login page: <https://online.austrac.gov.au/ao/login.seam>.

Click on the 'Forgot your password?' link located directly below the 'Login' link.

Enter your user ID (which should be your email address).

AUSTRAC will automatically email you a new password.

If you don't know your user ID you will need to contact the AUSTRAC Help Desk at help_desk@austrac.gov.au or by calling 1300 021 037.

Do I have to complete my registration application in one session?

No. You can save the changes you make to your form to your computer and return to it at a later time.

What software do I need to complete my registration application?

You will require Adobe Reader 8.1 or higher.

The latest version of Adobe Reader can be downloaded for free from Adobe: <http://get.adobe.com/reader/>.

I received an error message when I completed my registration application using the AUSTRAC website. What does this mean?

It is most likely because you already have an AUSTRAC Online account.

Contact the AUSTRAC Helpdesk at help_desk@austrac.gov.au or by calling 1300 021 037 for further assistance.

I'm a Mac OS X user experiencing problems when I open the form. What can I do?

The form must be viewed in the Adobe PDF Reader. Mac OS X uses the Preview program by default to view PDF files, but this will not work correctly for the form.

You need to install Adobe Reader 8.1 or higher. The latest version of Adobe Reader can be downloaded for free from Adobe: <http://get.adobe.com/reader/>.

Once Adobe Reader is installed you should download the form and open it with Adobe Reader (rather than Preview).

I'm a Google Chrome user experiencing problems when I open the form. What can I do?

Google Chrome comes standard with a non-Adobe PDF viewer which will not work correctly with the form.

The form only works with Adobe Reader 8.1 or higher. The latest version of Adobe Reader can be downloaded for free from Adobe: <http://get.adobe.com/reader/>.

Once Adobe Reader is installed you should either download the form in an alternative browser, or download and save the file and then open it with Adobe Reader (rather than in Chrome).

Is more information available?

More information is available on the AUSTRAC website: www.austrac.gov.au.

Information is also available by contacting the AUSTRAC Help Desk . The Help Desk normally operates from 8.30am to 5.00pm, Monday to Friday, Australian Eastern Standard Time. During the Mandatory Enrolment period of 1 November to 28 November 2011, the Help Desk will operate from 8.30am to 6.00pm, Monday to Friday Australian Eastern Daylight Time:

telephone: 1300 021 037 (a local call within Australia)

email: help_desk@austrac.gov.au

Translating and interpreting assistance:

To access a free translation service, call the Translating and Interpreting Service on 131 450 and ask them to call AUSTRAC on 1300 021 037.

National Relay Service:

TTY/voice: 133 677 and ask for 1300 021 037

Speak and listen (SSR): 1300 555 727 and ask for 1300 021 037.