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Australian Government
**Australian Transaction Reports
and Analysis Centre**

Standard operating procedure

Processing Remittance Sector Register Registration Applications

Released under the Freedom of Information Act internal review
14 October 2016



Standard operating procedures control sheet

Version	Revision	Date Issued	Revision Description / Impact	Revision Author
1	0	29/07/2013	Draft	Iris Bautista
1	1	19/08/2013	Removed rechecking the watchlist step from RNP and IND registration processes. Added exemption checking instructions and steps for sending and storing emails.	Elizabeth Taylor
3		14/10/2014	Reviewed in light of new ARMS changes and some ARMS OOTB processing (specifically the use of shortcuts and the removal of "User Training 5" which is not recommended	Rachel Monahan
4		14/10/2014	Sorry - updated version 2b & 3 of this document, so am reinstating version 2A as the most current.	Rachel Monahan
4.1		02/07/2015	Updated with the latest system checks from Release 554	Rachel Monahan

Document control

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Approvers are responsible for ensuring all content reviews have taken place or accept any risks inherent in not having content reviewed prior to approval.

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Definitions and Abbreviations

Term/Abbrev	Definition
AAN	AUSTRAC Account Number
ABPF	AUSTRAC Business Profile Form
AML/CTF Act	<i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>
AML/CTF Rules	<i>Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1)</i>
AO	AUSTRAC Online
ARMS	AUSTRAC Relationship Management Systems
DBG	Designated business group
FTR Act	<i>Financial Transaction Reports Act 1988</i>
RE	Reporting Entity
RE Roll	Reporting Entities Roll
RSR	Remittance Sector Register
SR	Service Request

References

EDRMS Ref#	Document Name
512977	Phase one emails – text
616529	Registration notification emails
554858	s75N Letter (Request for further information on registration application)
788589	s75K RSR Removal – further info required prior to Removal
601083	s75C Letter Template
876433	Template letter Entities removed from RSR with no other Designated Services
669067	Processing registration applications – emails to applicants
788141	Material changes
597688	Material Change Matrix
791794	RSR Removals
894977	RSR Renewals
779836	Withdraw / Reject Registration Application
820144	Template referral form for Compliance – Remittance Sector team



Related SOPs

EDRMS Ref#	Document Name	Business Owner
791794	RSR Removals	PO-ERRS
874354	SOP – Approved Forms Register	PO-ERRS
842337	Remittance Sector Register – Reviewable Decisions	PO-ERRS
771827	Resolving issues in Registration Applications queue – SOP	PO-ERRS
788141	Material Changes SOP	PO-ERRS
761416	Reverse invalid business update (Material Change) SOP	PO-ERRS
894977	RSR Renewal SOP	PO-ERRS
868448	RE Ops SOP_Removing an entity from the reporting entities roll	PO-REOPS

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1 Introduction

1.1 Purpose

This standard operating procedure (SOP) outlines the steps required to allow the Delegate sufficient information / verification to decide if an RE is appropriately positioned for a Remittance Sector Registration as per the request documentation.

The processes and procedures detailed in this document supersede procedures that were in place prior to 31 October 2014.

1.2 Summary of Procedure

This procedure must be followed when registration applications are received by AUSTRAC. These applications may be in the form of ABPF (SmartForm) 1001; 1002; 1101; 1102; bulk affiliate request (XML); or RSR Renewal request (Smart Form) 1020.

This process is complex and will involve the use of internal (AUSTRAC) and external validations (ASIC & ABR records, etc). The Registration Officer may consider the registration application to be lacking in accuracy or content and may reject the application.

When the AUSTRAC Registration Officer is satisfied that the application for registration / renewal has been verified they will assign the request to the Delegate with their findings. The Delegate is authorised to action the registration application or the registration renewal request, this includes the authority to not grant the RE registration (may refuse the request).

Capacity has been built into the ARMS application to allow a registration application withdrawal, this does not require Delegate authorisation and may happen at any point up until the application is approved.

1.3 Background

Registration on the RSR is approved for a maximum of a three year period. REs must apply for renewal towards the end of current registration period (90 days prior to expiry date the RE will be reminded to renew). The procedure for the initial granting of a registration is, in terms of SOP processes, identical to the procedure required to renew a registration. Where there are differences in the procedures these have been identified in this document.

Registration Applications have a 90 day processing period in which AUSTRAC must provide a decision, meanwhile the RE is not permitted to provide Remittance Services. Renewal requests do not have a processing period and the RE may continue to trade.

1.4 Delegations

The AUSTRAC CEO has approved a series of delegations to the occupants of specified positions including the delegation for the removal of entries from the RE Roll and RSR (see the Delegation of powers - AML/CTF Act link on the AUSTRAC intranet – EDRMS Doc #884728 as at 11 Sept 2014). Whilst the processing of RE Roll and RSR removal requests may be undertaken by an AUSTRAC Officer only a delegated decision maker is able to accept/approve the RE Roll and/or RSR removal.

Only ARMS users with A_Registration_Admin security group access can remove entities from the RE Roll and RSR.

1.5 Roles

- Registration Officer
- Delegate

1.6 Prerequisites

- The appropriate SmartForm request has been received or



- The appropriate XML 'form' has been received (Affiliate registration application only)

1.7 Stakeholders

Internal

- Registrations Team
- Delegate

External

- NONE

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2 Process an RNP Registration Application

2.1 High Level Process Overview

The Remittance Sector Registration process is initiated externally by an organisation submitting a registration application, there are three types (affiliate; independent and network provider). The organisation may or may not already be known to AUSTRAC (on the Reporting Entities Roll as active or inactive). Applications are processed individually, the intention is to facilitate the successful processing of the registration application.

Vetting of the registration applications is conducted by the registration officer and their findings and recommendations are referred to the Delegate. Delegate makes an assessment and relies on the EXCEPTIONS found and noted (in comments) by the registration officer in order to make a decision on the application.

The outcome of the process is either that the organisation is registered on the Remittance Sector Register or they are not registered. The following is a high level list of the activities involved of progress the application.

(External) Electronic FORM Submission – ATRC1001 (AUSTRAC Business Profile Form), 1002 (AUSTRAC Update Business Profile Form); 1101 (Affiliate Enrolment & Registration); 1102 (Affiliate Registration)

AUSTRAC Internal forms cannot be used to apply for remittance sector registration (ATRC0001; 0002; 0003).

Registration Types – AFF (Affiliate of an RNP); IND (Independent); RNP (Remittance Network Provider)

Application is queued (application for remittance sector registration is never processed 'automatically' – they are always queued for manual vetting. The application lifespan is 90 days, however this may be longer if further information is requested of the applicant via the s75N process and the application timer is 'stopped' while AUSTRAC awaits the response).

Registration Team - Application is assigned to a registration officer and vetted. The Registration officer may contact the applicant for clarification of the application data during the vetting process. The application may be rejected or withdrawn during the vetting process. The Registration officer will make a recommendation to the Delegate on whether or not to approve the Registration Application.

Application is assigned to the Delegate - to make an informed decision based on the findings of the registration officer and their own findings if they choose to conduct any other vetting of the registration application.

Delegate Decision

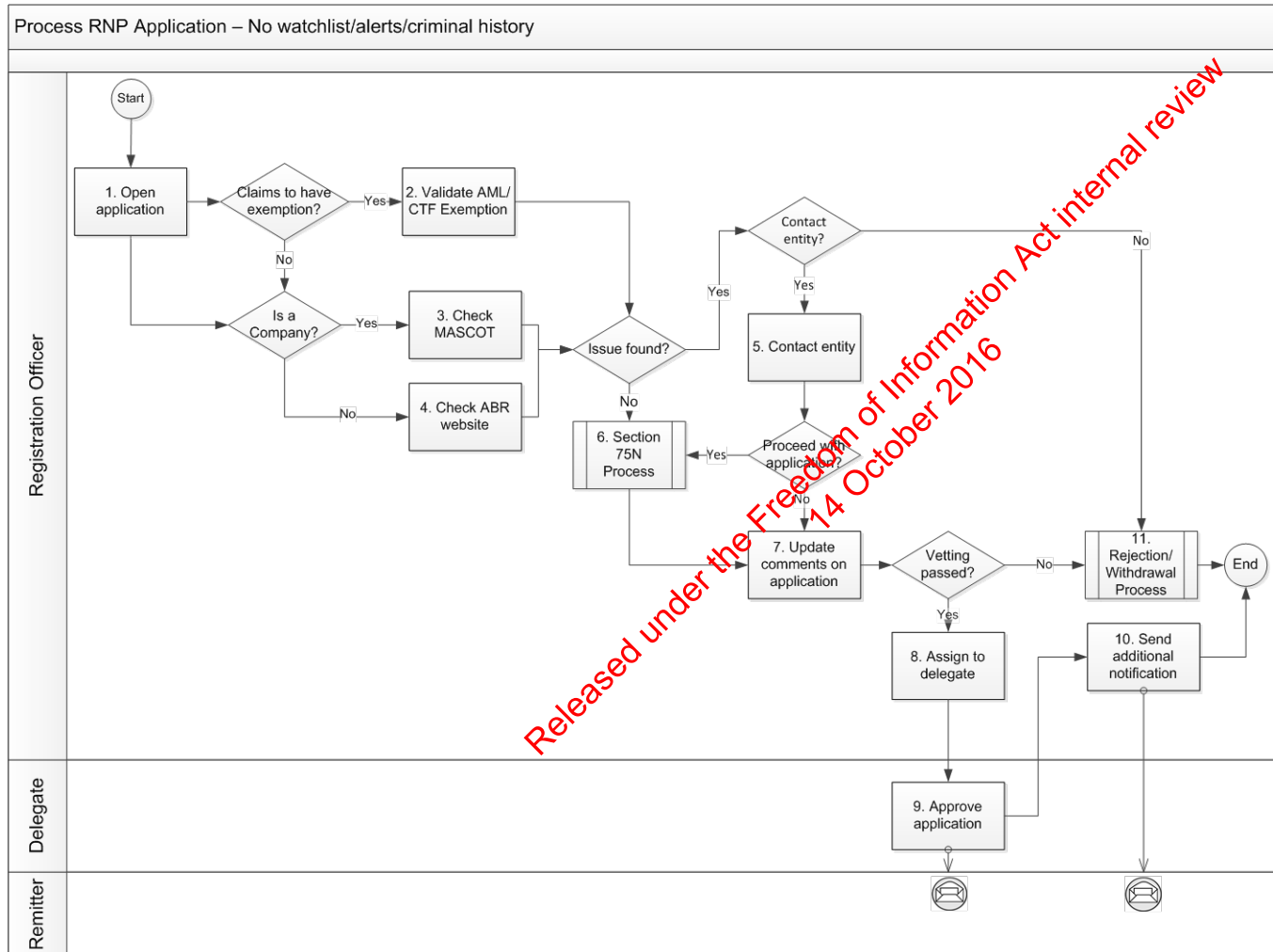
Issue 3 year Registration, notify the Organisation, update the Remittance Sector Register (as required)

or

Refuse the application, notify the Organisation, update the application.



2.2 Process Flow diagram





2.3 Procedure – Process Registration Application

2.3.1 Reviewing the registration application queue

- a. Log onto ARMS as the Registration officer
- b. Go to Registrations tab and the dashboard will be visible, this is not necessary at this point, instead, on the ribbon (top menus) Click 'Applications' to view the current list of received / pending applications for all registration Remittance Sector Register (Affiliates, Independents and Remittance Network Providers).

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- c. Start Date (first column) is the default sort order of the Registration Applications queue, this represents the date on which the registration application was picked-up¹ by ARMS system.
- d. Below is an explanation of the possible columns visible on the screen 'All Outstanding Registration Applications', although please note that it is possible to right click on the Blue column heading row and to UN select column(s) so that they do not appear on your person view of this screen.
 - **"Start Date"** the date on which the application was added to the queue.
 - **"Organisation"** column is showing a combination of data fields as more of a , usually displayed as: AAN# (RE Number) Legal name – RE Roll status ('Not on RE Roll' or 'On RE Roll')
 - **"Network Provider"** Will contain a link to the RNP organisation profile where the RNP details have been correctly matched.
 - **"Issue"** column is expected to be blank for brand new REs and for REs who are applying for an additional registration (such as an RNP that is now requesting IND registration or AFF registration), common issues arise when the application is Enrol and Register but partly matches an existing RE details (such as matches on ACN or ABN but not Legal name); another common issue is when an RE is applying for AFF registration and has not fully / correctly supplied the RNP details.
 - **"Team"** column should be populated with "Registration Team" by default, however it is possible to re-assign the application (which would generally happen part way through the processing, but this is not common)
 - **"Employee"** column should be blank if no-one has been 'assigned' to work on the application, this is one of the first action of the Registration Team when they select an application to process
 - **"Status"** is always queued (once registered, refused, rejected or withdrawn the application moves off this queue)
 - **"Reg Type"** – indicates the type of registration for which the application has been submitted.
 - **"Timer Stopped"** when necessary (as per the examples in this SOP) timer is stopped to allow the RE to submit additional information and AUSTRAC cannot continue processing until the information is received, ie. 75N.
 - **"Days Remaining"** count of the days between 'today' and the Due Date (starts at 90 and usually counts back towards zero) – N.B. this too is a calculation of the due date and is affected by the Timer stopped and the Timer Extended, technically it is possible for it to appear as a negative number.
 - **"Due Date"** Start Date plus 90 days (unless Timer stopped or Timer extended, these actions would alter the calculation of the due date).

¹ SmartForms are submitted to an external site (not AUSTRAC) which then transfers the data to AUSTRAC. Some delay may occur during this process and therefore the date submitted is not known to AUSTRAC. AUSTRAC has chosen to use the Start Date as the best, reliable alternative.



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f. Currently available columns will be displayed and you can check or uncheck the columns, you can highlight a column name and move them up or down, which translates to the columns being visible from left to right on your screen. If you do hide any columns, it is easy to forget that they were once available to you, a better option, if you do not wish to see a column, is to select the column and then simply click move down button until it reaches the bottom of the list, as per the screen shot below.



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- g. To sort the columns you can perform a simply left click on the column heading. However this will only re-sort that one column. To have columns sorted by a combination, the most efficient way is to right click on the column header, select 'Sort by Field; and Advanced to view the screen that will allow you to create a nested sort function. Generally this is should be setup to sort by "Days Remaining". As per below screen shot.

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- h. Combinations of fields and Ascending and Descending order can be used to personalize your screen. Clicking OK activates the screen and the results will be shown on your screen.

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2.3.2

Selecting a new registration application

- a. AUSTRAC is under tight time restrictions to process the inbound registration applications. This is currently 90 days from the time the new registration application is received. Please note that time restrictions are not currently, but may be imposed on other registration related processes, ensure you know the requirements at the outset of each function.
- b. In order to comply with the 90 day time restrictions it is necessary to work from the oldest (application that has been in the queue for the longest period of time), through to the newest (most recently submitted). Click on the column heading for Start Date until the oldest application is on the top row of the registration application queue.
- c. Older applications may have already been assigned to an individual for processing, therefore scroll down the list to locate the item that is oldest (closest to the top of the list), has no 'Employee' listed (is not being processed by another AUSTRAC employee).
- d. ARMS will perform some duplicate and data quality checking on the inbound registration applications. This includes matching on registration identification numbers, such as ACN, ABN, Legal name. If there are possible matches, the new registration application will have some information in the 'Issue' column and this is displayed on the queue. Similarly organisations that are inaccurately identify the legal name or RSR RegID of their remittance network provider may have an RNP related issue flagged in the Issue column of the queue. You will not be able to Register any application that has an outstanding issue. Please note that the correct course of action is to firstly resolve the issue and then complete the registration.
- e. If the "Issue" column contains any text you may notice that the Organisation details also have different information / formatting, or the Network provider column may be blank. Please note, you must go to [Identify and resolve Registration Application queue "Issue"](#) and complete that process. When all of the Issues have been resolved, you must then continue with the normal processing from Step [Selecting a new registration application](#).

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- f. Perform a simple re-sort of the All Outstanding Registration Application list by Start Date with the oldest at the top. This document will now follow the 'normal' flow of registrations that a 'standard' Registration Application. Throughout this process / document you will be able to select an 'exit' strategy for specific situations that would divert you from the normal processing. To continue with the normal flow please go to Step Selecting a new registration application. Screen shot is below for your information. Please note there are now no 'issues' reported.



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Please note that the RE Roll status may be 'On RE Roll' or 'Not on RE Roll' –the organisation does not need to on the RE Roll prior to submitting a registration application.

- g. For the various Issue resolutions processes please refer to the Step appropriate section within this document. Only when the issue column is blank then return to step ["Begin processing a new registration application"](#).

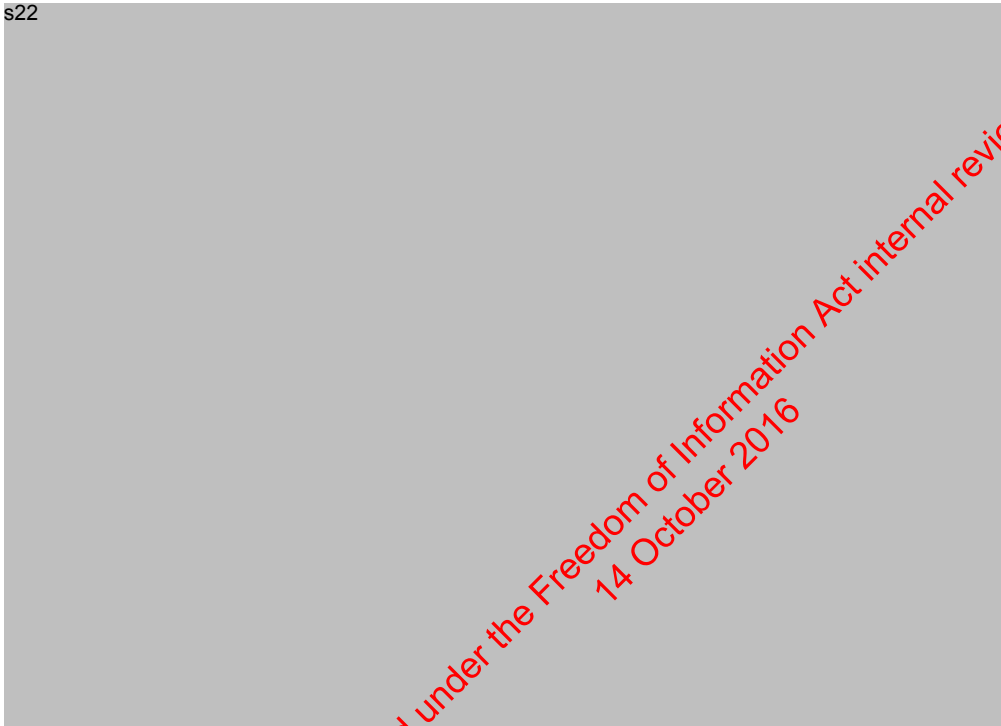
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2.3.3 Begin processing a new registration application

- a. Perform a simple re-sort of the 'All Outstanding Registration Applications' list by Start Date, with the oldest at the top. Highlight the next appropriate items – it is the oldest in the queue, it has no 'Issues', it is not yet assigned to an employee. Click "Open Item" button on the bottom of the screen to view the Registration Application details for processing. The following will be displayed.

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- b. Assign the application to yourself by selecting your name from the drop down list on the 'Officer' field – names are in alphabetical order by surname, as a short cut you can type your surname and the list will jump to a close location for you, you can click on your name.

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- c. Click 'Apply' button on the bottom of this form to save this change. This will refresh the 'All Outstanding Registration Application' list, so that other registration officers will now see that the application processing has been started. This significant / auditable action is added to the **Events tab** at the bottom of the screen and is date and time 'stamped'. The 'Apply button should go grey when the changes have been 'saved'.



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- d. Additional changes will have to be saved as you move through the application processing steps.
 - i. You may close / interrupt the process at this step, the registration has been assigned to a person and you can filter / sort by this in the registration application queue. The actions (assigning to a person) has been noted in the events and visible to everyone.
 - ii. Alternatively you can Click 'Next' button to continue through the list of queued registration applications until they are all assigned, simply repeat the above steps, ensuring an officer is selected from the list and that you Click 'Apply' when you have done this so that it is saved in the Events tab for audit purposes. You may need to Click 'Refresh' button on occasion to ensure the ARMS system is displaying the current information (sometimes is a bit out of synch, refresh should solve this time lag).
- e. As the assigned registration officer, please continue to next Step '[Validate Organisation Data](#)'.

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2.3.4

Validate Organisation Data

- a. Without leaving or closing this ARMS screen it is possible to view the SmartForm data which, when viewed on the original form layout may provide more inclusive view of the data. Therefore Click 'Download' button aligned to the "Application submitted" event in the Events tab on the lower portion of the screen (N.B. usually this is the very bottom (i.e. the first) action recorded by the system, but not always).

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- b. An interim window and dialogue box will probably appear and you may have to Click 'Open' or OK to view the form in full PDF
- This pop-up question is related to the PC settings and the version of Internet Explorer and PDF software on the PC, so may or may not react in the same way for every pc.
 - The pdf receipt does not contain the information page; it should open onto the Business information section.
 - Where the application is created from a bulk submission by an RNP there will not be a pdf version of the data, the data will instead, be visible as the XML fields and data. Please seek further assistance in reading the data presented in this format if necessary.
- c. Organisation data needs to be reviewed for accuracy and completeness. Several different checks are completed and this is usually dictated by the Business Structure. Move to the Business information portion of the registration application.
- d. For organisations that identify themselves as Company many details can be checked on the ASIC website, through an application called Mascot. For the Companies incorporated in Australia please go to the Step [Check Mascot](#).
- e. For organisations that identify themselves as Company and are incorporated outside of Australia please note that further advice should be sought as it may not be possible to verify the foreign registration details. Ensure you create a comment to the Delegate as this may need to be clarified.
- f. For organisations that identify themselves as Sole trader, Trust, Partnership, Association, Corporation sole, Body politic, Other, and HAPC entered organisation registration number(s) that can be checked with MASCOT please also go to the Step [Check Mascot](#).
- g. For organisations that identify themselves as Sole trader, Trust, Partnership, Association, Corporation sole, Body politic and Other and have NOT entered any registration number that can be checked with MASCOT please also go to the Step [Check accuracy of ABR](#).
- h. For organisations that identify themselves as **Other** but do not supply any registration details that may be verifiable, please comment to the Delegate as this may need to be clarified. Continue.
- i. For organisations that are incorporated outside of Australia the application should contain, as a minimum, the country of issue. However the details may not be able to be verified, please comment to the Delegate as this may need to be clarified. Continue.



2.3.5

Check ASIC - MASCOT

PURPOSE

AUSTRALIAN Company Number (ACN), if provided on the form, is a very good indication that the business structure is 'Company'. The SmartForm, however does not link the Reg ID number fields with the business structure fields, meaning that the form submitter may unintentionally select the wrong business structure and still provide an ACN. (As per below steps, it is important to check that the business structure matches the registration number(s) provided. Given that this situation may occur, please continue to include the MASCOT search where there is an ACN provided.

Company checks can be performed by authorised AUSTRAC personnel through the external application known as MASCOT. Via the comparison of the SmartForm data and the MASCOT company record you are attempting to confirm details held by ASIC are exactly the same (spelling, grammar, punctuation, language and completeness of information) as those in the registration application. MASCOT database contains information pertinent to AUSTRAC registration application processing of REs who have identified themselves as business structure = Company and / or have supplied an ACN.

MASCOT searches are available to authorised users only. Please ensure that you have valid permissions to use this external resource. Alternatively the ASIC website does have 'Open Source' information available but it is very limited.

Any single discrepancy would be grounds creating a comment to the Delegate and for you to follow up before escalating to the Delegate. If / when there are multiple inaccuracies not only do they each needs to be identified and could possibly be grounds for rejecting the registration application.

The company record in MASCOT must match the SmartForm sections "Business Information" and "Registration Information".

Where the organisation has identified themselves as Company and NO ACN is supplied this is grounds for Rejection – please note this omission and continue.

Where the organisation has supplied an ACN and not identified themselves as a Company, this is grounds for Rejection – please note the inaccuracy and continue.

The legal entity that must be registered with AUSTRAC is the TRUST

(Where it is a TRUST – do the ASIC - MASCOT component for the corporate Trustee (if there is one and it is not an individual person) and THEN go to the Step Check accuracy of ABR for the actual TRUST.

Complete the following checks for domestic (Australian registered) companies.

- a. Go to the ASIC Website. Open MASCOT (n.b. MASCOT is an external database and pre-approval must be granted to access this data, use your own userid and password as required)
- b. Copy the ACN# provided on the registration application and paste it into the search field in Mascot.
- c. Press **Display extract**
 - i. Set all 3 questions to 'NO'
 - ii. Press submit
- d. MASCOT will allow for a PDF 'print' version of the data pertaining to this organisation. Please download the PDF version as a record of the data at this point in time when the checks were conducted. This will be used at point "h." below. Continue with the checks.
- e. Check the following from the MASCOT company record
 - i. The ACN must have the exact same Legal Name as the one used on the registration application. Check that the spelling of the names is correct (this includes ensuring 'special' characters such as "&"; "-"; and abbreviations / truncations "PTY"; "LTD" are all also correct). If inaccurate please the discrepancy will need to be rectified before the application can be processed – note the inaccuracy to include with you correspondence back to the organisation. Continue all checks in MASCOT.

Comment [ET1]: Hayley, can you please address this question?

Comment [CB2]: What do we do with companies that are based overseas or companies that are controlled by a company that is based overseas?



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- ii. Check that the ABN (or lack thereof) advised on the application, corresponds to the ABN reflected on the report. If inaccurate please the discrepancy will need to be rectified before the application can be processed – note the inaccuracy to include with you correspondence back to the organisation. If MISSING this alone is grounds for rejecting the registration application. Continue all checks in MASCOT.
 - iii. Trading names do not have to be registered and as such it is not necessary to conduct any specific searches on the trading name(s) listed. Continue all checks in MASCOT.
 - iv. Check the correct business structure has been identified – please pay particular attention to TRUSTs. If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - v. Confirm that the principal place of business matches the principal business address on the application. If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - vi. If provided, confirm that the registered office address on the application is the same as the registered office in MASCOT. If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - vii. If an organisation is a subsidiary of another, confirm the associated company has been listed as a controlling entity on the application (controlling entity is defined as greater than 50% of holdings). If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - viii. Confirm that all directors and secretary are listed on the application as key personnel. If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - ix. Confirm the details of individuals who have been listed as Key Personnel (full name, spelling of names and accuracy of Date of Birth details).
 - Beneficial owner is defined as an individual who owns greater than to 25% of the company's shareholdings. If inaccurate please note the discrepancy. Continue all checks in MASCOT.
 - x. Confirm the date the organisation claims to have commenced providing the remittance service as a designated service. If this date is prior to the date on which they have submitted the form, then confirmation must be sought (may have other registrations, when were they first registered?). Reason: it is an offence to provide remittance designated service while not on the remittance service register. If inaccurate please note the discrepancy. Continue all checks in MASCOT. Escalate this issue to the Delegate as a S75(1) may be applicable in this instance.
- f. If there are inaccuracies found, in these checks, the details will need to be documented. Click on the Comments tab, enter full details in the temporary comments area on the left. Click 'Apply' button on the bottom of the screen to save. This will permanently save the comments, 'stamped' with your name, the date and time. The Apply button will then turn grey (until another change to the screen requires a 'save'). Please see screen shot below for details.

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- g. If one or more issues have been identified, there are several possible scenarios – which requires
 - i. clarification or additional information is required directly from the RE, go to the Step [Contact Entity](#).
 - ii. if the discrepancies are such that the registration application cannot be approved and the RE entity does not need to be contacted, proceed directly to the Step [Rejection](#)
 - iii. in all other instances complete this Step and then please go straight to the Step [Send 75N](#).
- h. FROM point “d.” above - ensure that the ‘Print to PDF’ has arrived as an email – this is to be included in your record keeping. Go to STEP [RECORD KEEPING](#) to accurately file this evidence.
- i. If there are no issues found up to this point, and you can confirm that all the details on the application do match the details in the ASIC / MASCOT search, then it is now suitable to recommend to the Delegate that this registration application is Approved you must create a comment with your findings. Click ‘Apply’ button in order to save the comment.
- j. Go to Step [Check Claims to Have Exemption](#)

Comment [RM3]:

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2.3.6 Check accuracy of ABR

Organisations that are not identified as Company (have not clicked the Company radio button and / or have not supplied an ACN) must be checked by whatever other means (Open source materials) we have available. If the wrong business structure has been indicated on the form, this is grounds for rejecting the application - this is included in the checks below. The Australian Business Register makes available an amount of information based on the Australian Business Number (ABN). Where an organisation has supplied an ABN in the registration application it is necessary to verify the details by accessing the site:

www.abr.business.gov.au

Any single discrepancy would be grounds for you to follow-up and for creating a comment to the Delegate as a means of escalation. If / when there are multiple inaccuracies not only do they each need to be identified and could possibly be grounds for rejecting the registration application.

The details to view in ABR are those also found within the SmartForm sections known as "Business Information" and "Registration Information".

The legal entity that must be registered with AUSTRAC is the TRUST

(Where it is a TRUST – do the ASIC - MASCOT component for the corporate Trustee (if there is one and it is not an individual person) **and THEN go to the Step Check accuracy of ABR** for the actual TRUST.

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(only for registrations that identify the RE as non-companies with an ABN# - for example Sole trader or Partnership)

Complete the following checks for domestic (Australian registered) non-companies.

- Verify that the legal name provided on the application corresponds to the name recorded on the ABR site (Note: Ensure this is an exact match). If inaccurate please note the discrepancy. Continue all checks in ABR.
- Confirm that the business structure recorded on the ABR matches the business structure advised on the application. If inaccurate please note the discrepancy. Continue all checks in ABR.

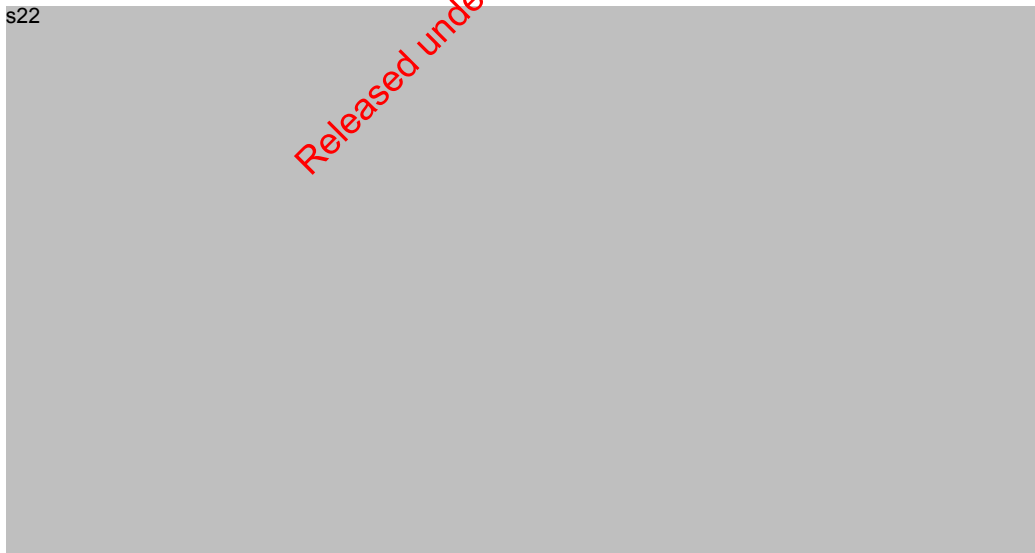


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- c. If there are any trading names provided on the form reconcile the trading name/s recorded on the ABR with the trading name/s advised on the application. If there are none provided on the form, you may ignore this step. Continue all checks in ABR.
- d. If business structure is Partnership – the names advised as the entity's legal name must match the number of partners. (N.B. this may be more difficult than it appears, as the name may be something like – 'George Jackson and Sons', however it is reasonable to assume that a Partnership must have at least two names listed.) If inaccurate please note the discrepancy. Continue all checks in ABR.
- e. If business structure is Trust – the name of the trustee must be in the legal name of the application (e.g. John Citizen as trustee for ABC Trust – or – XYZ Pty Ltd as trustee for XYZ Trust) and should have other partners as Key Personnel. The ABR site may assist with identifying the type of trust (corporate, partnership or individual = Discretionary Trading Trust; Discretionary Services Management Trust; Fixed trust; Fixed Unit Trust; Other Trust).
 - i. If you can determine the entities is a corporate trust ("XYZ Pty Ltd as trustee for XYZ Trust") please firstly complete the MASCOT searches to include the Principal place of business for the corporate trustee.
 - ii. If you can determine the trust is a partnership process as per step "d." above.
 - iii. If you can determine the trust is an individual then you can only accept the details at face value, as there is no other way to verify.
 - iv. If inaccurate please note the discrepancy. Continue all checks in ABR.
- f. Your findings need to be documented - Click on the Comments tab, enter full details in the temporary comments area on the left. Click 'Apply' button on the bottom of the screen to save. This will permanently save the comments, 'stamped' with your name, the date and time. The Apply button will then turn grey (until another change to the screen requires a 'save').
- g. If an issue has been found, there are several possible scenarios – which requires
 - i. clarification or additional information is required directly from the RE, go to the Step [Contact Entity](#).
 - ii. discrepancies in the data contained on the form are such that the registration application cannot be approved and the RE entity does not need to be contacted, proceed directly to the Step [Rejection/Withdrawal](#)
 - iii. in all other instances complete this Step and then please go straight to the make recommendations to the Delegate for approval include in the notes if they have applied for RNP registration.

Comment [RM4]:

s22





2.3.7

Validate 'Claims to have Exemption'

- a. Check the 'Claims to have exemption' box on the application (this is visible both on the registration application SmartForm, the Industry contribution information² page and on the application details screen).
- b. If this box is ticked, go to the [Exceptions granted](#) page on the AUSTRAC website to confirm if the entity is indeed exempt from maintaining an AML/CTF Program.

s22

- c. Due to the fact that the Exemptions list is dynamic, please click on the links below to validate the claim made by the organisation. Exemptions may have been added and/or revoked by AUSTRAC since you last reviewed the list. Therefore two LINKS have been added into this document. Please consult both lists and also consider any group exemptions as below:
 - i. http://www.austrac.gov.au/exemptions_granted.html
 - ii. http://www.austrac.gov.au/exemptions_revoked.html
- d. If there is a discrepancy you will need to verify your findings with the organisation, please go to Step [Contact Entity](#).
 - i. Enter your findings in the temporary comments and Click 'Apply' button to ensure the comment, is permanently available and stamped with the date and time
 - ii. You may close / interrupt the process at this step, once the actions (Comments added) has been saved.
- e. Continue to the next Step [Check Offences \(Legal Person\)](#)
- f. The Delegate will advise and give instructions as to what to write to the organisation in relation to Offence history. You can expect to have some details returned for this this issue.

² 'Supervisory levy information' page was valid until November 2014, it was then replaced by the 'Industry contribution information' page.



2.3.8 Check Offences (Legal Person)

Complete the following checks for Legal Person offences

- a. Check the SmartForm section titled 'Registration information' for details around the serious offences of the Business. There are three types of offences that AUSTRAC has included on the SmartForm and only a choice of a 'Yes' or 'No' radio button.
- b. In addition to viewing the SmartForm the offence history is visible directly on the registration application. Legal Person (the organisation) answers are displayed as per the screen shot below.

s22

- c. If the organisation has answered 'No' to all of the questions, then no further action is required.
- d. If the organisation has answered 'Yes' to any one of the questions, the following will apply:
 - i. The organisation must provide an explanation in a text box that is provided.
- e. Ensure that you create a comment to the Delegate and escalate this matter.
 - i. Enter your findings in the temporary comments and Click 'Apply' button to ensure the comment, is permanently available and stamped with the date and time.
 - ii. You may close / interrupt the process at this step, once the actions (Comments added) has been saved.
- g. Continue to the next Step '[Check Offences \(Natural Person\)](#)'
- h. The Delegate will advise and give instructions as to what to write to the organisation in relation to Offence history. You can expect to have some details returned for this this issue.

Comment [CB5]: What do we do with companies that are based overseas or companies that are controlled by a company that is based overseas?

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2.3.9 Check Offences (Natural person)

Complete the following checks for Natural Person offences

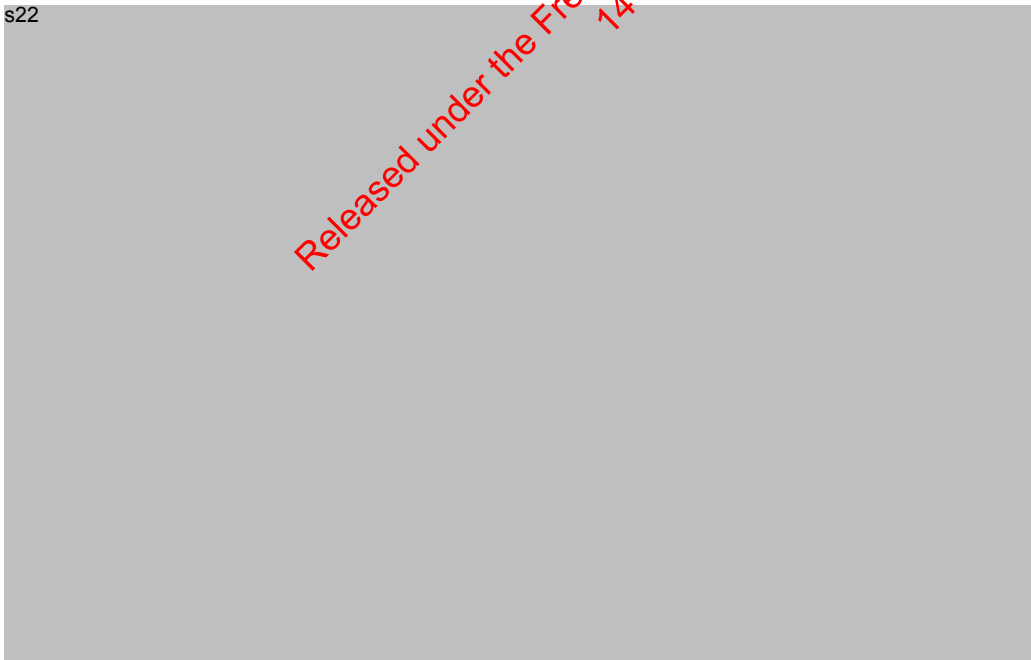
- a. Check the SmartForm section titled 'Registration information' for details around the serious offences of the any of the Key Personnel. There are three types of offences that AUSTRAC has included on the SmartForm and only a choice of a 'Yes' or 'No' radio button. The questions are repeated for every key person.
- b. In addition to viewing the SmartForm the offence history is visible directly on the registration application. Natural Person (key personnel) answers are displayed on the Remitter details tab and the Personnel information sub-tab, as per the screen shot below.

s22



- f. If there is insufficient room on the table, you can double Click on the row and expand. The screen below demonstrates the level of detail available (details are as per the SmartForm).

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Comment [CB6]: What do we do with companies that are based overseas or companies that are controlled by a company that is based overseas?

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- g. If the key personnel have answered 'No' to all of the questions, then no further action is required.
- h. If the one or more key personnel has answered 'Yes' to any one of the questions, the following will apply:
 - i. The organisation must provide an explanation in a text box that is provided.
- i. Ensure that you create a comment to the Delegate and escalate this matter.
 - i. Enter your findings in the temporary comments and Click 'Apply' button to ensure the comment, is permanently available and stamped with the date and time
 - ii. You may close / interrupt the process at this step, once the actions (Comments added) has been saved.
- i. Continue to the next Step '[Check Watchlist Match](#)'
- j. The Delegate will advise and give instructions as to what to write to the organisation in relation to Offence history. You can expect to have some details returned for this this issue.

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2.3.10 **Check Watchlist Match**


s37(2)(b), s37(2)(c), s47E(a), s47E(d)



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s37(2)(b), s37(2)(c), s47E(a), s47E(d)




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s37(2)(b), s37(2)(c), s47E(a), s47E(d)



a. s37(2)(b), s37(2)(c), s47E(a), s47E(d)




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b. s37(2)(b), s37(2)(c), s47E(a), s47E(d)




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c. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



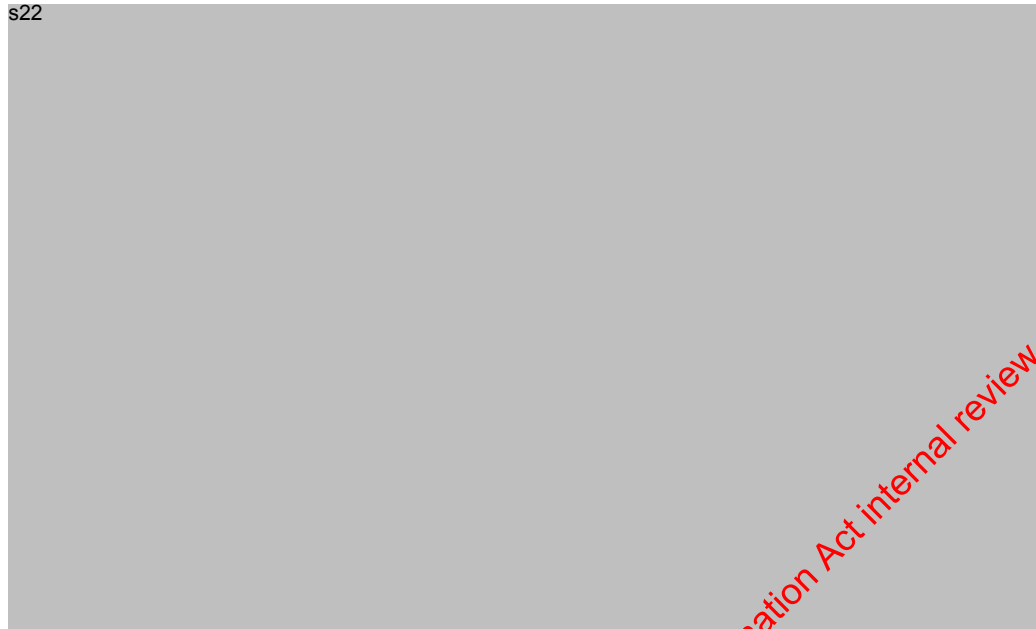
i. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



ii.



s22



iii. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

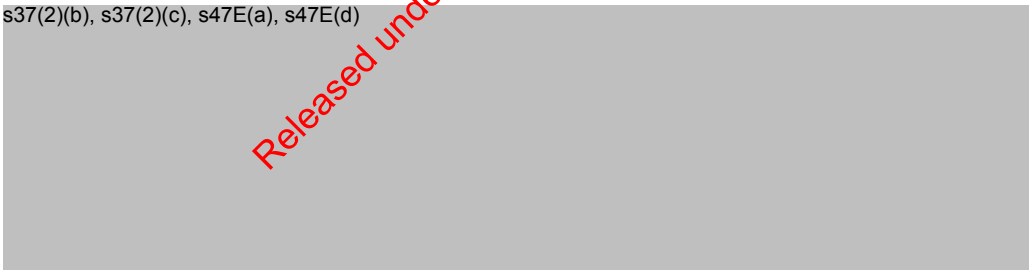
iv.



d. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

e.

f.



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g. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

h.

i.

j.

i. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

ii.

k. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

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2.3.11 s37(2)(b), s37(2)(c), s47E(a), s47E(d)

s37(2)(b), s37(2)(c), s47E(a), s47E(d)

a. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

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b. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



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c. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



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d. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



e.

i. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



ii.

f. Continue to the next Step [Check "Has or Had Conditions"](#)



2.3.12

Check – “Has or Had Conditions”

This system check was incorporated in June 2015, prior to that date the search would have been conducted manually. Either way, once it has been established that the organisation currently has a registration or ever had any registration with conditions, then this should be noted in the comments by the vetting officer as a matter for the delegate to consider.

The system flag is raised if the organisation has or had conditions on any current or prior registration. The vetting officer may need to review other registrations / registration types held by this organisation to determine if this flag is of relevance to this registration application.

Conditions related to back capture of (missing) transaction reports are being phased out of the ongoing conditions. However, where they are still in place on this registration they should be noted.

Where the conditions (current or previous) do not impact this registration application (i.e. the conditions are explicitly for one or more of their other registrations) then a comment to this effect would be sufficient.

Where the conditions do impact the registration application, then more information needs to be added by the vetting officer into the comment field to clearly highlight the situation for the Delegate.

- a. Log onto ARMS as the Registration Officer.
- b. Go to Registrations section, Applications and locate the item assigned to you
- c. Double Click on the item to open the ‘Application for Registration’ in a new window.
- d. The Application for Registration screen will open. Determine if this is the application ³ with the conditions by opening the Conditions tab and then the Conditions History tab.
- e. If this application has either ongoing or finalised conditions this should be noted for the delegate to consider in the comments field and save the Note.
- f. It is still worthwhile confirming whether there are conditions attached to any other registrations associated to this business, please complete the steps below.

s22

- g. Checking other registrations associated with the same organisation, click the link to the organisation profile which is the button to the right of the “Linked organisation record” field. The vetting officer must now search other registrations of this organisation to locate the conditions.

³ It is unusual for an application to have conditions applied, however, it is technically possible and worth checking.



s22

- h. The vetting officer may go to the Organisation profile screen, Registrations Tab, using the Applications Sub tab to review each of the items to review the individual registrations and possible conditions that have been imposed.

s22

- j. When completing the comments related to the conditions check it is important to include in the note two things:
- which registration had the conditions, and
 - whether they were ongoing or finalised conditions.
- k. Then proceed to next Step "[Check - Recently Expired](#)".

2.3.13

Check – “Recently Expired”

This system check was incorporated in June 2015. The system flag is raised when it has been established that the organisation had a registration that has expired within the last 12 month (recently). This should be noted in the comments by the vetting officer as a matter for the delegate to consider. It may go towards showing the organisation's commitment to following the instructions from AUSTRAC (regulator) as a compliance issue. The information needs to be added by the vetting officer into the comment field to clearly highlight the situation for the Delegate.

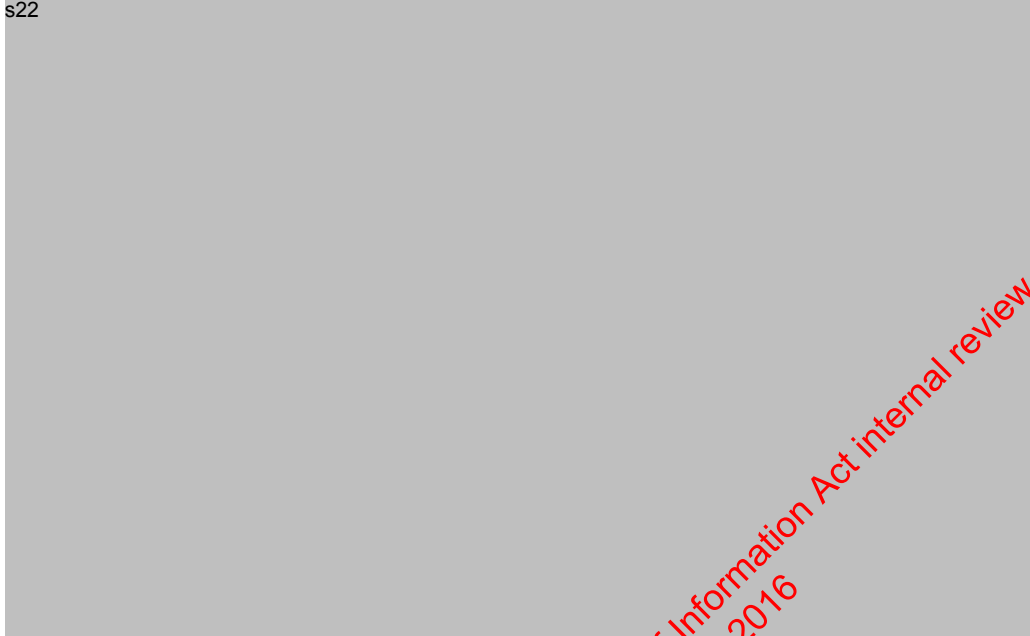
- Log onto ARMS as the Registration Officer.
- Go to Registrations section, Applications and locate the item assigned to you



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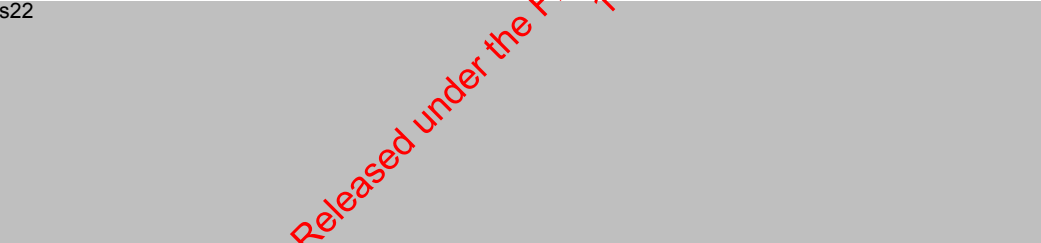
- c. Double click on the item assigned to you, noting that it has the checked box for 'Recently Expired'
- d. Checking other registrations associated with the same organisation, click the link to the organisation profile which is the button to the right of the "Linked organisation record" field.

s22



- e. The organisation profile screen will open. The vetting officer must now search other registrations of this organisation to locate the conditions.
- f. From Registrations, click the sub-tab 'Inactive' and determine which registration has expired within the last 12 months.

s22



- g. Make a note of the following items to be added as comments to the current registration applications:
 - which registration type had expired;
 - which organisation if any was the RNP of the expired registration;
 - what was the actual expiry date on that registration.
- h. Click 'Cancel' at the bottom of the screen to return to the application.
- i. Enter into the comments tab the findings / notes you have made from above for the Delegate to consider.
- j. Then proceed to next [Step "Check Terminated by AUSTRAC"](#).



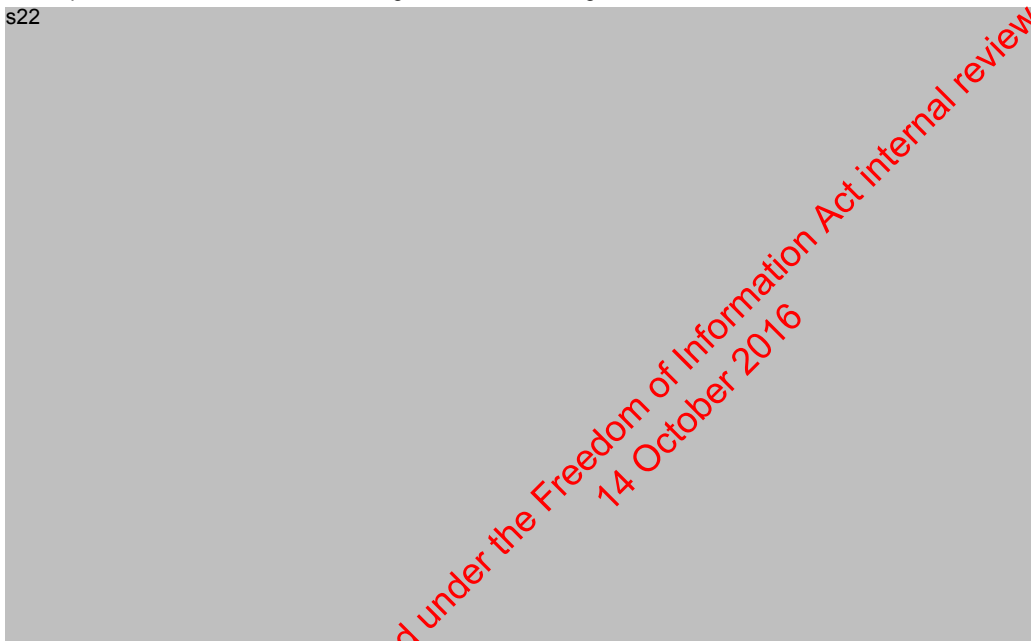
2.3.14

Check – “Terminated by AUSTRAC”

This system check was incorporated in June 2015. The system flag is raised when it has been established that the organisation has EVER had a registration that was CANCELLED by AUSTRAC. There is no time limit imposed on this search of cancelled registration. The prior cancellation must be noted in the comments by the vetting officer as a matter for the delegate to consider. The information needs to be added by the vetting officer into the comment field to clearly highlight the situation for the Delegate.

- a. Log onto ARMS as the Registration Officer.
- b. Go to Registrations section, Applications and locate the item assigned to you
- c. Double click on the item assigned to you, noting that it has the checked box for 'Terminated by AUSTRAC'.
- d. Checking other registrations associated with the same organisation, click the link to the organisation profile which is the button to the right of the “Linked organisation record” field.

s22



- e. The organisation profile screen will open. The vetting officer must now search other registrations of this organisation to locate the conditions.
- f. From Registrations, click the sub-tab 'Inactive' and determine which registration has expired within the last 12 months.

s22



- g. Make a note of the following items to be added as comments to the current registration applications::
 - which registration type had expired;
 - which organisation, if any, was the RNP of the cancelled registration;
 - what was the actual expiry date on that registration.



- h. Click 'Cancel' at the bottom of the screen to return to the application.
- i. Enter into the comments tab the findings / notes you have made from above for the Delegate to consider.
- j. Then proceed to next [Step "Check - Removed"](#).

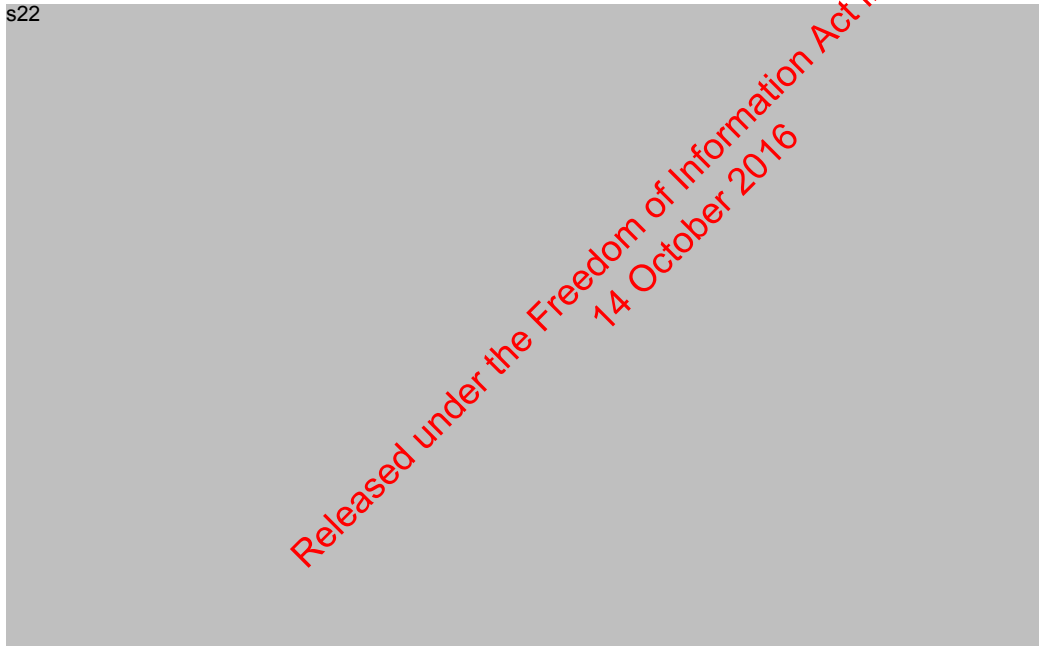
2.3.15

Check – “Removed”

This system check was incorporated in June 2015. The system flag is raised when it has been established that the organisation had a registration that removed as a result of a removal request. This should be noted in the comments by the vetting officer as a matter for the delegate to consider. The information needs to be added by the vetting officer into the comment field to clearly highlight the situation for the Delegate.

- a. Log onto ARMS as the Registration Officer.
- b. Go to Registrations section, Applications and locate the item assigned to you
- c. Double click on the item assigned to you, noting that it has the checked box for 'Removed'
- d. Checking other registrations associated with the same organisation, click the link to the organisation profile which is the button to the right of the "Linked organisation record" field.

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- e. The organisation profile screen will open. The vetting officer must now search other registrations of this organisation to locate the Removed registration.
- f. From Registrations, click the sub-tab 'Inactive' and determine which registration was Removed.

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- g. Make a note of the following items to be added as comments to the current registration applications::



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- which registration was Removed;
 - which organisation, if any, was the RNP of the removed registration;
 - what was the actual end date on that registration (the column heading in the ARMS system may say 'Expiry date').
- h. Click 'Cancel' at the bottom of the screen to return to the application.
- i. Enter into the comments tab the findings / notes you have made from above for the Delegate to consider.
- j. Then proceed to next [Step "Check Related Entities"](#).

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2.3.16

Check Related Entities (Organisation and key personnel)

If an organisation identifies that they are a subsidiary of or controlled by another entity, this is known as a Related Entity (on the registration information section of the SmartForm) s37(2)(b), s37(2)(c), s47E(a), s47E(d)

s37(2)(b), s37(2)(c), s47E(a), s47E(d)

- a. Related Entities information is visible on the Remitter details tab, Related entities sub tab within ARMS. This is taken off the Registration information section of the SmartForm. Click once on the Form link to the left hand side of the highlighted item.

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- b. Check to see if the related entity is known to AUSTRAC and if it is, please determine the capacity in which the related entity is enrolled and / or registered. This does not determine the decision of the Delegate, but should be brought to the Delegate's attention.
- c. s37(2)(b), s37(2)(c), s47E(a), s47E(d)
Within ARMS, go to Entity Management and conduct a general search on the exact Legal name and part of the legal name to attempt to locate the related entity within AUSTRAC database).
- d. s37(2)(b), s37(2)(c), s47E(a), s47E(d)
- e. If the related entity is NOT known to AUSTRAC please make a note of this for the Delegate and continue.



- f. You can now review the Directors of the related entity by clicking once on the link to the Director's name, as per the two screen shots below.

s22

- g. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

o search for Natural persons it is useful to return to the ARMS section "Entity Management" and Click the left hand menu option to 'Search for contacts'.

- h. s37(2)(b), s37(2)(c), s47E(a), s47E(d)

- i. If the Contact is known to AUSTRAC please also make a note for the Delegate of your findings (positive and negative, the Delegate will need to ensure that the searches have been done.
- j. If the Contact is NOT known to AUSTRAC please make a note of this for the Delegate and continue.
- k. The outcome of the related entity checks will be a Comment for the Delegate – the Registration Officer can expect the Delegate to be in contact regarding this matter if there is anything further to follow up.

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2.3.17

Check Foreign Remittance Registration

If an organisation identifies that they are currently registered to provide remittance services in a foreign country, this will be shown on the SmartForm in the Registration information section. They must provide registration / licence description; registration number and country of issue. The SmartForm does allow for multiple foreign registration numbers to be entered, however there is no validation done on the accuracy / legitimacy of the data.

There are only a small number of checks carried out on foreign entities and some of that is dependent on which jurisdiction is covered by the country indicated.

This step is performed by the Registration Officer, however the outcome in the short term is just that any abnormalities are highlighted for the Delegate.

- a. Where possible please conduct a google search on the regulator for the country (or whomever the SmartForm indicates the registration is with) and if they have a publicly available register (their equivalent of the AUSTRAC Remittance Sector Register) please note whether the foreign remittance is actually registered on the list or that the organisation name / registration ID is identifiable. All available details must match those available on the SmartForm registration application. Please make a note for the Delegate.
- b. Where possible please conduct a google search on publicly available information pertaining to any actual or potential remedial action on the organisation. Ensuring that there is no action against the foreign registration for this organisation. Please make a note for the Delegate.

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3 Record keeping (record, sending, receiving and storing)

The registration application is an unique record within ARMS. It has links to the organisation. It has a lifecycle of its own and as such can change status. It arrives as an application, is attached to an organisation (either by the fact that the organisation is requesting a registration for their own organisation, by an automated linking process submitted by an RNP, or by the system not being able to find an exact match – and you have to manually match the correct organisation to the affiliate application). While you are processing the application it stays as queued. After queued it must either be approved or not approved (albeit that there are several 'versions' of being not approved – rejected, refused or withdrawn). The not approved applications are at the end of their lifecycle at that point.

Approved applications are then moved to a status of registered. They continue to be registered until such time as they cease to be registered (seems logical, but remember that there are a number of ways to cease to be registered – such as Cancelled, Expired, Removed N.B. Suspended is technically NOT off the register, as they may be able to come back onto the register with the same registration number).

During the lifecycle of the registration it is used as the focal point for the remitters team for all correspondence and evidence. With this in mind it is important to note that all written correspondence between AUSTRAC and the organisation regarding this specific registration application (including the same registration in any other stage of the lifecycle) should be recorded and linked directly to the registration via the use of the Documents tab on the bottom of the screen. This will link documents from your own PC, network drives and from Enterprise Connect. This will not allow you to link directly to Emails. Instead these should be saved into Enterprise Connect and then linked back to the registration application.

Verbal correspondence between AUSTRAC and the organisation regarding this specific registration application (including the same registration in any other stage of the lifecycle) must be retained as a permanent Comment on the registration.

In line with the automated emails and other correspondence, please remember that communication with an RNP representative about an Affiliate's registration (or registration application) must be recorded against the Affiliate.

In the case of AO Emails (such as automated acknowledgement of update forms, renewal reminders etc) these have been attached to the Activities tab / AO Emails sub-tab of the organisation. SmartForm submission have been also been attached to the organisation profile under the Activities tab / SmartForm submissions sub-tab. In the special case of RNPs submitting SmartForms on behalf of their affiliate organisations the SmartForm has been attached to the affiliate organisation, Activities tab / SmartForm submission sub-tab (not the RNP, who is the form submitter) – the acknowledgement emails are sent individually but are both retained on the affiliate's organisation profile.

Enterprise Connect is the record keeping software for electronic and paper records in AUSTRAC. The documentation that you have sought, applied, sent and used in the registration application decision making process should be saved by you in the record keeping application and (where possible) linked to the ARMS record. This includes the following:

Documentation saved to EDRMS throughout the registration application processing (see below – 3.1)

Emails created as a result of MASCOT and ABRN searches (see below – 3.3)

Emails created by AUSTRAC requesting clarification and / or new information (see below – 3.3);

Email responses from the applicant (see below – 3.3);

Verbal communication records to be stored in ARMS (Telephone conversations) (see below – 3.4).



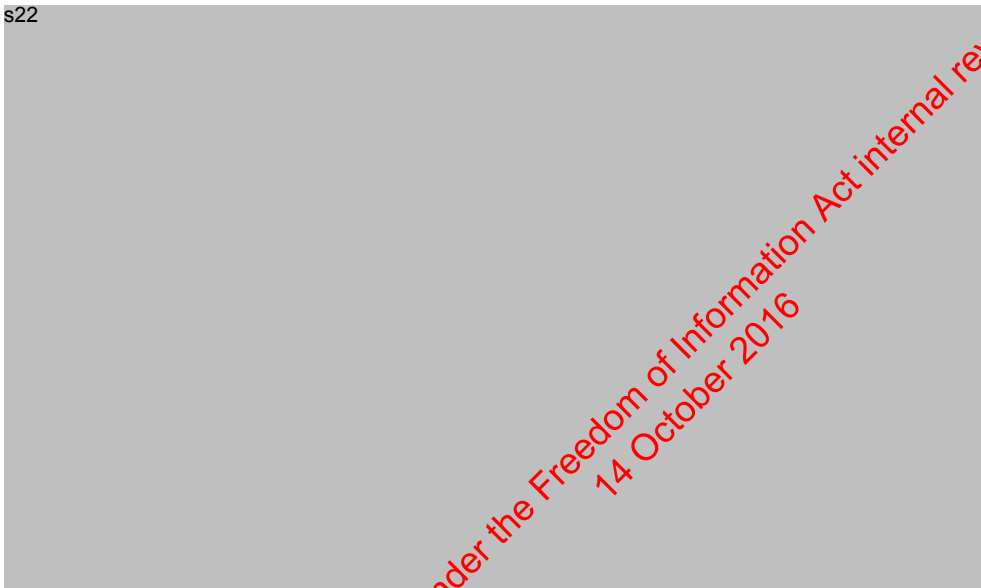
3.1 Setup email Quick Steps

Email correspondence between AUSTRAC and the organisation specifically regarding the registration application must also be attached for record keeping purposes. This is a more complex matter than the previous attachment types as you must first setup your mailbox quicksteps, but this is a one off task and takes only a few moments.

Starting from the email folder where you can see the emails (for example Inbox or Sent Items).

- a. Right hand mouse Click on the first item that you want to save into Enterprise Connect. Using the drop down menus select
 - i. Quick Steps
 - ii. New Quick Step
 - iii. Move to Folder....

s22



- b. A dialogue box will open asking you to nominate the folder in Enterprise Connect that will be used to store the documentation
 - i. Select the drop down "Choose Folder"
 - ii. Select "Other Folder"



s22

- c. A Select Folder will open with a list of your current MS Outlook folders – this list DOES include the Enterprise Connect folders, although you WILL have to scroll
 - i. Navigate through the folder structure (this may be easier if you have the folder setup correctly in your Favourite Workspaces, and highlight the YELLOW folder
 - ii. When the YELLOW folder 2013/24(A) is highlighted Click 'OK' button on the right hand side, as per the screen shot below.

s22

- iii. You will return to previous and now you must Click 'Options' on the bottom left hand side

- d. This is now the Edit Quick Step dialogue box and you need to assign a Shortcut key and a Tooltip Text (description of the shortcut functionality).
 - i. Select an shortcut key combination that you like from the list
 - ii. Enter some Tooltip Text in the free text field.



s22



- iii. If you receive a message that says the keyboard shortcut key is already in use you can click "Yes" to over – write the old one with your new key, or Click 'No' to go back and select another shortcut key combination.

s22



- iv. The warning message will go away, and you will be returned to the previous screen, it is now appropriate to Click 'Save' button on the bottom right hand side.

- e. The new QuickStep is ready to use.



3.2 Storing email with the use of Quick Steps

Email correspondence regarding the registration / registration application between AUSTRAC and the organisation must be attached for record keeping purposes. This is a more complex matter than the previous attachments only in as much as you must first take the document from the mailbox and store it into EDRMS then attach it to the registration application.

Please note that system automated emails that are sent from AO – such as receipts and acknowledgement letters are visible from the organisation profile screen, Activities tab / AO Email sub-tab.

In line with the automated emails and other correspondence, please remember that communication with an RNP representative about an Affiliate's registration (or registration application) must be recorded against the Affiliate.

Starting from email folder

- a. Highlight one or many (after selecting the first item, hold the CTRL key on the key board and click other items)
 - i. You can unselect one or more by following the same process of holding the CTRL key and clicking on the item.

s22



- b. Now use the shortcut keys that you defined as the QuickStep (for example: Shift + CTRL + 5)
 - i. Small dialogue box will pop-up confirming the Enterprise Connect folder location;
 - ii. The profile type must say "Primary"
 - iii. The Form description is not important, as long as there is a form nominated
 - iv. Click 'OK'



s22

- c. The document profile form will appear with as much information as possible pre-populated for you. However there are many fields that do not pre-populate and you must complete them as follows:
- Adjust the Title of the email message to comply with the naming conventions appropriate to your team and your line of work.
 - Security Classification (Please follow the AUSTRAC security policy and please note that the ARMS application is up to and including 'Protected' only). Click on the button "... " and view the available full list of options, identify one and double click on it.
 - DLM additional security information should be entered (although this is not a mandatory field). Click on the button "... " and view the available full list of options, identify one and double click on it.
 - Enter comments as appropriate
 - Type directly into the Entity number field with the RE Number (not the AAN) the Legal name of the organisation should appear. If it doesn't or if it is incorrect, please press "... " button and choose the entity from the list.
 - N.B. it can happen, the RE number has not yet been migrated to Enterprise Connect system. Instead type it in the comments and make yourself a note to follow this up later (outside of this scope)
 - Click 'OK' to move the item across. It will disappear from the mailbox.

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- d. There are conventions for the naming of these documents and the following should be used as a standard practice for the document "Title" when storing in EDRMS. (The ^ is a space character.)
- i. AAN^(reNo.)^LegalName^PurposeOfTheEmail
 - ii. **(AAN#) - s75N notice regarding RNP application**

For example:

100129588 (27531) COST RECOVERY TEST – s75N RNP letter and checklist

100129588 (27531) COST RECOVERY TEST – s75N response to RNP checklist

100129588 (27531) COST RECOVERY TEST – Confirming withdrawal of RNP application



3.3 Attaching a link from an Enterprise Connect document

Add document to registration application:

- a. Open the registration application Go to the Documents tab,
- b. Click on the '+' (plus sign) to add another row one new row will be required for each attachment.

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- c. When the new row appears on the screen it will be highlighted in yellow, go to the last cell on the right hand side and double click
- d. A new windows explorer dialogue box will open but you cannot access Enterprise connect from this screen.
- e. Click 'Cancel'.
- f. Now the Quick Retrieve screen will appear and you are effectively logged into Enterprise Connect and can use the normal navigation tools and searches that are familiar to you in that application. Including
 - i. Recently Edited Documents;
 - ii. Favourite Workspaces;
 - iii. Navigate your way through the folder structure to the location of the document;



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- iv. Easy Search field is available for you to quickly enter the unique EC document number regardless of where the document is filed.
- v. Click the Profile Search button and conduct a full search based on the document meta data.

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- g. As per the screen above, highlight one document at a time and the document number must appear in the Easy Search field before you Click 'OK' button on the bottom right hand side
- h. If you receive an error message you should abort the linking process, rectify the fault and then retry the linking process.

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- i. Choose "Ignore" the first option, this will safely abort the linking process
- ii. Contact the person who is currently using the document and ask them to close it (if you have the document open yourself please close the document)
- iii. Retry the linking process when the document is NOT being edited.
- i. The document link will then appear in the field as shown below, where you can now add additional information in any / all of the blank fields by clicking directly into the field.
- j. The document link and the additional information will then appear in the field as shown below

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- k. It is now necessary to add a comment explaining what you have added. On the comments screen write your message and Click 'Apply' to save these to the permanent comment side.

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3.4 Verbal communication records in ARMS

Verbal communication records – such as records of telephone conversations and face to face dialogue, are able to be stored in ARMS and this should be done as soon as practicable after the conversation so as to retain the best record of the conversation. Records of verbal communication is, inherently, more inclined to be subjective if it is not recorded by voice recording system. Therefore AUSTRAC is reliant on your ability to recall and record the conversation in as full and honest way as possible.

In line with the automated emails and other correspondence, please remember that communication with an RNP representative about an Affiliate's registration (or registration application) must be recorded against the Affiliate.

Starting with an open Application in ARMS

- a. Link to the organisation record (Organisation profile page will open)
- b. From the left hand side menus, under Organisation Tools, Click 'Create Service Request'.
- c. A new window will open on top of the organisation profile page, it is already linked to the current organisation and has pre-populated certain fields, such as "Entered by:" (should be your name), the normal things such as date and time and Status = "New"; the service team and Assigned to should be related to your ARMS profile.
- d. You must enter all the mandatory fields (marked with *).
- e. You must enter notes and save them as permanent.
- f. If applicable you must also Close the service request, this will return you to the Organisation Profile screen.
- g. Click 'Refresh' button at the bottom of the screen, and if not already marked, the SR tab will now show an asterisk showing there is not data in this tab. You can Click on the SR tab to view the Service Request.

Please note: It is possible to attach a document to a service request (using the same instructions as above) however this is NOT RECOMMENDED as it will not (in the future) be easy to relate to the correspondence associated with the REGISTRATION APPLICATION.

Documents must be saved in EDRMS and linked directly to the REGISTRATION APPLICATION, Service Requests recording verbal communication must be linked to the Organisation.

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4 Contact Entity (from above – EDRMS Doc [#669067](#))

This is NOT the s75N letters and checklist. This chapter relates to incorrect or incomplete data on the application. This correspondence is via phone or email (rarely, if ever, by post). Therefore record keeping of the correspondence is required. The emails templates in the above document are flexible in that there are examples of common situations that you will find in processing an application. But may not cover every single situation you will encounter. For example where an entity has supplied incorrect spelling of the name or wrong date of birth of a key person, you would not reject the application, but would prefer to send them an email asking for clarification. You can open the email for '... principal business address does not match – ABR / ASIC records discrepancy' and make modifications to suit your real life situation. The outcome will meet your requirements – the applicant is notified by email of the details and will respond by email and the processing may continue. Therefore, as per all the previous application processing steps, where a need has been identified please, contact the entity as follows:

- For validation issues regarding the Mascot report or ABR, send an email to the Form Submitter. See list below for common letter types.
- For issues regarding the AML/CTF compliance program exemption, contact the entity and clarify the issue.
- Include the entity's AAN and legal name in the email subject. For entities that are not on the RE Roll and that do not have an AAN include legal name only.
- Select send email and save into in EDRMS folder 2013/24 – Registration applications – Reporting Entity Correspondence 2013. Include the EDRMS document number as a reference.
- In the profile of the EDRMS document you MUST attempt to include the E Number (IF the entity is already on the RE Roll it is likely to have one, however it is possible that the entity does not yet have a number, or that the number has not yet been added to EDRMS).

[EDRMS Doc #669067](#)

Issue name	Page No.
Affiliate's Legal Name does not match - ABR / ASIC records discrepancy	5
Affiliate's Controlling Entity not supplied - ABR / ASIC records discrepancy	6
Affiliate's Registration ID number(s) not supplied - ABR / ASIC records discrepancy	7
Affiliate Principal Business Address does not match - ABR / ASIC records discrepancy	8
Affiliate Key personnel not supplied (for a company, corporation sole or body politic) - ABR / ASIC records discrepancy	9
Affiliate Key personnel not supplied (for a sole trader, trust or partnership) - ABR / ASIC records discrepancy –	11
Affiliate is already enrolled and an E & R form was submitted	13
(IND / RNP) Legal Name does not match - ABR / ASIC records discrepancy	14
(IND / RNP) Registration ID number(s) not supplied - ABR / ASIC records discrepancy	15
(SELF) Principal Business Address does not match - ABR / ASIC records discrepancy	16
(IND / RNP) Key Personnel not supplied - ABR / ASIC records discrepancy	17
(IND / RNP) Key Personnel DOB does not match - ABR / ASIC records discrepancy	19

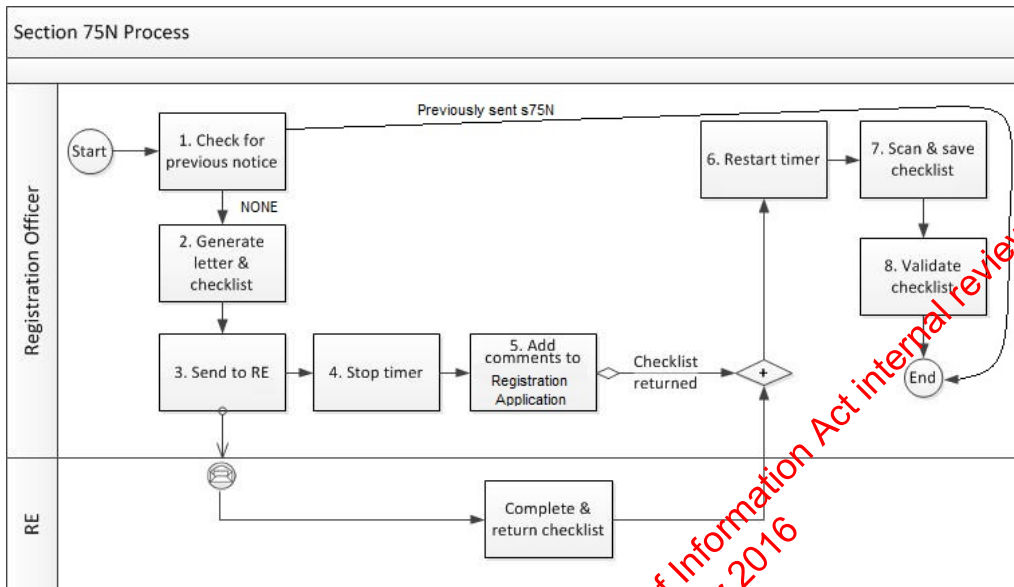


(IND / RNP) Claim to have exemption - not authenticated	20
Affiliate – Resolve No Matching (application is for registration only and there is no enrolment information)	21
Affiliate – Resolve Dupl (application is for registration and the affiliate is already registered as part of the network)	23
Application is withdrawn as requested	23
RNP has not included the correct legal name eg. corporate trustee has being registered instead of the trust	25
There is a range of different scenarios for the s75N letters & checklists. The templates are in a separate document. Please refer to the linked document for these letters and checklists: EDRMS #554858	
Applicant has submitted a material change, involving a major change to the entity - new application is required	28
Confirmation: Application has been received	29
Warning: Application Upload error	30
FOLLOW-UP Letter: Response not yet received	31
Affiliate application - Partnership, natural persons names required	37
RSR Affiliate - Partnership, natural persons names required	38
(IND / RNP) Application - Partnership, natural persons names required	39
(IND / RNP) RSR organisation - Partnership, natural persons names required	40



5 Section 75N Process

High-level overview of the s75N process



5.1 Complete the Section 75N Letter or Letter and Checklist

The result of the assessment of the checklist will determine whether the application has passed vetting.

- Check for previous notice. Confirm that this entity has not been sent a previous s75N letter or checklist. If they have been sent one earlier, this procedure is not required – please make a permanent comment on the registration application and Continue to the next Step [Assign to Delegate](#).
- Generate letter and checklist – REFER TO DOCUMENT [EC#554858](#)

Select the corresponding letter & checklist templates this will be dependent on - the registration type; whether you are sending the letter only or the letter and checklist; and the reply to address of the sender. Copy all of the pages for the particular situation and paste them all into a new blank word document

N.B. There is no need to copy the headers / footers with the template, they are currently indicating the registration type, the sender reply to address and whether you are sending the letter or the letter and checklist (e.g. "RNP_NSW_L&C") it is there for your information and to make the document easier to use. Instead, only required on the checklist - please enter a new header and footer. The new header / footer should state the classification information only as per below:

"FOR OFFICIAL USE ONLY (when complete)"

Document name
RNP Letter only - Chatswood
RNP Letter & checklist – Chatswood
RNP Letter only – Melbourne



RNP Letter & checklist – Melbourne
IND already has agents Letter only – Chatswood
IND already has agents Letter & checklist – Chatswood
IND already has agents Letter only – Melbourne
IND already has agents Letter & checklist – Melbourne

- c. Save the new letter or letter and checklist as a single document in EDRMS. The location of the folder should be in the Favourite Workspaces "Registration Operations", or under the BCS tree as REGULATORY COMPLIANCE \ Registration \ 2012/330(A) – 12/061 - Section 75N notices and responses

- i. Save letter (as word document) with the following document name:

RNP: (AAN#) - s75N notice regarding RNP application

IND: (AAN#) - s75N notice regarding IND application

- ii. DECLARE the saved letter as a record**

5.1.1 Send to RE

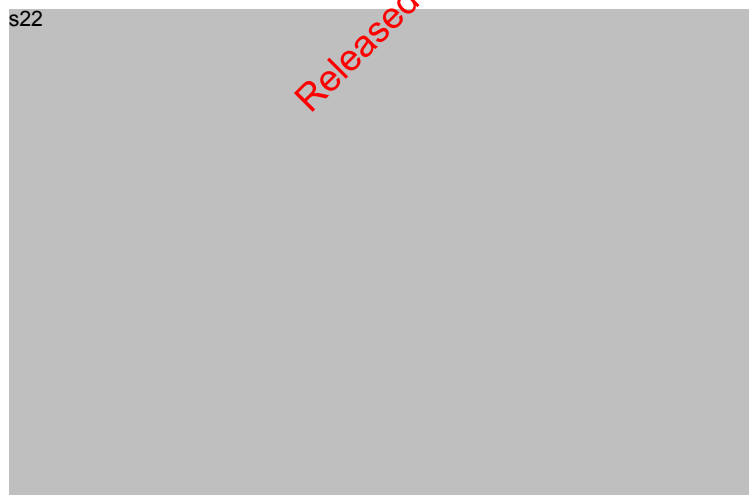
Send the notice and checklist as follows:

- Send to the AML/CTF compliance officer of the RE (this is only for RNPs or INDs)
- Add the declared EDRMS document as a link to the registration application in ARMS letter may be sent if the RE does not have an email address

5.1.2 Stop timer

- Open the registration application in ARMS and stop the application timer.
- Enter reason for stopping the timer – ie s75N notice to be sent to the RE on *date*

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Comment [CB7]: I am not sure in what circumstances would we send an email. Should there be a decision made here on why and when we send a letter and/or email?

Comment [ET8]: Hayley, should the default method of delivery be by email? I have assumed yes and changed the wording of "letter" to "notice" to make this more clear. Let me know if this is not correct.

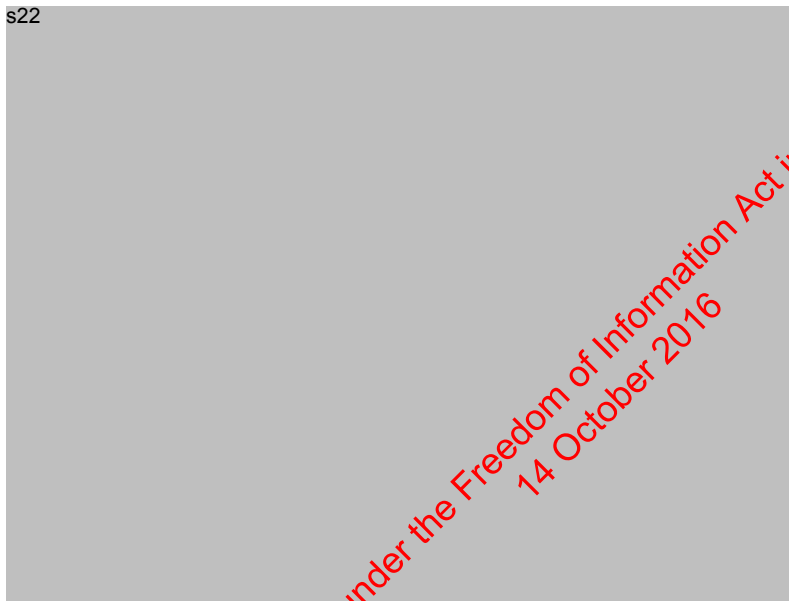


- c. Add comments to Registration application
- d. Add comments to the registration application, noting the EDRMS document number of the letter and checklist sent to the entity

DO NOT PROGRESS WITH THE PROCESSING OF THE APPLICATION UNTIL CHECKLIST HAS BEEN RETURNED TO AUSTRAC.

- e. Restart timer
- f. Once the checklist has been completed and returned to AUSTRAC, reset the timer on the registration application

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- g. Scan the completed checklist returned by the entity and save it back into the same folder document in EDRMS. The location of the folder should be in the Favourite Workspaces "Registration Operations", or under the BCS tree as REGULATORY COMPLIANCE \ Registration \ 2012/330(A) – [12/061 - Section 75N notices and responses](#)
- h. This scanned document will arrive in your mail box. You only need to save the "pdf" attachment. The easiest way to do this is:
 - i. While you have the scanner email message open in your MS Outlook screen, Drag the attachment only onto your desktop and drop it there.
 - ii. Open Enterprise Connect from your desk top and expand all the levels until you can see the yellow folder 2012/330(A) on the left hand side (if it is not the yellow folder with the letter(A), then keep expanding the levels on the LEFT hand side). As per the following screen shot.



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- i. Validate checklist
- j. Review the answers to the checklist.

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5.2 RNP Checklist responses

Question 1: *Does your business have arrangements with affiliates that provide remittance services on behalf of your business?*

RNP

- ❖ Response is NO – contact entity and advise withdrawal of registration application
- ❖ Response is YES – proceed to next question

Question 2: *Does your business have a written agreement with your affiliates that refers to AML/CTF obligations, key roles and responsibilities*

- ❖ RESPONSE is NO – Then response to **2a** must be YES, otherwise contact the AML/CTF Compliance officer of the entity.
- ❖ RESPONSE is YES – proceed to next question

Question 3: *Does your business report international funds transfers and threshold transactions to AUSTRAC on behalf of your affiliates?*

- ❖ RESPONSE is NO – contact entity; do not proceed with assessment.
- ❖ RESPONSE is YES – proceed to next question

Question 4: *Does your business report suspect matters to AUSTRAC on behalf of your affiliates?*

- ❖ RESPONSE is NO/YES – proceed to next question

Question 5: *Does your business have an AML/CTF compliance program that is available to be used by your affiliates for their own compliance?*

- ❖ RESPONSE is NO – contact entity; do not proceed with assessment
- ❖ RESPONSE is YES – proceed to next question

Question 6: *Does your business implement ongoing customer diligence processes on behalf of your affiliates?*

- ❖ RESPONSE is NO – contact entity; do not proceed with assessment
- ❖ RESPONSE is YES – proceed to the next step

Question 7: *Is there any other information which you consider may be relevant to assist AUSTRAC in determining whether you have the capacity to fulfil your responsibilities as a network provider under the AML/CTF Act?*

- ❖ RESPONSE is NO/Yes – May need to contact the entity depending on the response.



5.3 IND Checklist responses

Question 1: *Does your business have arrangements with other retail outlets, individuals or businesses (agents) that provide remittance services on behalf of your business?*

- ❖ Response is NO – proceed to next question
- ❖ Response is YES – contact entity as RE may be a network provider.

Question 2: *Does your business have a written agreement with your agents that refers to AML/CTF obligations, key roles and responsibilities*

- ❖ RESPONSE is NO – Then response to **2a** must be YES, otherwise contact the AML/CTF Compliance officer of the entity.
- ❖ RESPONSE is YES – proceed to next question

Question 3: *Does your business report international funds transfers and threshold transactions to AUSTRAC on behalf of your agents?*

- ❖ RESPONSE is NO/YES - proceed to next question

Question 4: *Does your business report suspect matters to AUSTRAC on behalf of your agents?*

- ❖ RESPONSE is NO/YES – proceed to next question

Question 5: *Does your business have an AML/CTF compliance program that is available to be used by your agents for their own compliance?*

- ❖ RESPONSE is NO – contact entity; do not proceed with assessment
- ❖ RESPONSE is YES – proceed to next question

Question 6: *Does your business implement ongoing customer diligence processes on behalf of your agents?*

- ❖ RESPONSE is NO – contact entity; do not proceed with assessment
- ❖ RESPONSE is YES – proceed to the next step

Question 7: *Are your agents intending to register as independent remittance dealers themselves?*

- ❖ RESPONSE is NO/Yes – either response is acceptable

The result of the assessment of the checklist determines whether or not the registration application has passed the vetting stage.



6 Assign to delegate

- a. If the registration application passed vetting, assign the application in ARMS to the delegate, for approval

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6.1 Delegate Decision - Approve application

- b. Open the registration application & Click 'Register' to approve the registration application

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- c. Delegate reassigns the application back to the registration officer, and emails them to advise it has been approved

Comment [ET9]: Hayley/Sarah, please confirm if this is correct?

6.2 Delegate Decision – Refuse / Reject / Withdrawal of application

- a. This is now covered in a separate SOP – please refer to document
[AUSTRAC n779836 – Withdraw Reject Registration Application SOP](#)



7 Resources / Table of Websites / Databases

The following table of websites / databases can be utilised to gather evidence to support an AUSTRAC initiated change to the RE Roll

Organisation	Website/ database	Information to obtain
ASIC	www.asic.gov.au	View the status of various licences including AFSL, ACL and ACN Identify trading names and corresponding registration numbers
ASIC	Mascot	Company information database where you can view addresses, director details, beneficial owner and holding company information as well as historical details (access approval required)
Australian Business Register	www.abr.business.gov.au	View the status of an entity's ABN
Google	www.google.com.au	Identify related news articles and or locate entity website
	www.licence.nsw.gov.au/new www.olgr.nsw.gov.au/application_noticeboard.asp	NSW Liquor and gaming licenses
	www.vcglr.vic.gov.au	VIC Liquor and gaming licenses
	https://secure.olgr.qld.gov.au/cm/Gaming/Sites	QLD Liquor and gaming licenses



8 Definition of Terms

8.1 Corporate Trustee

A Trustee can take various legal forms, including an Individual or a Company. If a trust is a “registered managed investment scheme”, the Trustee is known as a Responsible Entity.

A Trustee is required to hold an Australian Financial Services License issued by the Australian Securities and Investments Commission if it is operating a financial services business in Australia.

Trusts can be of various forms including Discretionary, Charitable or Unit Trust. Unit Trusts are frequently used to enable investors to access investments and typically appoint a Corporate Trustee. The underlying value of each Unit in the Trust is directly represented by dividing the value of the assets in the Trust by the total number of Units on issue.

8.2 Identifying trusts other than standard trusts

A trust is a relationship which exists where the trustee(s) holds property or assets for the benefit of one or more beneficiaries. The trustee can be an individual, group of individuals, a company, group of companies or a combination of individuals and companies. The trustee can also be any other entity type (e.g. an association). Trusts other than standard trusts are registered managed investment schemes, regulated trusts and Government superannuation funds.

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Standard operating procedure

Resolving 'Issues' in queued
Registration Applications



Standard operating procedures v1.0 control sheet

Version	Revision	Date Issued	Revision Description/ Impact	Revision Author
1		02/08/2013	Draft	Elizabeth Taylor
		16/08/2013	Added Resolve no matching issue	Elizabeth Taylor
		19/08/2013	Added Resolve RNP issue process	Elizabeth Taylor
		04/09/2013	Included feedback from Victoria Cerroni and Tim Allen	Elizabeth Taylor
2		30/06/2015	Removed tables	Rachel Monahan

Document control

Approvers

Approvers are responsible for ensuring all content reviews have taken place or accept any risks inherent in not having content reviewed prior to approval.

Name	Role/title	Date	Signature

Reviewers

Name	Role/title	Date	Section reviewed

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Definitions and Abbreviations

Term/Abbrev	Definition
AAN	AUSTRAC Account Number
ABPF	AUSTRAC Business Profile Form
AML/CTF Act	<i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>
AML/CTF Rules	<i>Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)</i>
AO	AUSTRAC Online
ARMS	AUSTRAC Relationship Management Systems
CD	Cash Dealer
DBG	Designated business group
FTR Act	<i>Financial Transaction Reports Act 1988</i>
RE	Reporting entity
RE Roll	Reporting Entities Roll
SR	Service Request

References

EDRMS Ref#	Document Name
771848	Resolving Issues in Registration Application Queue SOP Diagrams
669067	Processing Registration Applications Process

Related SOPs

EDRMS Ref#	Document Name	Business Owner
767578	Process Registration Applications SOP	Compliance – Remittance Sector
584936	How to Resolve Duplicate Entities in ARMS and AO	RE Ops

1 Introduction

1.1 Purpose

This standard operating procedure (SOP) outlines the steps required to resolve issues that arise when an affiliate registration application is received.

The processes and procedures detailed in this document supersede procedures that were in place prior to 1 November 2011.

1.2 Summary of Procedure

This procedure must be followed when an affiliate registration application has one of the following issues raised against it:

- Resolve No Matching
- Resolve Dupl
- Resolve RNP

1.3 Background

1.4 Delegations

An AUSTRAC Officer does not require a delegation to resolve issues relating to Registration Applications with Resolve Duplicate, Resolve No Matching and Resolve RNP issues.

Only ARMS users with A_Registration_Admin security group access can resolve issues relating to Resolve Duplicate and Resolve No Matching issue.

1.5 Roles

- Registration Officer identifies invalid business update, triggered by the submission of a material change to a registration.
- Enrolment Officer processes the reversal of business details
- Enrolment Delegate is the decision maker on whether to reverse the invalid update for non-remitters
- Registration Delegate is the decision maker on whether to reverse the invalid update for remitters

1.6 Prerequisites

This procedure relates to entities issues that arise when registration applications are submitted and need to be resolved before the applications can be processed.

1.7 Stakeholders

Internal

- Registrations Team

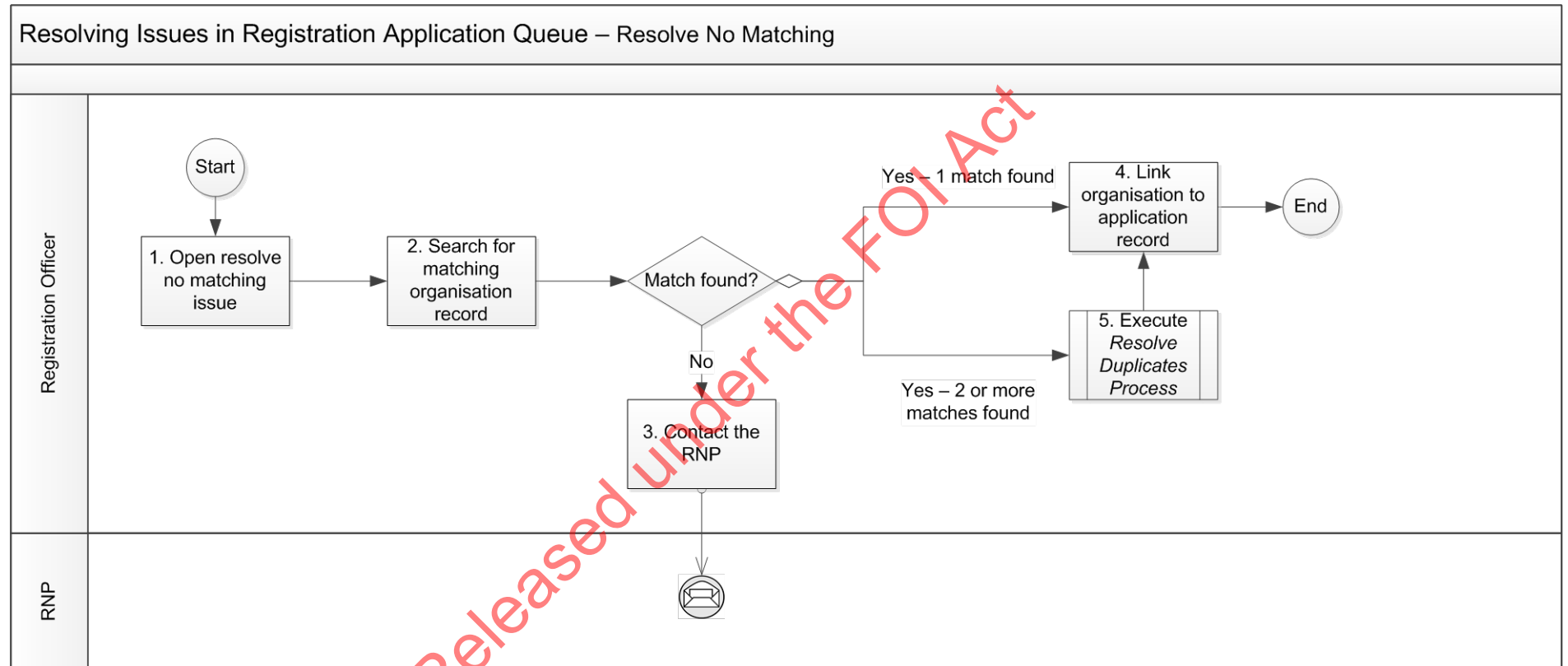
External

- Reporting entities
- Remitters

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2 Resolve No Matching

2.1 High Level Process Overview



2.2 Registration Application queue

2.2.1 Reviewing the registration application queue

- a. Log onto ARMS as the Registration officer
- b. Go to Registrations tab and the dashboard will be visible, this is not necessary at this point, instead, on the ribbon (top menus) click 'Applications' to view the current list of received / pending applications for all registration Remittance Sector Register (Affiliates, Independents and Remittance Network Providers).

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- c. Start Date (first column) is the default sort order of the Registration Applications queue, this represents the date on which the registration application was picked-up¹ by ARMS system.
- d. Below is an explanation of the possible columns visible on the screen "All Outstanding Registration Applications", although please note that it is possible to right click on the Blue column heading row and to UN select column(s) so that they do not appear on your person view of this screen.
 - **"Start Date"** the date on which the application was added to the queue.
 - **"Organisation"** column is showing a combination of data fields as more of a , usually displayed as: AAN# (RE Number) Legal name – RE Roll status ('Not on RE Roll' or 'On RE Roll')
 - **"Network Provider"** Will contain a link to the RNP organisation profile where the RNP details have been correctly matched.
 - **"Issue"** column is expected to be blank for brand new REs and for REs who are applying for an additional registration (such as an RNP that is now requesting IND registration or AFF registration), common issues arise when the application is Enrol and Register but partly matches an existing RE details (such as matches on ACN or ABN but not Legal name); another common issue is when an RE is applying for AFF registration and has not fully / correctly supplied the RNP details.
 - **"Team"** column should be populated with "Registration Team" by default, however it is possible to re-assign the application (which would generally happen part way through the processing, but this is not common)
 - **"Employee"** column should be blank if no-one has been 'assigned' to work on the application, this is one of the first action of the Registration Team when they select an application to process
 - **"Status"** is always queued (once registered, refused, rejected or withdrawn the application moves off this queue)
 - **"Reg Type"** – indicates the type of registration for which the application has been submitted.
 - **"Timer Stopped"** when necessary (as per the examples in this SOP) timer is stopped to allow the RE to submit additional information and AUSTRAC cannot continue processing until the information is received, ie. 75N.

¹ SmartForms are submitted to an external site (not AUSTRAC) which then transfers the data to AUSTRAC. Some delay may occur during this process and therefore the date submitted is not known to AUSTRAC. AUSTRAC has chosen to use the Start Date as the best, reliable alternative.

- **"Days Remaining"** count of the days between 'today' and the Due Date (starts at 90 and usually counts back towards zero) – N.B. this too is a calculation of the due date and is affected by the Timer stopped and the Timer Extended, technically it is possible for it to appear as a negative number.
 - **"Due Date"** Start Date plus 90 days (unless Timer stopped or Timer extended, these actions would alter the calculation of the due date).
 - **"Source"** the type of SmartForm or Bulk XML data that was received
 - s37(2)(b), s37(2)(c), s47E(a), s47E(d)
 -
 -
 - **"Has or Had Conditions"** RE has a current or previous registration that had conditions applied or still has conditions applied.
 - **"Offence History"** RE has indicated either / or both a business related Offence history or an offence history associated with one of the Key Personnel of the business
 - **"Beneficial Owner Missing"** no Beneficial owner was nominated on the form (may not be of any concern, please continue to process)
 - **"Recently Expired"** RE was registered but the registration expired within the last 12 months.
 - **"Terminated By AUSTRAC"** RE was previously registered and that registration was terminated (Cancelled or renewal refused)
 - **"Removed"** RE was previously registered and submitted a removal request which was successfully processed.
- e. The Registration Application 'queue' is actually a search results list (as are most ARMS lists / queues found in ARMS). The screen can be personalised and the system will retain the settings you last had on any screen. Sometimes new data types are added as columns, or the way we process data is changed. Therefore it is a good idea to occasionally review the available columns and perhaps adjust according to the way in which you work with the data. Right click and from the drop down, select Choose Columns.

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- f. Currently available columns will be displayed and you can check or uncheck the columns, you can highlight a column name and move them up or down, which translates to the columns being visible from left to right on your screen. If you do hide any columns, it is easy to forget that they were once available to you, a better option, if you do not wish to see a column, is to select the column and then simply click move down button until it reaches the bottom of the list, as per the screen shot below.

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- g. To sort the columns you can perform a simply left click on the column heading. However this will only re-sort that one column. To have columns sorted by a combination, the most efficient way is to right click on the column header, select 'Sort by Field; and Advanced to view the screen that will allow you to create a nested sort function. Generally this is should be setup to sort by "Days Remaining". As per below screen shot.

s22

- h. Combinations of fields and Ascending and Descending order can be used to personalize your screen. Clicking OK activates the screen and the results will be shown on your screen.

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2.2.2 Selecting a new registration application

- a. AUSTRAC is under tight time restrictions to process the inbound registration applications. This is 90 days from the time the new registration application is submitted. Please note that time restrictions are not currently, but may be, imposed on other registration related processes, ensure you know the requirements at the outset of each function.
- b. In order to comply with the 90 day time restrictions it is necessary to work from the oldest (application that has the least amount of days remaining), through to the newest (most amount of days remaining). Click on the column heading for Days Remaining until the oldest application is on the top row of the registration application queue (which may be slightly different to the OLDEST start date, if an application has been stopped etc).
- c. Older applications may have already been assigned to an individual for processing, therefore scroll down the list to locate the item that is oldest (closest to the top of the list), has no 'Employee' listed (is not being processed by another AUSTRAC employee).
- d. Perform a simple re-sort of the 'All Outstanding Registration Applications' list by the Issue column so that those registration applications with 'Issues' come to the top of the list, then select the item with the LEAST number of days remaining (which may be slightly different to the OLDEST start date, if an application has been stopped etc).
- e. Click the "Open Item" button on the bottom of the screen to view the Registration Application details for processing. The following will be displayed.

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- f. Assign the application to yourself by selecting your name from the drop down list on the 'Officer' field – names are in alphabetical order by surname, as a short cut you can type your surname and the list will jump to a close location for you, you can click on your name.

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- g. Click the Apply button on the bottom of this form to save this change. This will refresh the 'All Outstanding Registration Application' list, so that other registration officers will now see that the application processing has been started. This significant / auditable action is added to the Events tab at the bottom of the screen and is date and time 'stamped'. The 'Apply' button should go grey when the changes have been saved.

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- h. Additional changes will have to be saved as you move through the application processing steps.
 - i. You may close / interrupt the process at this step, the registration has been assigned to a person and you can filter / sort by this in the registration application queue. The actions (assigning to a person) has been noted in the events and visible to everyone.
 - ii. Alternatively you can click on the "Next" button to continue through the list of queued registration applications until they are all assigned, simply repeat the above steps, ensuring an Officer is selected from the list and that you click Apply when you have done this so that it is saved in the Events tab for audit purposes. You may need to click the Refresh button on occasion to ensure the ARMS system is displaying the current information (sometimes is a bit out of synch, refresh should solve this time lag).
- i. As the assigned registration officer, please continue to the next Step ["Procedure – Resolve No Matching"](#)

3 Procedure – Resolve No Matching

When the affiliate registration application record was received, the system found no matching enrolment or organisation information in ARMS. The matching occurs on legal name, business registration numbers and principal address.

The below procedure ensures a manual search is also performed on legal and trading name variations to check if the organisation exists in ARMS.

Open Resolve No Matching issue

- a. Go to the Outstanding Registrations Applications queue in ARMS

s22



- b. Find issue link marked “Resolve No Matching” (Oldest resolve no matching issues must be processed first)

- c. Check that the issue has not already been assigned, i.e. Employee field is blank

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- d. Click on the Resolve No Matching link to open the issue

Search for matching organisation record

- e. Search ARMS for possible matching organisations, as an enrolment application may have been received after the issue was created:
- f. Note the legal name and registration numbers (ABN, ACN) on the registration application

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- g. Open a second instance of ARMS.
- h. In the Entity Management screen, enter part of the legal or any trading names in the Organisation search. Review the results for any possible matches.

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- i. Repeat the above steps to search for ACN and ABN. Change the search field to "Identifying numbers"
- j. Contact the RNP
- k. If there is no match, the form submitter will need to be contacted.
- l. Go back to the Registration Application queue and double click on the Organisation field to open the application record

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- a. Write an email (if an email address is available) or letter to the RNP using template from the Processing Registration Applications Process (EC 669067) to advise the RNP of their 3 options:
 - i. Withdraw the application and reapply with both the enrolment and registration details on behalf of their affiliate
 - ii. Ask the affiliate to submit an enrolment form
 - iii. Ask the affiliate if another RNP would be submitting an enrolment form for that entity
- b. Include the RNP's AAN and legal name in the email subject

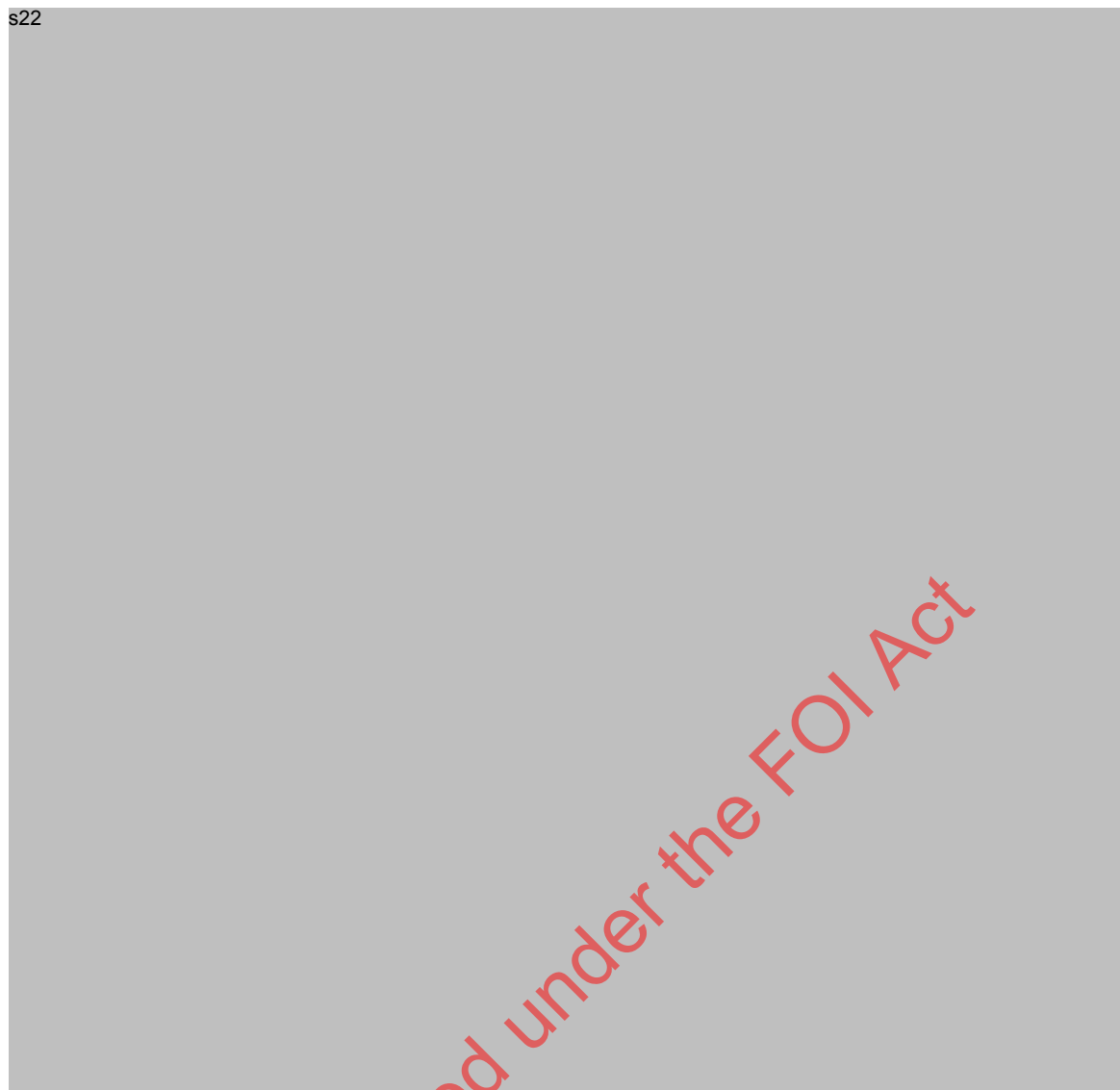
Save the email/letter sent to the entity into EDRMS, then link the to the registration application in ARMS.

- a. Open the application
- b. In the Documents tab, click on the plus sign

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- c. Type in EDRMS number and scroll to find the document



- d. Select Apply to save the link

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Enter comments in the registration application in ARMS and include the EC reference number. If the entity replies, save reply to EC and log EC number in registration application comments.

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UP TO HERE

In the registration application, assign the Officer field to "user 1, Training" and wait for entity to reply.

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Please note, if a second RNP enrolls and registers the affiliate, the first application processing must pause while registration and enrolment is completed for the second RNP. Comments should be updated on the first application if this should occur.

Link organisation to application record

If there is a match to an existing organisation record, the application record should be linked to it. As per above organisation search, note the AAN number of the matching record.

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To link the record:

- a. Return to the resolve no matching issue screen
- b. Click the plus sign and data enter or paste AAN into Organisation field

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- c. Tick the check box and select Apply at the bottom of the screen to save the change

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- d. Return to registration applications queue and confirm that Organisation name on the application has been replaced with the linked organisation and AAN, and there is no longer a Resolve no matching issue against the application

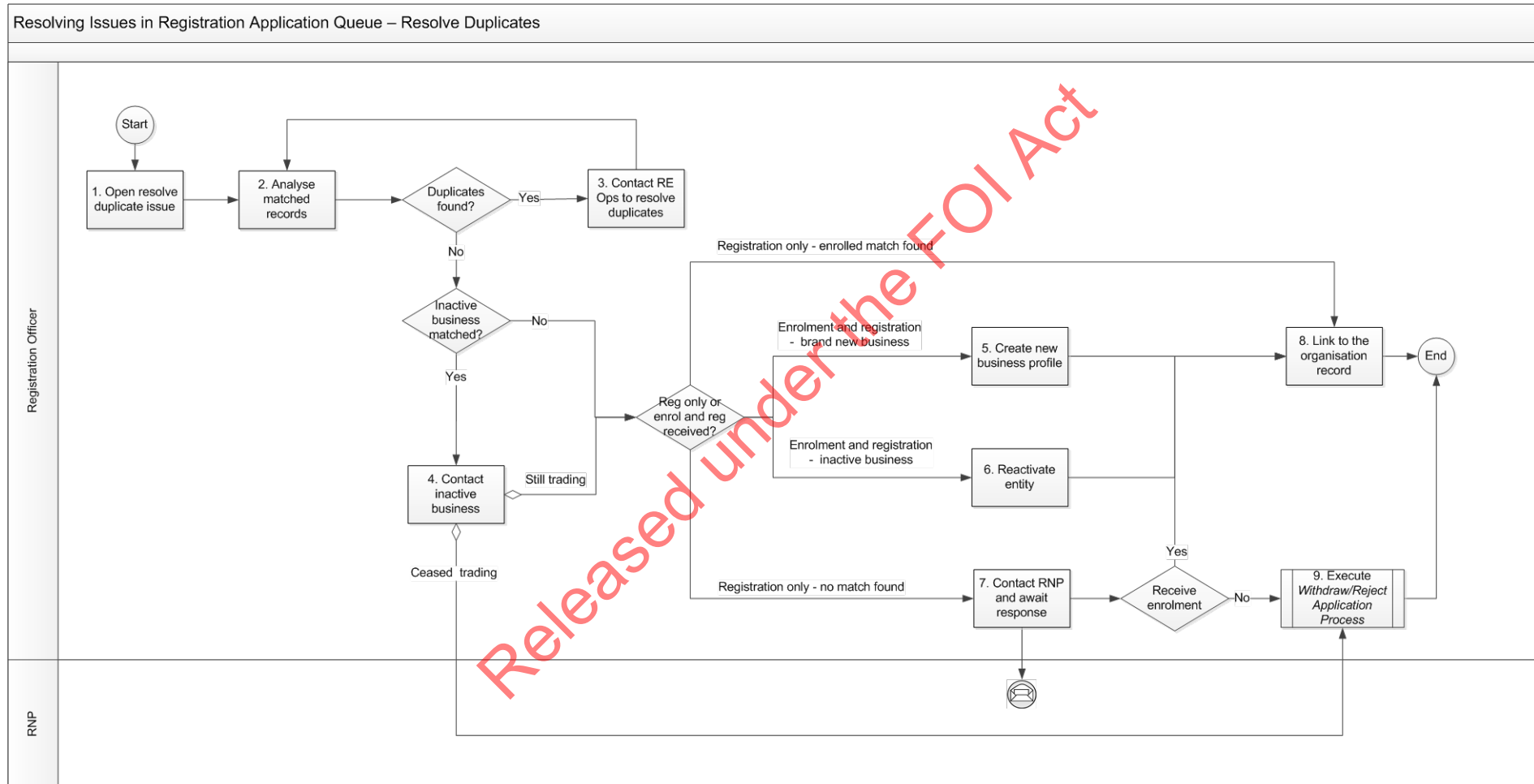
Execute Resolve Duplicates Process

When doing a manual search for matches, if you find more than one match, Create a service request against one of the duplicate organisations and provide details of the duplicate entity AAN and/or RE Numbers. Assign the SR to RE Ops Enrolment Team. The RE Ops Enrolment Team will execute the [How to Resolve Duplicate Entities in ARMS and AO](#) process (EDRMS # 584936)

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4 Resolve Duplicates

4.1 High Level Process Overview



4.2 Procedure – Resolve Duplicates

When the affiliate registration application record was received, the system found an organisation with a possible match to the affiliate in ARMS. The matching validation process occurs on legal name, business registration numbers and principal address.

The below procedure ensures a manual search is done on legal and trading name variations to check if the match is valid, so that it can be linked to the registration application.

Step 1 Open Resolve duplicate issue

- a. Go to the Outstanding Registrations Applications queue in ARMS

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- b. Find issue link marked "Resolve Dupl" (Oldest duplicate issues must be processed first)
- c. Check that the issue has not already been assigned, i.e. Employee field is blank

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- d. Click on the Resolve dupl link to open the issue and note the AAN of the possible matched record (there may be more than one possible match)

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Step 2 Analyse matched records

Check if the listed affiliate record is a genuine match.

- a. Open another instance of ARMS.
- b. In the Entity Management screen, enter AAN in the Organisation search

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- c. Verify whether it matched on legal name, principal address, registration numbers etc.

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2.2 If the entity is a sole trader or partnership and the match was on legal name...

- a. Do further analysis to check if the correct entity has been matched (it is possible for an entity to have the same legal name with a different ABN, i.e. a different business) by comparing the legal name and registration numbers in the registration application with those of the existing ARMS entity that was matched.
- b. Legal name should be the same or similar and there should be an exact match on one or more registration numbers i.e. ABN
- c. If there is missing information in the ARMS entity, look for a match of ARMS Users for the entity and Key personnel.
- d. If further information is required, look the entity up on the [ABR](#) using the ABN provided in the registration application
- e. If the ABN provided in the ARMS matched entity is different to the ABN provided in the registration application, the match is incorrect.

2.3 If the entity is a company...

- a. Do further analysis to check that the correct entity has been matched by comparing legal name and registration numbers with the details in the ARMS profile of the ARMS entity matched.
- b. Legal name should be the same or similar and there should be an exact match on one or more registration numbers i.e. ABN
- c. If there is missing information in the ARMS entity, look for a match of ARMS Users for the entity and Key personnel.
- f. If further information is required, look the entity up on the [ABR](#) using the ABN provided in the registration application
- d. If the ABN/ACN provided in the ARMS matched entity is different to the ABN/ACN provided in the registration application, the match is incorrect.

If further information is required, look the entity up on the Mascot database

- e. Open the Mascot website
- f. Copy the ACN# provided on the registration application and paste it into the search field in Mascot.
- g. Press Display extract
- h. Set all 3 questions to 'NO'
- i. Press submit

2.4 Consider possible actions:

- a. If more than one match was found:
 - i. Check to see if they are true duplicates by checking if there is a match on any key fields, ABN, ACN, legal name
 - ii. If they are true duplicates, go to step 3 Contact RE Ops to resolve duplicates
- b. If the matched entity relates to a business that has changed their business structure, i.e. moved from a partnership to a company OR the business may have ceased trading (matched on principal address only):
 - i. Go to step 4, Contact inactive business
- c. If there is no match found but the application is for **registration and enrolment**
 - i. Do a partial name search in ARMS to ensure that the organisation is not listed under a slightly different name
 - ii. Once it is confirmed that there is no match found, go to step 5, Create new business profile
- d. If there is no match OR the match relates to a separate legal entity associated with the same business AND only a **registration** application has been received
 - i. Go to step 7, Contact RNP and await response
- e. If there is one genuine match with an active AO Status (Stage 1 – 5, Enrolled)

Go to step 8, Link to organisation record

Step 4 Contact inactive business

4.1 Contact the entity to confirm if the business is still trading

- a. Create a service request and assign to yourself

s22



- b. Contact entity to check if they are still operating via phone or email and record details of the conversation in the SR and/or save and link email correspondence to the SR
- c. If the business is still trading and an **enrolment and registration** application has been received, go to step 6, Reactivate entity
- d. If the business is still trading, but only a **registration** application has been received, go to step 7 Contact RNP and await response

e. If the business has ceased trading, inform the RNP to withdraw registration application. Go to step 9, Withdraw or reject application.

f. Provide notes of your findings in the SR

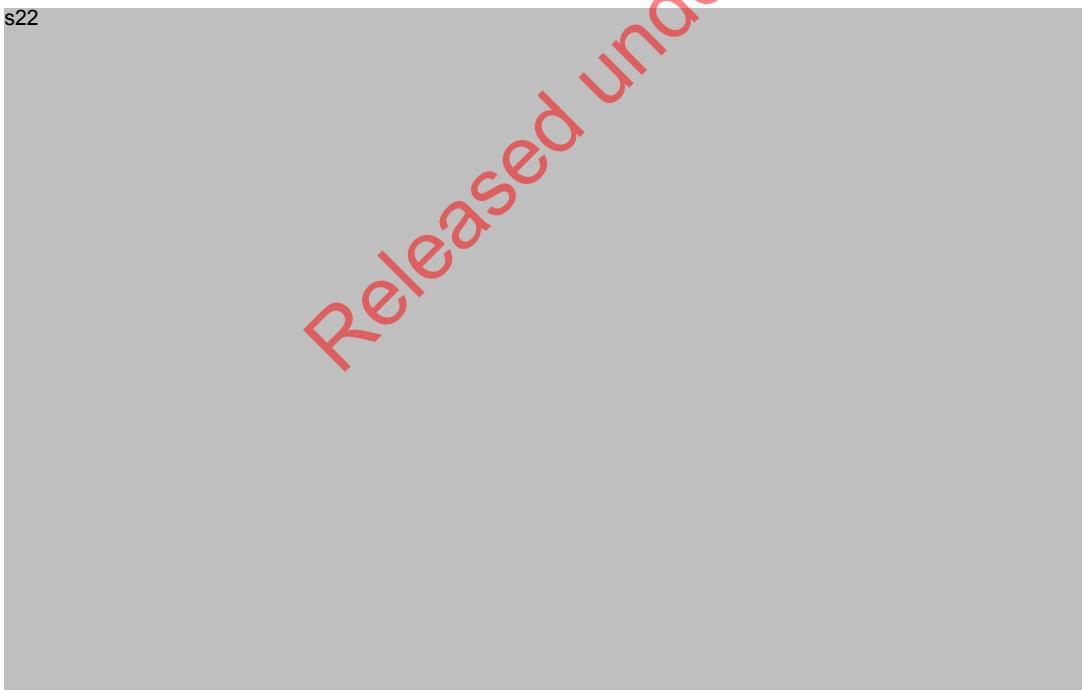
g. Update and close the SR

Step 5 Create new business profile

a. 5.1 To create a new organisation record, click on Create a new business profile:



b. The new record will appear in the list of organisations in the Resolve Dupl record as shown below



c. Select "Apply" to save the change

d. Go to step 8, Link to the organisation record

Step 6 Reactivate Entity

a. 6.1 Create service request against the inactive organisation and assign to yourself

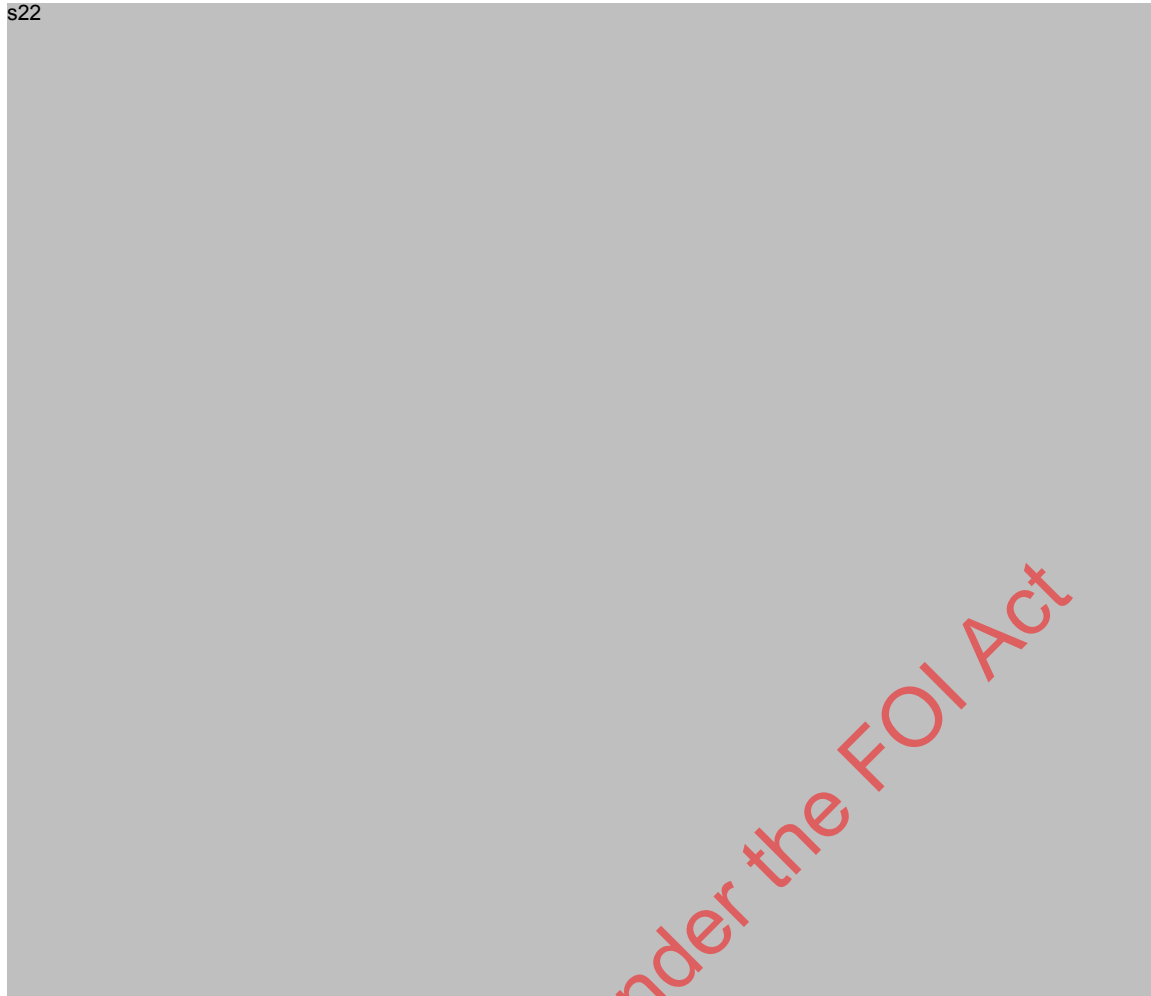
b. Launch AO from the inactive entity's organisation in ARMS

- c. In the Business Profile screen, select “change” to reactivate the entity, then select Enrolled from drop down and Submit as shown below

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- d. Update and close the SR
- e. Go to step 8, Link to the organisation record

Step 7 Contact RNP and await response

7.1 If there is no genuine match, the form submitter will need to be contacted

- a. Go back to the Registration Application queue and double click on the Organisation field to open the application record.

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- b. Write an email (if an email address is available) or letter to the RNP using template from the Processing Registration Applications Process (EDRMS #669067) to advise the RNP of their 3 options:
 - i. Withdraw the application and reapply with both the enrolment and registration details on behalf of their affiliate
 - ii. Ask the affiliate to submit an enrolment form
 - iii. Ask the affiliate if another RNP would be submitting an enrolment form for that entity
- c. Include the RNP's AAN and legal name in the email subject

7.2 Save all correspondence with the entity into EDRMS, then link the to the registration application in ARMS.

- a. Open the application
- b. In the Documents tab, click on the plus sign

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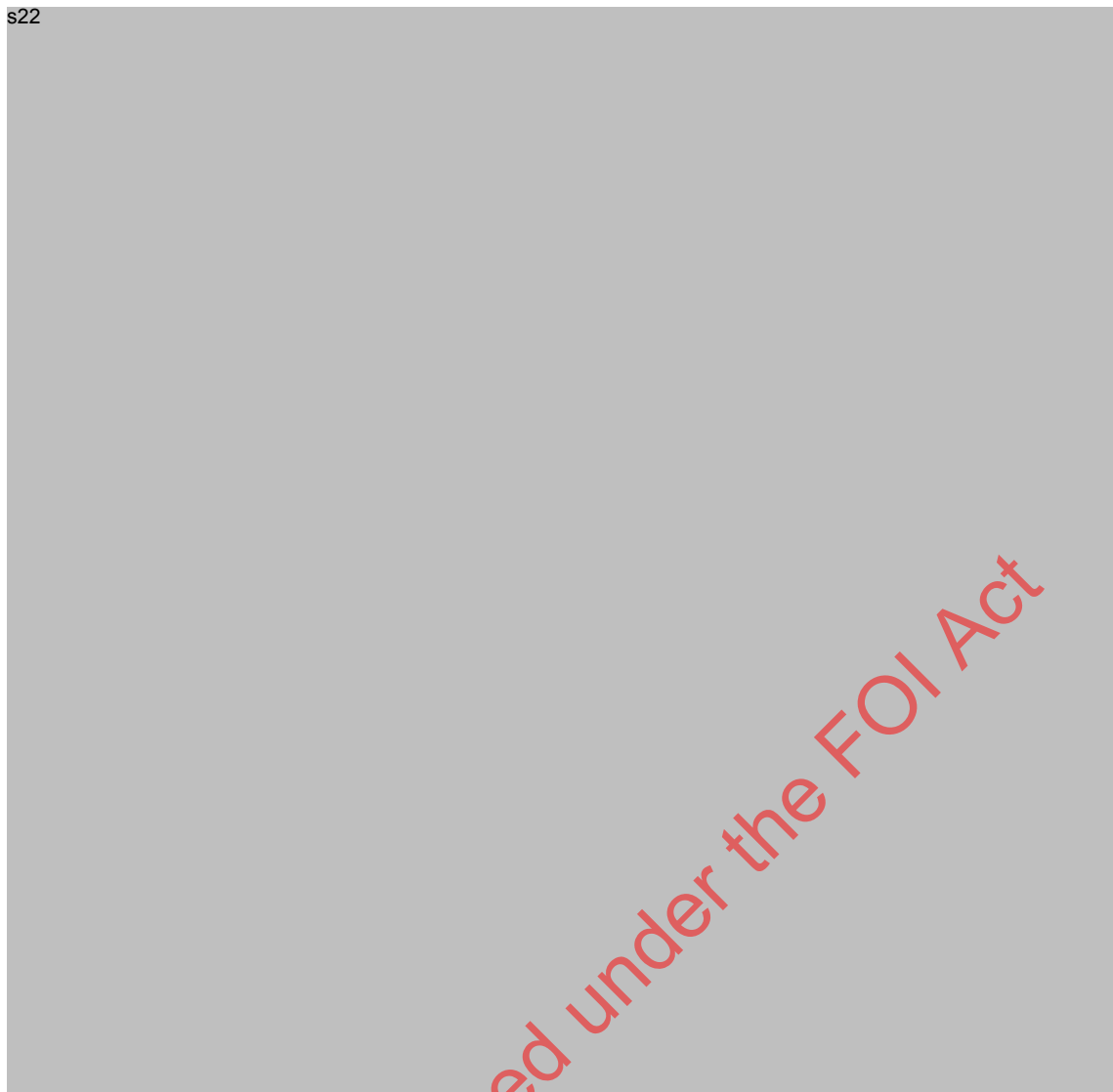


- c. Type in EDRMS number and scroll to find the document

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- d. Select Apply to save the link



7.3 Add comments in the registration application in ARMS

Include the EDRMS reference number. Save any replies from the entity to EDRMS and log EDRMS number in registration application comments.

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UP TO HERE

7.4 In the registration application, assign the Officer field to “user 1, Training” and wait for entity to reply.

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Please note, if a second RNP enrolls and registers the affiliate, the first application processing must pause while registration and enrolment is completed for the second RNP. Comments should be updated on the first application if this should occur.

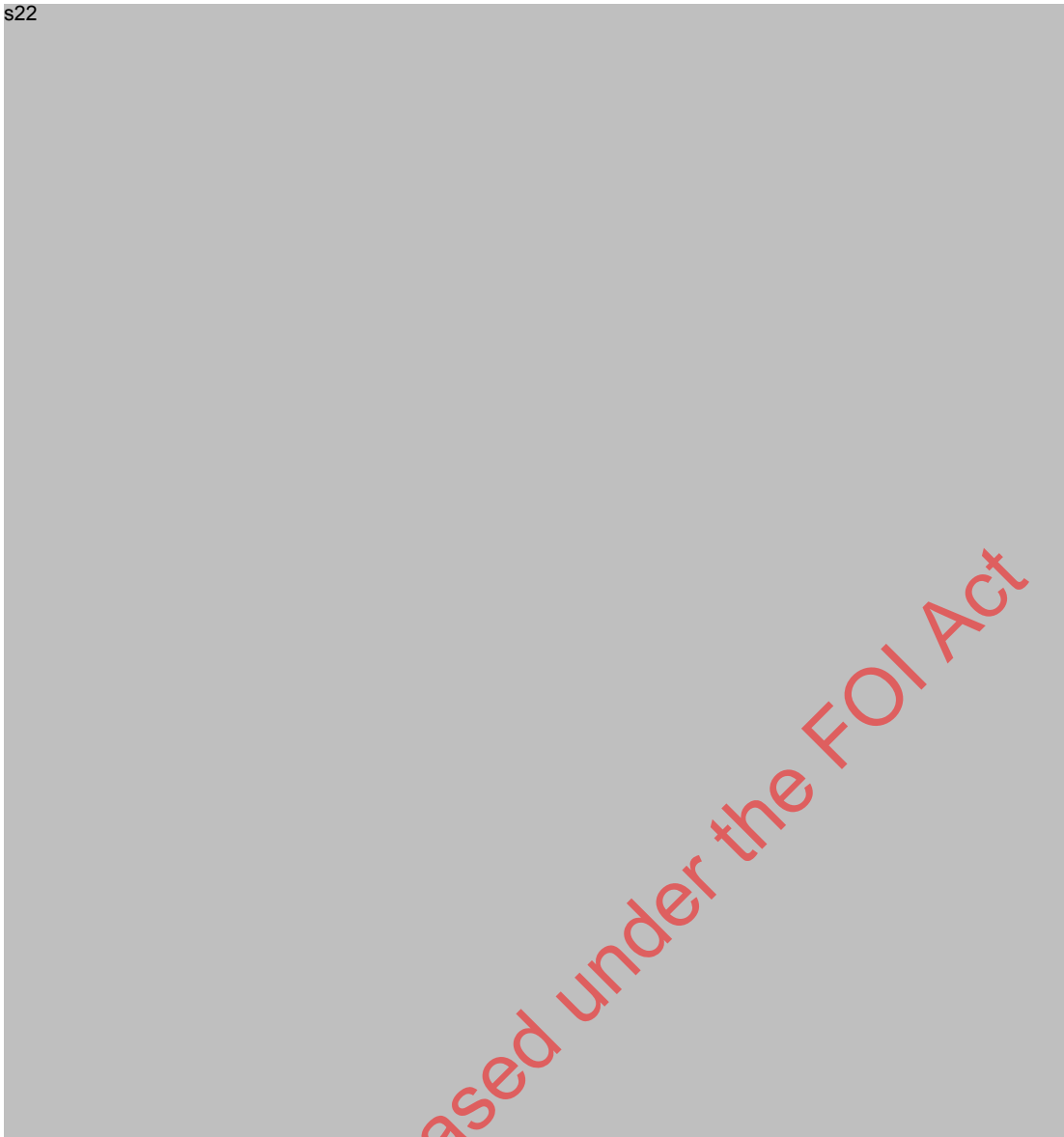
7.5 If the RNP advises that they will resubmit the application with an enrolment, this application will need to be withdrawn or reject accordingly. Go to step 9, Withdraw or reject application.

Step 8 Link to the organisation record

8.1 Once a genuine match is found or a new organisation is created, it will appear in the list of organisations in the resolve duplicate issue screen for selection:

- a. Tick the checkbox next to the record to be linked
- b. Select Apply to save the change

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- c. Go back to the applications queue to verify that the issue has been resolved (you may have to refresh your screen):

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- d. Application processing can recommence.

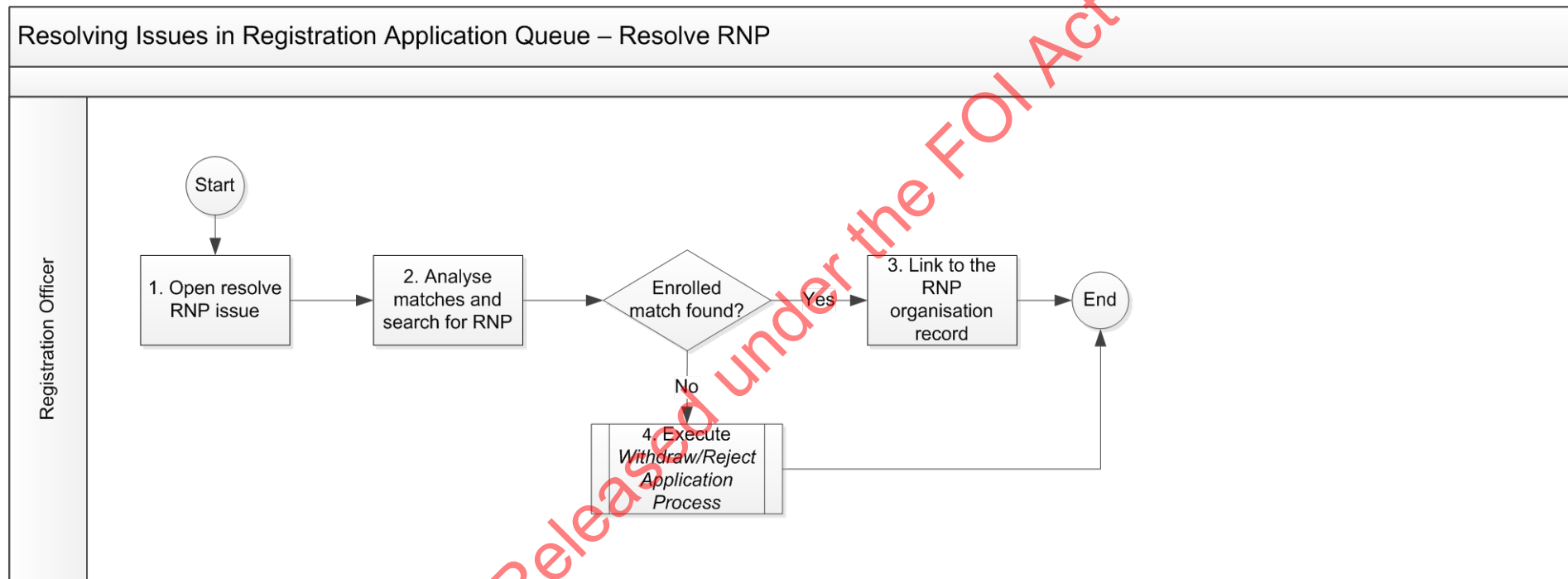
Step 9

Withdraw or reject application

- 9.1 Execute ***Withdraw/Reject Application Process***

5 Resolve RNP Issue

5.1 High Level Process Overview



5.2 Procedure – Resolve RNP Issue

When an entity that is registered as an independent submits an affiliate registration application the system will try to match the name of the RNP on the application form with the record of a registered RNP in ARMS. If the system does not know which RNP to link to, it will raise a Resolve RNP issue. The system may come back with a list of possible matches, or no possible matches.

The below procedure ensures a manual check is done to confirm if there is a valid RNP in ARMS, so that it can be linked to the registration application.

Open Resolve RNP issue

Registration Officer

- a. Go to the Outstanding Registrations Applications queue in ARMS

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- b. Find an issue link marked "Resolve RNP" (*Oldest Resolve RNP issues must be processed first*)
- c. Check that the issue has not already been assigned, i.e. Employee field is blank

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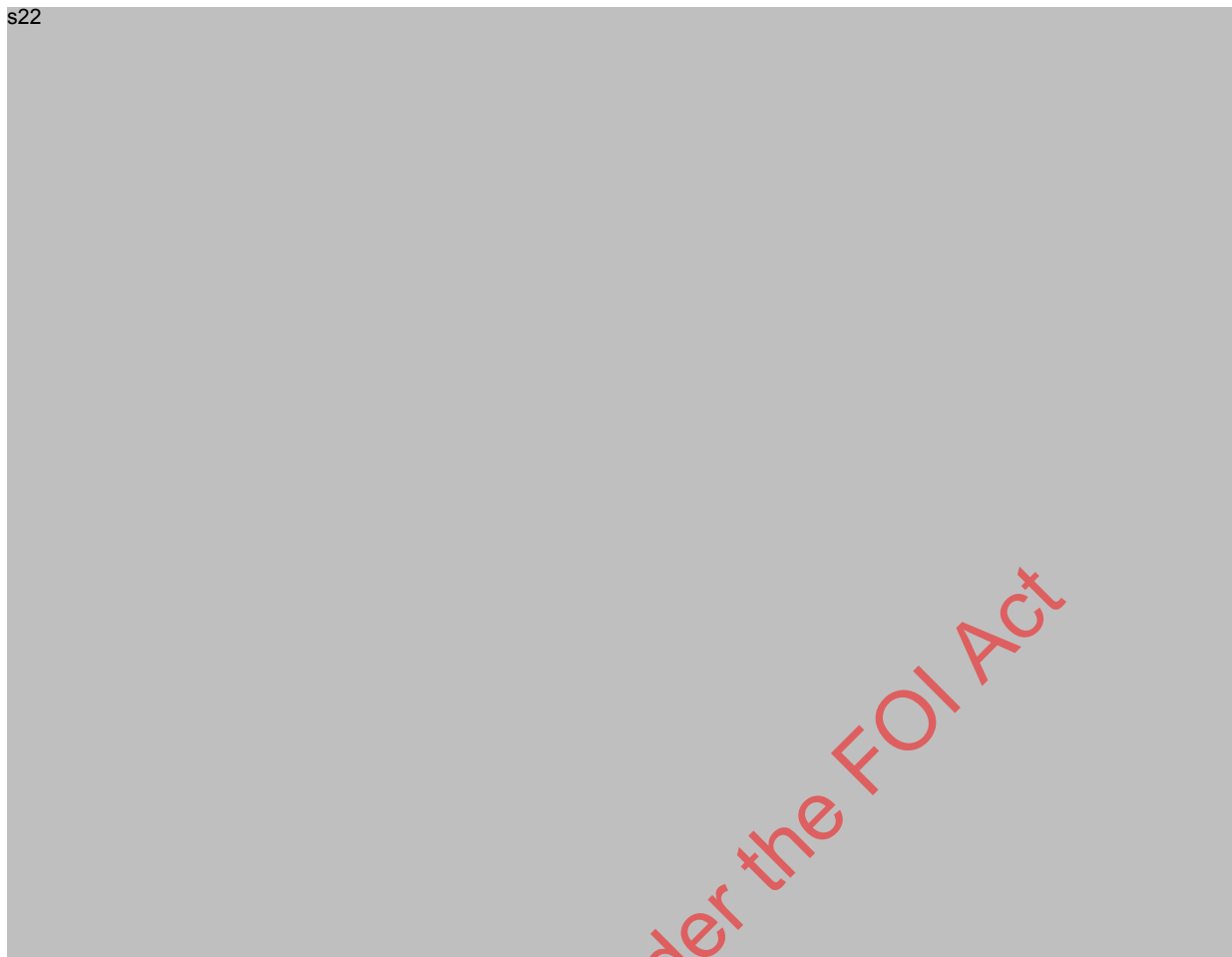
- d. Click on the Resolve RNP link to open the issue. There will be zero or more possible matches presented in the Matching Organisations list, based on name matches.

Analyse matches and search for RNP

2.1 Analyse all matches and do searches in ARMS to locate RNP as required:

- a. Go back to the queue and open the application. In the Events tab, open the application form and note the name and registration ID of the RNP as submitted on the form.

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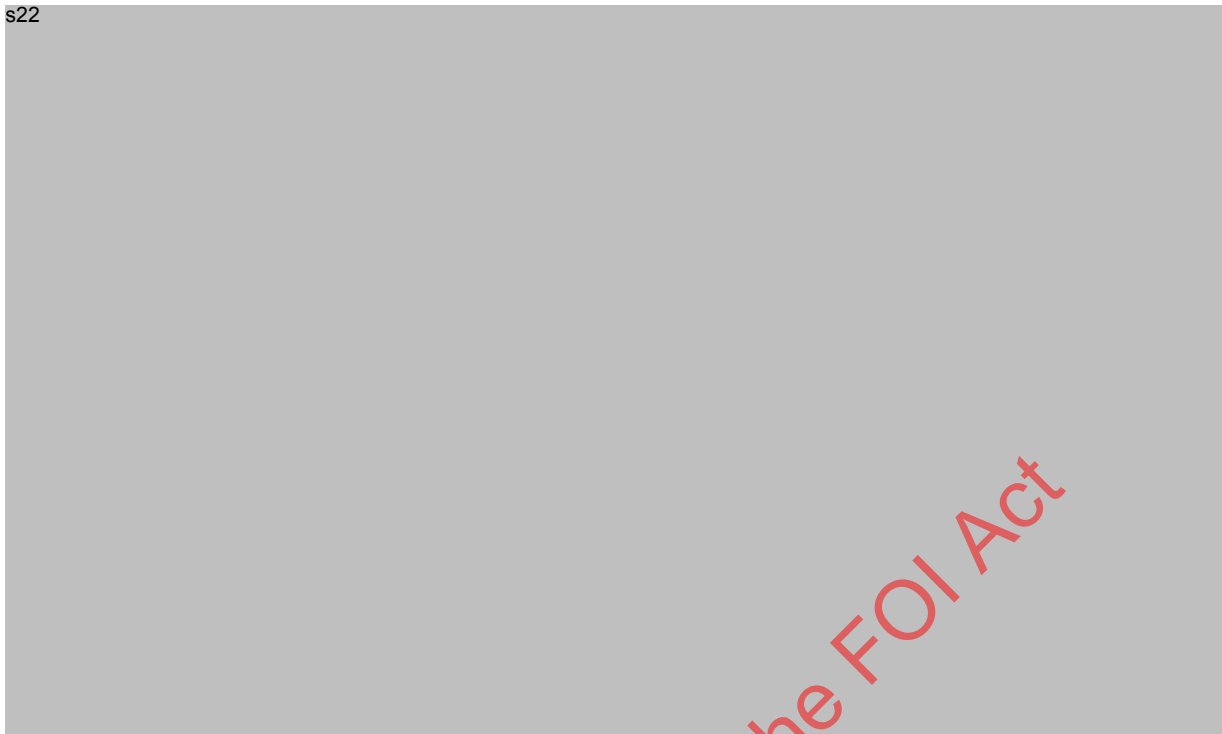
- b. Go back to the Resolve RNP issue and check each possible match against the name and registration ID on the form. Please note that an incorrect registration ID may have been submitted on the form.
- c. If there are no matches presented, perform ARMS searches based on name and registration ID.

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- d. If you find a valid match, add it to the list as shown below. The RNP must be **enrolled and registered** to be a valid match.

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- e. Go to step 3, Link to the RNP organisation record
- f. If no valid match is found, application should be rejected. Go to step 4, Reject the application

Link to RNP organisation record

- a. To link to the RNP record and resolve the issue, in the Resolve RNP issue screen, select the tick box for the record you want to link and click Apply

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- b. Go back to the application queue and verify that the Resolve RNP issue has been resolved and the network provider is now linked to the application

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- c. Processing of this application may now recommence

Reject the application

- 7 Execute ***Withdraw/Reject Application Process***

Please note that this automatically resolves the issue

6 Record Keeping

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7 Attachments/Checklist

7.1 Table of websites/ databases

Organisation	Website/ database	Information to obtain
ASIC	http://www.asic.gov.au/	View the status of various licences including AFSL, ACL and ACN Identify trading names and corresponding registration numbers
Australian Business Register	http://abr.business.gov.au/	View the status of an entity's ABN
ASIC	Mascot	Company information database where you can view addresses, director details, beneficial owner and holding company information as well as historical details (access approval required)
Google	http://www.google.com.au/	Identify related news articles and or locate entity website
	http://www.licence.nsw.gov.au/New/ http://www.olgr.nsw.gov.au/application_noticeboard.asp	NSW Liquor and gaming licenses
	http://www.vcglr.vic.gov.au/	VIC Liquor and gaming licenses
	https://secure.olgr.qld.gov.au/dcm/Gaming/Sites	QLD Liquor and gaming licenses

REGISTRATION APPLICATION VETTING PROCESS

Note that these instructions will be incorporated into the SOP when it is updated, and this document will contain the checklist only.

1. Open the registration applications queue in ARMS ('Registration' tab → 'Applications').
2. Assign the first unassigned application with the fewest 'Days Remaining' to yourself under 'Officer'.
3. Open the application, go to the 'Events' tab, and click 'Download' on the 'Application submitted' entry.
4. If the entity has an ACN, download an ASIC extract. If it has an ABN only, download an ABR lookup.
Save the ASIC/ABN extract to REGULATORY COMPLIANCE\Registration\RSR Registration - Application Vetting Documents 2015-16, named as 'AAN (RE No.) Legal name – ABR lookup/ASIC extract DD.MM.YYYY'
5. Review the following application fields:

A	<p>Legal name</p> <p>i) Company/Trust/Trustee: Matches ASIC/ABR exactly</p> <p>ii) Individuals/Partners: Full name aligns with ABR records. - Extra given names acceptable, missing names unacceptable. - Initials not accepted unless verified</p> <p><i>If a name is missing/incorrect</i> REJECT</p> <p><i>For initials only</i> CLARIFY → <i>if full name is provided</i> REJECT</p>
B	<p>Registration numbers All numbers are listed (e.g. ACN and ABN if applicable).</p> <p><i>If a number is missing/incorrect</i> REJECT</p>
C	<p>Principal place of business</p> <p>i) Company/ Trustee: Matches ASIC exactly</p> <p>ii) Individuals/Partners/Trust: Review for obvious discrepancies (e.g. postcode mismatch)</p> <p><i>If it does not match</i> CLARIFY</p>
D	<p>Subsidiary</p> <p>i) Company/ Trustee: All entities holding 50%+ shares are listed. If they have an ACN, verify fields Ai), B, Ci), and Fi) (directors only) in this checklist.</p> <p><i>If entity is missing</i> REJECT</p>
E	<p>Serious offences</p> <p>- Review and clarify any 'Yes's. Serious offence: 2+yrs imprisonment. - Provide a summary in the 'Comments' tab</p> <p><i>If further information is required</i> CLARIFY</p>
F	<p>Key personnel</p> <p>- Full names (as per Aii)) and correct dates of birth - Designated AML/CTF compliance officer is listed</p> <p>i) Company/ Trustee: All directors, secretaries, beneficial owners (25%+ shareholders, 'Yes' to beneficial owner question) listed</p> <p>ii) Individuals: Individual is listed</p> <p>iii) Partners: At least one partner is listed</p> <p><i>If a name or DOB is different</i> CLARIFY</p> <p><i>If a person is missing</i> REJECT</p>
G	<p>Exemption Verify any 'Yes's against AUSTRAC exemptions granted.</p> <p><i>If there's a 'Yes' but no exemption granted</i> REJECT</p>
H	<p>Scan through entire form for obvious discrepancies or inconsistencies</p> <p><i>If further information required</i> CLARIFY</p>
I	<p>Affiliates only: Confirm correct application type submitted (enrolment & registration/ registration only)</p> <p><i>If incorrect application type</i> REJECT</p>

REJECT

The discrepancy is not acceptable and the application cannot proceed.

CLARIFY

The discrepancy may be acceptable if it is confirmed by the applicant via email.

If the applicant states the application is incorrect, ask them to request the application be withdrawn via email.

Refer to SAFE
#4000472 for
email templates.

6. Go back to the queue, and review any ticked checkboxes against the application:

- a) s37(2)(b), s37(2)(c),
s47E(a), s47E(d)
- b)

s37(2)(b), s37(2)(c), s47E(a), s47E(d)

- c) **Offence history:** Refer to E on previous page.
- d) **Recently expired:** Go to the entity's profile → 'Registration' tab → 'Inactive' to review expired registrations.
- e) **Has or had conditions:** Go to the entity's profile → 'Registration' tab → 'Inactive' and 'Active' to review any entries under the 'Published Conditions' column.
- f) **Terminated by AUSTRAC:** Go to the entity's profile → 'Registration' tab → 'Inactive' to review terminated registrations.
- g) **Removed:** Go to the entity's profile → 'Registration' tab → 'Inactive' to review removed registrations.
- h) **Beneficial owner missing:** For companies with an ACN, review the 'Shareholder' section of the ASIC extract to determine if there are key persons who should be listed as beneficial owners.

7. Attach all ASIC/ABR documents and entity correspondence to the 'Documents' tab.

8. Add notes of all of your reviews to the 'Comments' tab:

- a) **For AFFs:** Recommend whether the registration application should be approved or declined based on your review, and assign the application to the manager under 'Officer'.
- b) **INDs & RNPs:** If the vetting passed, recommend a 75N letter be drafted, and assign the application to the manager under 'Officer'.
- The manager will assign the application back to your name for your further review or to prepare the 75N letter.
 - Prepare the draft using SAFE templates #4036506 for INDs and #4036511 for RNPs. Use the name and address of the 'Authorised individual' on the application entry.
 - Submit the letter for manager review and signature.
 - Scan the signed letter and save it to SAFE under **REGULATORY COMPLIANCE\Registration\RSR Registration - S75N notices and responses 2015-16, named as 'AAN (RE No.) Legal name – Draft 75N notice DD.MM.YYYY'**
 - Email the scanned PDF of the letter to the entity using the email template in SAFE #4000472, and post the original copy to the entity.
 - Attach a copy of the email and signed letter to the 'Documents' tab.
 - Click the 'Stop timer' link on the application and add a comment that the 75N letter has been sent today. Copy and paste this text to the 'Comments' tab.
 - Add details of the letter sent to the Correspondence Register (SAFE #4054304).



Australian Government
**Australian Transaction Reports
and Analysis Centre**

Standard operating procedure

Processing registration applications
Emails to applicants

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Standard operating procedures v1.0 control sheet

Version	Date Issued	Revision Description	Revision Author
1	17/10/12	New	Hayley Gledhill
2	13/11/12	Updated text post 31/10	Hayley Gledhill
3	08/08/13		Hayley Gledhill
4	07/04/14	Updated content	Claude Bucciol
5	17/06/14	Updated content	Frederic Naboya
6	03/07/14	Added material change email (#18)	Claude Bucciol
7	22/07/14	Added email for missing registration numbers for IND & RNP. Added RNP notice Letters and S75 N checklist	Claude Bucciol
7A	03/11/14	Included NPHC & Legal name natural persons letters as at 25/11/2014	Rachel Monahan
	19/2/2016	Added two new email templates for AFF and IRD/RNP key persons with name discrepancies	Claude Bucciol
	17/03/2016	Added new 'Miscellaneous' email templates	Amret Kaur

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Affiliate's Legal Name does not match - ABR/ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

The legal name provided in the application is not consistent with the records held by the <<Australian Securities and Investment Commission (ASIC)>> <<and/or>> <<Australian Business Register (ABR)>>. These records indicate that the legal name of your affiliate's business is: <<Affiliate Legal Name>>

If you are providing the trading name(s) of your affiliate's business, <<Affiliate Trading Name>> must also be provided in the business information section of the form.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left side of the screen and select "My Affiliates";
3. At the top of the new screen, click on "Enrol and/or register an affiliate";
4. Download a form by selecting the "Download affiliate registration form" option;
5. Complete all sections by including all relevant details;
6. Review all tabs and ensure that you have checked and verified all information provided;
7. Complete the declaration page and submit the amended form.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

UNCLASSIFIED

Affiliate's Controlling Entity not supplied - ABR/ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

Australian Securities and Investments Commission (ASIC) records indicate that <<Legal Name>> is controlled by <<another/other>> <<entity/entities>>, <<Controlling Entity Name(s)>>, and this information was not included in your application.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left side of the screen and select "My Affiliates";
3. At the top of the new screen, click on "Enrol and/or register an affiliate";
4. Download a form by selecting the "Download Affiliate Registration Form" option;
5. Complete all sections by including all relevant details;
6. Review all tabs and ensure that you have checked and verified all information provided;
7. Complete the declaration page and submit the amended form.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate's Registration ID number(s) not supplied - ABR/ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

An application for registration must contain the details of all registration numbers that apply to the business, which includes the <<Insert details of what's missing>>.

Records held by the <<Australian Securities and Investment Commission (ASIC)>> << and/or >> <<Australian Business Register (ABR)>> indicate that <<Affiliate Legal Name>>, has <<Registration Detail>> that was not provided in the application.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left of the screen and select "My Affiliates";
3. At the top of the new screen, click on "Enrol and/or register an affiliate";
4. Download a form by selecting the "Download affiliate registration form" option;
5. Complete all sections by including all relevant details;
6. Review all tabs and ensure that you have checked and verified all information provided;
7. Complete the declaration page and submit the amended form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate/Trustee Principal Business Address does not match - ABR / ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

According to records held by the Australian Securities and Investments Commission (ASIC), the address of <<the affiliate name>> <<or>> <<the trustee name>> principal place of business is:

<<Principal Business Address as per ASIC>>.

The address you provided in the application is:

<<Principal Business Address as per application>>

Please respond to this email **within two business days** to confirm that the address provided in the application form is correct, or advise AUSTRAC via return email that you wish to withdraw this application.

After you advise AUSTRAC that this application is to be withdrawn, and the withdrawal has been confirmed by AUSTRAC, you must update and submit your corrected affiliate <<enrolment and/or>> <<registration>> form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate Key personnel (company director(s), beneficial owner(s), secretary etc.) - ABR / ASIC records discrepancy

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

An application for <<enrolment>> <<and/or>> <<registration>> form must contain the details of all key personnel of the business, which includes beneficial owner(s) and director(s).

Records held by the Australian Securities and Investment Commission (ASIC) indicate that <<State which key personnel is missing – eg: secretary/beneficial owner/director>> should also be listed as key personnel in the application.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left of the screen and select "My Affiliates";
3. At the top of the new screen, click on "Enrol and/or register an affiliate";
4. Download a form by selecting the "Download affiliate registration form" option;
5. Complete all sections by including all relevant details;
6. Review all tabs and ensure that you have checked and verified all information provided;
7. Complete the declaration page and submit the amended form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

AUSTRAC's definition of key personnel is:.

For a company, corporation sole or body politic, key personnel are individuals who are:

- a) a beneficial owner (in respect of a company, any individual who owns through one or more shareholdings more than 25 per cent of the issued capital of the company);
- b) a director or secretary of a body corporate;
- c) a person who makes or participates in making decisions that affect the whole or part of the business of a body corporate;
- d) a person who has the capacity to significantly affect the corporation's financial standing;
- e) a person in accordance with whose wishes or instructions the directors of the corporation are accustomed to acting;
- f) a receiver, or receiver and manager of the property of the corporation;
- g) an administrator of a deed of company arrangement executed by the corporation;
- h) a liquidator of the corporation;
- i) any employee or agent of the body corporate with duties of such responsibility that his or her conduct may be fairly presumed to represent the body corporate's policy; for example, a person that has decision-making powers in respect to obligations under the AML/CTF Act.

AUSTRAC expects that the individual appointed as the AML/CTF Compliance Officer of a business is listed as one of the key personnel of a business applying for registration.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

UNCLASSIFIED

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

Released under the FOI Act

UNCLASSIFIED

Affiliate Key personnel not supplied (sole trader, partnership or trustee who is an individual or partnership) - ABR / ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate <<enrolment>> <<and/or>> <<registration>> form submitted on <<Application Received Date>>.

An application for registration must contain the details of all key personnel of the affiliate, which includes all owners and partners.

Records held by the <<Australian Securities and Investment Commission (ASIC)>> <<and/or>> <<Australian Business Register (ABR)>> indicate that <<Affiliate Legal Name>>, has a <<owner(s)>> <<and/or>> <<partner>> that was not provided but should also be listed as key personnel in the application.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left of the screen and select "My Affiliates"
3. At the top of the new screen, click on "Enrol and/or register an affiliate"
4. Download a form by selecting the "Download affiliate registration form" option
5. Complete all sections by including all relevant details
6. Review all tabs and ensure that you have checked and verified all information provided
7. Complete the declaration page and submit the amended form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

AUSTRAC's definition of key personnel

For a sole trader, partnership or a trustee who is an individual or partnership the key personnel includes individuals who are:

"an employee or agent with duties of such responsibility that his or her conduct may fairly be assumed to represent the policy of the business: for example, a person with decision-making powers in respect to obligations under the AML/CTF Act."

AUSTRAC expects that the individual appointed as the AML/CTF Compliance Officer of a business is listed as one of the key personnel of a business applying for registration.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

UNCLASSIFIED

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

Released under the FOI Act

UNCLASSIFIED

Affiliate - Key Personnel name supplied – ASIC/ABR records discrepancy

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the affiliate <<enrolment>> <<and/or>> <<registration>> form for <<enter legal name>> submitted on <<Application Received Date>>.

According to records held by the <<Australian Securities and Investment Commission (ASIC)>> <<and/or>> <<Australian Business Register (ABR)>>, the name of the <<Key person title e.g. owner, director/secretary>> is:

<< Key person as per ASIC>>.

The name you provided in the application is:

<<Key person's name as per application>>.

AUSTRAC is unable to progress this application until you provide a copy of the national police certificate (NPC) or national police history check (NPHC) that has been issued for <<key person name/s>> within 12 months preceding the date of lodging the application for registration.

Please respond to this email **within two business days** to confirm that the name provided in the application form is correct, and provide AUSTRAC with a copy of the NPC or NPHC.

Alternatively, advise AUSTRAC via return email that you wish to withdraw this application.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

Released under the FOI Act

UNCLASSIFIED

Affiliate already enrolled and an Enrolment & Registration form was submitted

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate enrolment and registration form submitted on <<Application Received Date>>.

<<Affiliate Legal Name>> is already enrolled with AUSTRAC and your application should be for registration only.

You must submit a new affiliate registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left of the screen and select "My Affiliates"
3. At the top of the new screen, click on "Enrol and/or register an affiliate"
4. Download a form by selecting the "Download affiliate registration form" option
5. Complete all sections by including all relevant details
6. Review all tabs and ensure that you have checked and verified all information provided
7. Complete the declaration page and submit the form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate not enrolled with AUSTRAC but Registration only form was submitted

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate application <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the affiliate registration form submitted on <<Application Received Date>>.

Affiliate << Legal Name>> is not currently enrolled with AUSTRAC and an affiliate enrolment and registration form should be submitted.

You must complete and submit an affiliate enrolment and registration form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left of the screen and select "My Affiliates";
3. At the top of the new screen, click on "Enrol and/or register an affiliate";
4. Download a form by selecting the "Download affiliate enrolment and registration form" option;
5. Complete all sections by including all relevant details;
6. Review all tabs and ensure that you have checked and verified all information provided;
7. Complete the declaration page and submit the form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate – Resolve No Matching (application is for registration only and there is no enrolment information)

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate Application - <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to progress the application for the registration of <<Affiliate Legal Name>> submitted on <<Application Received Date>>.

We do not have the enrolment information for this affiliate, therefore, we are unable to progress the application.

To resolve this matter, you must request via email to registration@austrac.gov.au one of the following:

1. **The application is to be withdrawn.** Following this advice to AUSTRAC you must submit an AUSTRAC affiliate enrolment and registration application form.
2. **The application is to remain queued for processing.** Following this advice to AUSTRAC the affiliate must log in to AUSTRAC Online and provide their enrolment information by submitting an AUSTRAC business profile form. They must also state they are an affiliate of your network.

Note: this must be done within 30 days to enable AUSTRAC sufficient time to process the registration application you have lodged/queued once the enrolment form has been lodged by the affiliate.

3. **The application is to be withdrawn.** Following this advice to AUSTRAC you can wait for the enrolment of the affiliate to occur from another network provider (if applicable). An AUSTRAC affiliate registration application form can then be submitted.

Please respond to this email **within two business days**, advising how you intend to progress the application.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

UNCLASSIFIED

<<AUSTRAC Employee>>

<<signature block>><<DO NOT INCLUDE PHONE NUMBER>>

Released under the FOI Act

UNCLASSIFIED

Affiliate – Duplicate application (affiliate is already registered by this RNP network)

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Affiliate Application - <<Receipt No>> <<Affiliate Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the application for affiliate registration submitted on <<ApplicationReceivedDate>>.

<<AffiliateLegalName>> is already registered as an affiliate of your network. This application is a duplicate.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate Trust - RNP has incorrect legal name corporate trustee registered instead of trust

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate Application - <<Receipt No>> <<Affiliate Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the application for enrolment and registration <<AffiliateLegalName>> submitted on <<ApplicationReceivedDate>>.

AUSTRAC requires the trustee(s) and the trust to be nominated, and therefore included in the legal name, the expected format for the legal name is:

<<insert full Trustee(s) name>> as trustee for ('ATF' accepted) <<Insert full Name of Trust>>

If there is more than one trustee of the trust, then all individuals must be nominated in the legal name (and/or company trustee(s) details if applicable).

A corrected application form needs to be submitted for this affiliate.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 12 months preceding the date of lodging the application for registration.
- The original or a certified copy of the consent for the remittance network provider (RNP) to lodge this application for registration as a remittance affiliate of the RNP.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP Legal Name does not match - ABR / ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the application for registration submitted on <<ApplicationReceivedDate>>.

The legal name provided in the application is not consistent with the records held by the Australian Business Register (ABR) and Australian Securities and Investments Commission (ASIC). These records indicate that the legal name of your business is <<Legal Name>>.

If providing the trading name(s) of your business, <<Trading Name>> must be provided in the business information section of the form.

You must update your AUSTRAC business profile form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left hand and select "My Business";
3. Download the AUSTRAC business profile form;
4. Complete all sections by including all relevant details;
5. Review all tabs and ensure that you have checked and verified all information provided;
6. Complete the declaration page and submit the form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 6 months preceding the date of lodging the application for registration.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP - Registration ID number(s) not supplied - ABR / ASIC records discrepancy

PLEASE NOTE: If ID numbers and business type fields are included but incorrect, they cannot update ABPF and must email the enrolment team and request the information be updated on their behalf.

These areas are “locked down” once completed – but ok to edit if ‘empty’ or left blank.

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Application <<Receipt No>> <<Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the application for registration submitted on <<Application Received Date>>.

An application for registration must contain the details of the correct <<business type>> <<and/or>> all registration numbers that apply to the business, which includes the <<state what's missing>>.

Australian Securities and Investment Commission (ASIC) and/or Australian Business Register (ABR) records indicate that <<Legal Name>>, has registration detail that was not provided in the application.

You must update your AUSTRAC business profile form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left hand and select “My Business”;
3. Download the AUSTRAC business profile form;
4. Complete all sections by including all relevant details;
5. Review all tabs and ensure that you have checked and verified all information provided;
6. Complete the declaration page and submit the form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP - Principal Place of Business does not match - ABR / ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the registration application for <<Legal Name>> submitted on <<Application Received Date>>.

According to records held by the Australian Securities and Investments Commission (ASIC), the address of the principal place of business <<and/or>> <<registered office>> of this organisation is:

<<STREET NUMBER STREET NAME>>
<<SUBURB STATE POSTCODE>>

The address provided in the application is:

<<STREET NUMBER STREET NAME>>
<<SUBURB STATE POSTCODE>>

Please respond to this email **within two business days** to advise whether the address provided in the application form is correct, or whether you wish to withdraw this application and submit a corrected application.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 6 months preceding the date of lodging the application for registration.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

IRD/RNP - Key Personnel not supplied – ABR/ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to process the application for registration submitted on <<Application Received Date>>.

An application for registration must contain the details of all key personnel of the business, which includes beneficial owners and directors. Records held by the Australian Securities and Investment Commission (ASIC) indicate that **beneficial owner/director** should be listed as key personnel in the application.

You must update your AUSTRAC business profile form:

1. Log into your AUSTRAC Online account;
2. Navigate the menus on the left hand and select "My Business";
3. Download the AUSTRAC business profile form;
4. Complete all sections by including all relevant details;
5. Review all tabs and ensure that you have checked and verified all information provided;
6. Complete the declaration page and submit the form.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

AUSTRAC's definition of key personnel

For a company, corporation sole or body politic, key personnel are individuals who are:

- a) a beneficial owner (in respect of a company, any individual who owns through one or more shareholdings more than 25 per cent of the issued capital of the company);
- b) a director or secretary of a body corporate;
- c) a person who makes or participates in making decisions that affect the whole or part of the business of a body corporate;
- d) a person who has the capacity to significantly affect the corporation's financial standing;
- e) a person in accordance with whose wishes or instructions the directors of the corporation are accustomed to acting;
- f) a receiver, or receiver and manager of the property of the corporation;
- g) an administrator of a deed of company arrangement executed by the corporation;
- h) a liquidator of the corporation;
- i) any employee or agent of the body corporate with duties of such responsibility that his or her conduct may be fairly presumed to represent the body corporate's policy; for example, a person that has decision-making powers in respect to obligations under the AML/CTF Act.

AUSTRAC expects that the individual appointed as the AML/CTF Compliance Officer of a business is listed as one of the key personnel of a business applying for registration.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 6 months preceding the date of lodging the application for registration.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

UNCLASSIFIED

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act. This information can be viewed at: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. To view this information please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

Released under the FOI Act

UNCLASSIFIED

IRD/RNP - Key Personnel name supplied – ASIC records discrepancy

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Application <<Receipt No>> <<Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the <<enrolment>> <<and/or>> <<registration>> form for <<enter legal name or your business>> submitted on <<Application Received Date>>.

According to records held by the Australian Securities and Investments Commission (ASIC), the name of the <<Key person title e.g. director/secretary>> is:

<< Key person as per ASIC>>.

The name you provided in the application is:

<<Key person's name as per application>>.

To progress the application AUSTRAC requests that you provide a copy of the national police certificate or national police history check that has been issued for key person name/s within 6 months preceding the date of lodging the application for registration.

Please respond to this email **within two business days** to confirm that the address provided in the application form is correct, or advise AUSTRAC via return email that you wish to withdraw this application.

Please send the national police certificate or national police history check to AUSTRAC via email or post:

Email (preferred)	registration@austrac.gov.au
Post:	AUSTRAC Registration Processing PO Box 5516 WEST CHATSWOOD NSW 1515 AUSTRALIA

UNCLASSIFIED

IRD/RNP - Key Personnel DOB does not match - ABR / ASIC records discrepancy

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the registration application for <<LegalName>> submitted on <<ApplicationReceivedDate>>.

According to records held by the Australian Securities and Investments Commission, the date of birth of <<KeyPersonnelFullName>> is <<DateOfBirth>>.

The date of birth provided in the application is <<DateOfBirth>>.

Please respond to this email **within two business days** to advise whether the date of birth provided in the application form is correct, or whether you wish to withdraw this application and submit a corrected application.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 6 months preceding the date of lodging the application for registration.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP - Claim to have exemption (not authenticated)

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application with Claim of Exemption - <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

AUSTRAC is seeking further information to progress the registration application submitted on <<Application Received Date>>.

The application submitted includes a claim the business is exempt from the requirement to have and maintain an AML/CTF program. According to records held by AUSTRAC there is no current program exemption for:

<<Legal Name>>.

Please respond to this email **within two business days** to advise why you believe this is the case.

Please visit the Exemption page on the AUSTRAC website at [Exemption Policy](#) to learn about the exemptions and under what circumstances they may be applied for and granted by the AUSTRAC CEO.

If requested, you must make the following documents available:

- A national police certificate or national police history check that has been issued for each of the key personnel within 6 months preceding the date of lodging the application for registration.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act. This information can be viewed at: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. To view this information please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

Application is withdrawn as requested

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	Application <<Receipt No>> <<Legal Name>>
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

The application for registration of <<LegalName>> dated <<ApplicationReceivedDate>>, has been withdrawn as requested. This application will not be processed by AUSTRAC.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP - S75N notice and checklist regarding application for registration

Send from:	<<Registration@austrac.gov.au>> **DO NOT USE NORMAL WORK EMAIL**
Subject:	<<AAN (RE) Legal Name>> - 75N notice & checklist
Send to:	<<Form submitter email address>>

Dear <<Form Submitter First Name>>,

Pursuant to section 75N of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act), we are writing to seek further information from you to process the application to register <<insert applicant legal name>> as a <<remittance network provider>> <<or>> independent remittance dealer>>.

Please see the attached PDF version of a letter detailing obligations for remittance service providers, and a request for documents as per the checklist.

After reading the information, please complete the checklist and return with all of the documents requested so that AUSTRAC can complete the processing of this application.

AUSTRAC requests that these documents (s75N notice response) be returned within 30 days via email to: registration@austrac.gov.au

The original of this letter has been sent to you as the authorised individual via Australia Post at the address shown on the application.

Further information and assistance

If you require assistance in developing an AML/CTF program that meets the requirements of the AML/CTF Act, it is recommended you seek independent advice on the requirements of an AML/CTF program.

Further information in regard to your obligations under the AML/CTF Act is available from AUSTRAC's website: www.austrac.gov.au and specific information in regard to developing an AML/CTF program is available on this AUSTRAC web page: <http://austrac.gov.au/chapter-6-amlctf-programs>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

IRD/AFF – ABPF updated for material change but new application is required

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: ABPF Update <<Receipt No>> <<Legal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

You recently submitted a material change request for <<LegalName>>.

Whenever there is a change to the legal name, business structure, ABN and/or ACN, a new application for enrolment and registration is required.

In this instance, a material change request is not the correct course of action.

AUSTRAC has restored the previous AUSTRAC Business Profile information (as it appeared prior to submission of your material change).

You will need to submit a new **affiliate/enrolment** and registration application using the **new/correct** legal name, business structure, and ABN/ACN.

Once the new entity has been successfully enrolled and registered, you will be required to submit a request to remove **original-entity-name** from the remittance sector register and the reporting entity roll.

Please note that a new **affiliate/enrolment** and registration application must be submitted when making any changes to legal name, business structure, ABN and/or ACN of a new entity.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

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Yours sincerely,

<<AUSTRAC Employee>>
 <<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

IRD/RNP: Application acknowledgement & response to request for update on progress of application

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application <<Receipt No>> <<Legal Name>>
Send to: <<Form submitter email address>>

Dear <<Form Submitter First Name>>,

Receipt of your application for registration as an <<independent remittance dealer (IRD)>><<and/or>><<remittance network provider (RNP)>> was acknowledged by AUSTRAC when submitted on <<Application Received Date>>.

In accordance with the AML/CTF Act, AUSTRAC must make a decision in relation to the application for registration within 90 days of:

- the completed application being lodged and/or,
- the receipt of further information provided by you after a s75N request has been issued by AUSTRAC

The current application has <<enter no of days >> days remaining and will be processed as soon as possible.

You will be advised if further information and/or documents are required.

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

Warning: Application Upload error

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Application upload error - <<Receipt No>> <<Legal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

Thank you for your email.

It appears that the uploads have encountered a technical error and they have not entered the queue. Our IT people are looking at the matter and as soon there is a solution, we will prioritise those applications.

AUSTRAC has 90 days to complete the processing of applications and will be in contact if any additional information is required.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

FOLLOW-UP Email: Response not yet received

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Remittance Sector Registration application your action required - <<Receipt No>> <<Legal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

We have not yet received a response to our email of ddMONTHyear (see email below), the due date for a response was ddMONTHyear.

We cannot proceed with the application if a response is not received by ddMONTHyear.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge documents with this application. AUSTRAC may request further documents at a later stage.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

UNCLASSIFIED

Affiliate Legal Name requirements e-mail (ABR/ABN) Individual & Partnership

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate applications for registration with AUSTRAC – Sole Trader & Partnership
Send to: Major RNP

ATTENTION: Remittance Network Providers

As you are aware, if the Australian Business Number (ABN) issued to an affiliate's business contains individuals AUSTRAC requires that all given names and family name of each individual be provided on the application when providing the business legal name.

AUSTRAC acknowledges that ABN records can be showing in various formats for individuals and partnerships, and may not include all given names, examples include:

- **Sole Trader - Individual**

A J ANORAK
ANORAK, ANDREW
ANORAK, A J

- **Partnership - Individuals**

A ANORAK, P ANORAK and D ANORAK
ANORAK, A and ANORAK, P and ANORAK, D

To clarify and illustrate requirements for the above individual and partnership examples, AUSTRAC expects that these affiliate applications be supplied in the following format:

- **Sole Trader – Individual**

ANDREW JOHN ANORAK
(all given names followed by family name)

- **Partnership – Individuals**

ANDREW JOHN ANORAK, PETER SIMON ANORAK & DOROTHY ANNE ANORAK
(all given names followed by family name)

Your co-operation is requested to avoid delays in processing your affiliate applications as AUSTRAC will be unable to process affiliate applications for individuals or partnerships that are received:

- without all given names,
- with initials instead of full given names,
- with the family name followed by given names or initials (incorrect format).

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> **<<DO NOT INCLUDE PHONE NUMBER>>**

AFFILIATE SUBMISSIONS (DO NOT USE – Material change should be made instead)

Affiliate has been registered incorrectly. Corporate trustee has been registered instead of the trust

Send from: REGISTRATION

Subject: Affiliate application - <<AffiliateLegalName>>

Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

It has come to AUSTRAC's attention that your affiliate, <<AffiliateLegalName>>, has been registered incorrectly.

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) requires a person to apply in writing to the AUSTRAC CEO for registration as:

- (a) A remittance network provider; or
- (b) An independent remittance dealer; or
- (c) A remittance affiliate of a registered remittance network provider.

The Act defines a person to mean any of the following:

- (a) An individual;
- (b) A company;
- (c) A trust;
- (d) A partnership;
- (e) A corporation sole;
- (f) A body politic.

AUSTRAC has identified that your registered affiliate, <<AffiliateLegalName>>, is actually the corporate trustee of the <<AffiliateLegalName>> TRUST. As noted above, it is the trust that must be registered with AUSTRAC, not the trustee of the trust.

To correct this matter <<RNPLegalName>> will need to submit a request to have the initial registered entity, <<AffiliateLegalName>>, removed from the Remittance Sector Register. This can be done via the relevant affiliate record in your My Affiliates screen in AUSTRAC Online.

Once removal of the entity has been confirmed, we require a new application for registration of <<AffiliateLegalName>> as trustee for <<AffiliateLegalName>> TRUST. This new application must include the full legal name for the trust as noted above, plus the ABN for the trust. The details of <<AffiliateLegalName>> must be provided in the trustee section of the form. Please note that the ACN for the corporate trustee is not relevant to the trust itself and should only be given in the trustee section of the form.

AUSTRAC does not permit an update to an existing affiliate's detail, where the change amends the business structure of the entity or the business registration numbers.

AUSTRAC will fast track approval of the new application, however, we are awaiting the enrolment application for the trust before your registration application can be processed. Please email registration@austrac.gov.au as soon as the new application has been submitted to alert us to process this application.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we

need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>> <<DO NOT INCLUDE PHONE NUMBER>>

Released under the FOI Act

AUSTRAC will correct LegalName record – Do not use this template

Duplicate registration application for Legal Name created in error

Send from: REGISTRATION (Not in use)

Subject: AUSTRAC registration

Send to: AML/CTF Compliance Officer email address

Dear <<Form Submitter First Name>>.

For your information, no action required.

Application for Registration of <<LegalName>>

The legal name provided in your application for registration submitted on <<ApplicationReceivedDate>> receipt number: <<ATRCReceiptNumber>> is not consistent with existing AUSTRAC records. This error has created a duplicate application, which AUSTRAC has been working to rectify. AUSTRAC has made the necessary change to the legal name under Chapter 55 of the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* to enable processing. The duplication error has now been addressed and your application for registration is now queued for processing the new receipt number for this application is <<ATRCReceiptNumber>>. There is no action required by you.

AUSTRAC will process your application within the relevant period of 90 days from the date the application was submitted to AUSTRAC.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>>

AUSTRAC duplicate address record – Do not use this template

Duplicate registration application for address created in error

Duplication of Address

Send from: REGISTRATION (Not in use)

Subject: AUSTRAC registration

Send to: AML/CTF Compliance Officer email address

Dear <<Form Submitter First Name>>,

For your information, no action required.

Application for Registration of <<Legal Name>>

The address provided in your application for registration submitted on <<ApplicationReceivedDate>> receipt number: <<ATRCReceiptNumber>> created a duplicate with existing AUSTRAC records. This matching of address has caused an error, which AUSTRAC has been working to rectify. AUSTRAC has made the necessary change to the address provided under Chapter 55 of the *Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)* to enable processing. This change is minor and will be reversed following the processing of your application to ensure the correct address is recorded for your reporting entity the new receipt number for this application is <<ATRCReceiptNumber>>. Your application for registration is now queued for processing. There is no action required by you.

AUSTRAC will process your application within the relevant period of 90 days from the date the application was submitted to AUSTRAC.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>>

UNCLASSIFIED

RNP Notice Letters
Send from – Registration Inbox
Also mail hard copy
Sydney EC# 554 788
Melbourne EC# 777 565

S75N checklists –
Sydney EC# 560 706
Melbourne EC# 777 598

Released under the FOI Act

UNCLASSIFIED

Affiliate application - Partnership, natural persons names required

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate (Partnership) application - <<Receipt No>> <<AffiliateLegal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>.

AUSTRAC is unable to complete the registration for the application for enrolment and registration submitted on <<ApplicationReceivedDate>>.

The legal name provided in the application is not compliant with the AUSTRAC rules (Chapter 56 Schedule 2, Part A Paragraph 14). The rules require that the full name of each of the partners is included in the legal name.

If providing the trading name(s) of your affiliate's business, <<AffiliateTradingName>> must be provided in the business information section of the form.

You must complete an Affiliate Registration Form:

- 1) log into your AUSTRAC Online account; use the menus on the left hand and click on "My Affiliates", then, at the top of the next screen, click on "Enrol and/or register an affiliate";
- 2) download a form using the second button "Download Affiliate Registration Form";
- 3) go through the form and complete all tabs;
- 4) affiliate Legal Name and Trading name(s) fields are on the "Business information" tab;
- 5) complete the declaration page and submit the amended form.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>>

Affiliate - Partnership, natural persons names required

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Affiliate Registration update (Partnership) - <<Registration ID(s)>> <<Legal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

AUSTRAC is writing to request you supply additional information regarding the registration of <<LegalName>> Registration ID(s) <<Registration ID(s)>>.

The legal name provided in the application is not compliant with the AUSTRAC rules (Chapter 56 Schedule 2, Part A Paragraph 14). The rules require that the full name of each of the partners is included in the legal name.

If providing the trading name(s) of your affiliate's business, <<AffiliateTradingName>> must be provided in the business information section of the form.

You must complete an Affiliate Registration update form:

- 1) log into your AUSTRAC Online account; use the menus on the left hand and click on "My Affiliates", then, at the top of the next screen, click on "Enrol and/or register an affiliate";
- 2) download a form using the second button "Download Affiliate Registration Form";
- 3) go through the form and complete all tabs;
- 4) affiliate Legal Name and Trading name(s) fields are on the "Business information" tab;
- 5) complete the declaration page and submit the amended form.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>>

UNCLASSIFIED

IRD/RNP Application - Partnership, natural persons names required

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Registration application (Partnership) - <<Receipt No>> <<Legal Name>>
Send to: Form submitter email address

Dear <<Form Submitter First Name>>,

AUSTRAC is unable to complete the registration for the application for affiliate enrolment and registration submitted on <<ApplicationReceivedDate>>.

The legal name provided in the application is not compliant with the AUSTRAC rules (Chapter 56 Schedule 1, Part A Paragraph 14 (Remittance Network Provider) Chapter 56 Schedule 3, Part A Paragraph 14 (Independent remittance services provider)). The rules require that the full name of each of the partners is included in the legal name.

If providing the trading name(s) of your business, <<TradingName>> must also be provided in the business information section of the form.

To correct your AUSTRAC business profile form and submit your registration application:

- 1) log into your AUSTRAC Online account, using the menus on the left hand side, and select "My Business";
- 2) using the link provided, download the AUSTRAC business profile form;
- 3) go to the tab called "Registration information"
- 4) Key Personnel details appear on the "Registration information" tab;
- 5) go through the form and complete all the tabs;
- 6) submit the amended form.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>>

IRD/RNP RSR organisation - Partnership, natural persons names required**Send from:** registration@austrac.gov.au**Subject: Registration update Partnership -** <<Receipt No>> <<Legal Name>>**Send to: Form submitter email address**

Dear <<Form Submitter First Name>>.

AUSTRAC is writing to request you supply additional information regarding the registration of <<LegalName>> Registration ID(s) <<Registration ID(s)>>.

The legal name provided is not compliant with the AUSTRAC rules (Chapter 56 Schedule 1, Part A Paragraph 14 (Remittance Network Provider) Chapter 56 Schedule 3, Part A Paragraph 14 (Independent remittance services provider)). The rules require that the full name of each of the partners is included in the legal name.

If providing the trading name(s) of your business, <<TradingName>> must also be provided in the business information section of the form.

To correct your AUSTRAC business profile form and submit your registration application:

- 1) log into your AUSTRAC Online account, using the menus on the left hand side, select "My Business";
- 2) using the link provided, download the AUSTRAC business profile form;
- 3) go to the tab called "Registration information"
- 4) Key Personnel details appear on the "Registration information" tab,
- 5) go through the form and complete all the tabs;
- 6) submit the amended form.

For businesses providing remittance services, you must make the following documents available, if requested:

- A national police certificate or national police history check that has been issued within the six month period preceding the date of the application for registration (or 12 months for affiliates of remittance network providers), for each of the key personnel
- If applicable, the original or a certified copy of a remittance network provider's consent to make an application for registration as a remittance affiliate of the remittance network provider.

Do not lodge these documents with this form – we will request these from you at a later stage if we need to view them.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act: <http://www.austrac.gov.au/businesses/enrolment-and-remitter-registration>

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: <http://www.austrac.gov.au/chapter-5-remitter-registration-requirements>

If you require further assistance please call the AUSTRAC contact centre on 1300 021 037 (a local call within Australia), or send an email to: contact@austrac.gov.au

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>>

Miscellaneous emails

Affiliate has expired

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****

Subject: Expiry of affiliates - <<AAN - RE No. - RNP Legal Name>>

Send to: AML/CTF Compliance Officer

Dear <<First Name>>,

This email is in regards to the recent expiry of registered affiliates of <<Legal name>>.

As a remittance network provider, <<Legal name>> is responsible for keeping the registration details of all of its affiliates up to date with AUSTRAC. This includes renewing or requesting the removal of affiliates' registrations as required.

XX of <<Legal name>>'s affiliates, listed in the table below, have expired in the last XX months.

Legal name	Registration No.	Expiry Date

Please advise why the registration of these affiliates expired, and were not renewed or removed. Note that the 'My Affiliates' renewal function in AUSTRAC Online provides a timeline of all affiliate registrations due to expire within six months.

Important

Under section 74 of the AML/CTF Act, providing remittance services to unregistered affiliates may constitute the commission of a criminal offence and result in imprisonment and/or fines. It may also amount to a contravention of a civil penalty provision, which may result in a financial penalty.

Yours sincerely,

<<AUSTRAC Employee>>

<<signature block>>

UNCLASSIFIED

Registration application from bookmakers

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Registration application - <<Receipt No>> <<Legal Name>>
Send to: Form submitter email address

I refer to <<Legal Name>> (shortened name)'s application for registration as a remittance provider. AUSTRAC has given consideration to the requirement for (shortened name) to be registered as a remittance provider under Part 6 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

AUSTRAC recognises that to operate, (shortened name) is required to hold an appropriate licence in a gaming jurisdiction in Australia. AUSTRAC understands that (shortened name) holds a licence issued by the <<State regulator>>. In the interest of regulatory efficiency, AUSTRAC considers that (shortened name) is not required to also be registered as a remittance provider because the licence issued by the <<State regulator >> imposes more extensive obligations compared with the requirements for registration on the Remittance Sector Register in Part 6 of the AML/CTF Act. Accordingly, AUSTRAC requests that (shortened name) withdraw its application for registration. This may be done by simply responding to this email and requesting it be withdrawn.

Please note that AUSTRAC still considers that (shortened name) has a requirement to provide international funds transfer instruction reports to AUSTRAC in accordance with subsection 45(2) of the AML/CTF Act.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>>

Released under the FOI Act

UNCLASSIFIED

Registration removal request submitted by affiliate

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: <<Affiliate AAN (RE No.) Legal Name>> - Removal of affiliate registration
Send to: RNP compliance officer

Dear <<First Name>>,

On <<Day Month Year>>, AUSTRAC received a request to remove the affiliate registration of <<Affiliate legal name>> with <<RNP legal name>>.

As this request was submitted by the affiliate, AUSTRAC requires confirmation from <<RNP legal name>> that it wishes to terminate the affiliate relationship with this entity.

Please respond by <<Day Month Year (in 7 calendar days)>> to advise whether or not <<RNP legal name>> wishes to remove the affiliate's registration.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>>

Released under the FOI Act

Explanation of key personnel required for trusts

Note that if key personnel have not been supplied in an application for trusts the standard 'key personnel not supplied' email in this document should be sent.

Who should be included as *key personnel* in trust arrangements?

1. Company ATF Trust

- a. For the trustee, any natural persons who meet the criteria under **part 1** below; **and**
- b. For the trust, any natural persons who meet the criteria under **part 2** below; **and**
- c. The designated AML/CTF compliance officer.

2. Individual ATF Trust

- a. For the trustee, any natural persons who meet the criteria under **part 2** below; **and**
- b. For the trust, any natural persons who meet the criteria under **part 2** below; **and**
- c. The designated AML/CTF compliance officer.

Part 1: Company, corporation sole or body politic

For a **company**, corporation sole or body politic, key personnel are natural persons who are:

- a beneficial owner (in respect of a company, any individual who owns through one or more shareholdings 25% or more of the issued capital of the company)
- a director or secretary of a body corporate
- a person who makes or participates in making decisions that affect the whole or part of the business of a body corporate
- a person who has the capacity to significantly affect the corporation's financial standing
- a person in accordance with whose wishes or instructions the directors of the corporation are accustomed to acting
- a receiver, administrator or liquidator of a body corporate
- any employee or agent of the body corporate with duties of such responsibility that his or her conduct may be fairly presumed to represent the body corporate's policy; for example, a person that has decision-making powers in respect to obligations under the AML/CTF Act.

Part 2: Sole trader, trust or partnership

For a sole trader, **trust** or partnership, key personnel are natural persons who are:

- an employee or agent with duties of such responsibility that his or her conduct may fairly be assumed to represent the policy of the business: for example, a person with decision-making powers in respect to obligations under the AML/CTF Act.

Parts 1 and 2 above are extracts taken from the [AUSTRAC ABPF explanatory guide](#). The term 'beneficial owner' is also defined in [Part 1.2.1 of the AML/CTF Rules](#).

UNCLASSIFIED

Reply to request to prioritise application

Send from: <<Registration@austrac.gov.au>> ****DO NOT USE NORMAL WORK EMAIL****
Subject: Re: <<Original subject>>
Send to: <<Original sender>>

Dear <<First Name>>,

Thank you for your email.

AUSTRAC must process all applications for registration and s75N correspondence (and subsequent document reviews) strictly in the order that they are received.

Unfortunately, unless AUSTRAC experiences a technical issue that affects the receipt or processing of an application, there are currently no other circumstances that allow for the 'expediting' or prioritising of an individual application ahead of other applications or s75N responses that have been received.

The current application has **XX** days remaining and AUSTRAC endeavours to process applications as soon as possible.

You will be advised if further information and/or documents are required.

Yours sincerely,

<<AUSTRAC Employee>>
<<signature block>>

Released under the FOI Act

Australian Transaction Reports
and Analysis Centre

Contact Centre 1300 021 037



Australian Government

AUSTRAC

Correspondence
PO Box 5516
West Chatswood, NSW 1515, Australia
www.austrac.gov.au

Ref: **SAFE#**/ <<RE#>>

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear <<Title Family Name>>

**Re: Request for further information regarding your application for registration
(section 75N notice)**

On **Day Month Year**, AUSTRAC received an application to enter <<Company Legal Name>> as an independent remittance dealer (IRD) on the Remittance Sector Register (RSR).

Pursuant to section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), we are writing to seek further information from you to process your application.

When assessing an application for registration as an IRD, the AML/CTF Act requires AUSTRAC to consider whether registering the IRD would involve a significant money laundering, financing of terrorism or serious organised crime risk.

In accordance with section 75B(6) of the AML/CTF Act, AUSTRAC must make a decision in relation to your application for registration within 90 days from the date you provide the information requested in this notice to AUSTRAC. However, AUSTRAC is not required to make a decision about your application unless you provide the requested information.

Please complete and return the attached checklist and supporting documents to AUSTRAC by **Day Month Year (30 days from date of letter)**.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

Yours sincerely

Sarah Beattie
MANAGER, CLIENT SERVICES

Released under the FOI Act

Independent Remittance Dealer Checklist

Reporting Entity (RE):	<<Company Legal Name>>				
Date application received:	Day Month Year	AAN:	<<AAN#>	RE Number:	<<RE#>>
Application number:	ATRC #				

Privacy Notice

Personal information is protected by law, including the *Privacy Act 1988*. AUSTRAC is authorised to collect the information in this form under Part 3A and Part 6 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) and under the AML/CTF Rules.

The information collected in this form will be used for the purposes of the Reporting Entities Roll and the Remittance Sector Register, and for lawful purposes under the AML/CTF Act, AML/CTF Rules, *Financial Transaction Reports Act 1988*, *Australian Transaction Reports and Analysis Centre Supervisory Cost Recovery Levy Act 2011*, *Australian Transaction Reports and Analysis Centre Supervisory Cost Recovery Levy (Collection) Act 2011* and the Privacy Act.

AUSTRAC discloses personal information to the agencies and entities covered by Part 11 of the AML/CTF Act, and to overseas recipients who are authorised or required by law to receive personal information. The countries to which AUSTRAC discloses personal information are described in AUSTRAC's Privacy Policy.

AUSTRAC's Privacy Policy contains additional information regarding AUSTRAC's Privacy practices and is available at http://www.austrac.gov.au/privacy_policy.html

Please answer the questions below

If you do not provide the information requested in the checklist below, AUSTRAC will not be able to process your application.

1) To enable AUSTRAC to gain an understanding of the nature, size and complexity of your proposed remittance business, please respond to each of the following questions in regard to the remittance services you will provide:

a) What is the nature of your business (e.g. convenience store and remittance service)?

.....

b) How many people, including yourself, does your business employ (paid and unpaid)?

.....

c) Please describe your expected customers.

.....

d) What is your expected volume and value of remittance transactions?

.....

e) What countries does your business intend to provide remittance payments to/from?

.....

2) Please provide a copy of your AML/CTF program and supporting documents in accordance with the requirements of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

☐ Attached

FOR OFFICIAL USE ONLY (when complete)

- 3) Please confirm if you have sought independent advice in the preparation of your AML/CTF program. ☐ Yes ☐ No

If 'Yes', please provide details of who provided this advice:

.....

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If 'No', please go to question 4)

- 4) Please confirm that your AML/CTF program is written for, and is specific to, your business. ☐ Yes ☐ No

- 5) Please provide certified copies of one the following for each of the key personnel identified in your application:

- a) National Police Certificates or foreign equivalents issued within the 6 months preceding your application, or ☐ Attached
- b) National Police History checks issued within the 6 months preceding your application. ☐ Attached

Please retain the original copies of these documents for your records.

If you are unable to provide the certified copies of the documents, please provide the evidence on which you relied in support of the declaration made in the application that your key personnel have not been charged, prosecuted and/ or convicted in relation to money laundering, financing of terrorism, people smuggling, fraud, a serious offence, an offence under the AML/CTF Act or an offence under the *Financial Transactions Reports Act 1988*.

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- 6) Please provide details of any remittance businesses you have or have had a business involvement or personal involvement with. Provide the legal name, address, and where possible ABN/ACN.

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FOR OFFICIAL USE ONLY (when complete)

- 7) If you have any other information which you consider may be relevant to assist AUSTRAC in determining whether you have the capacity to fulfil your responsibilities as an independent remittance dealer under the AML/CTF Act, please provide information in the space provided or attach another page.

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I declare that the information provided in this checklist is true, accurate and complete.

Full name:

Position/title:

Signature:

Date: ____ / ____ / ____

Please return this completed checklist and additional documents to AUSTRAC via email or post:

Email (preferred) registration@austrac.gov.au

Post AUSTRAC
Registration Processing
PO Box 5516
WEST CHATSWOOD NSW 1515
AUSTRALIA

Australian Transaction Reports
and Analysis Centre

Contact Centre 1300 021 037



Australian Government

AUSTRAC

Correspondence
PO Box 5516
West Chatswood, NSW 1515, Australia
www.austrac.gov.au

Ref: **SAFE#**/ <<RE#>>

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear <<Title Family Name>>

**Re: Request for further information regarding your application for registration
(section 75N notice)**

On **Day Month Year**, AUSTRAC received an application to enter <<Company Legal Name>> as a remittance network provider (RNP) **and as an independent remittance dealer (IRD)** on the Remittance Sector Register (RSR).

Pursuant to section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), we are writing to seek further information from you to process your application.

When assessing an application for registration as an RNP, the AML/CTF Act requires AUSTRAC to consider whether registering the RNP would involve significant money laundering, financing of terrorism, or serious organised crime risk.

In accordance with section 75B(6) of the AML/CTF Act, AUSTRAC must make a decision in relation to your application for registration within 90 days from the date you provide the information requested in this notice to AUSTRAC. However, AUSTRAC is not required to make a decision about your application unless you provide the requested information.

Please complete and return the attached checklist and supporting documents to AUSTRAC by **Day Month Year (30 days from date of letter)**.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

Yours sincerely

Sarah Beattie
MANAGER, CLIENT SERVICE

Released under the FOI Act

Remittance Network Provider Checklist

Reporting Entity (RE):	<<Company Legal Name>>				
Date application received:	Day Month Year	AAN:	<<AAN#>	RE Number:	<<RE#>>
Application number:	ATRC #				

Privacy Notice

Personal information is protected by law, including the *Privacy Act 1988*. AUSTRAC is authorised to collect the information in this form under Part 3A and Part 6 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) and under the AML/CTF Rules.

The information collected in this form will be used for the purposes of the Reporting Entities Roll and the Remittance Sector Register, and for lawful purposes under the AML/CTF Act, AML/CTF Rules, *Financial Transaction Reports Act 1988*, *Australian Transaction Reports and Analysis Centre Supervisory Cost Recovery Levy Act 2011*, *Australian Transaction Reports and Analysis Centre Supervisory Cost Recovery Levy (Collection) Act 2011* and the Privacy Act.

AUSTRAC discloses personal information to the agencies and entities covered by Part 11 of the AML/CTF Act, and to overseas recipients who are authorised or required by law to receive personal information. The countries to which AUSTRAC discloses personal information are described in AUSTRAC's Privacy Policy.

AUSTRAC's Privacy Policy contains additional information regarding AUSTRAC's Privacy practices and is available at http://www.austrac.gov.au/privacy_policy.html

Please answer the questions below

If you do not provide the information requested in the checklist below, AUSTRAC will not be able to process your application.

1) To enable AUSTRAC to gain an understanding of the nature, size and complexity of your proposed remittance business, please respond to each of the following questions in regard to the remittance services you will provide:

a) What is the nature of your business (e.g. convenience store and remittance service)?

.....

b) How many people, including yourself, does your business employ (paid and unpaid)?

.....

c) What is your expected volume and value of remittance transactions?

.....

d) What countries does your business intend to provide remittance payments to/from?

.....

2) Please provide a copy of your AML/CTF program and supporting documents in accordance with the requirements of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

☐ Attached

FOR OFFICIAL USE ONLY (when complete)

- 3) Please confirm if you have sought independent advice in the preparation of your AML/CTF program. ☐ Yes ☐ No

If 'Yes', please provide details of who provided this advice:

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.....

If 'No', please go to question 4)

- 4) Please confirm that your AML/CTF program is written for, and is specific to, your business. ☐ Yes ☐ No

- 5) Please provide a copy of the AML/CTF program and supporting documents that you intend to make available to affiliates in order for them to meet their obligations under the AML/CTF Act. ☐ Attached

- 6) Please provide certified copies of one the following for each of the key personnel identified in your application:

- a) National Police Certificates or foreign equivalents issued within the 6 months preceding your application, or ☐ Attached
b) National Police History checks issued within the 6 months preceding your application. ☐ Attached

Please retain the original copies of these documents for your records.

If you are unable to provide the certified copies of the documents, please provide the evidence on which you relied in support of the declaration made in the application that your key personnel have not been charged, prosecuted and/ or convicted in relation to money laundering, financing of terrorism, people smuggling, fraud, a serious offence, an offence under the AML/CTF Act or an offence under the *Financial Transactions Reports Act 1988*.

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- 7) Please provide details of any remittance businesses you have or have had a business involvement or personal involvement with. Provide the legal name, address, and where possible ABN/ACN.

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- 8) Please provide a list of entities that you intend to register as affiliates with AUSTRAC.
The list must include the complete legal name, ABN and/ or ACN and principal place of business.
Please note that provision of this list to AUSTRAC is not considered a registration application.

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- 9) Does your business have a written agreement with its affiliates that refers to AML/CTF obligations, key roles and responsibilities? ☐ Yes ☐ No

If 'Yes', please go to question 10)

If 'No', please answer the following question:

- a) Does your business intend to initiate written agreements with your affiliates that refer to AML/CTF obligations, key roles and responsibilities? ☐ Yes ☐ No

- 10) Does your business intend to report international funds transfers and threshold transactions to AUSTRAC on behalf of your affiliates? ☐ Yes ☐ No

- 11) Does your business intend to report suspicious matters to AUSTRAC on behalf of your affiliates? ☐ Yes ☐ No

- 12) Does your business intend to implement ongoing customer due diligence processes on behalf of your affiliates? ☐ Yes ☐ No

- 13) If you have any other information which you consider may be relevant to assist AUSTRAC in determining whether you have the capacity to fulfil your responsibilities as a remittance network provider under the AML/CTF Act, please provide information in the space provided or attach another page.

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FOR OFFICIAL USE ONLY (when complete)

I declare that the information provided in this checklist is true, accurate and complete.

Full name:

Position/title:

Signature:

Date: ____ / ____ / ____

Please return this completed checklist and additional documents to AUSTRAC via email or post:

Email (preferred) registration@austrac.gov.au

Post AUSTRAC
Registration Processing
PO Box 5516
WEST CHATSWOOD NSW 1515
AUSTRALIA

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Assessment Worksheet – xxxxxx

Assessment methodologies

1 Applicable customer identification procedure

- Identify the customer types to whom designated services are provided. Identify relevant provisions in Chapter 4 of the Rules.
- Review reporting entity's applicable customer identification procedures(ACIP) documentations
- Review and analyse the application of the ML/TF risk assessment in relation to the ACIP applied
- Review a sample of the collection and verification additional KYC information in customer identification records for ongoing customer due diligence (OCDD), high risk and discrepancy purposes
- Inspect or review working papers used in the customer identification process
- Interview staff who carry out the application customer identification procedures
- Inquire about any automated system designed for high volume customer identification and observe its function
- Inspect any incident registers and action outcomes
- Confirm Board and senior management oversight, obtain evidence in support of it
- Utilise Compliance Assessment Worksheet to work through reporting entity's compliance obligations in this area

Assessment Worksheet – xxxxxx

2 Monitoring transaction reports

- Inquire about and review the systems and controls for monitoring the report of threshold transaction reports and international funds transfer instructions for additional KYC or SMR.
- Review any automated system designed for high volume transactions
- Interview staff who monitor the reporting of these other transaction reports and observe their application of procedures
- Inspect any incidents registers and action outcomes
- Confirm Board and senior management oversight, obtain evidence in support of it
- Utilise Compliance Assessment Worksheet to work through reporting entity's compliance obligations in this area

3 Enhanced customer due diligence

- Review procedures/risk model for assessing customers against business' ML/TF risks
- Inquire about the development of the procedures and the implementation
- Review a sample of ECDD undertaken on customers
- Utilise Compliance Assessment Worksheet to work through reporting entity's compliance obligations in this area

Assessment Worksheet – xxxxxx

4 Identify suspicious matters

- Inquire about and review the procedures for identifying and reporting potential suspicious matters
- Interview staff who are in a position to identify potentially suspicious behaviour to test the application and effectiveness
- Review procedures for the determination that a suspicion arises on reasonable grounds are appropriate
- Inspect or review working papers used in the escalation process or determination process
- Test ability to response to concern or incident within 3 days/24 hrs.
- Review quality of suspicious matter reports submitted by the reporting entity
- Inspect any incidents registers and action outcomes
- Confirm Board and senior management oversight, obtain evidence in support of it
- Utilise Compliance Assessment Worksheet to work through reporting entity's compliance obligations in this area

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Assessment Worksheet – xxxxxx

Compliance assessment worksheet

Reporting Entity Name: xxxxx

Reporting Entity No: xxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	ACIP			
	Does the reporting entity have ACIP developed and do they comply with the requirements in the Rules?	<u>Act</u> - 81(1) & 84(3)(b) <u>Rules</u> - Chapter 4		
	Are customers risk assessed for appropriate ACIP to apply?	<u>Act</u> - 81(1) & 84(3)(b) <u>Rules</u> - 4.1.3		
	How are PEPs identified and treated?	<u>Act</u> – 81(1) & 84(3)(b) <u>Rules</u> -4.13		
	Are there procedures to determine whether other KYC is collected? (at on-boarding)	<u>Act</u> –81(1) & 84(3)(b) <u>Rules</u> - Chapter 4		
	Are there procedures to respond to	<u>Act</u> –81(1) &		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	any discrepancy that arises?	84(3)(b) <u>Rules</u> - Chapter 4		
	Is ACIP carried out by an agent or another reporting entity or a licensed financial advisor?	<u>Act</u> – 37, 38, 81(1) & 84(3)(b) <u>Rules</u> - Chapter 7		
	Risk Assessment			
	Has the RE considered its customer types in identifying its ML/TF risk?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.4(1)		
	Has the RE considered the types of designated services it provides in identifying its ML/TF risk?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.4(2)		
	Has the RE considered the methods by which it delivers designated services in identifying its ML/TF risk?	<u>Act</u> – 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.4(3)		
	Has the RE considered the foreign jurisdictions with which it deals in	<u>Act</u> - 81(1) & 84(2)(a) & (c)		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	identifying its ML/TF risk?	<u>Rules</u> - 8.1.4(4)		
	Changes to ML/TF risk			
	Is Part A designed to enable the RE to understand the nature and purpose of the business relationship with its customer types?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(1)		
	Is Part A designed to enable the RE to understand the control structure of non-individual customers?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(2) & 9.1.5(2)		
	Is Part A designed to enable the RE to identify significant changes in ML/TF risk for the purposes of its Part A and Part B programs?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(3)		
	Is Part A designed to enable the RE to assess the ML/TF risk posed by new designated services prior to introducing them to the market?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(5)(a)		
	Is Part A designed to enable the RE to assess the ML/TF risk posed by new methods of designated service delivery prior to adopting them?	<u>Act</u> - 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(5)(b)		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	Is Part A designed to enable the RE to assess the ML/TF risk posed by new or developing technologies used for the provision of a designated service prior to adopting them?	<u>Act</u> – 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(5)(c)		
	Is Part A designed to enable the RE to assess the ML/TF risk posed by changes arising in the nature of the business relationship, control structure or beneficial ownership of its customers?	<u>Act</u> – 81(1) & 84(2)(a) & (c) <u>Rules</u> - 8.1.5(5)(d)		
	Risk Awareness Training			
	Does Part A include an AML/CTF risk awareness training program?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.2.1		
	Is the AML/CTF risk awareness training program designed so that employees receive appropriate training at appropriate intervals?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.2.2		
	Is the AML/CTF risk awareness training designed to enable employees to: <ul style="list-style-type: none"> understand the obligations of the RE, 	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.2.3		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	<ul style="list-style-type: none"> the consequences of non-compliance, the type of ML/TF risk the RE faces and the potential consequences of the risk and <p>the processes and procedures in the RE's AML/CTF program that are relevant to the employee?</p>			
	Employee Due Diligence			
	Does Part A include an employee due diligence program?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.3.1		
	Does the employee due diligence program put in place systems and controls to determine whether to and in what manner to screen prospective employees?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.3.2		
	Does the employee due diligence program put in place systems and controls to determine whether to and in what manner to re-screen employees who are transferred or promoted?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.3.3		
	Does the employee due diligence	<u>Act</u> – 81(1) &		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	program establish and maintain a system for the RE to manage employees who fail to comply?	84(2)(c) <u>Rules</u> - 8.2.4		
	Board Governance			
	Has Part A been approved by the board or senior management?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.4.1		
	Is Part A subject to ongoing oversight by the board and senior management?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.4.1		
	AML/CTF Compliance Officer			
	Does Part A designate a person as the AML/CTF Compliance Officer at management level?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.5.1		
	Independent review			
	Has the Part A program been subject to an independent review?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.6.1		
	Highlight the findings of the last review.			
	Does the review detail the purpose?	<u>Act</u> – 81(1) & 84(2)(c)		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
		<u>Rules</u> - 8.6.2		
	<p>Were the results provided to the board or senior management?</p> <p>Provide information on how the RE responded to the findings and the relevant time frames for any action items.</p>	<p><u>Act</u> – 81(1) & 84(2)(c)</p> <p><u>Rules</u> - 8.6.3</p>		
	AUSTRAC Feedback			
	Does Part A include procedures for the RE to have regard to AUSTRAC feedback?	<p><u>Act</u> – 81(1) & 84(2)(c)</p> <p><u>Rules</u> - 8.7.1</p>		
	Reporting obligations			
	Are the RE's reporting obligations included in its Part A program?	<p><u>Act</u> – 81(1) & 84(2)(c)</p> <p><u>Rules</u> - 8.9.1(1)</p>		
	Does the Part A program detail the systems and controls used to ensure compliance with reporting obligations?	<p><u>Act</u> – 81(1) & 84(2)(c)</p> <p><u>Rules</u> - 8.9.1(2)</p>		
	Does the Part A program detail the RE's obligation to update its enrolment details with AUSTRAC?	<p><u>Act</u> – 81(1) & 84(2)(c)</p> <p><u>Rules</u> - 8.9.1(3)</p>		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	Reports of suspicious matters (SMR)			
	Can the RE demonstrate that it has: - a method for determining what behaviours or activities represent a suspicious matter? - a procedure for capturing the reportable details for suspicious matter reporting	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.9.1(1)		
	Does the RE have appropriate procedures to ensure SMRs are reported in line with s41 of the AML/CTF Act and Chapter 18 of the Rules, including relevant time frames?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.9.1(1)		
	Are previous investigations on a particular customer automatically linked through the system, or do analysts have to search for these?			
	Are there procedures to escalate unusual matters identified in TMP for SMR consideration?			
	Are there procedures to verify the identity of pre-commencement customers if a suspicious matter reporting obligations arises?	<u>Act</u> – 29(2) <u>Rules</u> – 6.3.2		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	Does the RE have procedures to prevent ‘tipping off’?			
	Reports of threshold transactions (TTRs)			
	What method does the RE use for reporting TTRs?			
	Does the RE have appropriate procedures to ensure TTRs are reported in line with s43 of the AML/CTF Act and Chapter 19 of the Rules, including relevant time frames?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.9.1(1)		
	Reports of international funds transfer instructions (IFTIs)			
	What method does the RE use for reporting IFTIs?			
	Does the RE have appropriate procedures to ensure IFTIs are reported in line with s45 of the AML/CTF Act and Chapters 16 and/or 17 of the Rules, including relevant time frames?	<u>Act</u> – 81(1) & 84(2)(c) <u>Rules</u> - 8.9.1(1)		
	OCDD – Further KYC			
	What systems and controls are in place to determine whether further	<u>Act</u> – 36(1) (b), 81(1) &		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	KYC information or beneficial owner information should be collected?	84(2)(c) <u>Rules</u> – 15.2		
	What circumstances would trigger updating or verifying of KYC information or beneficial owner information?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.3		
	How does the RE ensure that additional KYC requirements triggered by the system are attended to?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.3		
	OCDD – Transaction Monitoring			
	Is the transaction monitoring program (TMP) included in Part A of its AML/CTF program?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.4		
	Is the TMP outsourced? Any reliance on parties outside the business unit. If so, what due diligence is conducted?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.5		
	Are the ‘risk-based systems and controls’ adequate for the business?	<u>Act</u> – 36(1) (b), 81(1) &		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
		84(2)(c) <u>Rules</u> – 15.5		
	<p>Describe how the monitoring mechanisms are capable of:</p> <ul style="list-style-type: none"> • Detecting complex, unusual transactions • Detecting unusual patterns of transactions, which have no apparent economic or visible lawful purpose • Identifying transactions that may relate to the financing of terrorism. • Identifying higher volume customers and/or customer networks • Identifying high risk jurisdictions, or other high risk indicators 	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.6 & 15.7		
	<p>Are there processes in place to ensure that:</p> <ul style="list-style-type: none"> • There is a formal review process for the TMP triggers. 	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.5, 15.6 & 15.7		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	<ul style="list-style-type: none"> It is based on the AML/CTF risk assessment. The review includes the rationale for transactions which are in and out of scope of the TMP? There is oversight and approval by those charged with governance of the TMP? 			
	<p>What processes are in place to ensure that the TMP triggers are reviewed:</p> <ul style="list-style-type: none"> As changes to business occur; Periodically as part of business as usual activities. <p>Are changes in customers' risk level factored into its TMP triggers?</p>	<p><u>Act</u> – 36(1) (b), 81(1) & 84(2)(c)</p> <p><u>Rules</u> – 15.5, 15.6 & 15.7</p>		
	<p>How often is the monitoring program run? Daily, weekly, monthly, quarterly, half yearly etc</p>	<p><u>Act</u> – 36(1) (b), 81(1) & 84(2)(c)</p> <p><u>Rules</u> – 15.5</p>		
	OCDD – Enhanced Customer Due Diligence			

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	Is the enhanced customer due diligence (ECDD) included in Part A of its AML/CTF program?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.8		
	How does the entity know the original beneficial owner has changed? What is the frequency of reviewing this?			
	What type of information would be collected? How would the entity go about collecting this information from its customers How does it decide when to verify and how would it verify (eg. types of identification used)	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.10		
	Does the RE seek senior management approval for: <ul style="list-style-type: none">• Establishing or continuing the relationship with the customer;• Whether a transaction should be processed; or• Whether the designated service should commence/continue to be provided to the customer?	<u>Act</u> – 36(1) (b), 81(1) & 84(2)(c) <u>Rules</u> – 15.11		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
	<p>What measures are in place to ensure that a customer is subjected to ECDD when:</p> <ul style="list-style-type: none"> The ML/TF risk is high; A suspicion has arisen for the purposes of an SMR; or The RE is entering or proposing to enter into a transaction and a party to the transaction is physically present in a prescribed foreign country; or A designated service is being provided to a customer who is or who has a beneficial owner who is a foreign politically exposed person 	<p><u>Act</u> – 36(1) (b), 81(1) & 84(2)(c)</p> <p><u>Rules</u> – 15.9</p>		
	Other observations			
	Record Keeping	Records of Transactions (Section 106-108); Records of identification procedures (Section 111 –		

Assessment Worksheet – xxxxxx

	Question	Legislative requirements	Assessment Findings – deficiencies and comment	2 nd Reading – Comments and Findings
		114); Records about AML/CTF programs (Section 116)		
	Preliminary outcome:		<u>Findings/Requirements:</u>	

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Australian Transaction Reports
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Contact Centre 1300 021 037



Australian Government

AUSTRAC

Correspondence
PO Box 5516
West Chatswood, NSW 1515, Australia
www.austrac.gov.au

Ref: **SAFE#**/ <<RE#>>

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear <<Title Family Name>>

Re: Notification of registration

Pursuant to section 75C (2) of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act), <<Company Legal Name>> has been registered as an independent remittance dealer (IRD) on the Remittance Sector Register (RSR).

As part of its registration process AUSTRAC requested further information from <<Company Legal Name>> under section 75N of the AML/CTF Act, including a copy of an AML/CTF program and supporting documents in accordance with requirements of the AML/CTF Act.

<<Company Legal Name>> should note that this registration is not an approval by AUSTRAC of the compliance of <<Company Legal Name>> with the requirements of the AML/CTF Act (or of the documents provided).

To assist in further developing an AML/CTF program that meets the requirements of the AML/CTF Act and AML/CTF Rules, it is recommended that <<Company Legal Name>> seeks further guidance on the requirements of an AML/CTF program from AUSTRAC's website or through independent advice.

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au.

Yours sincerely

Sarah Beattie
MANAGER, CLIENT SERVICES

Australian Transaction Reports
and Analysis Centre

Contact Centre 1300 021 037



Australian Government

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PO Box 5516
West Chatswood, NSW 1515, Australia
www.austrac.gov.au

Ref: **SAFE#**/**<<RE#>>**

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear **<<Title Family Name>>**

Re: Notification of registration

Pursuant to section 75C (2) of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) **<<Company Legal Name>>** has been registered as a remittance network provider (RNP) **and as an independent remittance dealer (IRD)** on the Remittance Sector Register (RSR).

As part of its registration process AUSTRAC requested further information from **<<Company Legal Name>>** under section 75N of the AML/CTF Act, including a copy of an AML/CTF program and supporting documents in accordance with requirements of the AML/CTF Act.

<<Company Legal Name>> should note that this registration is not an approval by AUSTRAC of the compliance of **<<Company Legal Name>>** with the requirements of the AML/CTF Act (or of the documents provided).

To assist in further developing an AML/CTF program that meets the requirements of the AML/CTF Act and AML/CTF Rules, it is recommended that **<<Company Legal Name>>** seeks further guidance on the requirements of an AML/CTF program from AUSTRAC's website or through independent advice.

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Ref: **SAFE#**/ <<RE#>>

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear <<Title Family Name>>

Re: Section 75N notice response

On **Day Month Year**, AUSTRAC received an application to enter <<Company Legal Name>> as an independent remittance dealer (IRD) on the Remittance Sector Register (RSR).

On **Day Month Year**, AUSTRAC requested further information from <<Company Legal Name>> under section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) (75N notice), which you responded to on **Day Month Year**.

AUSTRAC has reviewed the documents provided and, at present, AUSTRAC is of the view that you have not met the requirements of the 75N notice to provide an AML/CTF program that is compliant with section 84 of the AML/CTF Act. As such, it is determined that <<Company Legal Name>> does not currently have systems and controls to identify, mitigate and manage its money laundering and terrorism financing risk.

AUSTRAC cannot register <<Company Legal Name>> at this time. To continue the application for IRD registration you must submit an adequate response to the 75N notice.

To assist you with the development of a risk-based AML/CTF program that is compliant with section 84 of the AML/CTF Act, and meets the requirements of the AML/CTF Rules, AUSTRAC has identified some of the areas that are deficient in your current program:

Insert areas of reviewed program considered deficient or non-compliant with appropriate reference to relevant Rules

If required insert any other information not received or provided incorrectly. For example:

Further <<Company Legal Name>> was requested to provide:

- (a) *certified copies of National Police Certificates or foreign equivalents issued within the 6 months preceding your application, or*
- (b) *National Police History checks issued within the 6 months preceding your application.*

If unable provide such then <<Company Legal Name>> was requested to provide the evidence on which it relied in support of the declaration made in the application regarding key personnel and offences.

<<Company Legal Name>> provided **insert details**. AUSTRAC does not view this as meeting the requirement of the 75N notice.

Further assistance in developing an AML/CTF program, that meets the requirements of the AML/CTF Act, is available to <<Company Legal Name>> from AUSTRAC's website or through independent advice.

If you wish to continue to pursue an application for registration as an IRD please send the completed response via email or post:

Email (preferred)	registration@austrac.gov.au
Post	AUSTRAC Registration Processing PO Box 5516 WEST CHATSWOOD NSW 1515

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

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West Chatswood, NSW 1515, Australia

www.austrac.gov.au

Ref: SAFE#/<<RE#>>

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear <<Title Family Name>>

Re: Section 75N notice response

On Day Month Year, AUSTRAC received an application to enter <<Company Legal Name>> as a remittance network provider (RNP) and as an independent remittance dealer (IRD) on the Remittance Sector Register (RSR).

On Day Month Year, AUSTRAC requested further information from <<Company Legal Name>> under section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) (75N notice), which you responded to on Day Month Year.

AUSTRAC has reviewed the documents provided and, at present, AUSTRAC is of the view that you have not met the requirement of the 75N notice to provide an AML/CTF program that is compliant with section 84 of the AML/CTF Act. As such, it is determined that <<Company Legal Name>> does not currently have systems and controls to identify, mitigate and manage its money laundering and terrorism financing risk.

AUSTRAC cannot register <<Company Legal Name>> at this time. To continue the application for RNP and IRD registration you must submit an adequate response to the 75N notice.

Insert areas of reviewed program considered deficient or non-compliant with appropriate reference to relevant Rules

If required insert any other information not received or provided incorrectly. For example:

Further <<Company Legal Name>> was requested to provide:

- (a) certified copies of National Police Certificates or foreign equivalents issued within the 6 months preceding your application, or*
- (b) National Police History checks issued within the 6 months preceding your application.*

If unable provide such then <<Company Legal Name>> was requested to provide the evidence on which it relied in support of the declaration made in the application regarding key personnel and offences.

<<Company Legal Name>> provided **insert details**. AUSTRAC does not view this as meeting the requirement of the 75N notice.

Further assistance in developing an AML/CTF program, that meets the requirements of the AML/CTF Act, is available to <<Company Legal Name>> from AUSTRAC's website or through independent advice.

If you wish to continue to pursue an application for registration as an **RNP/IRD** please send the completed response via email or post:

Email (preferred) registration@austrac.gov.au

Post AUSTRAC
Registration Processing
PO Box 5516
WEST CHATSWOOD NSW 1515

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

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Ref: **SAFE#**/**<<RE#>>**

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear **<<Title Family Name>>**

Re: Unable to process registration application

AUSTRAC is unable to process the application for **<< Company Legal Name>>** to be entered as an independent remittance dealer (IRD) on the Remittance Sector Register (RSR) submitted on **Day Month Year**.

On **Day Month Year** AUSTRAC requested further information from **<< Company Legal Name>>** under section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) (75N notice), including a copy of an AML/CTF program that is compliant with the AML/CTF Act.

As the information has not been provided, AUSTRAC is unable to process your application.

If you wish **<<Company Legal Name>>** to be admitted to the RSR you must submit a new application.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act:

www.austrac.gov.au/enrolment_registration.html#registration.

The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: www.austrac.gov.au/acg-chapter-5-registration.html

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

Yours sincerely

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Ref: **SAFE#**/**<<RE#>>**

Day Month Year

<<Title Full Name>>

<<Role>>

<<Company Legal Name>>

<<Address>>

<<CITY/SUBURB STATE POSTCODE>>

Dear **<<Title Family Name>>**

Re: Unable to process registration application

AUSTRAC is unable to process the application for **<<Company Legal Name>>** to be entered as a remittance network provider (RNP) **and as an independent remittance dealer (IRD)** on the Remittance Sector Register (RSR) submitted on **Day Month Year**.

On **Day Month Year** AUSTRAC requested further information from **<<Company Legal Name>>** under section 75N of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) (75N notice), including a copy of an AML/CTF program that is compliant with the AML/CTF Act.

As the information has not been provided, AUSTRAC is unable to process your application.

If you wish **<<Company Legal Name>>** to be admitted to the RSR you must submit a new application.

Important

Please note that the provision of unregistered designated remittance services is a criminal offence, with the maximum penalty for a first offence being imprisonment for 2 years, or a fine of up to 500 penalty units (currently \$450,000 for a corporation) or both. Second and subsequent offences are punishable by imprisonment for up to 7 years or a maximum fine of 2,000 penalty units (currently \$1,800,000 for a corporation) or both.

Further information and assistance

The AUSTRAC website contains more information about the obligations to enrol and register under the AML/CTF Act:

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The website also has a range of other guidance material and legislation, including the AML/CTF Rules. Please follow this link: www.austrac.gov.au/acg-chapter-5-registration.html

If you require further assistance, please call the AUSTRAC Contact Centre on 1300 021 037 or email contact@austrac.gov.au

Yours sincerely

Sarah Beattie
MANAGER, CLIENT SERVICES

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AUSTRAC Standard Operating Procedures Manual for Compliance and Enforcement Functions –
Chapter 4

AUSTRAC STANDARD OPERATING PROCEDURES MANUAL FOR
COMPLIANCE AND ENFORCEMENT FUNCTIONS

CHAPTER 4 – REMITTANCE SECTOR REGISTER

- 4.1 Introduction
- 4.2 General principles when assessing evidence and making decisions
- 4.3 Gathering information under section 75N of the Act
- 4.4 Decisions made in relation to applications for registration
- 4.5 Decisions made in relation to extant registrations
- 4.6 Publishing decisions
- 4.7 Reconsideration of reviewable decisions
- 4.8 AAT review of decisions
- 4.9 Administrative matters
- 4.10 Monitoring action

Definitions and Abbreviations

Term/Abbrev	Definition
Act	<i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>
Rules	<i>Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No. 1)</i>
RSR	Remittance Sector Register
ARMS	AUSTRAC Relationship Management Systems
RE	Reporting entity
RE Roll	Reporting Entities Roll

References

EDRMS Ref#	Document Name
761771	Legal advice/AGS draft on RSR decisions (dated 1/07/13)
820860	Advice from Enforcement committee to publish conditions (dated 21/08/13)
675886	Legal advice: publication of names in the RSR conditions on the register (dated 2/11/13)

4.1 INTRODUCTION

4.1.1 Purpose

1. This chapter sets out the processes and considerations applicable when making a decision in relation to a person who has applied or is entered on the Remittance Sector Register (**RSR**).
2. This procedure must be followed when proposing or making a reviewable decision under Part 6 of the AML/CTF Act (the Act).

Standard operating procedures v1.0 control sheet

Version	Revision	Date Issued	Revision Description/ Impact	Revision Author
1 - 4		02/04/14	Drafts/edits/final draft	CRS team

Released under Freedom of Information Act internal review
14 October 2016

4.1.2 Background

4. Part 6 of the Act requires the AUSTRAC CEO to maintain a register known as the Remittance Sector Register (s75). Under s74, an RE must be registered before providing remittance services (designated by items 31, 32 and 32A of table 1 at s6). Divisions 3 and 4 of Part 6 of the Act make provision for the registration of persons who provide remittance services and for merits based review of decisions made by AUSTRAC.
5. The primary focus of the registration regime is upon assessing the money laundering, terrorism financing and/ or people smuggling risk posed by the registration of any applicant. The sector's inherently high susceptibility to such risk was the catalyst for the current registration regime.
6. Part 6 requires the registration of persons who provide and use remittance network services. A registrable remittance network service is a non-financier operated network of persons that provides a platform from which persons in the network (also non-financiers) can give effect to remittance arrangements by either accepting instructions for the transfer of money or property, or making money or property ultimately available to a person as a result of a transfer. The following persons involved in the provision and use of this network must be registered:
 - a) a **remittance network provider** (an organisation that operates a network of remittance affiliates by providing the systems and services that enables its affiliates to provide remittance services);
 - b) a **remittance affiliate** of a registered remittance network provider (a business that provides remittance services to customers as part of a remittance network facilitated by a remittance network provider); and
 - c) an **independent remittance dealer** (a business that provides remittance services to customers using their own systems and processes, independent of a remittance network).

7. These terms are not defined in either the Act or the Rules, however the **AUSTRAC Guidance Notes 12/01 and 12/03** set out AUSTRAC's views on when persons are to be registered and the type of registration application required. These guidance notes should be followed by decision makers.
8. In all cases, decisions about registration are made by the AUSTRAC CEO, or a person holding a delegation for the purposes of the Act. However, evidence and recommendations will be made by the responsible (case) officer in AUSTRAC to the CEO or the delegate. The decisions at a) to c) in the paragraph 13 of this chapter must be made within the 90 day time frame specified by the Act.
9. Whilst the Act contemplates that the Rules may provide a regime for registration renewal (and that perhaps different considerations may apply to such applications), the Rules have not yet been made.
10. In coming to a decision, AUSTRAC will rely primarily upon information provided in any application, as well as evidence gathered by AUSTRAC officers. This may include the use of information gathering notices to any person where that is viewed as necessary.
11. Each of the decisions mentioned in paragraph 13 below (with the exception of a)) are subject to internal AUSTRAC review. Where an internal review is conducted by AUSTRAC, the original decision may be affirmed, varied or revoked (and re-made).
12. In turn, each of the decisions made upon internal AUSTRAC review (with the exception of an internal review of a decision in e) of paragraph 13 below) is itself subject to review in the Administrative Appeals Tribunal (**AAT**) (s233F). The AAT, upon review of a decision of the AUSTRAC CEO, has the power to affirm, vary, set aside or substitute the decision and/ or direct the matter back to AUSTRAC for reconsideration with directions or recommendations on the issue. Both internal and AAT review consider the decisions on their merits.

Delegations

13. The AUSTRAC CEO (or delegate) may make the following decisions under this Part:
 - a) register a person without conditions (s75B(2));
 - b) register a person with conditions (ss75B(2) and 75E);
 - c) refuse to register a person (implied from s75B(2));
 - d) impose conditions upon the registration of a person who is already registered;¹
 - e) suspend the registration of a person who is already registered (s75H/ Rules);
 - f) cancel the registration of a person who is already registered (s75G(1)).
14. Refer to the AUSTRAC intranet for the current delegations instrument which sets out the AUSTRAC officers that hold delegation for these decisions.

¹ See AGS Advice to Mr Heard dated 31 August 2011, paras 14 to 23 (AGS ref 11061053).

4.2 GENERAL PRINCIPLES WHEN ASSESSING EVIDENCE AND MAKING DECISIONS

4.2.1 Satisfied that it is appropriate to do so

15. The administrative decision making required of AUSTRAC in Part 6 of the Act does not require the decision maker to be satisfied on the balance of probabilities, or some other "standard of proof". Rather, most of the decisions require the decision maker be "*satisfied* that it is appropriate to do so", having regard to a number of matters, before making the decision.
16. Satisfaction is a subjective state of mind held by the decision maker. Nonetheless, the decision maker must set out evidence that is persuasive, sound and cogent to be satisfied a particular decision is appropriate. In deciding what is evidence is persuasive, the decision maker must have regard to the seriousness of any allegations made and the gravity of the consequences flowing from his or her findings.
17. In considering the consequences of a decision under Part 6, there are two countervailing factors to balance:
 - a. A decision under Part 6 has a serious impact upon the applicant or person. This means that evidence supporting a high level of satisfaction will be required.
 - b. However, the purpose of Part 6 is not to impose a penalty on an applicant or person. Rather, Part 6 decisions will be seen by courts as a measure to protect the public interest in preventing or minimising the risk that remittance services are used for money laundering, or to finance terrorism or people smuggling. Part 6 decisions must therefore be measured so as to protect that interest.
18. In arriving at the requisite level of satisfaction, the delegate must ensure that all relevant considerations have been taken into account, and that no irrelevant considerations have been taken into account.

Satisfied on reasonable grounds

19. Whilst similar to being "satisfied that it is appropriate to do so", this test imports a more objective standard by referring to reasonable grounds.

Significant risk

20. The relevant decision making powers require that AUSTRAC take into account whether registration poses a "significant risk" of money laundering, terrorism financing and/ or people smuggling (**ML/FT/PS risk**). This is an objective test lying somewhere between a trivial risk and a risk likely to materialise. It requires the making of a judgment call by the delegate on relevant information available.
21. The Explanatory Memorandum to the Combating the Financing of People Smuggling and Other Measures Act 2011 (Cth), which inserted the current registration regime into the Act, states:

...the remittance sector itself is regarded by international AML/ CTF bodies and by AUSTRAC and Australian law enforcement agencies as carrying high money laundering and terrorism financing risk.

22. It was that inherently high level of risk in the sector that led to the introduction of the registration system and more stringent reporting requirements. That inherently high risk should be taken into account in assessing the significance of any risk posed by a person. For example, it is arguable that non-compliance with reporting and other AUSTRAC requirements of itself means that that person's registration would pose a significant ML/FT/PS risk. Equally, for example, if sufficient information about a person was unable to be obtained by AUSTRAC, the inherently high ML/TF/PS risk in the sector would arguably mean that such a person would be assessed as posing a significant risk.

"Must" or "may" - exercising discretion

23. Three of the RSR decisions are discretionary, namely, decisions to impose conditions on, suspend, or cancel registration. In each case, on reaching the requisite state of satisfaction, the delegate "may" make one of those decisions.
24. Administrative law principles inform the exercise of a discretionary power. In short, AUSTRAC must use discretionary powers in good faith and for a proper, intended and authorised purpose. It must not act outside its powers. When exercising a discretion, it will need to act reasonably and impartially, taking into account all relevant considerations (and no irrelevant considerations). A delegate should not be involved in deciding a matter where he or she has an actual conflict of interest or where an interest may give rise to a reasonable apprehension of conflict or bias. So far as is possible, AUSTRAC should act consistently in its approach to matters involving similar facts and issues.
25. Because of the purpose of registration under the Act, and the prominence of the assessment of a "significant" risk of money laundering, terrorism financing and/ or people smuggling, decision making should be measured towards eliminating or addressing any such risk. It should inform the exercise of any discretion.

4.2.2 Procedural fairness in general

26. The Act sets out a number of requirements designed to accord procedural fairness to a person affected by an adverse decision. In substance, that is shown in the notice requirements in the Act (such as s 75Q). However, the requirements in the Act may, in places, also be supplemented, or given content to, by the general law content of procedural fairness.
27. Procedural fairness must be afforded to any person whose "rights, interests or legitimate expectations" are affected by a decision. Procedural fairness is recognised as consisting of two fundamental rules:
- the hearing rule, which requires a decision-maker to hear a person before making a decision affecting that persons rights or interests, and
 - the rule against bias, which requires that such a person be afforded a fair and unbiased hearing before a decision is made, and provides for disqualification of the decision maker in circumstances of actual or apprehended bias.

28. Procedural fairness will generally require that material that is before the decision-maker that is adverse to the affected person and is credible, relevant and significant to the decision, be disclosed to the affected person. The question of what information is credible, relevant and significant must be addressed by the decision-maker before the final decision is reached, which can mean that the decision-maker is required to provide relevant information to the affected person before making a decision even if the ultimate decision could be made without relying on that information.
29. However, procedural fairness is not absolute - what a decision-maker must do to satisfy the obligation will vary from case to case. The circumstances of a particular case may mean that the procedural fairness requirements are reduced, or indeed, in rare cases reduced to nothing because of countervailing considerations, for example, where there is an identifiable public interest, such as maintaining the integrity of ongoing criminal investigations. The Act specifically contemplates that attendant "urgency" may mean that the notice requirements in s 75Q (giving effect to the "hearing rule") do not apply.
30. In this document, procedures that should be adopted to give effect to the procedural fairness requirements in the Act (or the general law) are set out. However, decision makers and responsible officers should always give consideration to and have at the forefront of their minds, the above general law rules to help guide what is appropriate in a given case.
31. In the case of a decision that is proposed to be made adverse to an entity's registration that is based upon the conduct, etc of one of the entity's "key personnel" (e.g. a director), the question may arise as to whether procedural fairness may require AUSTRAC to give a "show cause" notice to that individual as well as to the entity. This will need to be approached on a case by case basis.

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4.3 GATHERING INFORMATION UNDER SECTION 75N OF THE ACT

32. The AUSTRAC CEO can issue a notice under s 75N of the Act requesting any person to provide further information for the purposes of making a registration decision.
33. It does not appear that there is any other test that applies to the issuing of such a notice. Nor does there appear to be any limit on the number of notices that may be issued with respect to any particular registration decision.
34. A request under this provision is not limited to requesting documents, but can include requests for specific information.
35. The issuing of a notice is not a reviewable decision.
36. A s 75N notice is a request for information. Therefore, a recipient of such a notice is not required to respond to it (and there is no penalty or offence attaching to a failure to respond).
37. Where a notice is issued, any time frame within which a decision is required to be made is deferred until a response to the notice is received (s 5B(6)). If no response is received to a s 75N notice, then, AUSTRAC is not required to make a decision to which it relates (s 75N(2)). Equally, AUSTRAC could also choose to make a decision on the basis of the information that it does have (noting that if there is important information missing, AUSTRAC may not be satisfied of the requisite matters to, for example, grant registration).
38. It would be appropriate to issue a s 75N notice where, following the receipt of an application or other information, there appears to be a gap in the information that AUSTRAC requires to make a decision.
39. Conceivably, AUSTRAC may request information from a person other than an applicant or the registered person, for example on a network provider for the purpose of making a decision about one of its affiliates or former affiliates. A lack of response from the notice recipient may thus adversely affect the applicant in circumstances where the lack of response is outside of the control of the applicant. In these circumstances it would likely be incumbent upon AUSTRAC to try to obtain that information in a timely manner from the applicant or from another source.
40. Refer to the AUSTRAC intranet for the current delegations instrument which sets out the AUSTRAC officers that hold delegation for issuing a request under s 75N.
41. Although the delegation extends to Managers within the Compliance Remittance Sector (CRS) team, approval regarding the decision to issue a s 75N notice and their content must be granted by the Director, CRS or alternatively the Senior Manager, CRS.
42. Please refer to Appendix A of this chapter or Chapter 8 of this Manual for Enterprise Connect references of the templates.

4.4 DECISIONS MADE IN RELATION TO APPLICATIONS FOR REGISTRATION

43. This section of the Manual is relevant where AUSTRAC is making a registration decision in response to an application for registration. Four types of application for registration may be received by AUSTRAC under s 75B of the Act:
- a) registration as a remittance network provider;
 - b) registration as a remittance affiliate of a registered remittance network provider;
 - c) registration as an independent remittance dealer; and
 - d) registration as an independent remittance dealer to be a remittance affiliate of a registered network provider.
44. An application under b) or d) may be made by either the prospective affiliate or the network provider.
45. The following decisions may be made by the AUSTRAC CEO in response to an application for registration:
- a) register a person without conditions;
 - b) register a person with conditions; or
 - c) refuse to register a person.
46. An application for registration may be made by any of the following "persons":
- a) an individual;
 - b) a company (including an unincorporated association);
 - c) a trust (i.e. the trustee or the estate);
 - d) a partnership;
 - e) a corporation sole;
 - f) a body politic.
47. Each of those persons will have "key personnel" (i.e. individuals with legal or beneficial ownership or control of the entity, or individuals who are officers or directors of the entity). Where applications for registration are made by networks on behalf of affiliates, AUSTRAC will also need to note the affiliates and their key personnel.
48. Section 75C(2) provides that the AUSTRAC CEO (or delegate) **must register** a person in accordance with the particular application **if satisfied that it is appropriate to do so**, having regard to whether registering the person would involve a *significant* money laundering, financing of terrorism or people smuggling risk, and other matters under the Rules.

4.4.1 Time frame for decision making

49. AUSTRAC has an initial (or default) period of 90 days to make a registration decision. This is measured from the date that the application for registration is made. Where a

request for information is made by AUSTRAC under s 75N, the 90 day period commences from the date that the information is provided.

50. This period may be extended once, for up to 30 days, if it is determined that the application cannot be dealt with in the initial 90 day period because the application is complex, or because of some other circumstance. Such a determination must be made in writing and the applicant must be notified.
51. This extension can only be made once in the course of a decision on a registration application. Refer to the AUSTRAC intranet for the current delegations instrument which sets out the AUSTRAC officers that hold delegation for extending the timeframe.

4.4.2 Deemed refusal

52. If a decision is not made by AUSTRAC within the period specified in s 75B, the application is deemed to have been refused (s 75B(6)).
53. A deemed refusal under s 75B(6) is defined as a "reviewable decision" in s 5 of the Act, so that technically s 75Q of the Act requires a "show cause notice" to be issued. That appears to be an unintended result and cannot be given effect in practice. Therefore, it is not necessary for AUSTRAC to issue a show cause notice for a deemed refusal.
54. A deemed refusal is excluded as a decision for which a final notice (including notice of review rights) must be given under s 233C. It would not make sense for AUSTRAC to have to issue a "final notice of decision" in relation to a refusal that has been deemed to have occurred by operation of the Act. Despite the difficulty in reconciling these provisions, AUSTRAC has taken the view that internal merits review (under s 75B(3)) and AAT review (under s 75S) remains available for such decisions.
55. It should also be remembered from the outset (in terms of timing) that if a reviewable decision is to be made (either imposing conditions on registration, or refusing registration), a show cause notice must be issued to the applicant under s 75Q, which gives the applicant 28 days to respond. That time is not discounted from the 90 day default period (or any extended period).

4.4.3 Initial assessment of application

56. All applications for registration are initially processed and assessed by a responsible officer. That officer will assess whether the application complies with the formal requirements in s 75C (form), and that they contain all of the information required by s 75C and the Schedules of Chapter 56 to the Rules.
57. Where an incomplete application is received (or one that does not comply with the form) there are several ways in which AUSTRAC can deal with it.
 - a) First, where the application lacks basic, crucial information, AUSTRAC will treat the application as invalid. In that circumstance, AUSTRAC will not process the application and will advise the applicant via email that it is not accepted. For a template of the notification, please refer to Appendix A of this chapter or chapter 8 of this Manual.
 - b) Secondly, where some peripheral (or less crucial) information is lacking, but AUSTRAC considers that it can still process the application without too much further information, AUSTRAC may process the application with an immediate correction to the register under Chapter 55 of the AML/CTF Rules.

- c) Alternatively, AUSTRAC may accept the application but issue a s 75N notice straight away, seeking the missing information.
58. If no response is received to a s 75N notice, then, AUSTRAC is not required to make a decision on the registration application (s 75N(2)). Alternatively, AUSTRAC may make a decision based upon a lack of response or information - drawing an adverse inference as to the risk posed by the applicant, and thus refusing to register the person.
59. If the application is complete (or a response to a s 75N notice is received), then the responsible officer will conduct a preliminary risk assessment of the applicant. The aim of the responsible officer should be to discover whether an applicant is a high risk remitter, by searching and identifying the following:
- s37(1)(b), s37(2)(b), s37(2)(c), s47E(a), s47E(d)
 - s37(1)(b), s37(2)(b), s37(2)(c), s47E(a), s47E(d)
60. If no significant risks are identified by the responsible officer through this process, then, the application may be viewed as a "straight through" application - that is, that the application should be granted (and the person registered on the RSR) without any further consideration needed pursuant to s 75C(2) of the Act.

4.4.4. Preliminary assessment

61. If an applicant is identified by the responsible officer as being a risk, the application for registration will be escalated for consideration as to the ML/FT/PS risk posed. In particular, the responsible officer will consider:
- 1) who are the applicant's "key personnel";
 - 2) where an application is on behalf of an affiliate - who that is, and the key personnel;
 - 3) the criminal history of the applicant or key personnel. This should include pending charges, or charges for which the person has been convicted in any state or territory, the Commonwealth, or overseas. Consideration should not be given to charges which have been withdrawn or dismissed. Consideration should be had to charges in relation to which no conviction has been recorded (e.g. orders under ss 19B or 20 of the Crimes Act 1914 (Cth), or the equivalent state provisions for state offences). Consideration should not be given to spent or quashed convictions, or where a person has been pardoned (s 75D of the Act);
 - 4) the kinds of designated services to be provided by the applicant;
 - 5) consent of any persons required (e.g. person nominated to be an affiliate);
 - 6) the matters set out in Schedules 1, 2 and 3 of Chapter 56 of the Rules, which apply as follows:

Application type	Applicable Schedule in Ch 56
Registration as a remittance network provider	Part A of Schedule 1
Registration as a remittance affiliate of a remittance network provider	Part A of Schedule 2
Registration as an independent remittance dealer	Part A of Schedule 3
Application by an independent remittance dealer for registration as a remittance affiliate of a registered network provider	Part A of Schedule 3

7) and, ultimately, the money laundering /terrorism financing /people smuggling risk of the applicant.

62. In addition, the responsible officer may consider:

- 8) the compliance history of the applicant and key personnel (if any);
- 9) the current compliance status of the applicant and key personnel (if applicable); and
- 10) the reporting history of the applicant and key personnel (if any).

63. Remittance network providers that apply for registration of their remittance affiliates will have a key role in ascertaining whether a prospective remittance affiliate is suitable for registration as part of the provider's network. As reporting entities with obligations under the Act, registered remittance network providers will be required to have an AML/CTF program established that will put in place processes and procedures for:

- assessing the ML/FT/PS risk in providing designated services
- customer identification and verification (their customers are their remittance affiliates)
- ongoing customer due diligence, and
- employee due diligence.

4.4.5 Assessment of high risk remitters

64. Remittance providers that apply for registration and are deemed high risk due to their presence on the Watchlist, interest from partner agencies or significant non-compliance will have their applications closely scrutinised.

Step 1: compliance history

65. After identifying the applicant and key personnel (including affiliates and their key personnel), AUSTRAC officers must conduct a compliance history search. It is envisaged that most of the information and documents required can be collected from AUSTRAC databases. The AUSTRAC officer should ensure that all information held by AUSTRAC on the applicant is considered for review, including Help Desk records, AUSTRAC Online (AO) profiles, whether the remitter is part of a Designated Business Group (DBG), any past correspondence between AUSTRAC and the remitter, for example, past visits, assessments, compliance assessment reports, letters, emails, and phone calls. This information can be sourced from the following databases:

- **ARMS** - outlines the Help Desk interaction and recent contact with the remitter, including any no action applications, current assessments and any relevant campaigns.
- **AO Enquiry** - outlines the current status of the remitter.
- **TES** – provides details of the transaction reports received from the remitter and also any historic information regarding data quality.
- **Enterprise Connect** – stores all AUSTRAC documents relating to the remitter, including, file notes, notes on any visits, any correspondence between AUSTRAC and the entity, CAR responses etc.

66. The responsible officer will need to verify company information and any trading names of the remitter from the following databases:

- **MASCOT** – this database is maintained by ASIC and provides company extracts
- **Citec** – this database provides details of all state business name registers and provides details of owners of registered trading names.

67. The responsible officer can also conduct research on the applicant and key personnel in any available open source material that could provide insight or information relevant to the remitter.

Step 2: current compliance status

68. The responsible officer is to assess the applicant (and key personnel's) current compliance status by check-listing the following matters:

- **AML/CTF Program** – does the applicant have an AML/CTF compliance program? Is it compliant with the Act? When was the last assessment undertaken and what were the findings? What is the degree of willingness to comply and the extent of any ongoing non-compliance?
- **Reporting** – is the applicant reporting? If so, at what volume and value? Consider requests from DRS on the timing and volume of reporting.
- **Third party comparison** – the responsible officer should first undertake TES searches to determine if there appears to be a discrepancy between remitter reports and those submitted by third parties, for example banks. If this does exist, the officer should consider the request of a DRS report which clearly specifies the requested information.

- **Countermeasures breaches** - Compliance or otherwise with the Iran countermeasures in the Anti-Money Laundering and Counter-Terrorism Financing Regulations 2008);
- **National Police Certificates**, obtained pursuant to a s 75N notice (which must be retained for all key personnel listed in the application for registration).

69. 37(1)(b), s37(2)(b), s37(2)(c), s47E(a), s47E(d)

70. 37(1)(b), s37(2)(b), s37(2)(c), s47B(a), s47B(b), s47E(a), s47E(d)

Step 3 - determine if sufficient evidence/information available

71. Once all the internal information is collected the responsible officer must determine if there is sufficient evidence available to make a registration decision or whether further information is required. The applicant should have provided all information required by the application and the Rules.
72. If the responsible officer identifies any other areas where further information could be obtained the responsible officer can obtain further information by requesting information directly from the applicant, or from any other person, pursuant to a notice issued under s 75N of the Act.

Evidence and assessment

73. Once all of the available information and evidence is obtained and assessed, the responsible officer will need to outline all of the relevant information for the delegate to form a preliminary view on the appropriate response to the application for registration, noting that the following decisions can be made:
 - a) register a person without conditions;
 - b) register a person with conditions; or
 - c) refuse to register a person.

4.4.6 When a person must be registered - section 75C(2)

74. If no money laundering, financing of terrorism or people smuggling risk is identified in the evidence, then, the responsible officer is likely to be satisfied that it is appropriate to register the applicant, and the applicant must be registered.
75. A notice must be issued pursuant to s 75C(4) and (5) of the Act as soon as possible advising of the registration of the person. The notice may need to be issued to more than one person - for example, if an application was made by a registered network provider for another person to be registered as an affiliate, then, both the network provider and the affiliate will need to be given notice of registration. There are no further notice requirements.
76. After the delegate makes the decision to register, the responsible officer should then enter the entity on the register as relevant.

4.4.7 When conditions on registration or refusal should be considered - section 75E

77. If a money laundering, financing of terrorism or people smuggling risk is identified in the evidence, then, the responsible officer will need to consider the risk, and, the appropriate response.
78. The Explanatory Memorandum to the amending Act suggests (at page 100) that where a significant risk is identified, in the vast majority of cases, registration should be refused.
79. The exception would arguably be where the risk identified can be ameliorated by the imposition of conditions on registration pursuant to s 75E of the Act. The conditions that can be imposed include, but are not limited to:
 - a) restrictions on the volume of funds remitted;
 - b) restrictions on the destination of funds remitted;
 - c) notification of changes in any particular circumstance.
80. Other examples of conditions in particular scenarios that may be imposed upon registration may include the following:

Example conditions dealing with a "key personnel" who poses a risk:

- That person X (who may have been nominated as key personnel) must not be involved, whether directly or indirectly, in the registered remitter's provision of the designated remittance service. This condition might arise where a significant risk has been identified with respect to that key personnel.
- That if person X is released from prison during the period of the entity's registration on the RSR, the registered entity must provide AUSTRAC, by x date, a declaration that said person has not been involved, whether directly or indirectly, in the remitter's provision of registrable designated remittance services.

Example conditions (dealing with an entity that has outstanding reports):

- That the entity must report all outstanding IFTI reports up to the date of registration at a minimum rate of x reports per month. The entity is to

commence submission of outstanding IFTI reports on x date and complete submission of outstanding reports by x date.

- That the entity must provide, every three calendar months, a written statement to AUSTRAC confirming that it has met the above monthly requirement and state to AUSTRAC when all outstanding reports have been submitted.
- That the entity must provide, every three calendar months, a written statement to AUSTRAC confirming whether it has submitted IFTI reports for the previous three month period within the required time frame, as required under s 45(2) of the Act, for all international funds transfers conducted from the date of registration.

Example conditions where AUSTRAC is concerned about the entity's compliance:

- That the entity must provide AUSTRAC with a copy of its AML/CTF program that meets all of the requirements of the Act and Rules, by x date.
- That the entity must provide AUSTRAC with a copy of its systems and controls that ensure it complies with the requirements of sections 41, 43, 45 and 47 of the Act by x date, addressing the requirements of paragraph 8.9.1 of the Rules.

81. If a money laundering, financing of terrorism or people smuggling risk is identified in the evidence, it is identified as significant, and the responsible officer forms the view that that risk cannot be ameliorated by the imposition of conditions on registration, pursuant to s 75E of the Act, then it is likely that the only option is to refuse to register the applicant.
82. Before any decision to impose conditions on registration, or to refuse registration, can be made, a show cause notice must (normally) be issued to the affected person (the applicant).

4.4.8 "Show cause" notice - section 75Q

83. This is a procedural fairness requirement prescribed by s 75Q. It gives effect to the hearing rule by providing an opportunity for a person who is about to be affected by an adverse administrative decision to respond to the evidence against him or her. Section 75Q requires the decision maker to give the applicant notice of the intended decision, and an opportunity to respond and provide further information within a 28 day time frame. The delegate will need to consider that further information or response prior to making his or her final decision. That time frame will need to be built into the applicable 90 day default decision making time frame (provided by s 75B(6)). An extension of 30 days may be required under s 75B(7).
84. Some of the relevant material proposed to be relied upon by AUSTRAC could be confidentially provided, sensitive or intelligence-related. In that case, it may not be possible for AUSTRAC to reproduce that material in full in the show cause notice to the person. However, where possible, AUSTRAC must still, where possible, give sufficient content to the requirements of procedural fairness whilst balancing those competing interests. This may be facilitated by providing high level summaries, or redacted materials. In all cases where this is an issue, the responsible officer must contact the AUSTRAC Legal Branch for advice.
85. An issue that may arise in this context is where a submission is received late, or an extension of time is sought to make a submission. Where a submission is received

late, but which AUSTRAC can still take into account within the statutory time frames specified in s 75B(6), then, that submission should still be taken into account in making the final decision. If the submission is late so that statutory time frame does not allow it to be taken into account, then that fact should be recorded in the final decision notice. Whilst s 75Q(1)(d) does not contemplate any extensions being given, AUSTRAC could still grant an extension for the making of a submission if requested (on the basis that AUSTRAC is able to accord that extension in light of the statutory time frame). If an extension cannot be granted then AUSTRAC should write to the applicant to notify them.

86. Section 75Q(2) provides that a show cause notice is not required to be provided if the delegate is satisfied that it is inappropriate to do so because of the urgency of the circumstances. It is probably rare that any such attendant urgency would arise in the case of AUSTRAC making a decision upon receiving an application for registration.
87. Where an application for registration is of an affiliate, then the notice of decision must be issued to both the affiliate as well as the network provider.
88. The AUSTRAC officer will need to prepare the show cause notice under s 75Q to be signed by the CEO's delegate. For a template of the notice, please refer to Appendix A of this chapter or Chapter 8 of the Manual.

4.4.9 Final decision notice - section 233C

89. Once a show cause notice has been issued and any response or additional evidence supplied by the person (or perhaps no show cause notice was issued), the delegate must come to a final view on the registration decision to be made. It may be, for example, that information from the person has meant that the delegate is satisfied that conditions on registration will ameliorate the risks identified, so that the delegate has changed position from a refusal decision to a registration decision (with conditions).
90. The responsible officer will need to prepare the final decision notice under s 233C where the decision involves conditions or refusal to be signed by the CEO's delegate. Where an application for registration is of an affiliate, then the notice of decision must be issued to both the affiliate as well as the network provider.
91. The notice must include the terms of the decision, date of its effect (if it is a cancellation), the reasons for the decision and the applicant's right to have the decision reviewed. For a template of the notice, please refer to Appendix A of this chapter or chapter 8 of the Manual.

4.4.10 Duration of registration - section 75F

92. Registration (whether with or without conditions) continues for a period of 3 years (unless, for example, it is cancelled earlier).

4.4.11 Renewal

93. At the time of writing, Rules relating to renewals are being drafted.

4.4.12 Re-application

94. There is nothing in the Act or Rules prohibition an unsuccessful registration applicant from re-applying for registration at any time.

4.5 DECISIONS MADE IN RELATION TO EXTANT REGISTRATIONS

95. Outside of the application process discussed in chapter 4, AUSTRAC may be made aware of a matter that should lead to an investigation by AUSTRAC into the suitability of a person's ongoing registration. In this situation, AUSTRAC has the power to make the following types of decisions:
- a) impose conditions upon the extant registration (section 75E);
 - b) suspend the registration (section 75H); or
 - c) cancel the registration (section 75G).
96. There is no statutorily prescribed time frame for the making of any of the above decisions.
97. AUSTRAC staff may avail themselves of all the information gathering powers and resources set out at 4.2 to 4.3 above.
98. If it is decided that none of the above decisions/ actions need to be made, then, no decision is actually made under Part 6, and no notice of decision needs to be issued.

4.5.1 Imposing conditions on registration - section 75E

99. Information received by AUSTRAC may suggest that conditions need to be imposed on a person's registration. As with conditions being imposed at the point of registration, the conditions that can be imposed include, but are not limited to:
- a) restrictions on the volume of funds remitted;
 - b) restrictions on the destination of funds remitted;
 - c) notification of changes in any particular circumstance.

100. Examples of other conditions that might be appropriate in particular circumstances are set out at 4.4.7 above.
101. Before a decision to impose conditions on extant registration can be made, a show cause notice must be issued to the affected person. That will normally be the registered entity, but may also include linked affiliates and network providers.
102. A show cause notice need not be issued if the AUSTRAC CEO is satisfied that it is inappropriate to do so because of the urgency of the circumstances (s 75Q(2)). For a template of the notice, please refer to Appendix A of this chapter or Chapter 8 of this Manual. This may well arise where the risk identified is so significant that AUSTRAC cannot delay in imposing conditions on the person's registration.
103. Once a show cause notice has been issued and any response or additional evidence supplied by the registered person considered (or perhaps no show cause notice was issued), the delegate must come to a final view on the decision to be made.
104. The responsible officer will need to prepare the final decision notice under s 233C (where the decision involves conditions) to be signed by the CEO's delegate and issued to the registered person. If the registration affected is that of an affiliate then the notice of decision must be issued to the network provider as well as the affiliate. For a template of the notice, please refer to Appendix A of this chapter or Chapter 8 of the Manual.

4.5.2 Suspending registration (s 75H)

105. Section 75H allows the Rules to make provision for the suspension of registration. That is provided for in Chapter 59 of the Rules. Chapter 59 of the Rules provides for the "grounds" upon which suspension may be founded.
106. Some examples of where suspension may be appropriate include:
- where the CEO has formed a suspicion that the registrant is posing a ML/ TF/ PS risk or committing some other breach of its conditions, and is considering cancelling the person's registration, but that more time for investigation is required. That is, immediate cancellation may be too extreme if investigations are at an early stage, and the imposition of conditions would not achieve the desired goal of immediately stopping suspect remittances until the matter can be investigated further;
 - where the person has breached a condition of their registration, such as providing reports, AUSTRAC may consider it appropriate to suspend the person's registration until the person provides the requisite reports;
 - where a registered entity's key personnel is posing the ML/ TF/ PS risk, AUSTRAC may consider it appropriate to suspend the entity's registration pending the removal of the key personnel from the organisation;
 - where AUSTRAC considers that an AML/CTF compliance program has not been put into practice or is inadequate (whether or not it is a condition of registration), AUSTRAC may consider it appropriate to suspend the person's registration until it can demonstrate an effective AML/ CTF compliance program.

107. Suspension should not be used as a sanction or punishment tool but as a measure to address an immediate risk in an interim manner.
108. There is no provision in the Act or Rules about the time period for a suspension. In both of the examples above, the suspension may be for a period that is contingent upon some other event occurring. AUSTRAC must be careful about suspending someone for an indefinite period.

Show cause notice?

109. It is notable that a decision to suspend registration is not listed as one of the decisions in the Act to be a "reviewable decision". As such, it is not subject to any statutory "show cause" notice. Despite this, the general law requires AUSTRAC to accord procedural fairness, and the general law would normally require a decision maker to issue a show cause notice.
110. The general law requirement to accord procedural fairness is not, however, absolute, and (as is envisaged in s 75Q(2)) there may be circumstances where it is not appropriate or possible to issue a show cause notice. As such, for suspension decisions, AUSTRAC adopts a similar approach to the issuing of show causes as is required under s 75Q of the Act (see section 4.4.8 of this chapter above). That is, a show cause notice need not be issued if the AUSTRAC CEO is satisfied that it is inappropriate to do so because of the urgency of the circumstances. Again, this may well arise where the risk identified is so significant that AUSTRAC cannot delay in suspending registration.
111. The responsible officer should consult with the Legal branch about the appropriateness of not issuing a show cause notice in any given case.

Decision, notice and review

112. Whilst a decision to suspend is not listed as one of the decisions in the Act to be a "reviewable decision" for the purposes of s 75Q and 233B, Chapter 59 of the Rules provides for similar notice and internal review following the making of a suspension decision. There is, however, no AAT review available for a suspension decision.
113. Within 7 days of the decision, the AUSTRAC CEO must give the person written notice of the suspension. The notice must specify when the suspension is to begin, and when it will cease. In deciding on an appropriate period of suspension, the grounds of the suspension will be relevant. So, for example, if the suspension is on the grounds that a cancellation action is under way (para 59.3(3) of Chapter 59 of the Rules), the suspension may be specified as ceasing when the AUSTRAC CEO makes a decision on whether or not to cancel the person's registration.
114. A person's suspension is effected by the removal of the person's registration in the RSR for the period of the suspension (para 59.8 of Chapter 59 of the Rules).
115. The AUSTRAC CEO may also inform (in writing) a registered remittance network provider of the suspension of an affiliate of the provider, or inform an affiliate of the suspension of a registered remittance network provider.
116. A person whose registration is suspended may, within 14 days after receipt of the notice referred to above apply to the AUSTRAC CEO for review of the decision (para 59.4(3) of Chapter 59 of the Rules). The Rules do not provide that any response is required by the AUSTRAC CEO or the timeframe in which it might be

required. As such (and for convenience), AUSTRAC has adopted the approach taken under s 233A to 233G for cancellation decisions.

117. As noted, neither the original suspension decision, nor any response (or lack thereof) by the AUSTRAC CEO on internal review is reviewable in the AAT. Rather, an affected person would need to seek judicial review (most likely in the Federal Court of Australia).

4.5.3 Decisions to cancel registration (s 75G)

118. Section 75G of the Act provides that the AUSTRAC CEO may cancel the registration of a person if he or she is satisfied that it is appropriate to do so having regard to:
- a) whether the continued registration of the person involves or may involve a significant money laundering, financing of terrorism or people smuggling risk; or
 - b) one or more breaches by the person of a condition of registration; or
 - c) the following matters specified in Schedule 1 to Chapter 58 of the Rules

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119. The Explanatory Memorandum to the amending Act suggests (at page 100) that in the vast majority of cases where a significant ML/ FT/ PS risk is identified, registration would be cancelled.
120. Before a decision to cancel registration can be made, a show cause notice must be issued to the affected person. That will normally be the registered entity, but may also include linked affiliates and network providers. For a template of the notice, please refer to Appendix A of this chapter or Chapter 8 of this Manual.
121. A show cause notice need not be issued if the AUSTRAC CEO is satisfied that it is inappropriate to do so because of the urgency of the circumstances (s 75Q(2)). This may well arise where the risk identified is so significant that AUSTRAC cannot delay in cancelling the person's registration. The responsible officer should consult with Legal Branch about the appropriateness of not issuing a show cause notice in any given case.
122. Once a show cause notice has been issued and any response or additional evidence supplied by the registered person considered (or perhaps no show cause notice was issued), the delegate must come to a final view on the registration decision to be made.
123. The responsible officer will need to prepare the final decision notice under s 233C (where the decision involves cancellation) to be signed by the AUSTRAC CEO's delegate. For a template of the notice, please refer to Appendix A of this chapter or Chapter 8 of this Manual.
124. Where the cancellation decision is in relation to a registered remittance network provider, the AUSTRAC CEO must give notice to both the network provider and affiliates (s 75K(6)). Similarly, where the cancellation decision is in relation to an affiliate of a registered remittance network provider, the AUSTRAC CEO must give notice to the affiliate as well as the network provider (s 75K(5)). A template letter advising an RNP of a reviewable decision regarding one of its affiliates can be located at Appendix A of this chapter or Chapter 8 of this Manual. A template letter advising an affiliate of a reviewable decision regarding its RNP can be located at Appendix A of this chapter or Chapter 8 of this Manual

Date of effect, publication and removal from register - section 75K

125. When the registration of a remittance network provider is cancelled, the entries relating to that person, as well as any registered affiliate, must be removed from the Register.
126. ***Effect on affected person and others (e.g. affiliates)***
- It is clear from the foregoing, therefore, that where a registered remittance network provider's registration is cancelled, so will (effectively) that of an affiliate.

4.6 PUBLISHING DECISIONS

127. When a decision is made to suspend or cancel a person's registration, the Act and the Rules provide that the decision is given effect to by the removal of the person's registration from the Register (for the period specified in the case of the suspension). Such removal does not need to await the outcome of any period for internal review or AAT review. An administrative decision is presumed valid and may

be put into effect, unless and until it is set aside. This also applies to registration decisions.

128. Similarly, if AUSTRAC wishes to issue a press release about the decision, there is no reason why that press release must await an "appeal periods" or the outcome of an internal or AAT review. Any press release should, however, note that the decision may be subject to review rights.
129. After making the decision, the responsible officer should provide a copy of the decision to the media section of AUSTRAC.
130. The position is, however, different when dealing with applications for registration under the transitional provisions. The transitional provisions effectively exempt an entity from the requirement in s 74 of the Act of having to be registered in order to supply a registrable service, if, prior to the commencement of the new RSR provisions the entity was either registered on the old Register (in the case of registrable designated remittance services) or providing a registrable remittance network service. The exemption lasts so long as the entity makes an application for registration within the time required (whether 6 or 12 months since the commencement of the new RSR provisions), and so long as the application for registration is not "finally determined" by AUSTRAC. An application will not be finally determined until all appeal and review rights have been exhausted. This would include internal review, AAT review, and probably also judicial review (see items 55 and 57 of Schedule 1, Part 2 to the Combating of People Smuggling and Other Measures Act 2011 (Cth)). As such, AUSTRAC has taken the view that if a decision is made in these circumstances not to register a person on the RSR, they should not be removed from the old register (if applicable) and the decision should not otherwise be published until internal, AAT and judicial review has been determined (if invoked). You should therefore await the expiration of any review or appeal periods. Contact the AUSTRAC Legal Branch if you are uncertain about this process.
131. The Enforcement Committee has decided that conditions on a person's registration should be published on the RSR on AUSTRAC's website as soon as the decision has been made to impose conditions. AUSTRAC is not required to wait until the expiration of the period during which an applicant can seek internal review, or if an internal review application has been made, to wait for that process to be complete, before publishing conditions on the RSR on AUSTRAC's website.
132. Conditions are entered against a registration by: going to 'Applications' in ARMS, then clicking on 'Search for Application'. Enter the relevant RE details in the blank field box entitled 'Organisation Descriptor Contains' and click 'Run Search'. Please note that this search may list previously invalid or rejected applications as well as current applications and care will need to be taken to ensure that you choose the relevant one.
133. Once the relevant registration or application for registration is identified, click on 'Open Item' and it will take you to the status history of that entity. Choose the heading 'Conditions' from the list of tabs. Once there, you will note two field screens, one pink and one blank. Enter the conditions in the blank field and then click 'Apply' whereupon they will be transferred across to the pink field which is the live register. Then simply click 'Save and Close'.
134. Recommendations regarding whether to issue a media release regarding the decision should be included in the memo to the decision maker. If a more strategic approach in the communications is necessary it may be prudent to contact Communications & Products earlier to discuss any significant or new actions.

135. The AUSTRAC officer must liaise with the Communications & Products team in drafting a media release and talking points for the AUSTRAC CEO's approval.
136. While a recommendation will be included in the final memo to the decision maker regarding publicising the matter, the AUSTRAC officer will need to provide the AUSTRAC CEO with a separate memo which will seek approval of:
- the media release;
 - the talking points;
 - the publication of the decision. In doing this the AUSTRAC officer should consider whether certain information should be removed from the public version of the decision. For example, if there is private information in a written notice, this may need to be sanitised on the public version of the notice. Note however, that Legal Branch have provided advice noting that AUSTRAC may lawfully release and publish the names of individuals in relation to conditions;
 - any additions and/or changes to the AUSTRAC website;
 - Ministerial submission (if appropriate, further detail regarding this is outlined below).
137. The AUSTRAC Officer must determine whether it is appropriate for the Minister to be informed of the decision. The Government Relations unit is responsible for keeping the Minister informed of upcoming matters.
138. Where relevant, the AUSTRAC Officer should prepare a Ministerial Submission (Min Sub) which provides a brief background on the matter. This should be drafted in consultation with Government Relations.
139. The Min Sub should be provided to the AUSTRAC CEO for approval together with the memorandum to the CEO regarding the media release and talking points.

4.7 RECONSIDERATION OF REVIEWABLE DECISIONS (S233E)

4.7.1 Which decisions are subject to internal review

140. The following decisions are subject to internal AUSTRAC review:
- a) a decision to refuse an application made under s 75B for registration;
 - b) deemed refusal of an application for registration under s 75B(6);
 - c) a decision to impose conditions on the registration of a person (whether at the time of the person applying for registration, or at any other time);
 - d) a decision under s 75H to suspend the registration of the person; and
 - e) a decision under s 75G to cancel the registration of the person.

141. As previously noted, suspension decisions are not subject to the same prescribed internal review under s 233E as the other decisions are. However, a mechanism for internal review for such decisions is provided for in Chapter 59 of the Rules. Apart from the content of the final decision notices and the approved forms, AUSTRAC will adopt the same procedures for review of suspension decisions as is adopted for review under s 233 of the Act.

142. As also previously noted, although there is some difficulty in reconciling the requirements of s 233E, AUSTRAC's view is that internal review applies to deemed refusals (s 75B(6)), even though no show cause notice need be issued, and no final notice of decision need be issued.

4.7.2 Who should conduct an internal review

143. Section 233E provides that internal review must be conducted by someone who (a) was not involved in the original decision and (b) is more senior than the person who made the original decision. AUSTRAC has internally delegated this power to an appropriate level.

4.7.3 Time frame for internal review

144. An application for review under s 233D must be made within 30 days of the date on which notice of the decision was given to the person.

145. An application for review under Chapter 59 of the Rules (for a suspension decision) must be made within 14 days of the date on which notice of the decision was given to the person.

146. There is no time period prescribed for completion of internal AUSTRAC review,

147. In a simple case, AUSTRAC would seek to complete the internal review process within 45 days. In more complex cases, the review may take longer. Despite the fact that there is no statutory time limit for internal review, AUSTRAC should be careful to ensure that any review is conducted as promptly as possible (especially in the case of cancellation and suspension decisions). If there is any unreasonable delay, that of itself may prompt an application to the Federal Court by the affected person.

4.7.4 Conduct of the review

148. When conducting an internal review, procedural fairness applies. In the ordinary case, it is unlikely to require AUSTRAC to give any additional show cause notice to the applicant for review. It would only be if there was some new evidence, or evidence that had not been previously put to the applicant, that AUSTRAC may need to issue a further show cause notice to the person to give them the opportunity to respond to that information if it is to be relied upon against their interest.

149. It also seems possible for the internal review to issue an information gathering notice under s 75N of the Act.

150. Again, some of the relevant material proposed to be relied upon by AUSTRAC could be confidentially provided, sensitive or intelligence-related. In that case, it may not be possible for AUSTRAC to reproduce that material in full in the show cause notice to the person. However, where possible, AUSTRAC must still give sufficient content to the requirements of procedural fairness whilst balancing those competing interests. This may be facilitated by providing high level summaries or redacted

materials. In all cases where this is an issue, the responsible officer must contact the AUSTRAC Legal Branch for advice.

151. The internal reviewer can make a decision affirming, varying or revoking the reviewable decision. If the decision is revoked, the person may make another appropriate decision.

4.7.5 Status of the original decision whilst a review occurs

152. Ordinarily, an administrative decision is presumed valid unless and until it is set aside (through the internal AUSTRAC or AAT or other review mechanism). Therefore, until the review is complete, the original decision will remain on foot and is able to be enforced. There are ordinarily mechanisms available in AAT and in judicial review proceedings for the ordering of a "stay" of the reviewable decision pending the outcome of the review. The effect of a stay is to "put on hold" the reviewable decision (i.e. to temporarily make it unenforceable). However, in each case it is a matter for the applicant as to whether they seek a stay, and it is also a matter for AUSTRAC as to whether it would consent to a stay. A stay is not automatically ordered by the AAT or the Federal Court - it will always depend on the circumstances of the case.
153. Again, the position is different when dealing with applications for registration under the transitional provisions. The transitional provisions effectively exempt an entity from the requirement in s 74 of the Act of having to be registered in order to supply a registrable service, if, prior to the commencement of the new RSR provisions the entity was either registered on the old Register (in the case of registrable designated remittance services) or providing a registrable remittance network service. The exemption lasts so long as the entity makes an application for registration within the time required (whether 6 or 12 months since the commencement of the new RSR provisions), and, so long as the application for registration is not "finally determined" by AUSTRAC. An application will not be finally determined until all appeal and review rights have been exhausted. This would include internal review, AAT review, and probably also judicial review (see items 55 and 57 of Schedule 1, Part 2 to the Combating of People Smuggling and Other Measures Act 2011 (Cth)). As such, AUSTRAC has taken the view that if a decision is made in these circumstances not to register a person on the RSR, that decision should not be implemented (i.e. the person should not be removed from the old register (if applicable) and the decision should not otherwise be published) until internal, AAT and judicial review has been determined (if invoked). You should therefore await the expiration of any review or appeal periods.

4.8 AAT REVIEW OF DECISIONS (233F)

154. With one exception, a decision of the AUSTRAC CEO upon internal review is then reviewable in the AAT. The exception is a review by the AUSTRAC CEO of a suspension decision. The reason is that the original decision to suspend registration under s 75H is not defined as a "reviewable decision" with the review being confined to that provided for in Chapter 59 of the Rules. For further review in relation to such a decision, an affected person would need to seek judicial review in the Federal Court of Australia.
155. As is the case during an internal review process, the original decision, and the decision on review will remain operational unless and until set aside by the AAT.
156. The AAT's role in conducting merits review is to substitute the 'correct' or 'preferable' decision for that of the AUSTRAC CEO. In doing so the AAT will stand in the shoes of the AUSTRAC CEO and conduct a fresh consideration of the matter in issue. This will involve a two stage process, namely the formulation of a decision that is correct (i.e. a decision which is free from both errors of fact and law) and, in the case where more than one decision may be correct, the selection of the preferable decision based on the facts.
157. Any decision made by the AAT will be based on the evidence available to it at the time of hearing. The requirement in s 37 of the Administrative Appeals Tribunal Act 1977 (Cth) for the AUSTRAC CEO to lodge with the AAT and provide to an applicant all material that was relevant to its decision makes it crucial that AUSTRAC's record keeping processes and records are consistent, professional and relevant in every case.
158. Some of the relevant material proposed to be relied upon by AUSTRAC could be confidentially provided, sensitive or intelligence-related. In that case, it may not be possible for AUSTRAC to reproduce that material in full in the show cause notice to the person. However, where possible, AUSTRAC must still, give sufficient content to the requirements of procedural fairness whilst balancing those competing interests. This may be facilitated by providing high level summaries, or redacted materials.
159. The merits review process and, specifically, the requirement to lodge all relevant material effectively gives the affected person an opportunity to identify and address any weaknesses in their case which was exposed by the AUSTRAC CEO's decision. This may cause the Tribunal to vary the AUSTRAC CEO's decision or set it aside even though there was no error in the original decision. For this reason it would not be appropriate for the AUSTRAC CEO to assume every adverse decision of the AAT will identify a deficiency in AUSTRAC's practices or processes.

4.9 ADMINISTRATIVE MATTERS

160. Once the decision is finally determined, it is important to ensure that AUSTRAC's systems (ARMS and AUSTRAC Online) are updated to reflect the status of the RE. If the RE has no other designated services and is not registered on the RSR (due to refusal, removal or cancellation), the RE should not be entered on the RE Roll and the RE's account in ARMS should be made inactive.
161. To action this, the registration stream of the Compliance, Remittance Sector team should be advised of the final decision in writing. Actioning the removal from the RE Roll is permitted under ss 51C(4) and Chapter 62 of the Rules.

4.10 MONITORING ACTION

162. Once a decision is made, it is important to ensure that the reporting entity complies with the requirements arising from the action taken. This has two aspects.

163. Firstly, AUSTRAC must ensure that the reporting entity has taken the required action by the given deadline. For example, the conditions may include a requirement to submit transaction reports by a certain date. The Compliance, Remittance Sector team is responsible for monitoring whether these deadlines are met and that the reporting entity responds to all the requirements. To encourage the reporting entity to comply with the meeting of conditions, the Compliance Remittance Sector Team is to send an email one to two weeks prior to a condition deadline reminding the reporting entity about the condition/s and approaching deadline.

164. Secondly, it is important to ensure that the reporting entity does not provide, or continues to provide, a remittance service where a decision has been made to refuse or cancel a registration.


4.10.1 Failure to comply with conditions

165. In the event that the reporting entity does not comply with the conditions placed on the registration, AUSTRAC would consider whether further action should be taken. For example, it may be relevant to take steps to cancel the registration. Alternatively, the matter could be referred to Enforcement who may consider preparing a matter for an application to the Federal Court to apply for a civil penalty order or to refer the matter to CDRP to pursue a criminal prosecution.

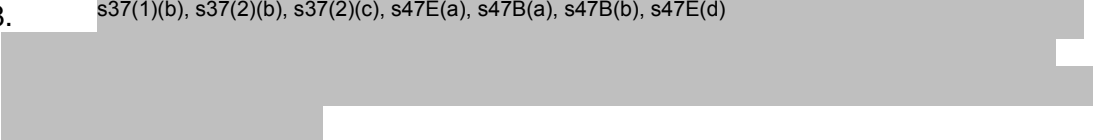
4.10.2 Cancelled, refused or abandoned registrations

166. To identify whether an entity who has had their registration cancelled, refused or who has abandoned its application (as a result of our commencement of a matter for consideration of a reviewable decision) is continuing to provide a remittance service, the Compliance Remittance Sector Team is to undertake the following [To be completed]:

167. s37(2)(b), s37(2)(c), s47E(a), s47E(d)



168. s37(1)(b), s37(2)(b), s37(2)(c), s47E(a), s47B(a), s47B(b), s47E(d)



169. The AUSTRAC Officer should also consider examining any open source information to assist with ascertaining whether the entity is continuing to provide a remittance service.

Appendix A

Description	EC number
Request issued under s75N	Melbourne letter: 777565, Melbourne checklist: 777598, Sydney letter: 855330, Sydney checklist: 855326
Notification of rejected application (due to invalidity)	669067
Show cause notice (s75Q)	855552 (cancellation), 855553 (refusal) and 855970 (imposition of conditions)
Final decision notice (s233C)	855551 (cancellation), 855554 (refusal) and 855971 (imposition of conditions)
Letter informing an RNP of a reviewable decision regarding its affiliate	To be created
Letter informing an affiliate of a reviewable decision regarding its RNP	To be created



Australian Government
**Australian Transaction Reports
and Analysis Centre**

Standard operating procedure

Withdraw or Reject Registration Applications



Standard operating procedures v1.0 control sheet

Version	Revision	Date Issued	Revision Description/ Impact	Revision Author
1	0	19/08/2013	Draft	Elizabeth Taylor
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Document control

Approvers

Approvers are responsible for ensuring all content reviews have taken place or accept any risks inherent in not having content reviewed prior to approval.

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Definitions and Abbreviations

Term/Abbrev	Definition
AAN	AUSTRAC Account Number
ABPF	AUSTRAC Business Profile Form
AML/CTF Act	<i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>
AML/CTF Rules	<i>Anti-Money Laundering and Counter-Terrorism Financing Rules Instrument 2007 (No.1)</i>
AO	AUSTRAC Online
ARMS	AUSTRAC Relationship Management Systems
CD	Cash Dealer
DBG	Designated business group
FTR Act	<i>Financial Transaction Reports Act 1988</i>
RE	Reporting entity
RE Roll	Reporting Entities Roll
SR	Service Request

References

EDRMS Ref#	Document Name
669067	Email Templates – Registration Applications
779837	Withdraw_Reject Registration Application SOP Diagram

Related SOPs

EDRMS Ref#	Document Name	Business Owner
771827	Resolving Issues in Registration Application Queue SOP	Registration Team
767578	Process Registration Applications SOP	Registration Team



1 Introduction

1.1 Purpose

This standard operating procedure (SOP) outlines the steps required to withdraw a registration at the request of the submitter or reject a registration application because there is one of more inaccuracies with the data on the form.

The processes and procedures detailed in this document supersede procedures that were in place prior to 1 November 2011.

1.2 Summary of Procedure

This procedure must be followed when AUSTRAC decides to reject an application for registration, generally due to incomplete or incorrect information being submitted in the application, or the application is withdraw by the applicant.

Both scenarios will result in the life of the SmartForm being 'terminated'. Another registration application must be submitted for any further consideration to be given to the organisation's request for registration and that will follow the normal vetting

1.3 Background

Withdrawal of an application is typically the result of some correspondence / clarification of issues between the AUSTRAC Registration Officer and the form submitter. Where the formsubmitter has advised that they do not wish to pursue the request in the current form. The Registration Officer will acknowledge the submitter's request to discontinue the application by following this withdrawal procedure.

Rejected applications are generally the result of the AUSTRAC vetting process where one or more concerns have been raised with the submitter in regards to the accuracy or completeness of the data on the registration application. The Submitter has undertaken to review and submit a replacement registration application.

1.4 Delegations

None

1.5 Roles

An authorised Registration team member will have sufficient security permissions within the ARMS application to be able to process both Withdrawal request and Reject an application with the aim of terminating the application. An AUSTRAC Officer does not require a Delegation to action Withdrawal or Rejection of Registration Applications.

Only ARMS users with A_Registration_Admin security group access can action Registration applications.

Registration officer

1.6 Prerequisites

This procedure relates to actioning the registration applications and where the applicant has requested the withdrawal or has advised that they will submit a different application based on feedback from the Registration Officer about certain data on the original request.

- The appropriate Withdrawal request has been received ; or



- The appropriate submitter has acknowledged the discrepancies in their original application and have undertaken to submit another form.

1.7 Stakeholders

Internal

- Registrations Team

External

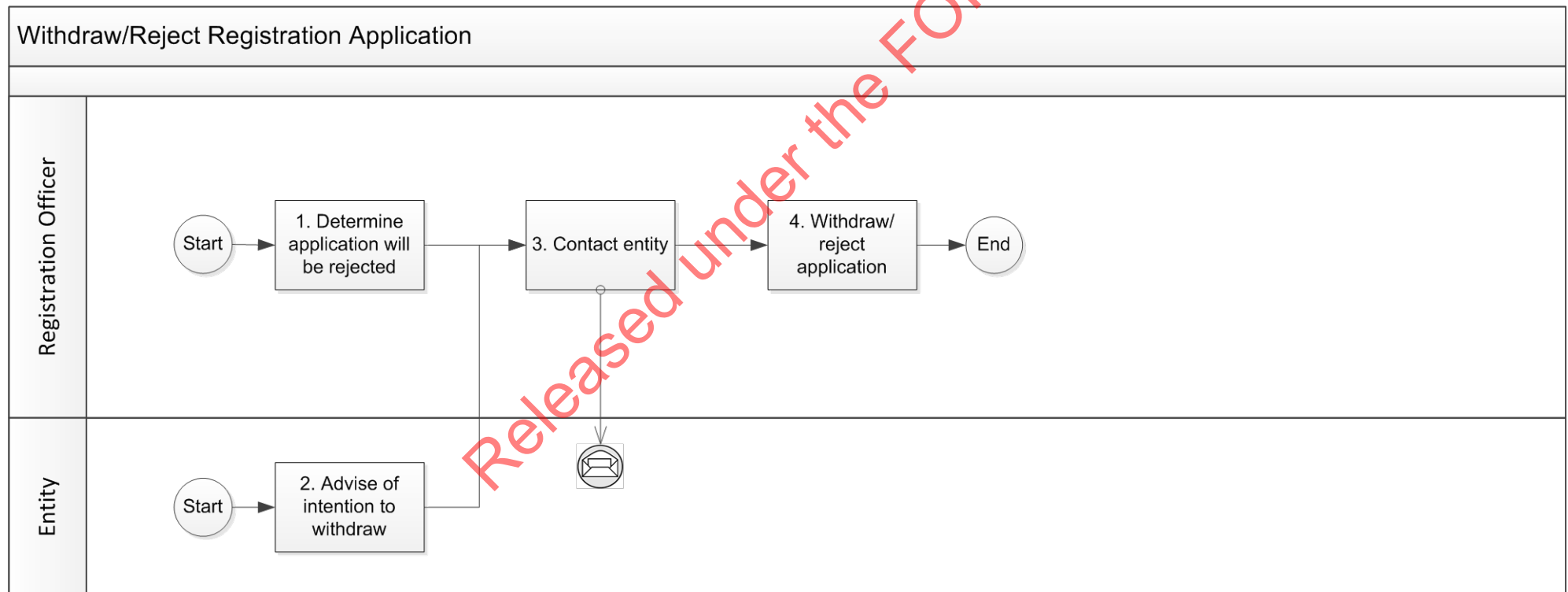
- Entities

Released under the FOI Act



2 Withdraw or Reject Registration Application

2.1 High level diagram





2.2 Process description

Vetting of the registration applications is conducted by the registration officer and their findings and recommendations are referred to the Delegate. Delegate makes an assessment and relies on the EXCEPTIONS found and noted (in comments) by the registration officer in order to make a decision on the application.

Fundamentally the outcome of the process is either that the organisation is registered on the Remittance Sector Register, or they are not registered. Withdraw or Reject a registration application will result in the latter – they are not registered.

The following is a highlevel list of the activities involved in the Withdraw or rejection of the application.

(External) Electronic FORM Submission – ATRC1001 (AUSTRAC Business Profile Form), 1002 (AUSTRAC Update Business Profile Form); 1101 (Affiliate Enrolment & Registration); 1102 (Affiliate Registration)

AUSTRAC Internal forms cannot be used to apply for remittance sector registration (ATRC0001; 0002; 0003).

Registration Types –IND (Independent); RNP (Remittance Network Provider); AFF (Affiliate of an RNP)

Application is queued – Application(s) for remittance sector registration are always vetted manually and a recommendation is made by the registration officer to the Delegate. However in the case of Withdrawals and Rejections the process is 'interrupted' and the application is not progressed to the Delegate.

The registration application lifespan is 90 days, this may be extended if further information is requested of the applicant via the s75N process and the application timer is 'stopped' while AUSTRAC awaits the response). Typically the Withdraw or Rejection happens to an application that is queued and vetting has started.

Registration Team - Application is assigned to the Registration Team, a registration officer will then manage the vetting process. The Registration officer may contact the applicant for clarification of the application data during the process which may result in the applicant's decision to withdraw the application, or the rejection of the application based on the completeness and / or accuracy of the application.

Withdrawal and Rejection of the application will not result in a registration.



2.3 Registration Application queue

2.3.1 Reviewing the registration application queue

- a. Log onto ARMS as the Registration officer
- b. Go to Registrations tab and the dashboard will be visible, this is not necessary at this point, instead, on the ribbon (top menus) click 'Applications' to view the current list of received / pending applications for all registration Remittance Sector Register (Affiliates, Independents and Remittance Network Providers).

s22

- c. Start Date (first column) is the default sort order of the Registration Applications queue, this represents the date on which the registration application was picked-up¹ by ARMS system.
- d. Below is an explanation of the possible columns visible on the screen 'All Outstanding Registration Applications', although please note that it is possible to right click on the Blue column heading row and to UN select column(s) so that they do not appear on your person view of this screen.
 - **"Start Date"** the date on which the application was added to the queue.
 - **"Organisation"** column is showing a combination of data fields as more of a , usually displayed as: AAN# (RE Number) Legal name – RE Roll status ('Not on RE Roll' or 'On RE Roll')
 - **"Network Provider"** Will contain a link to the RNP organisation profile where the RNP details have been correctly matched.
 - **"Issue"** column is expected to be blank for brand new REs and for REs who are applying for an additional registration (such as an RNP that is now requesting IND registration or AFF registration), common issues arise when the application is Enrol and Register but partly matches an existing RE details (such as matches on ACN or ABN but not Legal name); another common issue is when an RE is applying for AFF registration and has not fully / correctly supplied the RNP details.
 - **"Team"** column should be populated with "Registration Team" by default, however it is possible to re-assign the application (which would generally happen part way through the processing, but this is not common)
 - **"Employee"** column should be blank if no-one has been 'assigned' to work on the application, this is one of the first action of the Registration Team when they select an application to process
 - **"Status"** is always queued (once registered, refused, rejected or withdrawn the application moves off this queue)
 - **"Reg Type"** – indicates the type of registration for which the application has been submitted.
 - **"Timer Stopped"** when necessary (as per the examples in this SOP) timer is stopped to allow the RE to submit additional information and AUSTRAC cannot continue processing until the information is received, ie. 75N.
 - **"Days Remaining"** count of the days between 'today' and the Due Date (starts at 90 and usually counts back towards zero) – N.B. this too is a calculation of the due date and is affected by the Timer stopped and the Timer Extended, technically it is possible for it to appear as a negative number.
 - **"Due Date"** Start Date plus 90 days (unless Timer stopped or Timer extended, these actions would alter the calculation of the due date).

¹ SmartForms are submitted to an external site (not AUSTRAC) which then transfers the data to AUSTRAC. Some delay may occur during this process and therefore the date submitted is not known to AUSTRAC. AUSTRAC has chosen to use the Start Date as the best, reliable alternative.



- **"Source"** the type of SmartForm or Bulk XML data that was received
s37(2)(b), s37(2)(c), s47E(a), s47E(d)
 - [Redacted]
 - [Redacted]
 - **"Has or Had Conditions"** RE has a current or previous registration that had conditions applied or still has conditions applied.
 - **"Offence History"** RE has indicated either / or both a business related Offence history or an offence history associated with one of the Key Personnel of the business
 - **"Beneficial Owner Missing"** no Beneficial owner was nominated on the form (may not be of any concern, please continue to process)
 - **"Recently Expired"** RE was registered but the registration expired within the last 12 months.
 - **"Terminated By AUSTRAC"** RE was previously registered and that registration was terminated (Cancelled or renewal refused)
 - **"Removed"** RE was previously registered and submitted a removal request which was successfully processed.
- e. The Registration Application 'queue' is actually a search results list (as are most ARMS lists / queues found in ARMS). The screen can be personalised and the system will retain the settings you last had on any screen. Sometimes new data types are added as columns, or the way we process data is changed. Therefore it is a good idea to occasionally review the available columns and perhaps adjust according to the way in which you work with the data. Right click and from the drop down, select Choose Columns.

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- f. Currently available columns will be displayed and you can check or uncheck the columns, you can highlight a column name and move them up or down, which translates to the columns being visible from left to right on your screen. If you do hide any columns, it is easy to forget that they were once available to you, a better option, if you do not wish to see a column, is to select the column and then simply click move down button until it reaches the bottom of the list, as per the screen shot below.



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- g. To sort the columns you can perform a simply left click on the column heading. However this will only re-sort that one column. To have columns sorted by a combination, the most efficient way is to right click on the column header, select 'Sort by Field; and Advanced to view the screen that will allow you to create a nested sort function. Generally this is should be setup to sort by "Days Remaining". As per below screen shot.

s22



- h. Combinations of fields and Ascending and Descending order can be used to personalize your screen. Clicking OK activates the screen and the results will be shown on your screen.

s22





2.3.2 Selecting a new registration application

- a. AUSTRAC is under tight time restrictions to process the inbound registration applications. This is 90 days from the time the new registration application is submitted. Please note that time restrictions are not currently, but may be, imposed on other registration related processes, ensure you know the requirements at the outset of each function.
- b. In order to comply with the 90 day time restrictions it is necessary to work from the oldest (application that has the least amount of days remaining), through to the newest (most amount of days remaining). Click on the column heading for Days Remaining until the oldest application is on the top row of the registration application queue (which may be slightly different to the OLDEST start date, if an application has been stopped etc).
- c. Older applications may have already been assigned to an individual for processing, therefore scroll down the list to locate the item that is oldest (closest to the top of the list), has no 'Employee' listed (is not being processed by another AUSTRAC employee).
- d. Perform a simple re-sort of the 'All Outstanding Registration Applications' list by the Issue column so that those registration applications with 'Issues' come to the top of the list, then select the item with the LEAST number of days remaining (which may be slightly different to the OLDEST start date, if an application has been stopped etc).
- e. Click the "Open Item" button on the bottom of the screen to view the Registration Application details for processing. The following will be displayed.

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- f. Assign the application to yourself by selecting your name from the drop down list on the 'Officer' field – names are in alphabetical order by surname, as a short cut you can type your surname and the list will jump to a close location for you, you can click on your name.



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- g. Click the Apply button on the bottom of this form to save this change. This will refresh the 'All Outstanding Registration Application' list, so that other registration officers will now see that the application processing has been started. This significant / auditable action is added to the Events tab at the bottom of the screen and is date and time 'stamped'. The 'Apply button should go grey when the changes have been 'saved'.

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- h. Additional changes will have to be saved as you move through the application processing steps.
- i. You may close / interrupt the process at this step, the registration has been assigned to a person and you can filter / sort by this in the registration application queue. The actions (assigning to a person) has been noted in the events and visible to everyone.
 - ii. Alternatively you can click on the "Next" button to continue through the list of queued registration applications until they are all assigned, simply repeat the above steps, ensuring an Officer is selected from the list and that you click Apply when you have done this so that it is saved in the Events tab for audit purposes. You may need to click the Refresh button on occasion to ensure the ARMS system is displaying the current information (sometimes is a bit out of synch, refresh should solve this time lag).
- i. As the assigned registration officer, please continue to next [Step 'Procedure – Withdraw / Reject application process'](#).



2.4 Procedure – Withdraw / Reject application overview

“Withdraw” action is carried out in response to a request from the Form Submitter / Organisation informing AUSTRAC that they do not wish to proceed with the registration application in its current format.

Reject action is the result of the Registration Officer being unable to complete the vetting process due to the unsatisfactory quality / completeness of data in the application. The decision is reached by the Registration Officer as they work through the vetting of the application and there is no specific requirement to have involvement of the Delegate.

In both cases it is necessary to document the events that led to the termination point and these notes must be clearly visible on the registration application in the comments tab on the registration application – please see the section on [Record Keeping](#) in this document.

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3 Withdraw application

3.1 Advise of intention to withdraw

If an entity wishes to withdraw, the request must be submitted in writing to AUSTRAC

Contact entity

Contact the AML/CTF Compliance officer and form submitter (if different person) of the entity:

a. Send an email advising that AUSTRAC has rejected the application, or confirming withdrawal by the applicant, using the one of the below email templates from [Email Templates – Registration Applications, EDRMS 669067](#)

- legal name does not match ABR/ASIC
 - key personnel not included
 - affiliate legal name does not match ABR/ASIC
 - affiliate is enrolled already and an E& R form was submitted
 - application is for registration and the affiliate is already registered as part of the network (duplicate application)
 - application is withdrawn at the request of the applicant
- b. Include the entity's AAN and legal name in the email subject. For new entities, include legal name only
- c. If no email address has been provided, send a letter

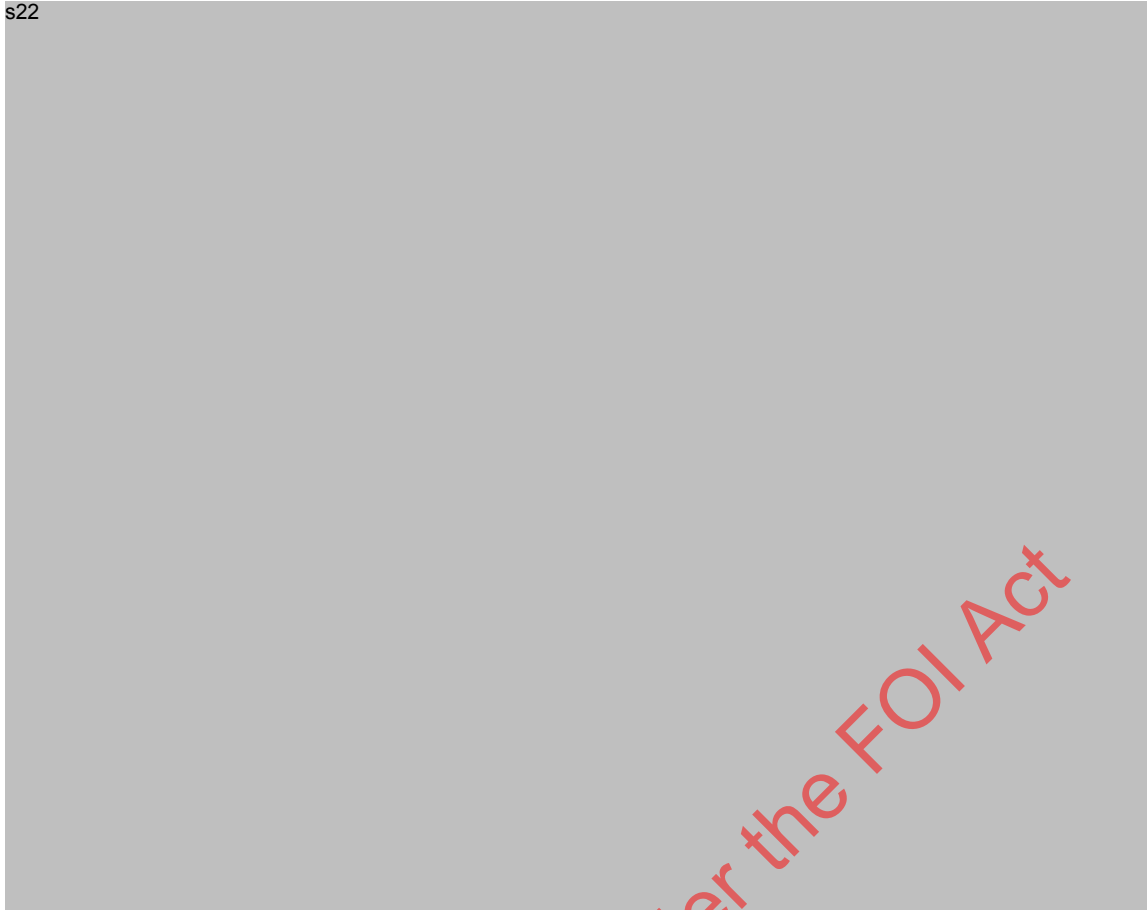
Save above email and any other correspondence from the entity to EDRMS folder [2013/24 – Registration applications – Reporting Entity Correspondence 2013](#). Populate Entity Number field if known.

Add document link and any relevant comments to registration application:

- a. Open the registration application
- b. In the Documents tab, click on the plus sign



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c. Type in EDRMS number and scroll to find the document

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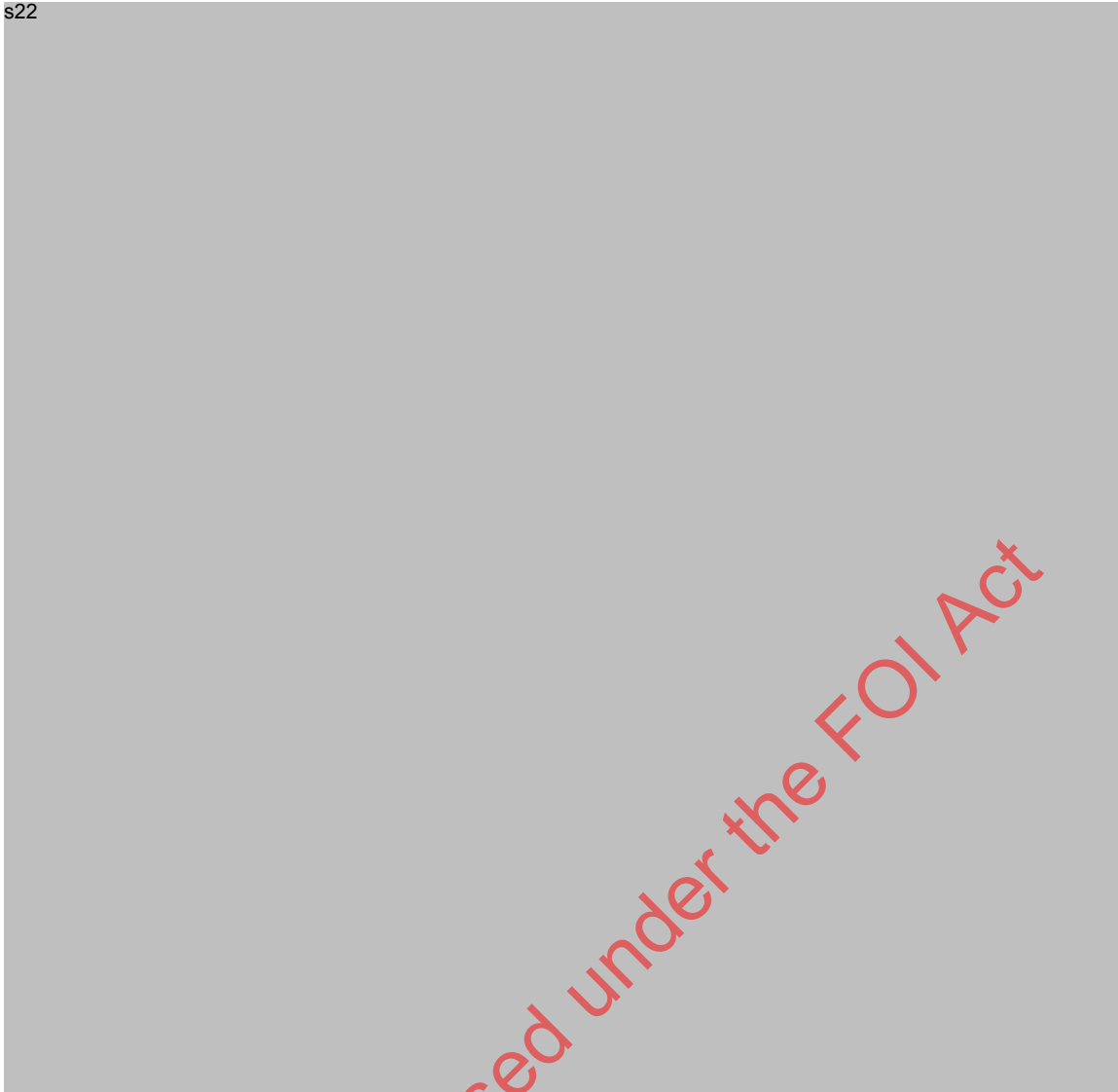


d. Select Apply to save the link

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e. Add comments if required, i.e. noting correspondence received from applicant etc.

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3.2 To withdraw the application:

- a. Open the application
- b. Assign the registration by selecting Officer's name from the drop down and click 'Apply' to save.



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- c. Click on the comments tab at the bottom of the screen.
- d. Enter the reason the applicant has decided to withdraw in the left hand side comments box

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- e. Click '>>' arrows to move the comments into the right hand side, which is the permanent record.
- f. Click 'Withdraw' from the left hand side Application Actions menu.
- g. A dialogue box will open, you must confirm that all steps for withdrawal have been completed.
- h. Click 'OK'

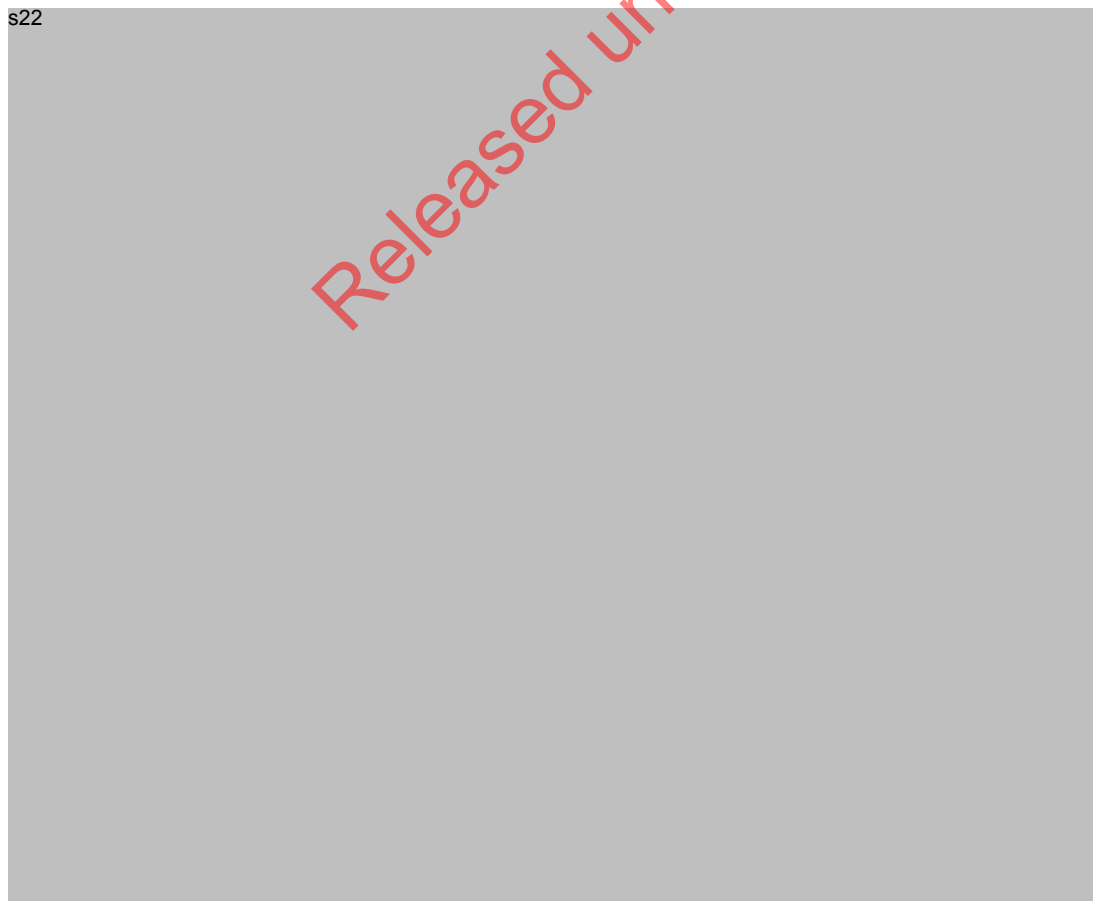


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- i. The withdrawal has been processed, and new event is displayed

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- j. Return to application queue and note that the withdrawn registration application has disappeared from the queue
- k. Currently there is no Automated email process to acknowledge that the Withdrawal has been actioned. It is advisable to send an email to the Form Submitter / Organisation to advise them of the result.

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4 Reject an application

4.1 Determine application will be rejected

AUSTRAC may reject the application, generally due to receiving incomplete or inaccurate information in the application

4.2 To reject an application

- a. Open the application
- b. Assign the registration by selecting Officer's name from the drop down and click 'Apply' to save.



- c. Click on the comments tab at the bottom of the screen.
- d. Enter the reason the applicant has decided to Reject in the left hand side comments box



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- e. Click '>>' arrows to move the comments into the right hand side, which is the permanent record.
- f. Click 'Reject' from the left hand side Application Actions menu.
- g. A dialogue box will open, you must confirm that all steps for withdrawal have been completed.

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- h. The rejection is processed, and a new event is displayed



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- i. Return to application queue and note that the rejected registration application has disappeared from the queue.

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5 Record Keeping

Enterprise Connect is the record keeping software for electronic and paper records in AUSTRAC. The documentation that you have sought, copied, sent and used in the registration application vetting process should be saved by you in the record keeping application and (where possible) linked to the ARMS record. This is necessary even when the application is not progressed due to withdraw / reject action. This recording keeping process includes the following:

Documentation saved to EDRMS throughout the renewal request processing (see below –)

Verbal communication records to be stored in ARMS (Telephone conversations) (see below –).

5.1 Attaching a link from an Enterprise Connect document

Add document to registration application:

- a. Open the **registration application** (the renewal screen does not provide access to a 'Documents' tab, the records must be associated with the registration). Go to the Documents tab,
- b. Click on the plus sign to add another row one new row will be required for each attachment.

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- c. When the new row appears on the screen it will be highlighted in yellow, go to the last cell on the right hand side and double click
- d. A new windows explorer dialogue box will open but you cannot access Enterprise connect from this screen.
- e. Click Cancel.
- f. Now the Quick Retrieve screen will appear and you are effectively logged into Enterprise Connect and can use the normal navigation tools and searches that are familiar to you in that application. Including
 - i. Recently Edited Documents;
 - ii. Favourite Workspaces;
 - iii. Navigate your way through the folder structure to the location of the document;
 - iv. Easy Search field is available for you to quickly enter the unique EC document number regardless of where the document is filed.
 - v. Click the Profile Search button and conduct a full search based on the document meta data.

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- g. As per the screen above, highlight one document at a time and the document number must appear in the Easy Search field before you click the OK button on the bottom right hand side
- h. If you receive an error message you should abort the linking process, rectify the fault and then retry the linking process.



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- i. Choose "Ignore" the first option, this will safely abort the linking process
- ii. Contact the person who is currently using the document and ask them to close it (if you have the document open yourself please close the document)
- iii. Retry the linking process when the document is NOT being edited.

- i. The document link will then appear in the field as shown below, where you can now add additional information in any / all of the blank fields by clicking directly into the field.
- j. The document link and the additional information will then appear in the field as shown below

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- k. It is now necessary to add a comment explaining what you have added. On the comments screen write your message and click Apply to save these to the permanent comment side.



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- I. Once the items are saved and the notes are permanent, you can then press on the button to Cancel the screen and return to the view of the renewal request.

5.2 Verbal communication records in ARMS

Verbal communication records – such as records of telephone conversations and face to face dialogue, are able to be stored in ARMS and this should be done as soon as practicable after the conversation so as to retain the best record of the conversation. Records of verbal communication are, inherently, more inclined to be subjective if it is not recorded by voice recording system. Therefore AUSTRAC is reliant on your ability to recall and record the conversation in as full and honest way as possible.

In line with the automated emails and other correspondence, please remember that communication with an RNP representative about an Affiliate's registration (or registration application) must be recorded against the Affiliate.

Starting with an open Application in ARMS

- a. Link to the organisation record (Organisation profile page will open)
- b. From the left hand side menus, under Organisation Tools click on "Create Service Request".
- c. A new window will open on top of the organisation profile page, it is already linked to the current organisation and has pre-populated certain fields, such as "Entered by:" (should be your name), the normal things such as date and time and Status = "New"; the service team and Assigned to should be related to your ARMS profile.
- d. You must enter all the mandatory fields (marked with *).
- e. You must enter notes and save them as permanent.
- f. If applicable you must also Close the service request, this will return you to the Organisation Profile screen.
- g. Click the button on the bottom of the screen "Refresh" if not already marked, the SR tab will now show an asterisk showing there is not data in this tab. You can click on the SR tab to view the Service Request.

Please note: It is possible to attach a document to a service request, (using the same instructions as above) but not to a renewal request. Attaching documents to service requests is NOT RECOMMENDED as it will not (in the future) be easy to relate to the correspondence associated with the REGISTRATON.

Documents must be saved in EDRMS and linked directly to the REGISTRATION; Service Requests recording verbal communication must be linked to the Organisation screen.



Attachments/Checklist

5.3 Table of websites/ databases

Organisation	Website/ database	Information to obtain
ASIC	http://www.asic.gov.au/	View the status of various licences including AFSL, ACL and ACN Identify trading names and corresponding registration numbers
Australian Business Register	http://abr.business.gov.au/	View the status of an entity's ABN
ASIC	Mascot	Company information database where you can view addresses, director details, beneficial owner and holding company information as well as historical details (access approval required)
Google	http://www.google.com.au/	Identify related news articles and or locate entity website
	http://www.licence.nsw.gov.au/New/ http://www.olgr.nsw.gov.au/application_noticeboard.asp	NSW Liquor and gaming licenses
	http://www.vcglr.vic.gov.au/	VIC Liquor and gaming licenses
	https://secure.olgr.qld.gov.au/dcm/Gaming/Sites	QLD Liquor and gaming licenses