Australian Government

AUSTRAC

# AUSTRAC Online
# user guide

2022

# Contents

# 1. Introduction

## 1.1. What is AUSTRAC Online?

AUSTRAC Online is a web-based system that assists businesses to meet their obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) or *Financial Transaction Reports Act 1988* (FTR Act).

AUSTRAC Online allows businesses to:

- submit transaction reports
- enable businesses to view and maintain their own information with AUSTRAC
- submit AML/CTF compliance reports

# 2. Help

## 2.1. The help icon 

This icon appears throughout AUSTRAC Online offering help and hints to assist you.

Click on the icon to view the help text. The text will open in a new pop-up window.
To close the help window, click on the ⊠ which appears at the top right-hand side of the pop-up window.

## 2.2. Who can help me with AUSTRAC Online?

This guide should answer most questions. The AUSTRAC Contact Centre can assist you with further information about AUSTRAC Online, or help regarding your obligations under the AML/CTF Act or FTR Act.

The AUSTRAC Contact Centre can be contacted on:

- **Ph**: (local call within Australia) 1300 021 037
- **Ph**: (international) +61 2 9950 0055
- **Email**: contact@austrac.gov.au

**National Relay Service (within Australia)**

TTY or computer with modem users phone 133 677 and ask for 1300 021 037.

Speak and listen (speech to speech relay) users phone 1300 555 727 and ask for 1300 021 037.

## 2.3. What if I need translator or interpreter assistance?

AUSTRAC's business language is English, but translator or interpreter assistance is available.

Please call the translation and interpretation service (TIS) on 131 450 and ask for the AUSTRAC Contact Centre on 1300 021 037.

# 3. How to log in to AUSTRAC Online

Navigate to [AUSTRAC Online](#) .

If your business has an existing AUSTRAC Online business account, type your user ID and password into the required fields in the login zone (as shown below) and click **Login**.

If you have not signed up with AUSTRAC Online yet, you can do so using the **New businesses sign up** button. This will navigate you to the [Enrol or register with AUSTRAC](#) page on the AUSTRAC website where you can download the AUSTRAC Business Profile Form (ABPF form).



**Note:** If your user ID is associated with more than one business, you will be prompted to select the business account that you wish to view or work on within AUSTRAC Online.

## 3.1. Forgotten user ID or password

If you have forgotten your user ID, please contact your AUSTRAC Online Administrator.

**Tip:** Your user ID is usually your email address.

Alternatively, if you have forgotten your password, go to the AUSTRAC login zone and click the 'Forgot your password?' link. You will be prompted to enter your user ID (this could be your email address) then click **Submit**. This will reset your password and an email will be sent to your email address containing a system-generated temporary password.

Use this password along with your user ID to log in to AUSTRAC Online.

Once you have logged in, you will be prompted to enter a password of your choice.

Any passwords and user IDs which you use in AUSTRAC Online must be kept private and not disclosed to anyone. This is a security measure to protect you and your business.

**Note:** If you still can't access your account contact the **AUSTRAC Contact Centre** on 1300 021 037 or contact@austrac.gov.au for assistance.

## 3.2. Businesses new to AUSTRAC

If your business has not previously reported to AUSTRAC you can create an account so that you can submit transaction reports electronically. You can do this by downloading and completing an Australian Business Profile Form (ABPF form) from the enrol or register with AUSTRAC page of the AUSTRAC website.

For more information, see section 4 below.

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

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

# 4. Enrolling or registering a reporting entity

## 4.1. Should you enrol or register?

If your business provides a designated service[1] it is a reporting entity and must enrol with the Australian Transaction Reports and Analysis Centre (AUSTRAC).

If your business provides remittance or digital currency exchange services, you must provide further information to AUSTRAC which will be used to both enrol and register your business. Businesses that provide remittance services will be registered on the Remittance Sector Register (RSR), which is a publicly available register. Businesses that provide digital currency exchange services will be registered on the Digital Currency Exchange Register (DCER).

To enrol or register you complete and submit an AUSTRAC Business Profile Form (ABPF). The form and a guide to filling out the form is available on the enrol or register page.

> **Note:** If your business is a motor vehicle dealer or solicitor, you are not required to enrol under the *Financial Transaction Reports Act 1988* (The FTR Act). Nonetheless you do need to create an AUSTRAC Online business account to enable you to submit reports online by completing and submitting the ABPF. See the *motor vehicle and solicitor ABPF guide* available on the enrol or register page.

## 4.2. What happens after I submit my enrolment form?

On submitting the AUSTRAC Business Profile Form (ABPF) a **Submission Confirmation** page will be presented.

This page will provide you with an ABPF submission receipt number and the option to either download a copy of the receipt or email it to a nominated email address. It is recommended that you record the ABPF submission receipt number for future reference with AUSTRAC if needed.

> **Note:** The receipt that is issued to you when you submit your form is only to confirm that AUSTRAC has received your form and is not confirmation that you are enrolled.

AUSTRAC will notify you by email that you have successfully enrolled or registered (as applicable). You will also receive a unique AUSTRAC Account Number (AAN) that identifies the created AUSTRAC Online business account for you to refer to in future correspondence with AUSTRAC.

## 4.3. Post-enrolment

You need to notify AUSTRAC of any changes to your enrolment details within 14 days of the change arising.

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[1] You are only required to enrol or register with AUSTRAC if you provide designated services. You can check whether you offer any of these services in table 1 of section 6 of the AML/CTF Act

# 4.4. How do I update my enrolment information through my AUSTRAC Online account?

To do this:

- Log into **AUSTRAC Online** and click on **My Business** – do not click on the + button next to this option.

- Click the **Download the business profile form (ATRC1002)** button. This form has been pre-populated with information that you have already provided to us. You should review this information and update it if it is no longer current.

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

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

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

## Do I have to complete my enrolment in one session?

No. You can save the form to your computer and return to it at a later time. Please Note: you can only submit forms once. After your changes have been submitted, should you need to make any more changes you will need to download another form.

## I no longer provide any designated services, what do I do?

If you no longer provide designated services or no longer operate as a motor vehicle dealer or solicitor, you should submit an RE Roll removal request.

To do this:

- Log into **AUSTRAC Online**

- Click on **My Business**

- Click on the **Reporting Entity Roll removal request form (ATRC1004)** link

- Review the Business Information, Complete the removal request form and declaration and submit.

# 5. Tips for navigating through AUSTRAC Forms

## 5.1. Navigating through AUSTRAC Online

Using the mouse or the 'Tab' key on your keyboard will allow you to move through the question and answer fields on the AUSTRAC Online pages and navigate through the system.

You can save any information you have entered by clicking on the **Submit** or **Save** button (where applicable) located at the bottom of the relevant page.

You can go back to previous pages at any time by clicking on the web browser's **Back** button to review your answers and/or change any of the information provided.

If AUSTRAC Online is required to alter the form you are completing according to the answers you have given, a spinning icon will appear while those changes are being processed.

Questions are answered in different ways including radio buttons, tick boxes, text fields and selection from drop-down menus.

## 5.2. Buttons

There are various buttons used throughout AUSTRAC Online which allow you to navigate through the system and to manage the information you enter. Refer to the list below for a description of some of the commonly used buttons and the functions associated with them.

### 'PDF Output' button

Where you see this **PDF Output** button, you are able to produce a PDF document relating to saved business profile information.

PDF Output
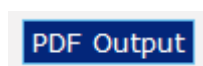
### 'Save' button

Clicking the **Save** button allows you to save any information entered.

Save
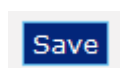
### 'Submit' button

Clicking the **Submit** button will submit information to be processed or updated.
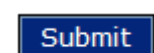
Submit

When a user doesn't have full submission access, such as users with Data Entry access, there is an alternative submission button labelled **Submit for Approval**. In this situation, the information is queued for another user within your business who has full submission access to review and/or alter the information prior to submitting it to AUSTRAC.

## 'Validate' button

Clicking the **Validate** button allows you to verify that the format, content and context of information entered meets various requirements and expectations prior to submitting the information to AUSTRAC.

Validate

## 5.3. Scroll bars

Scroll bars are used on many pages in AUSTRAC Online. They are located on the right-hand side of the page and allow the user to move the page up and down.

## 5.4. Switch page arrows

Clicking on the arrows will switch the page and allow you to search through numerous pages of information.

«« « » »»

## 5.5. Radio buttons

Radio buttons allow only one choice from a list. An example is:

○ quarterly

○ bi-annually

○ annually

○ ad-hoc

○ other
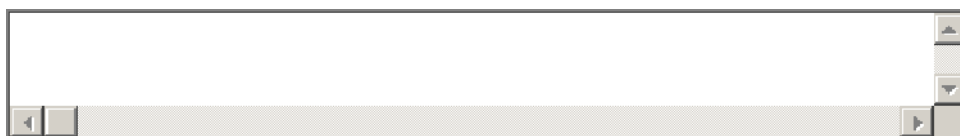
## 5.6. Tick boxes

Tick boxes allow multiple choices from a list. An example is:

☐ name of payer

☐ if applicable, payer's full business or residential address

☐ if applicable, identification number given to payer by the ordering institution

☐ record kept of electronic fund transfer instruction for seven years after the transaction was completed

☐ tracing information
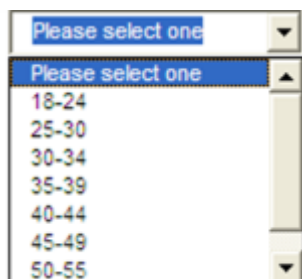
## 5.7. Text fields

Text fields allow free formatting and variable length of entry. An example is:



## 5.8. Drop-down menus

Drop-down menus allow only one choice from a list. An example is:

# 6. Exception errors

The screen as shown below is an example of an exception error.

An exception error may occur while using the system for a number of reasons.
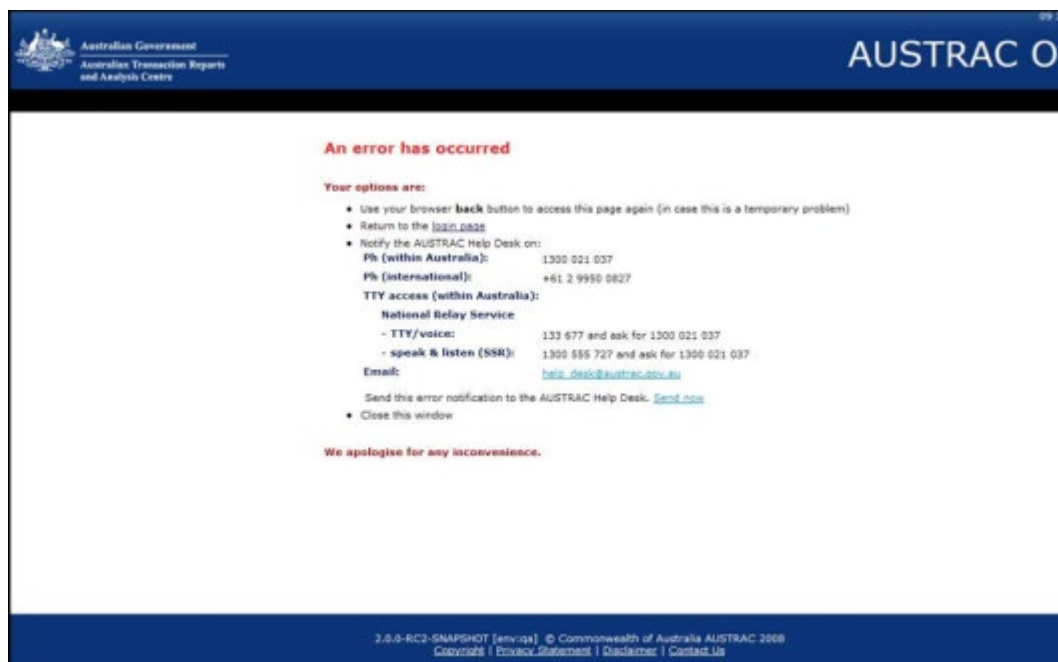


If an exception error occurs while using AUSTRAC Online, please click the 'Send now' hyperlink. This will send a notification to our IT department detailing the error that has occurred.

You will still need to contact the AUSTRAC Contact Centre on 1300 021 037 or contact@austrac.gov.au if you require further assistance using AUSTRAC Online.

# 7. Features of AUSTRAC Online

All of the details you provide can be amended at any time using the AUSTRAC Business Profile Form (ABPF) through AUSTRAC Online.

## 7.1. Quick links

Within your AUSTRAC Online business environment, the quick links or commonly used links are located under the AUSTRAC Online banner on the right-hand side of the screen. The quick links displayed vary based on your user access level settings and whether your user account is associated with more than one business. Possible visible quick links are shown below:



## 7.2. How to switch between businesses

If your user ID is associated with more than one business account in AUSTRAC Online, you can use the 'Switch Business' quick link to change from one business account to another without having to log off and log back on.

By selecting the 'Switch Business' link, you will be presented with a menu of the businesses associated with your user ID.

If your computer has Internet Explorer 8 or higher installed you may be required to perform an additional step to make your system compatible with this switch business function.

## 7.3. If you are using Internet Explorer 8 or higher

If you are using Internet Explorer 8 or higher, you may need to make your internet browser compatible to AUSTRAC Online. You can do this by following the below steps.

1. Click the 'Tools' icon located at the top right of your browser.

2. Select the 'Compatibility View' option.
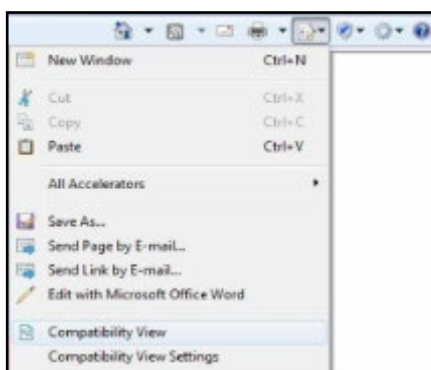


Alternatively, you may have a Compatibility View icon within your internet browser's address bar. Compatibility View is enabled when the icon is coloured blue; the icon's status can be changed by simply clicking on the icon.
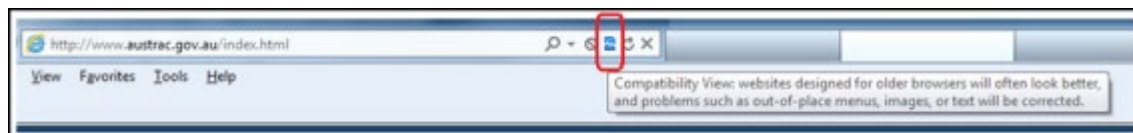
Once this is done, the browser will refresh, immediately rectifying all related usability issues with AUSTRAC Online.

## 7.4. How to update your personal details and change your password?

To change your contact details or password, click the 'My Details' link.

Your details will be displayed with the options 'Update my Details' and 'Change my Password' available at the top of the screen. By selecting these options, you will be able to make changes to your details.

When you have completed your changes click **Update**. If you do not want to make changes, click **Cancel**.

## 7.5. How to exit or log off from AUSTRAC Online

To exit or log off from AUSTRAC Online, use the 'Log Off' link on the top right-hand side of the screen. This link will log you out of your user account and business environment within AUSTRAC Online and will return you to the AUSTRAC Online login zone.

## 7.6. Menu options

The AUSTRAC Online menus are located on the left-hand side of the screen. The menus displayed may vary, based on your user access level settings and some of the designated services provided by your business. The menu options are:

- 'My Business'[2] – refer to section 8 for details

- 'Transaction Reporting'[3] – refer to section 13 below for details

- Remittance Sector Register

-  'My Affiliates' – (Displayed to Remittance Network Providers only)

Click on the ⊞ to expand the menu options.

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[2] Available to AUSTRAC Online Administrators only

[3] Available to all users where their business has transaction reporting obligations under either the AML/CTF Act or FTR Act

# 8.  'My Business' menu options

The 'My Business' menu option is only available to users with Administrator level user access.  This section allows you to view and update your business details held with AUSTRAC and lodge AML/CTF compliance reports. Click on the ⊞ to expand the My Business menu to view and access the sub-menu items.
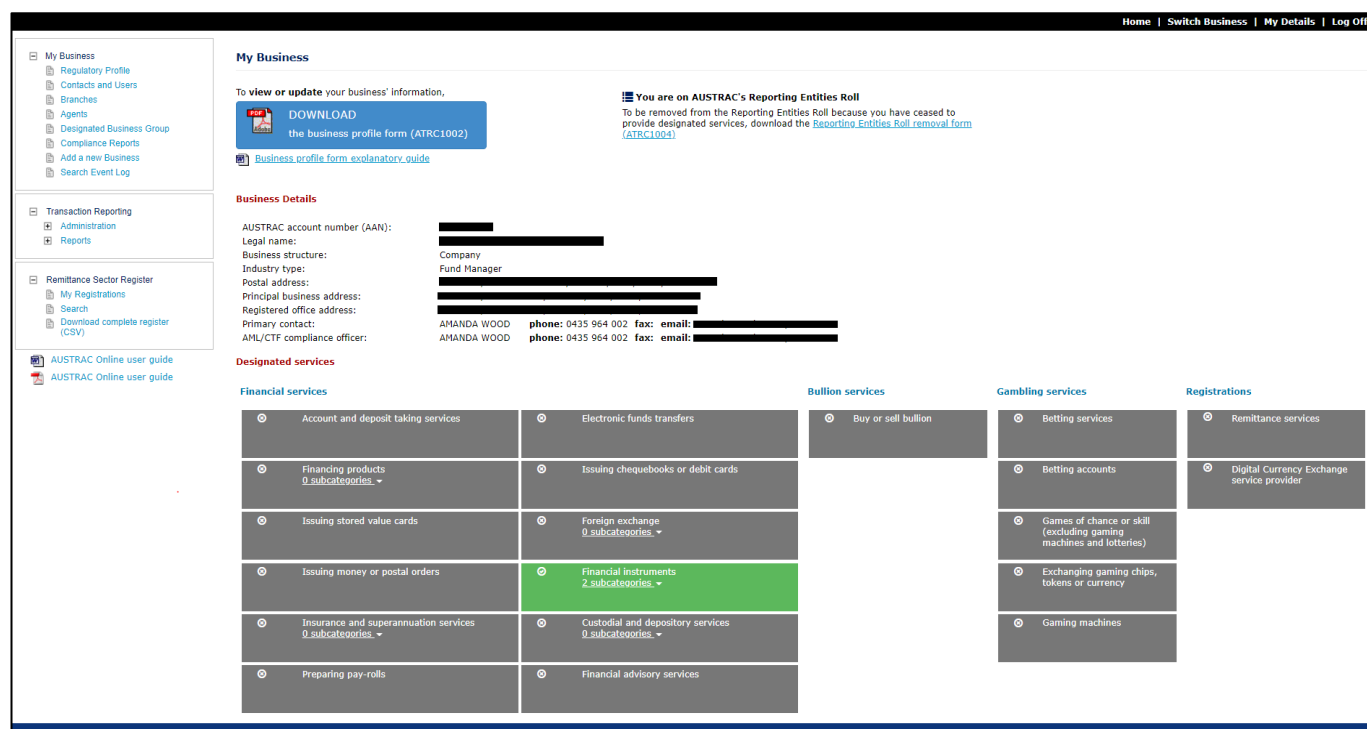
Click on the actual words "My Business" to access the My Business screen, to view designated service information and update the business' enrolment details, see screen example below.

The designated service categories for which you are enrolled or registered are coloured green. Where a remittance or digital currency exchange registration is in the 90-day renewal period this changes to an orange colour. All other designated services (those for which you are neither enrolled nor registered) are coloured grey.

The orange colour for renewable registrations includes when the registration of an affiliate is due for renewal.

As an affiliate, you cannot renew your own registration and this is clearly indicated on the My Registrations screen – the name of the Remittance Network Provider responsible for renewing the affiliate registration and its expiry date are displayed.

To renew your Independent and / or Remittance Network Provider registration please refer to Section 15. To renew Affiliate registrations, please refer to Section 12. To renew your digital currency exchange registration, please refer to Section 16.



There are several Designated Services that have subcategories and you can view these by clicking on the hyperlink within the cell. The individual subcategories are also colour coded to clearly indicate which services you provide (green) and which you do not (grey), as per the extract below. Click on the link a second time to close the subcategory list.

By expanding (click the +) the 'My Business' menu and then clicking any of the items listed in the sub-menu you will be able to view, add and edit details. The sub-menu options are:

**My Business**

- Regulatory Profile

- Contacts and Users

- Branches

- Agents

- Designated Business Group

- Compliance Reports

- Add a New Business

- Search Event Log

Step-by-step instructions on how to access and change details are below.

## 8.1.  How to view your business Regulatory Profile?

To view your business' regulatory profile, click on the 'Regulatory Profile' item in the 'My Business' menu.

The 'Regulatory Profile' presents details of your business' reporting obligations under the AML/CTF Act and/or FTR Act. These details are derived from your business' details, designated services provided by your business and the legislation.

## 8.2.  'Contacts and Users'

You can create, edit or deactivate users associated with your business by selecting the 'Contacts and Users' option from the 'My Business' menu.

**Note:** Certain business roles such as the AML/CTF Compliance Officer, the Industry Contribution contact officer and the Primary Contact person can only be maintained via the form (Update AUSTRAC Business Profile Form), available as a link through the AUSTRAC Online account on the 'contacts and Users' page.

## Create a new person (a contact)

Click the 'Add a New Person' hyperlink at the top of the 'Contacts and Users' screen.

Complete all 'General Details' fields and check the relevant 'Contact Role' check box/s, then click **Next**.

You will then be prompted to 'Confirm New Person Details'. If the details listed on the confirmation page are correct, click **Confirm**. If the details entered are not correct click **Prev** to amend.



Once you click **Confirm** the details will be updated instantly creating the contact person. You may then create a user account for the contact person by clicking **Add a User Account**. Alternatively, if the new

contact does not require user access to the AUSTRAC Online business account click **Finish** as shown below.

> **Note:** You have the ability to add a user account to an existing contact at any time.
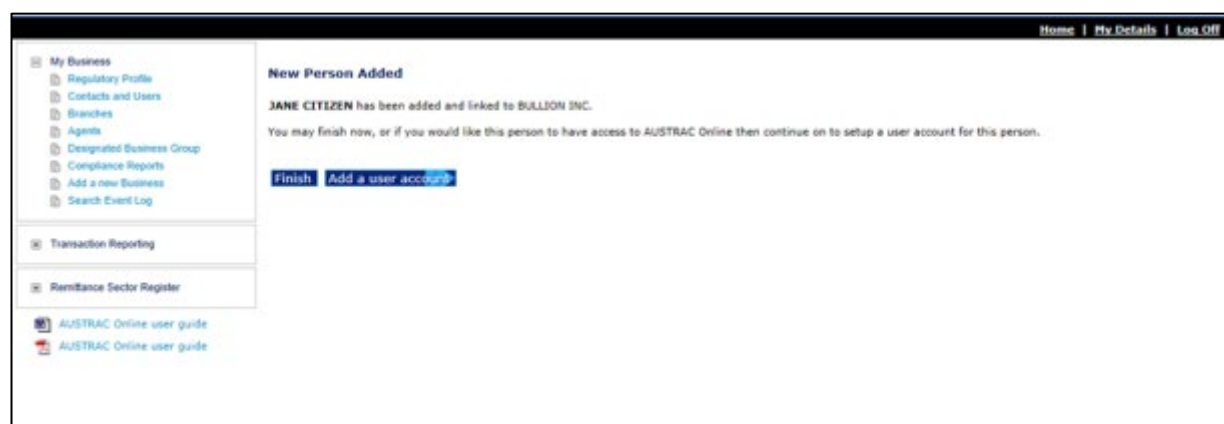


# How to 'Add a User Account'

First you will need to create a new person (i.e. a contact) as described in section 8.

Once this has been completed, click the **Add a User Account** button. Complete the 'User ID' field (this should be the person's email address) then select an 'Access Role' from the drop down menu and click **Next**.
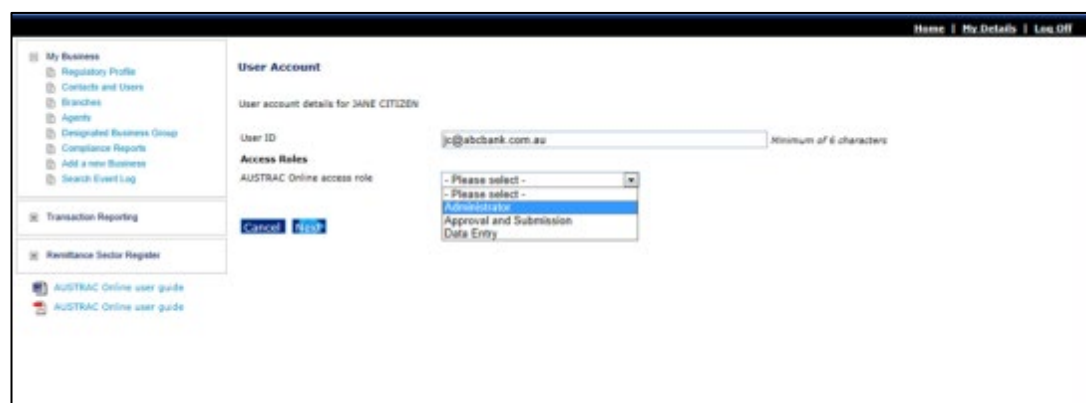


Verify the information on the 'Confirm New User Access Details' page and click **Confirm** if correct. If the details entered are not correct click **Prev** to amend.
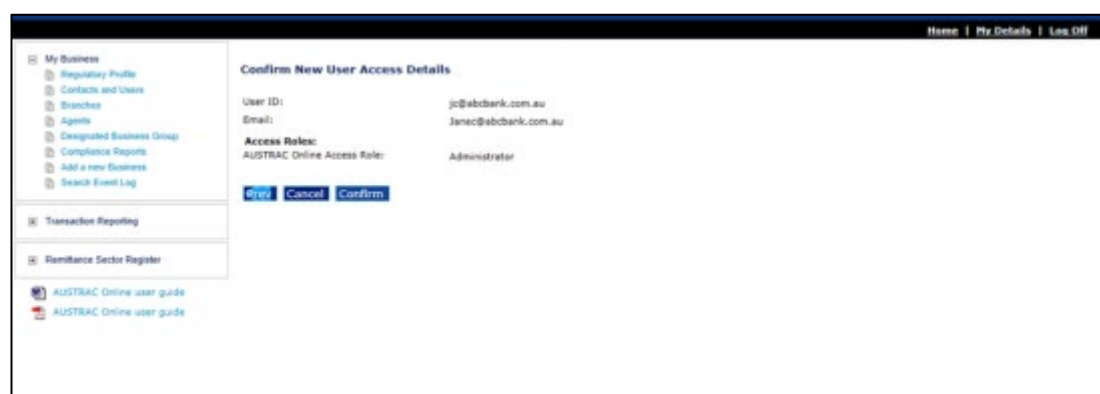
The new user will receive a system-generated email confirming the creation of their new AUSTRAC Online user account. They will also receive an email containing a temporary password. The system will prompt the new user to select their own password when they log in for the first time.

**Note:** If your user ID has Administrator level user access to more than one business account in AUSTRAC Online, you can link the user to them as well.  Refer to <u>Add business links</u> below.

## Edit an existing user profile

Navigate to the 'Contacts and Users' screen and a list of contacts and users will be displayed to you.

If you have more than 15 users associated with your business, you may be required to conduct a search for the user (if you search without any entries in the search criteria, all users will be displayed).



Select from the list the contact or user you wish to edit by clicking their name and their 'Person Details' will be displayed on the next screen.



To edit these details click the 'Edit Person Details' hyperlink. You may change the details as required and then click **Update**. The profile will be updated immediately.

# Add business links

Select the contact or user from the list that you wish to edit by clicking on their name and their 'Person Details' will be displayed on the next screen. To link the user to another business, click the 'Add Business Links' hyperlink, you will then be presented with a list of available businesses.

**Note:** You may only grant a contact/user access to an AUSTRAC Online business account for which you have Administrator level user access yourself.



Select the business you wish to add by using the cursor to highlight the name from the 'Businesses Available to Link' list and click **Add**. Alternatively, you can click **Add All** to select all available businesses. Once the name of the new business is in the 'Links to Add' list, click **Next**.
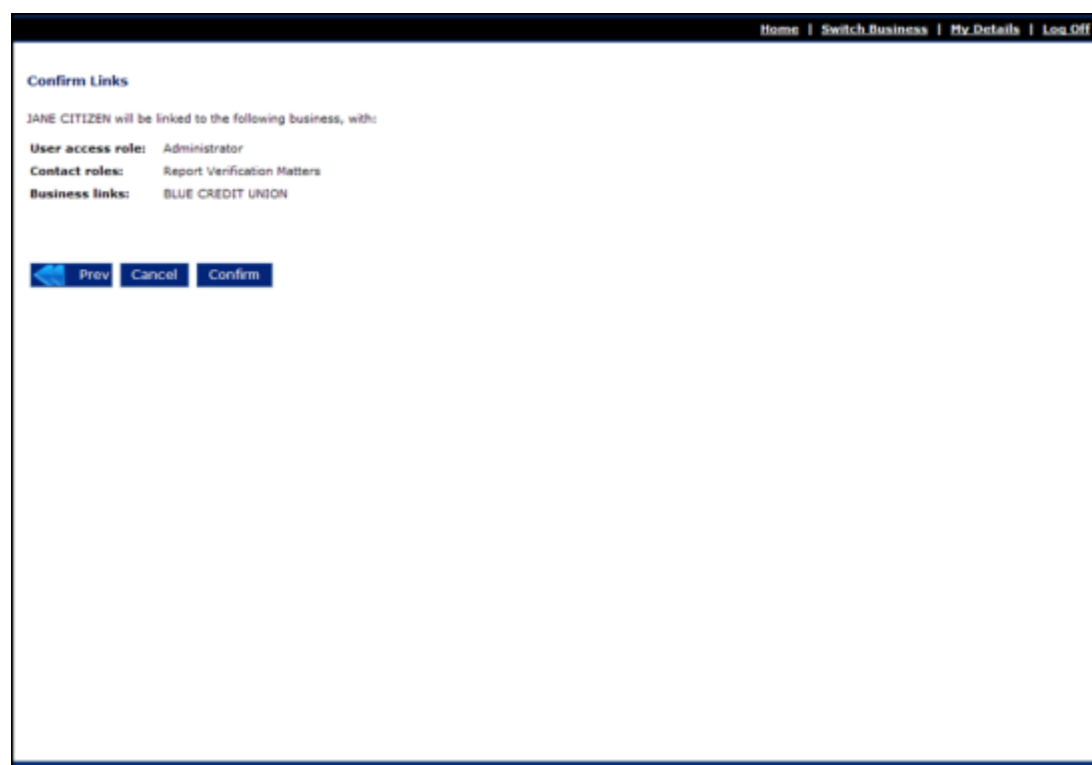
You will be required to select a user access role from the 'AUSTRAC Online Access Role' drop- down list.

> **Note:** If you are linking new businesses to a contact (i.e. a person without user access), you will be presented with a notice advising that the contact does not have a user account which means they cannot be assigned a user access role.

Select a contact role/s by checking the relevant box/s. When this is complete, click **Next**.

On the following screen, shown below, you are required to confirm the business link. Be sure to check that the user access role, contact role/s and business links information is correct. If you are satisfied the information is correct click **Confirm**.

If any of the information is incorrect, click **Prev** to amend details.



## Remove business links

Select the contact or user from the list that you wish to edit by clicking their name and their 'Person Details' will be displayed on the next screen. To remove business links, click the 'Remove Business Links' hyperlink and you will then be presented with a list of businesses available for removal.

> **Note:** Removing the business link for a user to the AO account that the Administrator performing this task is currently logged into is not permitted.

Select the business you wish to remove by using the cursor to highlight the name from the 'Business Links Available for Removal' list and click **Add**. Alternatively, you can click **Add All** to select all available businesses. Once the name of the newly added business in the 'Links to Remove' list, click **Next**.

On the next screen as shown below, you will be required to confirm removal of the business link. If you are satisfied the information is correct click **Confirm**.

If any of the information is incorrect, click **Prev** to amend details or **Cancel** to abort the business link removal and return to the users 'Person Details' page.

## Deactivating or reactivating a contact or user profile

Navigate to the 'Contacts and Users' screen and search for the contact or user (if you search without any entries in the search criteria, all contacts and users will be displayed).

Select from the list the contact or user you wish to deactivate by clicking their name and their 'Person Details' will be displayed on the next screen.

Click the 'Deactivate' or 'Reactivate' hyperlink at the top of the screen (whichever the case may be).  On the next screen click **Confirm** to deactivate/reactivate the contact or user.  Alternatively, click **Cancel** to abort the action.

**Note:** Contacts and users cannot be removed from the system for audit purposes.  However, users can be deactivated so that they cannot access the system and contacts can be deactivated to hide them from view on the 'Contacts and Users' main screen. AUSTRAC Online does not allow a user to deactivate their user account or contact profile.

## Changing a password

Navigate to the 'Contacts and Users' screen and if your business has more than 15 users you will need to conduct a search for the user (if you search without any entries in the search criteria, all users will be displayed).

Click the 'Reset Password' hyperlink in the right-hand column of the list for the applicable user and on the next screen click **Confirm** to reset the password or **Cancel** to abort the action.

Once you have reset the password, the user will receive an auto-generated email containing a temporary password.  Upon their next login to AUSTRAC Online, the user will be prompted to change the password to one of their own choosing.

## Maintaining local roles for users

If you have created specific user roles in the Transaction Reports environment of AUSTRAC Online for reporting purposes, known as 'local roles' you are now able to apply these to new and existing users in the 'Contacts and Users' editing functions as set out in section 14.

# 8.3.  How to view, update or add your business' branch/retail outlet details

Click on 'Branches' under the 'My Business' menu. A screen will display allowing you to add new branches, or search for and update existing branches.

When creating a new branch, conduct a search prior to ensure that the branch does not already exist in the system.

To add a new branch, click the 'Add New Branch' hyperlink and complete the fields.  Click **Add** or **Cancel** to abort the action.

**Note:** When adding a new branch, you must fill in both the 'Location Name' and 'Branch Identification Number'. These can be names, numbers or a combination of both. The 'Location Names' and 'Branch Identification Number' of a particular branch may be different or can have the same value.

To search for a branch you can either click the **Search** button to display all your branches. Alternatively, you can use the search criteria fields provided to narrow the search results.

By selecting the 'Branch ID' hyperlink in the search results list you can view the applicable branch details, edit the details or make the branch inactive.

Click **Update** to save information once you have entered it or click **Cancel** to abort the action.

## 8.4. How to add or update your business's agent details

Click on the 'Agents' item under the 'My Business' menu and a screen will display allowing you to add new agents or search for and update existing agents' details. When adding a new agent, conduct a search prior to ensure that the agent's record does not already exist in the system.

To add a new agent click on the 'Add New Agent' hyperlink and complete the details. Once completed click **Add** to create the agent record or **Cancel** to abort the action.

> **Note:** When adding a new agent, you must fill in both the 'Location Name' and 'Agent ID'. These can be names, numbers or both. The 'Location Names' and 'Agent IDs' of a particular agent may be different or can have the same value.

To search for an agent, click **Search** to display all of your agents. Alternatively, you can use the search criteria fields provided to narrow the search results.

By selecting the 'Agent ID' hyperlink in the search results list you can view the applicable agent details, edit the details or make the agent inactive.

Click **Update** to save information once you have entered it or click **Cancel** to abort the action.

## 8.5. How to enrol or register another business with AUSTRAC

If you are associated with another business with AML/CTF Act or FTR Act obligations, which hasn't already been enrolled or registered with AUSTRAC, you can use the 'Add a new business' option of the 'My Business' to do so.

By utilising this function, AUSTRAC Online Administrators ensure that their user account is associated with the new business account.  This means that they are able to use the same user ID and password to log into the new business account and link other contacts and users to it as required.

## 8.6. How to search the event log?

The 'Search Event Log' function allows you to view details of events (actions) that have taken place within your AUSTRAC Online business account.

This function provides an audit trail for your business account.

To search the event log, select 'Search Event Log' in the 'My Business' menu.

- Select an 'Event type' from the drop-down menu;
- Select a 'From' and 'To' date and click **Search** (Note that the default date range is only 90 days);
- Click **Clear** to clear search criteria.
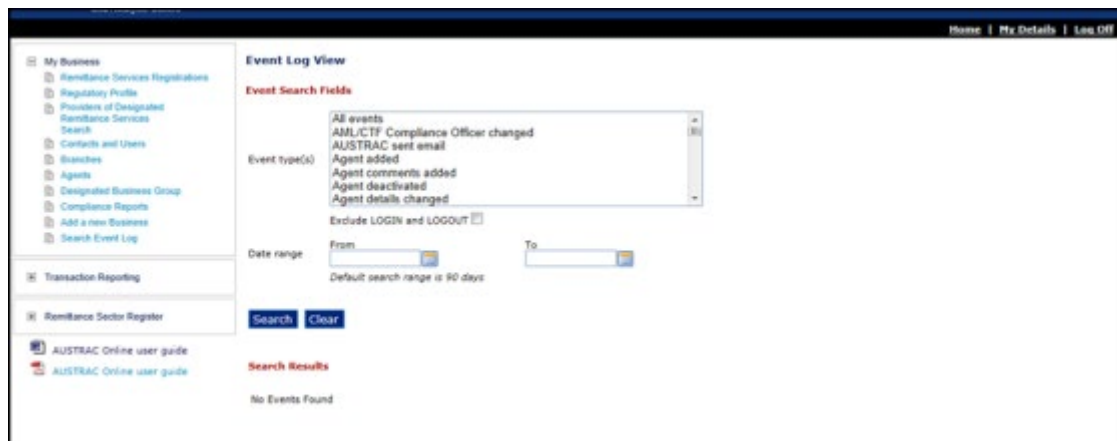
## 8.7. How to create or become a member of a designated business group (DBG)

### Getting started

Before forming a [designated business group (DBG)](#) in AUSTRAC Online, ensure that:

- All intended DBG members are eligible to be part of the group (as per Chapter 2 of the AML/CTF Rules);

- The Nominated Contact Officer (NCO) for the DBG is an Administrator for one of the intended members in AUSTRAC Online.

The NCO is responsible for forming and maintaining the DBG and serves as the group's primary contact with AUSTRAC. The NCO is defined in Chapter 2 of the AML/CTF Rules as 'the holder from time to time of one of the following positions:

(a)     an "officer" as defined in the *Corporations Act 2001*, of a member of a designated business group; or

(b)     the AML/CTF Compliance Officer of a member of a designated business group, where that officer or compliance officer has been appointed by the designated business group to hold the position of the 'Nominated Contact Officer'.

### Forming a designated business group – overview

Forming a DBG is performed entirely online by:

- Completing a **single** 'Form 2' which establishes the DBG;

- Completing a 'Form 1' **for each proposed group member** listed in the 'Form 2' (each Form 1 confirms the entity's election to be a member of the DBG); and

- Processing of your DBG formation application by AUSTRAC.

Upon completion of the above three steps, AUSTRAC will notify you to advise your DBG formation application has been processed.

The process steps are detailed in the sections below.

# Forming a designated business group – instructions

> **Note:** When performing the steps listed below, information can be saved at any time simply by clicking **Save**.

To create a DBG online, complete the following steps:
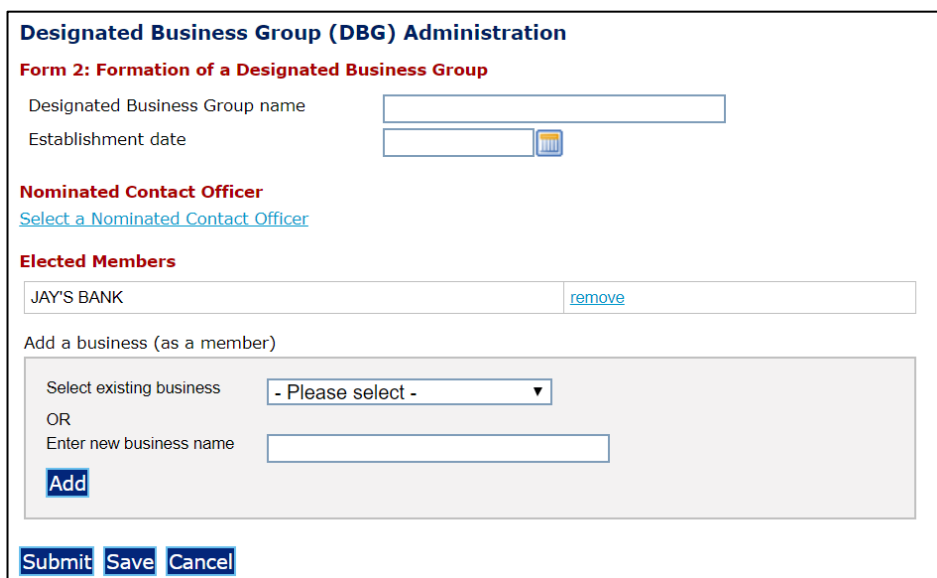
1. Log in to AUSTRAC Online business account for the entity that wishes to initiate the DBG.  This could be any of the businesses which is intended to be a member of the DBG.

2. Click on 'Designated Business Group' in the 'My Business' menu;

3. Click the 'Create a new DBG' hyperlink;

---

**Designated Business Group (DBG) Administration**

The AML/CTF Act allows for associated businesses or reporting entities to form a designated business group and become members of that group.

Currently there is no active Designated Business Group ⊕ Create a new DBG

---

4. Complete the 'Designated Business Group name' and 'Establishment date' fields

---

**Designated Business Group (DBG) Administration**

**Form 2: Formation of a Designated Business Group**

| | |
|---|---|
| Designated Business Group name | |
| Establishment date | |

**Nominated Contact Officer**
Select a Nominated Contact Officer

**Elected Members**

| JAY'S BANK | remove |
|---|---|

Add a business (as a member)

Select existing business    - Please select -    ▼
OR
Enter new business name

**Add**

**Submit** **Save** **Cancel**

---

5. Select the NCO for the DBG by clicking the 'Select a Nominated Contact Officer' hyperlink and conduct a name search to find the required person.

> **Note:** The persons available for selection as the NCO are limited to those listed as a contact or user on the AUSTRAC Online business account you are logged in to. Search either via first name, last name or just click Search to view all contacts and users.  If the NCO is not a current user or contact, you will need to create them or link them in 'Contacts and Users'.  Refer to section 8.

---

**Nominated Contact Officer**
Select a Nominated Contact Officer

**Select existing person**                    ✕

Name or user ID contains:    [          ]  **Search**

Select existing business    - Please select -

---

6. Select the nominated NCO from the search results list by clicking on the email address hyperlink of the applicable. The NCO details will then be displayed.



7. DBG members now need to be elected. If you want to add a business for which you are already a user, select it from the drop-down menu.  Alternatively, type the legal name of the business in the 'Business Name' field and click **Add** (the business name must be typed in full). Note that you may be prompted by the system to supply the ABN or ACN for the business.

    Once complete, the elected member will appear under 'Elected Members'. If the business was added in error, click on the remove hyperlink.





8. Repeat the above step for each business that will form part of the DBG.

**Note:** You may save your work at any time by clicking Save.

9. Once all members of the DBG have been elected, click **Submit** and a confirmation screen will be displayed. Click the hyperlink to be returned back to the 'Designated Business Group (DBG) Administration' screen. The status under 'Form 2: Formation of a Designated Business Group' will read 'Incomplete. Form 1s must be submitted to complete the DBG creation'.

10. If you wish, you may click the 'Print' hyperlink that appears in the Form 2 section of the Designated Business Group (DBG) Administration screen and the PDF document 'Form 2: Formation of a Designated Business Group' will open. You may save an electronic copy of the PDF and/or print to retain a hard copy for your records.

**Note:** You are not required to submit a hard copy of Form 2 to AUSTRAC.

**Note:** The following steps (11–15) must be completed by each of the proposed DBG members to confirm their election. They must each log in to AUSTRAC Online and navigate to **Designated Business Group** in the 'My Business' menu.

11. Click the 'Update' link that appears under the 'Form 1: Election to be a Member of a Designated Business Group' section as illustrated below.



Select the person who elects the entity to be a member of the DBG by clicking the 'Select Electing Person' hyperlink and conduct a name search to find the required person.

**Designated Business Group (DBG) Administration**

**Designated Business Group Details**

Designated Business Group name          TEST DBG
Establishment date                      Dec 19 2018

**Form 1: Election to be a Member of a Designated Business Group**

Select Electing Person

Name of business                        JAY'S BANK

This business' relationship to other members of the **'TEST DBG'** group *(please select one of the following options)*:

☐  a) This business is related to each member of the **'TEST DBG'** group within the meaning of section 50 of the Corporations Act 2001; or

☐  b) This business is providing a designated service pursuant to a joint venture agreement to which each member of the **'TEST DBG'** group is a party; or

☐  c) This business is a foreign company which, if it were resident in Australia would be a reporting entity, and is, within the meaning of section 50 of the Corporations Act 2001, related to: (please select one other member of the group your business is related to):   --select--   ▼

d) This business is a reporting entity or is an entity in a foreign country, which if it were resident in Australia would be a reporting entity, and is:

☐     (i) an accounting practice as defined in Rule 2.1.3(6); or

☐     (ii) a person, other than an individual, which the accounting practice in (i) controls; or

☐     (iii) an accounting practice which is providing a designated service pursuant to a joint venture agreement, to which each member of the **'TEST DBG'** group is a party; or

☐     (iv) a person that provides or assists in the provision of a designated service to the customers of the accounting practice; or

e) This business is a reporting entity or is an entity in a foreign country, which if it were resident in Australia would be a reporting entity, and is:

☐     (i) a law practice as defined in Rule 2.1.3(7); or

☐     (ii) a person, other than an individual, which the law practice in (i) controls; or a person, other than an individual, which the law practice in (i) controls; or

☐     (iii) a law practice which is providing a designated service pursuant to a joint venture agreement, to which each member of the **'TEST DBG'** group is a party; or

☐     (iv) a person that provides or assists in the provision of a designated service to the customers of the law practice; or

☐  f) This business is a reporting entity, and is a money transfer service provider as defined in Rule 2.1.3(9); or

☐  g) This business is a reporting entity, and is a representative of a money transfer service provider as defined in Rule 2.1.3(11); or

☐  h) This business is a reporting entity, and is a sub-representative of a money transfer service provider as defined in Rule 2.1.3(13).

Submit Save Cancel

---

**Note:** The persons available for selection as the electing person are limited to those listed as a user on the AUSTRAC Online business account you are logged in to. Search either via first name, last name or just click **Search** to view all users.

---

12. Select the electing person from the search results list by clicking on the email address hyperlink of the applicable person. The electing person's details will then be displayed.

13. Select the appropriate option to confirm the business' relationship to other DBG members by clicking the applicable check boxes and click **Submit**. In the confirmation screen click the hyperlink to return back to the 'Designated Business Group (DBG) Administration' screen.

14. Note, now that the status under 'Form 1: Election to be a Member of a Designated Business Group' will be 'Complete'. To produce a PDF document for this Form 1, click the 'Print' hyperlink and the PDF document 'Form 1: Election to be a Member of a Designated Business Group' will open. You may wish to save an electronic copy of the PDF form and/or print to retain a hard copy for your records.

---

**Note:**  You are <u>not</u> required to submit a hard copy of Form 1 to AUSTRAC.

---

## What happens next?

Once the Form 2 and all Form 1s have been completed in AUSTRAC Online, AUSTRAC will be automatically notified (no further action from you is required).

AUSTRAC will then review and process your DBG formation. You will be notified once this is complete (please allow up to two weeks for AUSTRAC processing).

When your DBG is active, the 'Designated Business Group (DBG) Administration' page will show a status of 'Active' against the DBG name.



## Variations to a designated business group

AUSTRAC Online allows you to perform a variation to a DBG to:

- Withdraw a member;
- Elect a new member
- Terminate the entire DBG;
- Change the name of the DBG; or
- Change the NCO.

**Note:** Variations to a DBG will only take effect after being processed by AUSTRAC.

To make a variation to a DBG, complete the following steps:

1. Log in to AUSTRAC Online and select 'Designated Business Group' from the 'My Business' menu to view the 'Designated Business Group (DBG) Administration' page.
2. Click the 'New Form 3: Variation' hyperlink.

**Designated Business Group (DBG) Administration**

The AML/CTF Act allows for associated businesses or reporting entities to form a designated business group and become members of that group.
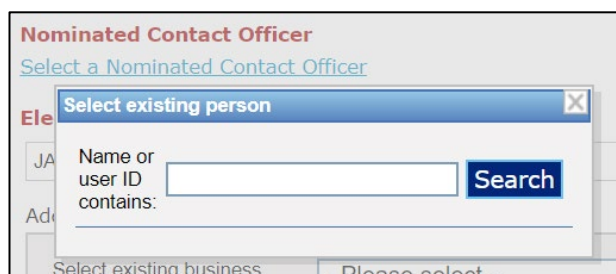
⊕ New Form 3: Variation ⟵

**Designated Business Group(s)**

| DBG Name | Members | | | | Status |
|---|---|---|---|---|---|
| | Business Name ⬍ | Election Date ⬍ | Withdrawal Date ⬍ | | Active |
| SAMPLE 1 | TEST ENTITY | Nov 09 2009 | | | |
| | TEST ENTITY | Nov 09 2009 | | | |
| | TEST ENTITY | Apr 09 2008 | | | |
| | TEST ENTITY | Jan 06 2014 | | | |
| | TEST ENTITY | Apr 09 2008 | | | |
| | TEST ENTITY | Mar 03 2009 | | | |
| | TEST ENTITY | Sep 28 2017 | | | |
| | TEST ENTITY | Sep 28 2017 | | | |
| | TEST ENTITY | Sep 28 2017 | | | |
| | TEST ENTITY | Sep 28 2017 | | | |
| | | «« « 1 2 3 4 5 6 » »» | | | |

3. On the following screen select the DBG you would like to make the variation to, from the drop-down menu (if applicable).

4. Select the variation type from the drop-down menu:

- **Withdrawal**: remove a member from the DBG
- **Election:** elect a new member to join the DBG
- **Terminate:** disband the DBG
- **Other – Contact Name:** change the NCO
- **Other – DBG Name:** change the name of the DBG.

**Note:** Before withdrawing a member ensure that the NCO's details are sourced from another continuing member of the DBG. AUSTRAC Online will not permit the Withdrawal of a member that is used to source the NCO's details. This may require a change of Contact Name to be processed before the Withdrawal.



**Designated Business Group (DBG) Administration**

**Designated Business Group Variation**
Designated Business Group    --select-- ⟵

**Form 3: Designated Business Group Variation** ⟵
Variation type    --select--

--select--
Withdrawal
Election
Termination
Other - Contact Name
Other - DBG Name

[Submit] [Save] [Cancel]

5. Once your variation information is complete, click **Submit** and a confirmation screen will be displayed. Click the hyperlink to return back to the 'Designated Business Group (DBG) Administration' page.

6. The status under 'Form 3: Variations' will read 'Pending processing'. If you wish, you may click the 'Print' hyperlink and the PDF document 'Form 3: Variations' will open. You may save an electronic copy of the Form 3 in PDF and/or print to retain a hard copy for your records.

**Form 3: Variations**

| Creation Date ⬍ | DBG Name ⬍ | Type | Status ⬍ | Action | Processed ⬍ |
|---|---|---|---|---|---|
| 24 Aug 2012 | SAMPLE 1 | Other - DBG Name change to SAMPLE 2 | Pending processing | print process | |

## What happens next?

Once you submit your variation request, AUSTRAC will be automatically notified (no further action from you is required).

AUSTRAC will then review and process your variation request. You will be notified once this is complete (please allow up to two weeks for AUSTRAC processing).

**Form 3: Variations**

| Creation Date ⬍ | DBG Name ⬍ | Type | Status ⬍ | Action | Processed ⬍ |
|---|---|---|---|---|---|
| 24 Aug 2012 | SAMPLE 2 | Other - DBG Name change to SAMPLE 2 | Active | print receipt | 24 Aug 2012 |

# 8.8.  The AML/CTF compliance report

During the AML/CTF compliance report lodgement period reporting entities are able to create, complete and submit their AML/CTF compliance report via AUSTRAC Online. The system tailors the report depending on the responses provided as you are completing it and DBG membership status (for instructions on how to set up a DBG, refer to section 10 in this guide).

**AML/CTF Compliance Report**

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) requires reporting entities to submit compliance reports at the request of the AUSTRAC CEO. The report provides AUSTRAC with information about your compliance with the AML/CTF Act and Rules.

More information about AML/CTF compliance report is available on the AUSTRAC website.

**Your Current Compliance Reports**

⚠ You must submit this report before 31 March 2019.

**Before you start**
Ensure your business details are current and accurate. Please review and update your information on My Business section or contact AUSTRAC Contact Centre.

**DBG members**
A nominated representative of a designated business group (DBG) must lodge the report on behalf of the whole DBG. All members of the DBG will be able to view the group response once it has been submitted.

Any member of the DBG that is substantially different to the other DBG members may choose to submit an alternative compliance report by overriding the DBG report. The override option will be available on the AUSTRAC Online website after the DBG report has been submitted. Please note, AUSTRAC does not notify individual DBG members of the group report submission.

**Your new Compliance Report**
The Compliance Report 2018 relates to your business activities from  01 Jan 2018 - 31 Dec 2018.
To commence or resume working on the report please select the button below

Open Compliance Report

**Current Compliance Reports**

| Reporting Period | Status | Lodgement details | User lodging report | Override | Receipt |
|---|---|---|---|---|---|

**Previous compliance reports**
Your compliance reports for the reporting period 2016 and prior can be accessed from the  archive.

For an entity that is not obligated to submit a Compliance report they will be presented with the following screen and be unable to open/submit the report:

**AML/CTF Compliance Report**

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) requires reporting entities to submit compliance reports at the request of the AUSTRAC CEO. The report provides AUSTRAC with information about your compliance with the AML/CTF Act and Rules.

More information about AML/CTF compliance report is available on the AUSTRAC website.

**Your Current Compliance Reports**                                                                                                                         «

Based on your business' details and designated services provided, your business currently does not have an AML/CTF compliance report obligation to submit a response to the current report due to one or more of the following reasons:

- your business has an exemption under the AML/CTF Act or Rules as your business profile indicates you do not provide any designated services covered by this report; or
- your business is a foreign based business; or
- your business' commencement date is later than the end of AML/CTF compliance report reporting period.

**Still believe your business has an obligation to submit an AML/CTF compliance report?**

Please review your enrolment details, including the designated services you provide, in your AUSTRAC business profile form. You can download this form from the My Business section or contact AUSTRAC Contact Centre.

Your Submitted Compliance Reports

| Reporting Period | Status | Lodgement details | User lodging report | Override | Receipt |
|---|---|---|---|---|---|

**Previous compliance reports**

Your compliance reports for the reporting period 2016 and prior can be accessed from the  archive.

# 8.9.  How to create a new AML/CTF compliance report?

If your business has an obligation to submit an **AML/CTF compliance report** this is undertaken via AUSTRAC Online. This is an efficient and secure method to submit an AML/CTF compliance report.

To submit your AML/CTF compliance report via AUSTRAC Online, please complete the following steps:

1. Log into your AUSTRAC Online business account;

2. Expand the 'My Business' menu and select 'Compliance Reports';

3. To create the compliance report, click on the 'Open compliance report' hyperlink. If you are submitting on behalf of a DBG, it will say 'Open compliance report for DBG'.

4. The Compliance Report will open in the same browser window.



Navigation of the online compliance report

To navigate through the online AML/CTF compliance report, use the following functions:

- **Continue**
  Click **Continue** on the Introduction to begin the Compliance Report

- **Save and Continue**
  Click **Save and Continue** when you have completed all the questions applicable to your business to continue to the next page.

- **Back**
  Click **Back** to go back to the previous page.

- **Submit compliance report**
  Click **Submit compliance report** when you have completed all the questions applicable to your business to submit the compliance report.

- As you progress through the report a green tick and 'Complete' will populate next to each section of the report that relates to particular sections of the AML/CTF Act and Rules. You can click each of these sections in the navigation pane to quickly jump to these pages.

- You can preview and print a summary of your responses anytime by selecting the 'Review and submit' button. Individual pages of the compliance report are also available for printing.

**Note:** The only way to exit your compliance reporting session is to exit the browser session, requiring you to navigate back into AUSTRAC Online.

| Introduction | |
| --- | --- |
| ✓ | Designated services during 2020 **Complete** |
| ✎ | Your business To do |
| ✓ | Managing AML/CTF program **Complete** |
| ✎ | Assessing ML/TF risk To do |
| ✎ | Your customers To do |
| ✎ | Managing customer risk To do |
| ✓ | Reporting to AUSTRAC **Complete** |
| ✎ | AUSTRAC feedback and guidance To do |
| ✎ | Your feedback To do |
| | Review and submit |
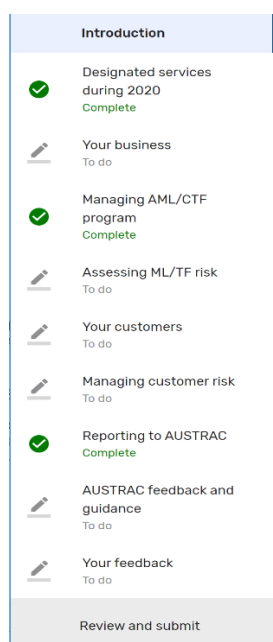
**Note:** If you do save and exit your compliance report your responses are saved at the last available save point. However the navigation pane will show all sections as 'To do' on re-entering the report.

## 8.10. How to complete an AML/CTF compliance report?

You will be presented with questions that are applicable to your business and you must answer every question accurately. You will be presented with a mix of multiple choice and free text response options.

Please read the 'Introduction' page of the AML/CTF compliance report screen and click **Continue.**

# Introduction

**Business legal name:** AUSTRAC HELP DESK
**AUSTRAC account number:** 100057430

Welcome to the compliance report for 2020.

The questions in this report refer to your business activities from **01 January 2020 to 31 December 2020**, unless otherwise stated.

**You must complete and submit this form no later than 31 March 2021.**

⚠️ Please ensure that the responses you provide in your compliance report are true and correct. Review your answers prior to submitting the report.

Penalties apply for giving false or misleading information under section 136 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

# How to complete this form

- Some questions are conditional and will only be available based on your responses to preceding questions. A full set of all compliance report questions is available on the **AUSTRAC website** ☒.

- Guidance on how to answer specific questions is available via the help panel ❓ or via a linked part of the question. For example, 'What are your customer types? ❓'.

- The compliance report can be saved and recommenced at any time before the deadline. To access the report you will need to sign in to AUSTRAC Online.

- You can preview and print a summary of your responses anytime by selecting the 'Review and submit' button. Individual pages of the compliance report are also available for printing.

- When you open the compliance report, a session will be established. This session has a time limit and will expire after 9 hours. When the session expires, any information that you have entered on the form, but did not save, will be lost.

- If you are unable to submit the compliance report by 31 March 2021, please notify AUSTRAC as soon as possible.

Please answer the question regarding Designated services provided in the period and click **Save and Continue**.

Introduction

**Designated services during 2020**
To do

Your feedback
To do

Review and submit

# Designated services during 2020

All questions must be answered in order to complete the form, unless marked as 'optional'.

Did you offer **designated services** ⧉ during all or part of the reporting period (1 January 2020 to 31 December 2020)?

○ Yes    ⦿ No

⚠️ **Are you sure?**

You have been enrolled as providing designated services during this period.

- If you offered any designated services during the reporting period, you must change the answer that you provided above.

- If you have stopped providing designated services and do not expect to provide designated services again, you must **request removal** ⧉ from the Reporting Entities Roll in addition to completing this form.

- If you have stopped providing designated services but are likely to provide designated services again in the future, you do not need to request removal from the Reporting Entities Roll. However, AUSTRAC may be in touch with you to understand your plans to recommence providing designated services.

**Back**    **Save and continue**

Answer all questions accurately, ensuring you press **Save and Continue** once you have completed each page.

If you have failed to answer a question relevant to your business before clicking **Save and Continue**, the question/s you have missed will be shaded in red. You must answer these questions to be able to ultimately submit your report.



If you need to correct your submitted compliance report contact the **AUSTRAC Contact Centre** on 1300 021 037 or contact@austrac.gov.au for assistance.

# 8.11. How to lodge an AML/CTF compliance report?

Once you have answered all relevant questions in the compliance report you will have the opportunity to provide your feedback to AUSTRAC on the 'Your feedback' screen. Complete the optional feedback questions or alternatively leave them blank. Ensure you click on 'Save and Continue'.

Once you have answered all relevant sections of the compliance report you will be presented with the 'Review and submit' screen. This screen contains a summary of your answers for your review.

| | |
|---|---|
| Introduction | **Summary (DRAFT)** |
| Designated services during 2020<br>Complete | **Business legal name:** AUSTRAC HELP DESK<br>**AUSTRAC account number:** 100057430 |
| Your business<br>Complete | **Designated services during 2020** |
| Managing AML/CTF program<br>Complete | Did you offer designated services during all or part of the reporting period (1 January 2020 to 31 December 2020)? – **Yes** |
| Assessing ML/TF risk<br>Complete | **Your business** |
| Managing employee risk<br>Complete | Do you have less than five employees? – **No** |
| Your customers<br>Complete | How did you provide designated services in 2020?<br>• **Email**<br>• **Face to face** |
| Managing customer risk<br>Complete | Were any of the above delivery methods introduced in 2020? – **No** |
| Reporting to AUSTRAC<br>Complete | Did you outsource customer identification? – **No**<br>Did you outsource AML/CTF program development? – **No** |
| AUSTRAC feedback and guidance<br>Complete | Did you outsource transaction monitoring? – **No**<br>Did you outsource transaction reporting? – **No** |
| Your feedback<br>Complete | **Managing AML/CTF program** |
| Review and submit | Do you have an AML/CTF program? – **Yes**<br>Has your AML/CTF program been approved? – **Yes** |

This screen will also alert you to any sections that you have left incomplete.

## Summary (DRAFT)

**Business legal name:**     AUSTRAC HELP DESK
**AUSTRAC account number:**     100057430

> ✎ **The following section(s) has not commenced.**
>
> Please return to the section(s) listed below and complete them. Select the 'Save and continue' button to ensure that the corrections have been accepted.
>
> • *Your feedback*

### Designated services during 2020

Did you offer designated services during all or part of the reporting period (1 January 2020 to 31 December 2020)? – **Yes**

### Your business

Do you have less than five employees? – **No**

How did you provide designated services in 2020?

- **Email**

- **Face to face**

Were any of the above delivery methods introduced in 2020? – **No**

Did you outsource customer identification? – **No**

Did you outsource AML/CTF program development? – **No**

Introduction

Designated services during 2020
Complete

Your business
Complete

Managing AML/CTF program
Complete

Assessing ML/TF risk
Complete

Managing employee risk
Complete

Your customers
Complete

Managing customer risk
Complete

Reporting to AUSTRAC
Complete

AUSTRAC feedback and guidance
Complete

Your feedback
To do

Review and submit

The Summary page can also be printed.

1/8/2021                    Compliance report 2020

**OFFICIAL: Sensitive (when complete)**

Australian Government
AUSTRAC

### Compliance Report 2020

#### Summary (DRAFT)
**Business legal name:**     AUSTRAC HELP DESK
**AUSTRAC account number:**     100057430

#### Designated services during 2020
Did you offer designated services during all or part of the reporting period (1 January 2020 to 31 December 2020)? – **Yes**

#### Your business
Do you have less than five employees? – **No**

How did you provide designated services in 2020?

- **Email**

- **Face to face**

Were any of the above delivery methods introduced in 2020? – **No**

Did you outsource customer identification? – **No**

Did you outsource AML/CTF program development? – **No**

Did you outsource transaction monitoring? – **No**

Did you outsource transaction reporting? – **No**

**OFFICIAL: Sensitive (when complete)**

https://ds-pp.app.cre.austrac.gov.au/compliance-report/summary-page                    1/5

**Print**                                                               5 pages

Destination          📄 Save as PDF          ▾

Pages                All                     ▾

Pages per sheet      1                       ▾

Margins              Default                 ▾

Options              ☑ Headers and footers

                     ☐ Background graphics

**Save**     **Cancel**

When you have reviewed all of your responses for completion and accuracy, read the **Declaration** section and tick the **Declaration checkbox.**

## Declaration

☐  I declare that:

- I am authorised to complete this report on behalf of the business.

- The information in this report is true and correct.

- I understand criminal or civil penalties may apply for giving false or misleading information, or for failing to supply information.

| **Back** | **Submit compliance report** |

Click the **Submit compliance report button** to automatically submit your compliance report to AUSTRAC.

Upon submission, you will be presented with the Compliance report submission receipt page:

**Compliance Report 2020**

Australian Government
AUSTRAC

### Compliance report 2020 confirmation of receipt

Thank you for submitting your compliance report for 2020.

Reference number: CR100573795-BI5S0

Date received: 27 April 2021, 10:31:49am AEST

### Is this submission for a DBG?

If you have submitted this report on behalf of a designated business group (DBG), **you will need to advise all other members of your DBG** that the compliance report 2020 has been submitted.

AUSTRAC does not notify individual DBG members of report submission.

### Record of your submission

A record of your submitted compliance report is available via the link **'Compliance report 2020'** or you can access it at any time through **AUSTRAC Online**.

### Contact details

If you have any enquiries about your compliance report, please contact the AUSTRAC Contact Centre

| | |
|---|---|
| Operating hours | Monday to Friday 8:30am to 5:00pm Australian Eastern Daylight Time (or AEDT) excluding national public holidays. |
| Telephone | 1300 021 037 |
| Email | contact@austrac.gov.au |
| Translation service | 131 450 and ask for 'AUSTRAC on 1300 021 037' |
| National Relay Service - Teletypewriter (TTY) / voice | 133 677 and ask for 1300 021 037 |
| National Relay Service - Speak and listen (speech to speech relay) | 1300 555 727 and ask for 1300 021 037 |

## 8.12. How to view a previous AML/CTF compliance report?

If you have previously used AUSTRAC Online to submit a compliance report you are able to view a list of AML/CTF compliance reports for the previous reporting periods as well as any outstanding reports via the *Your Submitted Compliance Reports* table on the Compliance Reports screen.

If you wish to view and continue working on an incomplete report for the current reporting period, click on the **Open Compliance Report** button (see [section 11.1](#) above) to re-open the current compliance report. Information previously entered in this report will be retained. Once opened, the report will be available for editing, saving changes or submitting when complete.

To view and/or print a copy of a submitted compliance report from 2016 onwards, click the **View report link** that appears in blue in the *Your Submitted Compliance Reports* table.

| Your Submitted Compliance Reports | | | | | | |
|---|---|---|---|---|---|---|
| **Reporting Period** | **Status** | **Lodgement details** | | **User lodging report** | **Override** | **Receipt** |
| 01 Jan 2018 - 31 Dec 2018 | Submitted | Lodged on: 23 Nov 2018 11:47 | | ▮▮▮▮▮ *(23 Nov 2018 11:47)* | | View report |

To view compliance reports for the reporting period 2016 and prior, you can click on the 'archive' link.

| Your Submitted Compliance Reports | |
|---|---|
| **Reporting Period** | **Status** |

**Previous compliance reports**
Your compliance reports for the reporting period 2016 and prior can be accessed from the archive.

**AML/CTF Compliance Report**

Section 47 of the AML/CTF Act requires reporting entities to periodically lodge an AML/CTF compliance report with the AUSTRAC CEO in relation to their compliance with the AML/CTF Act, the regulations and the AML/CTF Rules.

More information about AML/CTF compliance report.

**Existing Reports List**

| Reporting Period | Status | Due | Last Updated by User | | |
|---|---|---|---|---|---|
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 13 Dec 2006 - 31 Dec 2007 | Submitted | Lodged on 30 May 2008 | ▮▮▮▮▮ *(30 May 2008 10:08)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2008 - 31 Dec 2008 | Submitted | Lodged on 27 Mar 2009 | ▮▮▮▮▮ *(27 Mar 2009 17:40)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2009 - 31 Dec 2009 | Submitted | Lodged on 31 Mar 2010 | ▮▮▮▮▮ *(31 Mar 2010 12:37)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2010 - 31 Dec 2010 | Submitted | Lodged on 14 Feb 2011 | ▮▮▮▮▮ *(14 Feb 2011 13:52)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2011 - 31 Dec 2011 | Submitted | Lodged on 20 Feb 2012 | ▮▮▮▮▮ *(20 Feb 2012 14:53)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2012 - 31 Dec 2012 | Submitted | Lodged on 06 Mar 2013 | ▮▮▮▮▮ *(06 Mar 2013 16:58)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2013 - 31 Dec 2013 | Submitted | Lodged on 10 Mar 2014 | ▮▮▮▮▮ *(10 Mar 2014 16:50)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2014 - 31 Dec 2014 | Submitted | Lodged on 24 Mar 2015 | ▮▮▮▮▮ *(24 Mar 2015 15:57)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2015 - 31 Dec 2015 | Submitted | Lodged on 03 Mar 2016 | ▮▮▮▮▮ *(03 Mar 2016 14:42)* | | PDF |
| Designated Business Group - ▮▮▮▮▮ | | | | | |
| 01 Jan 2016 - 31 Dec 2016 | Submitted | Lodged on 23 Mar 2017 | ▮▮▮▮▮ *(23 Mar 2017 16:49)* | | PDF |

Close

To view and/or print a PDF copy of a compliance report in this screen, click the **PDF link** that appears in blue.

If you require assistance completing your AML/CTF compliance report contact the **AUSTRAC Contact Centre** on 1300 021 037 or contact@austrac.gov.au for assistance.

## 8.13. DBG compliance reports

If you are a member of a DBG, the AML/CTF compliance report needs to be submitted by one of the members on behalf of all active members in the group.

However, if answers to some compliance report questions vary for particular members, they are required to amend the responses individually by using the 'Override' function.

> **Note**: AUSTRAC recommends that all active members of the DBG coordinate to decide who will be submitting the group response. Where a member of the DBG initiates the group response, other active members in the DBG will not be aware of it when logging in to AUSTRAC Online. As such, it is possible for a subsequent group response to be initiated, replacing any previous group response not yet submitted.

To override the answers to the submitted DBG compliance report, complete the following steps:

1. Log into the AUSTRAC Online business account for the entity that needs to be amended;
1. Expand the 'My Business' menu and select 'Compliance Reports';
2. Click the **Override** button as shown in the screen shot illustration below;

**AML/CTF Compliance Report**

The *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act) requires reporting entities to submit compliance reports at the request of the AUSTRAC CEO. The report provides AUSTRAC with information about your compliance with the AML/CTF Act and Rules.

More information about AML/CTF compliance report is available on the AUSTRAC website.

Current Compliance Reports

| Reporting Period | Status | Lodgement details | User lodging report | Override | Receipt |
|---|---|---|---|---|---|
| Designated Business Group - WESTPAC DESIGNATED BUSINESS GROUP | | | | | |
| Jan 01 2018 - Dec 31 2018 | Submitted | Lodged on: Dec 07 2018 17:06 | RODNEY WILLIS | Override | View report |

3. Confirm that you wish to complete action by clicking **Proceed with override** or click **Cancel** to abort the operation;

**Confirmation Override report**

**Override this Report?**

The Override option can be used to customise the report if this reporting entity is substantially different to the DBG and requires a variation to the submitted report. Please note, this override functionality can be performed only once for each member of the DBG.

**Proceed with override**  **Cancel**
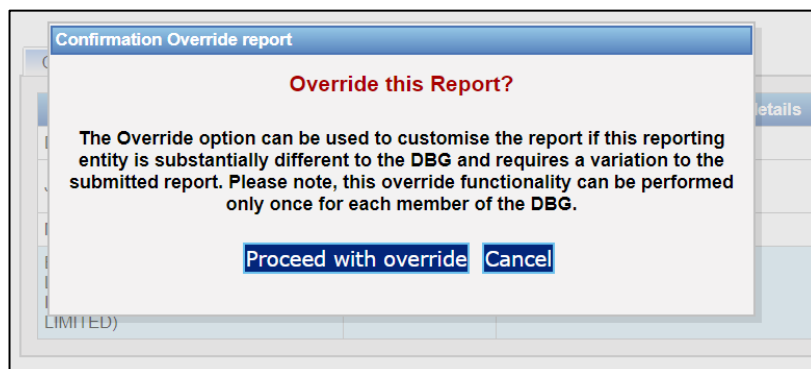
4. The DBG compliance report will open and allow you to change the pre-populated responses to the questions as required. Once the amendments have been completed, submit the report as outlined in section 11.3 above.
5. The **Current Compliance Reports** table will now reflect that the member has submitted the variation to the DBG compliance report.

Current Compliance Reports

| Reporting Period | Status | Lodgement details | User lodging report | Override | Receipt |
|---|---|---|---|---|---|
| Designated Business Group - TEST DBG | | | | | |
| Jan 01 2018 - Dec 31 2018 | Submitted | Lodged on: Dec 07 2018 17:06 | John Smith | Override | View report |
| Member businesses with a variation to the group compliance report: | | | | | |
| TEST ENTITY | Variance Submitted | Variance: Dec 13 2018 09:25 | Jamie Smith | | View report |

# 9. 'My Affiliates' menu options

The 'My Affiliates' menu allows [Remittance Network Provider](#) (RNP) administrators to create and maintain a network of registered affiliates.  As the administrator you can submit applications for new affiliates, manage the registrable details of your existing affiliates, renew existing registrations and when required remove them from your network if applicable.

Click the plus sign icon ⊞ to expand the 'My Affiliates' menu and view the options:

- **Renewals**
- **3 – 6 month renewals projection**

Clicking on 'My Affiliates' will present an overview of your current network of affiliates and gives you visibility of all previous affiliates and applications (please refer to **Appendix C** for the 'Registration Status Explanation' table). In addition, it provides a link to Enrol and / or register a new affiliate.  This is an opportunity to individually submit a form for either enrolment of a new organisation as an affiliate of your network or to register an organisation that is already on the Reporting Entity Roll.



## 9.1. Create new application for affiliate

Click the link is at the top of the screen, either:

a. Download Affiliate Enrolment and Registration Form (applicable for new Affiliates not already on the Reporting Entities Roll)

b. Download Affiliate Registration Form (applicable for Affiliates already on the Reporting Entities Roll).

Complete the Form and submit.

## 9.2. Remittance Network Provider – Renewals for affiliates

When you do have renewable affiliate registrations, your screen will present a graph and a table as an easy way to view the progression of the registrations towards the expiry date, as well as a logical way to prioritise the renewal request process for your administration staff.

Affiliate registrations will expire three (3) years after the date of registration. AUSTRAC will provide access for you to request renewal of an affiliate registration 90 days prior to the expiry date.  A renewable affiliate registration is one that falls due within the next 90 days and for which you have not yet submitted a renewal request.

In some circumstances you may not have any renewable affiliate registrations, in which case a message will be displayed on your screen.

**Note**: Unlike Remittance Network Provider and Independent registrations, AUSTRAC will not issue any system generated email notifications with respect to Affiliate registration renewals.
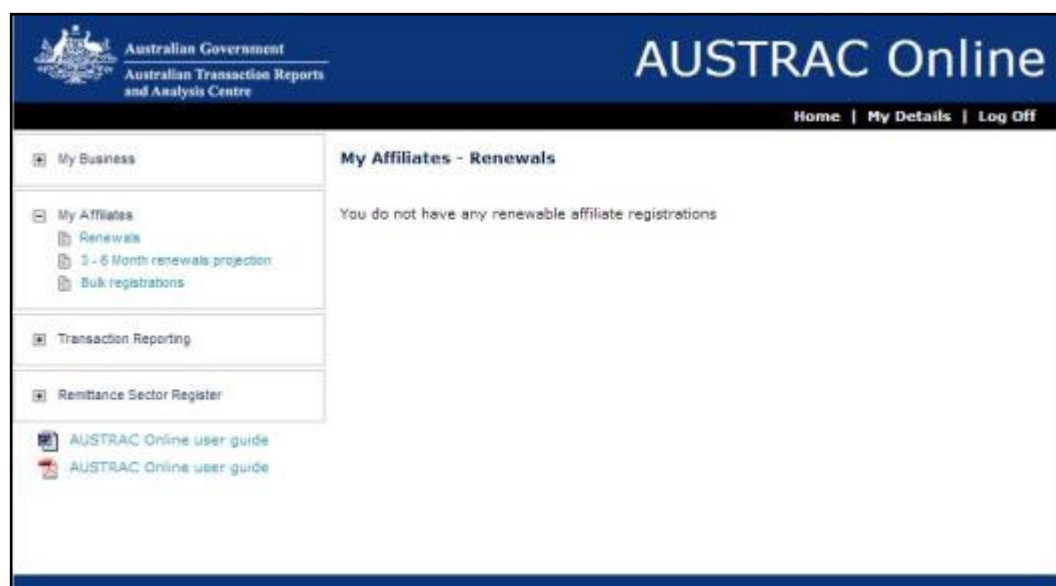


## 9.3. Using the Renewals screen

1.  Expand the My Affiliates menu and click 'Renewals'

2.  The system displays a page titled 'My Affiliates – Renewals'

    By using the slider tool additional help text will be displayed. This will assist in using the graph displayed on the screen.

    Under the explanation text, a link, "Export CSV", is incorporated to enable you to download a list of registrations that fall within the 90-day renewal period, as a file in a Comma Separated Value (CSV) format.
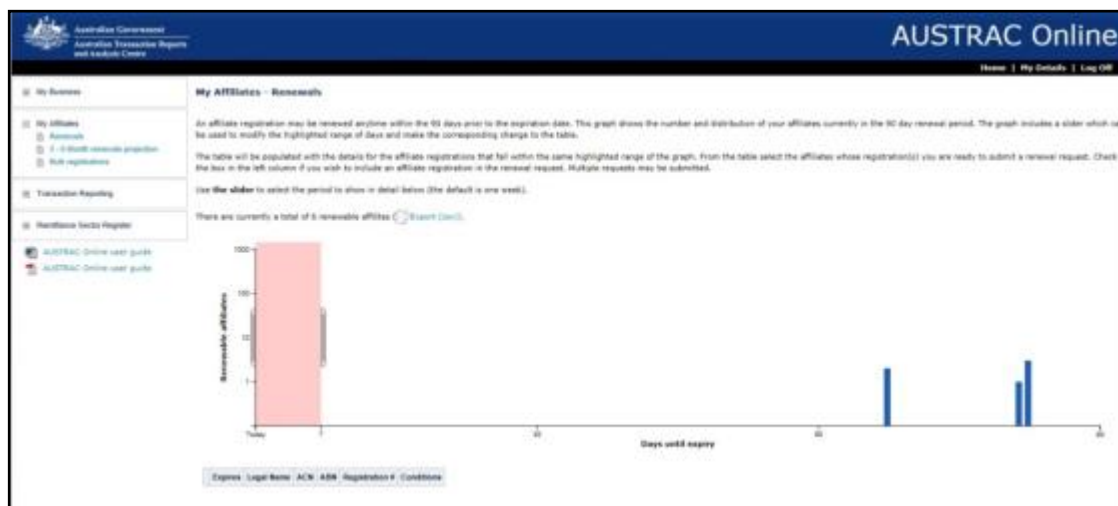
3. When the graph is populated, it will default to show the details of the affiliates that expire within the next seven days.  This default range is lightly shaded on the screen and will be easily identifiable.  The details of the affiliate registrations within the shaded area will be populated in a table below the graph

4. At times, there may be a 'warning', under the explanation text that there are Affiliates due to expire "Today" (if there is a warning message of this nature, please ensure that you action these affiliate renewals on that day) – the warning - is clearly identifiable and the message advises how many affiliate registrations will expire today
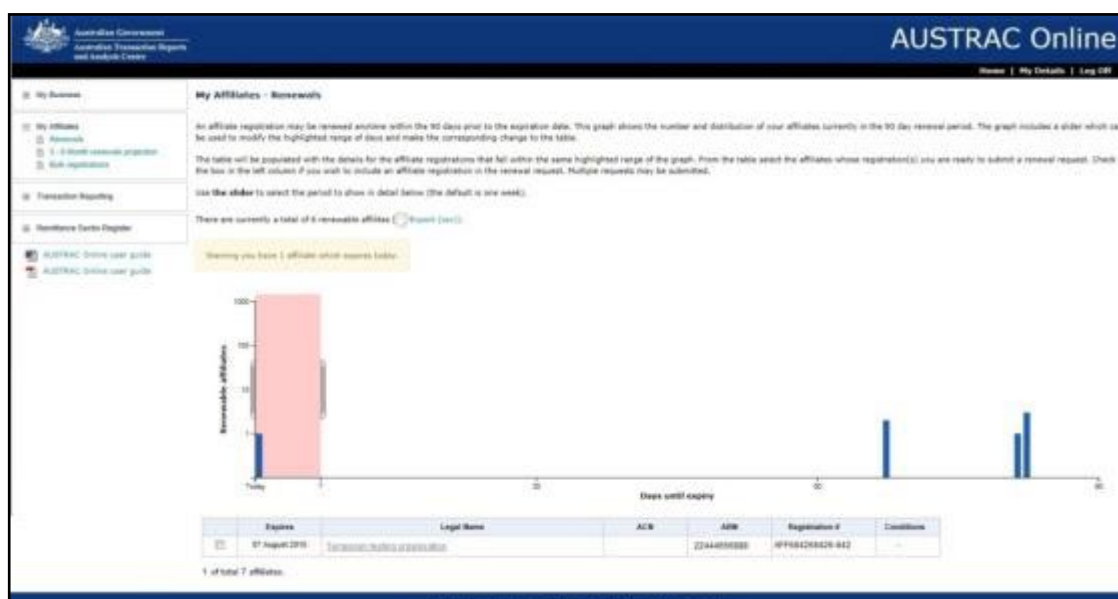


5. Looking at the X axis, the 'Days until expiry' and has markings for:  Today; 7 days; 30 days; 60 days and 90 days.  Each vertical 'bar' represents the number of affiliate registrations that will expire on that one day.

**Note**: The graph displays every calendar day.  A registration can expire on any day / date of the year, including non-business and non-working days.

6. Functions of the 'slider' (handles, linked to either end of the shaded area) - you can drag the slider to the left or right to expand or contract the selection of Affiliates

7. Looking at the 'Renewable Affiliates' on the Y axis of the graph there are markings for various numbers such as: 1; 10; 100 and 1000.  The volume of affiliates managed by RNPs varies

significantly and this graph is designed to be useful when displaying the number of renewable registrations.

8. Moving the slider will populate the table below the graph. Select a date range that suits your need and observe the table content change.
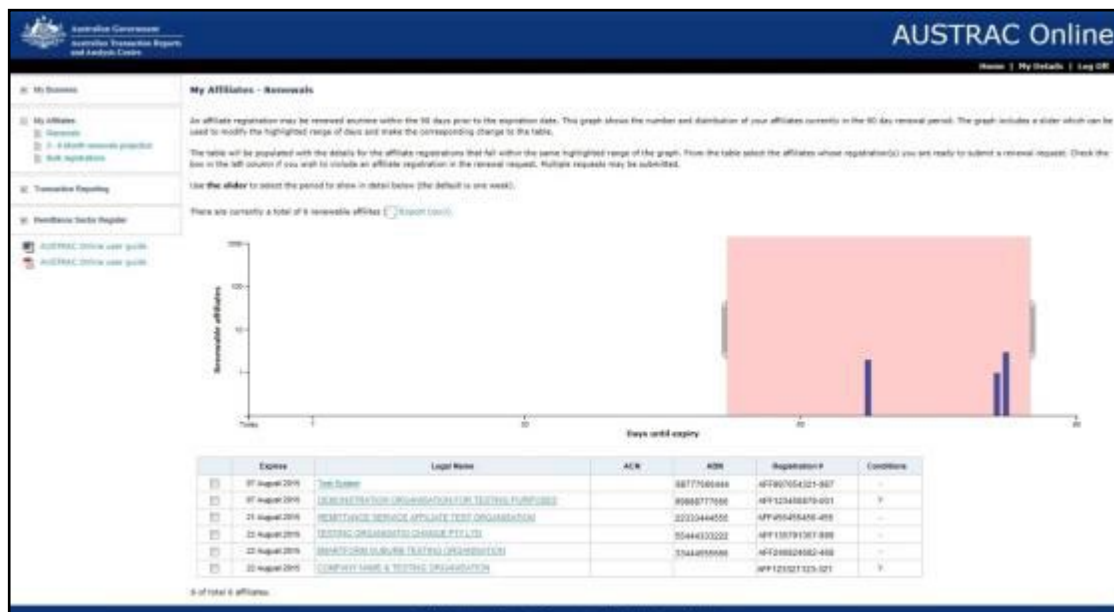


## 9.4. Using the Table to select renewable affiliate registrations

1. When the table is populated you will have the ability to select one or many registrations for renewal and this is done by clicking into the check box on the left hand side of each registration expiry date. The table is presented in expiry date order – with the shortest renewal period at the top of the list. The list cannot be re-sorted.

2. The Legal Name field contains a link to the affiliate registration (General Details) screen; from there you can verify other registration details and / or submit a registration update form, Registration removal form or Reporting Entities Roll removal form.

3. To select renewable registrations, place a check mark in the box the left hand side of each affiliate's registration details. The system will count the selections and this is displayed in a blue button on the bottom of the screen.
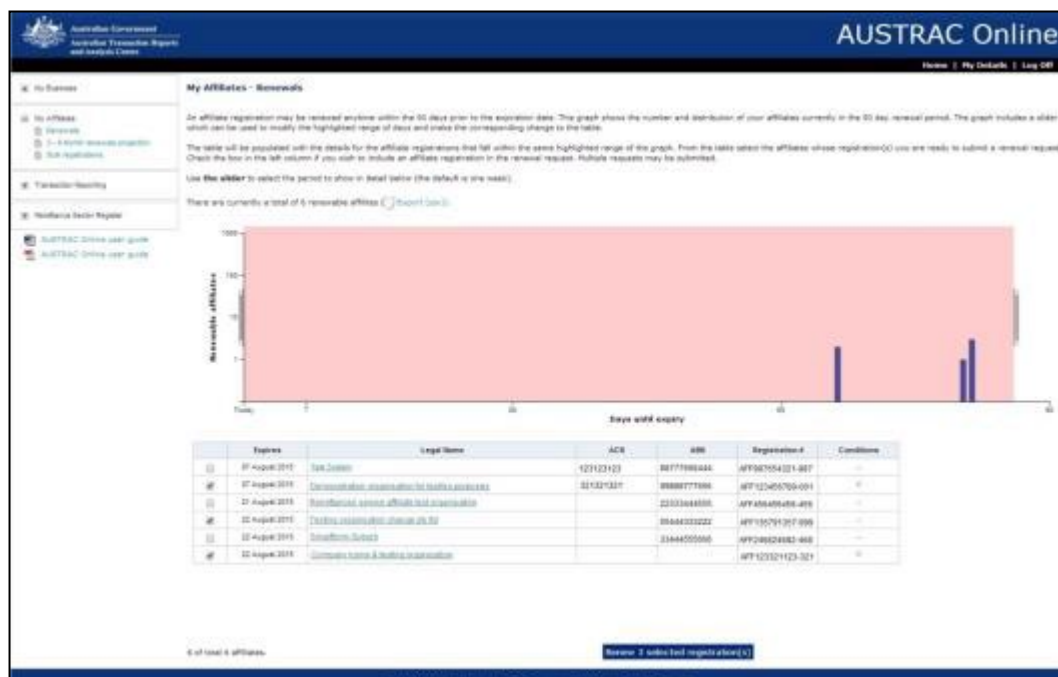
4. The following screen requires a confirmation from you of the list that you have produced. This list is not sortable or editable, but serves as a way for you to confirm the registrations you are ready to include in a renewal request.



5. Clicking on the button 'Continue to renewal form' will produce a prepopulated[4] affiliate registration renewal request form (ATRC1021).

6. Carefully read and check all sections of the form before submitting the form.

7. You will be issued with a reference number and an opportunity to download the receipt. It is recommended that you download and retain a copy of your receipt for your records as this will list all of the affiliates that you have just renewed with a single receipt number.

8. Close the form and the screen 'My Affiliate – Renewals' will display a button allowing you to "Return to Renewals"

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[4] The affiliate renewal request form has a restriction to the number of affiliate registrations that can be submitted via the one form. An error will be display if you have attempted to submit over the limit.

9. You will be return to the original screen with the graph.

10. The affiliates for which you have already submitted a registration renewal request form will NOT be visible on the graph or on the table below the graph area. You cannot submit multiple renewal requests for an affiliate registration at the same time.

11. As an RNP compliance officer, you will receive written confirmation of the outcome of the renewal request submitted on behalf of your affiliate. Your affiliate's compliance officer will also receive written confirmation of the outcome of the renewal request.

12. As long as an RNP submits an affiliate renewal form prior to the expiry date the entity can continue to operate until AUSTRAC makes a decision regarding the registration.

# 9.5. My Affiliates – 3-6-month renewal projection

Prior to submitting a renewal request for your affiliates you must be sure that their registrable details are current and correct. In order to assist you in prioritising these activities we have included a screen that will show the affiliate registrations that fall due in the next 3 – 6 months' timeframe. This will allow a full three months in which to conduct any necessary checks and administration work before the affiliate registrations move into the 90-day renewable period.

The 3-6-month renewal projection screen displays a graph and a table that is populated from the graph. The table offers the opportunity to view the affiliate's Legal name and from there go directly to a variety of forms such as registration update form, registration removal form or the RE Roll removal form.

To view the screen, expand 'My Affiliates' menu; click once on '3-6-month renewal projection'. If there are no affiliate registrations that fall within the renewal period, the screen will indicate that you do not have any renewable affiliate registrations.



However, if you do have affiliate registrations that fall within the 3-6-month period the graph and table will appear. Below is an example of the screen and how it operates.

## 9.6.  Using the 3-6-month renewal projection screen

1.  Expand the My Affiliates menu and click '3-6-month renewal projection'

2.  The system displays a page titled 'Projection of Affiliate Renewals 3 – 6 months prior to expiry date'

    At the top of the screen there is a general description of the purpose of the graph and table and how the screen is intended to be helpful.

    There is additional pop-up text if you hover your mouse over '**the slider'** which should assist in using the graph displayed on the screen.

    Under the explanation text, a link, 'Export CSV', is incorporated to enable you to download a list of registrations that fall within the 3-6-month projection period, as a file in Comma Separated Value (CSV) format.  It will download only the displayed information in relation to the affiliate registrations.



3.  By default, the graph will display the first seven (7) days of the period. The selected area of the graph is lightly shaded on the screen and should be easily identifiable.  The details of the affiliate registrations within the shaded area will be populated in the table below the graph.

4. Looking at the 'slider' (handles, linked to either end of the shaded area) - you can drag the slider to the left or right to expand or contract the selection of Affiliates

5. The X axis displays the 'Days until expiry' having markings for: 91, 120, 150 & 180 days. Each vertical 'bar' represents the number of affiliate registrations that will expire on that one day.

> **Note:** The graph displays every day. A registration can expire on any day / date of the year, including non-business and non-working days.

6. 'Reviewable Affiliates' is the vertical axis on the graph and has markings for: 1; 10; 100 and 1000. The volume of affiliates managed by RNPs varies significantly and this graph is designed to be useful where the number of renewable registrations is small and also be useful when the number of renewable registration is significantly more (hundreds).

7. Moving the slider will select a date range and you can observe the table content change.

## 9.7.  Using the affiliate renewal projection table to complete a maintenance task

When the table is populated you will have the ability to select a registration maintenance form for single affiliates such as:

- "Edit Registration": this form will prepopulate with the information last submitted by you and can be updated and submitted for processing by AUSTRAC.

- "Registration Removal": you can submit a request for AUSTRAC terminate the affiliate registration, when this is processed by AUSTRAC you will be notified in writing and the registration will no longer be visible on the graph or table.

> **Note:** This function is only available if the RNP enrolled the entity: "Remove affiliate from Reporting Entities Roll" (and Remittance Sector Register): you can submit a request for AUSTRAC to remove the affiliate from Reporting Entities Roll, which will also terminate the affiliate's registration, when this is processed by AUSTRAC you will be notified in writing and the registration will no longer be visible on the graph or table.

The affiliate registrations will stay visible on the screen while any form is being processed by AUSTRAC and will either be removed or will 'move' to the renewals period.

An affiliate registration that has been removed will not be renewable or editable.

# 10. 'Transaction Reporting' menu options

The 'Transaction Reporting' menu option allows you to access and submit AML/CTF Act and FTR Act transaction reports via the electronic reporting methods.

Click on the actual words, "Transaction Reporting" to access the Transaction Reporting screen. This screen contains a link to sample AML/CTF Act report forms, related file specifications and explanatory guides. Menu option shown below is indicative only.



Click the plus sign icon ⊞ to expand the Transaction Reporting menu to access the following sub-menu items:

- **Administration**
- **Reports**

# 10.1.Administration

The 'Administration' menu display varies depending on your user access level settings. Click the plus sign icon ⊞ to expand and view the menu options:

- Preferences.

Or click on the 'Administration' hyperlink to gain access to:

- Secure messages
- Role maintenance[5]
- Function access maintenance.

## Preferences

The 'Preferences' page allows you to choose settings or preferences for your user account, such as:

- The auto save interval for reports
- The number of reports/rows per exported spreadsheet
- The number of items/rows per page to be displayed in a list.

To edit your preferences, simply amend the value in the fields provided and click **Save**.

## Secure messages

The 'Secure Messages' function provides a secure means of sending and receiving messages containing confidential report information between yourself and AUSTRAC.

AUSTRAC recommends the use of the secure messages function over unsecured electronic means, such as email, when you or AUSTRAC need to communicate on sensitive and confidential matters relating to customers and their transactions or activities.

For example, if you have already submitted a transaction report with incorrect information, you would advise AUSTRAC by sending a secure message using this functionality.  If however you had a general query about transaction reporting obligations, or if you were experiencing technical difficulty with using the transaction reporting environment of AUSTRAC Online you would not use this service. AUSTRAC recommends you contact the **AUSTRAC Contact Centre** on 1300 021 037 or contact@austrac.gov.au for assistance.

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[5] Available to AUSTRAC Online administrator users only

To send a secure message, click the 'Secure Message' hyperlink. In the new popup window that is displayed, click the 'Send Secure Message' hyperlink, enter the subject and message details then click **Send**.

You can also search and display previous messages you have sent to or received from AUSTRAC:

1. To find a message or filter the secure message list, select the applicable option from the 'Show Messages Where I Am' and 'Message Status' drop-down menus;
2. Click **Find**;
3. To select and view a message, click on the hyperlinked subject text of the message. From the 'View Secure Message' screen you can reply to, delete, retract the selected message or create a new message.

> **Note:** You can only retract unread messages you have sent.

## Role maintenance

The 'Role Maintenance' function allows your AUSTRAC Online Administrator to define and maintain customised local user roles to suit the operational needs for your business in relation to transaction reporting. Your Administrator can create and name user roles which are meaningful to your business as well as increase or decrease access authority levels at discrete function levels beyond the standard default settings.

For further information about creating and maintaining local user roles, refer to section 14 below.

## Function access maintenance

'Function Access Maintenance' allows your AUSTRAC Online Administrator to grant or deny access to transaction reporting functions report types and reporting methods by user account or local user role.

For further information about function access maintenance and applying functions to user accounts and local roles, refer to section 14 below.

# Reports

The 'Reports' menu options are based on your user access level settings; therefore, you may have one or more of the below options displayed:

- **Create/amend reports**[6]
- **Report file upload**[7]
- **Report a Cross Border Movement of Monetary Instruments**[8]
- **Receipts**
- **Statistics.**[9]

Click the plus sign icon $\boxed{+}$ to expand the menu options; or click on 'Reports' to go directly to the 'Create/amend reports' screen.

# Create/amend reports

'Create/amend reports' provides the access point to create and submit AML/CTF Act or FTR Act transaction report types relevant to your business.  Access to the report types are derived by your business' details and the designated services your business provides:

1. AML/CTF Act transaction reporting obligations:
   a. There is one report type available under section 41 – reports of suspicious matters
      i. Suspicious Matter Report (SMR)
   b. There are four report types available under section 43 – reports of threshold transactions
      i. Threshold Transaction Report $10,000 or more – Financial and Bullion Services (TTR-FBS)
      ii. Threshold Transaction Report $10,000 or more – Gambling Services (TTR-GS)
      iii. Threshold Transaction Report $10,000 or more – Investment/superannuation/insurance (TTR-ISI)
      iv. Threshold Transaction Report $10,000 or more – Money Services Businesses (TTR-MSB)
   c. There are two report types available under section 45 – reports of international funds transfer instructions
      i. International Electronic Funds Transfer Instruction Report (IFTI-E)
      ii. International Funds Transfer Instruction Report under a Designated Remittance Arrangement (IFTI-DRA).

The screen shot below illustrates a typical AML/CTF Act 'Create/amend reports' display for a financial services business:

---

[6] Only available to users with access to one or more AML/CTF Act or FTR Act report type

[7] Only available to businesses and users with permission to use the file upload function

[8] Available to all AUSTRAC Online 'administrator' and 'approval and submission' users

[9] Available to all AUSTRAC Online administrator users by default and to other user types on a permission basis

**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)**

| Report type | Single report | Spreadsheet | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|---|
| IFTI-E | Create | Create incoming (0) Create outgoing (0) | 0 | 0 | 0 | Default incoming Default outgoing |
| SMR | Create | Not applicable | 0 | 0 | 0 | Default |
| TTR-FBS | Create | Create (0) | 0 | 0 | 0 | Default |

The screen shot below illustrates a typical AML/CTF Act 'Create/amend reports' display for the gambling sector:

**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)**

| Report type | Single report | Spreadsheet | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|---|
| SMR | Create | Not applicable | 0 | 0 | 0 | Default |
| TTR-GS | Create | Create (0) | 0 | 0 | 0 | Default |

The screen shot below illustrates a typical AML/CTF Act 'Create/amend reports' display for a remittance service provider:

**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)**

| Report type | Single report | Spreadsheet | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|---|
| IFTI-DRA | Create | Create incoming (0) Create outgoing (0) | 0 | 0 | 0 | Default incoming Default outgoing |
| SMR | Create | Not applicable | 0 | 0 | 0 | Default |
| TTR-MSB | Create | Create (0) | 0 | 0 | 0 | Default |

2. FTR Act transaction reporting obligations:

   a. There is one report type available under section 7 – reports of significant cash transactions by cash dealers:

      i. Significant Cash Transaction Report $10,000 or more – Cash Dealers (SCTR)

   b. There is one report type available under section 15A – reports of significant cash transactions by solicitors:

      ii. Significant Cash Transaction Report $10,000 or more – Solicitors (SCTRS)

   c. There is one report type available under section 16 – reports of suspicious transactions:

      iii. Suspicious Transaction Report (SUSTR)

The screen shot below illustrates a typical FTR Act 'Create/amend reports' display for a solicitor:

**Financial Transaction Reports Act 1988 (FTR Act)**

| Report type | Create | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|
| SCTRS | Create | 0 | 0 | 0 | Default |

The screen shot below illustrates a typical FTR Act 'Create/amend reports' display for an insurance intermediary:

**Financial Transaction Reports Act 1988 (FTR Act)**

| Report type | Create | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|
| SCTR-CD | Create | 0 | 0 | 0 | Default |
| SUSTR | Create | 0 | 0 | 0 | Default |

The 'Create/amend reports' option allows for:

- Data entry of a single report type by clicking on the 'Create' hyperlink in the 'Create' column;

- Data entry of multiple reports of the same type via a spreadsheet by clicking on the 'Create' hyperlink in the 'Spreadsheet' column;

- Review and amendment of incomplete reports which have been previously saved but not submitted by clicking on a numbered hyperlink in the 'Incomplete' column;

- Review and amendment of reports awaiting approval from a user with submission authority access within your business by clicking on a numbered hyperlink in the 'Awaiting Approval' column;

- Review and amendment of Reports Requiring Further Action (RRFA) by clicking on a numbered hyperlink in the 'Returned by AUSTRAC' column; and

- Users to define and save default values for information that remains relatively static between each report submission by clicking on the 'Default' hyperlink in the 'Default' column.

For information regarding various reporting methods, such as data entry and spreadsheet reporting, refer to section 13.2 below.

> **Note:**
>
> 1. You will only have access to the report types that are applicable to your business. Access to the various report types are derived from details about your business and the designated services your business provides. Your AUSTRAC Online administrator is required to regularly review and keep these details up to date.
>
> 2. Access to report types and various reporting methods may further be restricted based on your user access levels as defined by your AUSTRAC Online Administrator.

## Report file upload

The 'File Upload' page allows users to search, select and submit a file containing transaction reports to AUSTRAC.

Any file containing transaction reports that:

- Have been created through a file extraction process for either AML/CTF Act or FTR Act reporting; or

- Is a comma separated (.csv) file generated from an AUSTRAC-supplied Microsoft Excel template for FTR Act reporting purposes;

can be submitted using this function.



> **Note**:

1. Electronic report file format specifications for a file extraction process are available from 'AML/CTF Act reporting forms, file specifications and explanatory guides' on the Transaction Reporting page in AUSTRAC Online.

2. An automation option for the 'Report File Upload' function is also available. Please refer to the report file transmission specification available from 'AML/CTF Act reporting forms, file specifications and explanatory guides' on the Transaction Reporting page in AUSTRAC Online.

To submit a report file, click the **Browse** button to search for and select the file you want to upload, and then click **Submit**.

The system will notify you of the success or failure of a report file upload as illustrated in the screen shot below.

**File Upload**

You are able to upload FTR Act tag file format files, FTR Act excel spreadsheet.csv and AML/CTF Act XML file format files via this mechanism.
NOTE: AUSTRAC requires reporting entities to undergo a test process prior to uploading AML/CTF Act XML files. Reporting entities who have not undergone the test file process will not have access to upload AML/CTF Act XML files. To schedule your test process contact AUSTRAC's Data Integrity team on 02 9950 0447 or email: filespecs@austrac.gov.au.

Click the Browse button to select the file that you want to upload, or type the full path to the file in the box below.

[ ............................................ ] [ Browse... ]

Click the Submit button to transmit the file to AUSTRAC.

[ Submit ]

**File upload successful - the file was transferred.** ←
File name:            TTR-FBS2009071301.xml
Transfer started:     15 Jul 2009 10:14
Transfer completed:   15 Jul 2009 10:14
Bytes transferred:    4904
Reports read:         2
Reports transferred:  2

In the case of a failed report file upload, use the error messages to determine the cause of the problem and attempt to rectify the problem before contacting the AUSTRAC Contact Centre.

Previous report file upload success or failure details are also available through the 'Receipts' function (refer to Receipts below).

**File Upload**

You are able to upload FTR Act tag file format files, FTR Act excel spreadsheet.csv and AML/CTF Act XML file format files via this mechanism.

NOTE: AUSTRAC requires reporting entities to undergo a test process prior to uploading AML/CTF Act XML files. Reporting entities who have not undergone the test file process will not have access to upload AML/CTF Act XML files. To schedule your test process contact AUSTRAC's Data Integrity team on 02 9950 0447 or email: filespecs@austrac.gov.au.

**Could not process the transmitted file - see error message(s) below.**

Click the Browse button to select the file that you want to upload, or type the full path to the file in the box below.

[ _____ ] [ Browse... ]

Click the Submit button to transmit the file to AUSTRAC.

[ Submit ]

**Error(s) occurred while uploading the file IFTI-E2009071301.xml.** ←

**2 record(s)**

| Message |
|---|
| cvc-complex-type.2.4.a: Invalid content was found starting with element 'country'. One of '{"http://austrac.gov.au/schema/reporting/IFTI-E-1":city}' is expected. ← |

* Excerpt from transmitted file:

```
[41:18]          <country>AUSTRALIA</country>
                          ^
```

* Additional information:

```
[line:column]  location in XML structure
---------------------------------------
[2:241]        <ifti-eList>
[6:23]           <swift id='ID_1R01'>
[38:36]            <beneficiaryInstn id='ID_1R06'>
[39:33]              <institution id='ID_1R07'>
[40:15]                <name>MAJOR BANK LIMITED</name>
```

| |
|---|
| Found 2 actual number of reports in the <ifti-eList> report list which is inconsistent with the value of 3specified in the <reportCount> element. ← |

* Excerpt from transmitted file:

```
[86:14] </ifti-eList>
                ^
```

* Additional information:

```
[line:column]  location in XML structure
---------------------------------------
[2:241]        <ifti-eList>
[3:13]           <reNumber>22283</reNumber>
[4:13]           <fileName>IFTI-E2009071301.xml</fileName>
[5:16]           <reportCount>3</reportCount>
[6:23]           <swift id='ID_1R01'>
[45:21]          <swift id='ID_2R'>
```

# Report a Cross Border Movement of Monetary Instruments

All Australian based and active REs will be given access to the CBM reporting menu in AO, and all newly enrolled REs will be given access upon enrolment.

Reporting of Cross Border Movement of Monetary Instruments (CBM-MI) is only available for two AUSTRAC Online user roles; the Administrator role and the Approval and Submission role.

Once the "Report a Cross Border Movement of Monetary Instruments" menu option is clicked another screen will open called the CBM Dashboard.

Transaction Reporting
  [+] Administration
  [-] Reports
        Create/amend reports
        Report file upload
        **Report a Cross Border Movement of Monetary Instruments**
        Receipts
[+] Remittance Sector Register

  ℹ AUSTRAC Online user guide

## *The CBM-MI Dashboard*

The CBM-MI dashboard contains the following features:

* Information about CBM-MI reports

* Buttons to create new CBM-MI reports

- A listing of key fields from recently submitted CBM-MI reports, including the ability to search certain fields



Beneath the buttons there are search fields, and a list of previous CBM-MI report submissions.

Please note that first time CBM-MI users will receive the message "No match found" as shown in the screen capture below. This message will appear until at least one CBM-MI report is submitted. Once a CBM-MI report is submitted, the report summary will be shown in place of the message.



Search of previously submitted CBM-MI reports can be done using the following parameters:

- Receipt ID
- CMB-MI type
- Transaction date (±1): movement date

### *Reporting a CBM-MI*

Click on the green button to open a new CBM-MI report. A new browser window will open with a CBM-MI report. The only reporting method available for CBM-MI is single data entry. Please note, there is no

save and return functionality, and an incomplete report will not time out provided that the browser cookies are not cleared.

To navigate through the CBM-MI report, you can navigate by clicking the 'Next' button at the bottom of each page or by clicking on the stepper icons across the top (pictured below for the Carrying form) and it will take you to the respective page. You can also click on the sub-title in the Summary & Declaration page to go to the respective page.
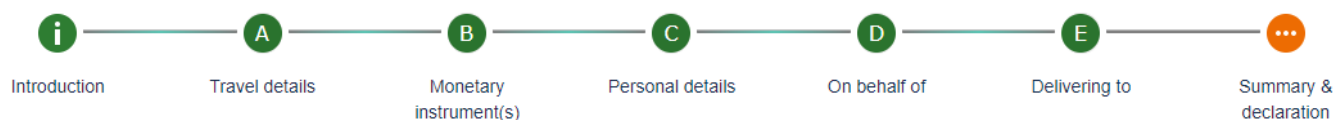


The screen shot below is the stepper for Sending/Received form.



Some fields in the form are mandatory. Where the page has an incomplete response, you will receive an error message on that page and on the Summary & Declaration page directing you to complete the required fields.

Some of the fields in the report have suggestion boxes, such as:

- Address lookup
- Currency code
- Telephone prefix

You can add multiple monetary instrument, and also multiple persons in both the 'on behalf of' and 'delivering to' sections of the report.

Once each page is complete click **Submit** on the Summary & Declaration page.

As shown below, a receipt page will be presented with your report details.

> **Note:** Click the "Download PDF" button to save this receipt for your records.

**CONTACT CENTRE**
T: 1300 021 037
F: 03 8636 0508
E: contact@austrac.gov.au
W: www.austrac.gov.au

**Australian Government**
**AUSTRAC**

**Please download and keep a copy of this Receipt.**
Please keep this receipt for presentation to an Australian Border Force officer or police officer if asked. If you are unable to show this receipt, you may be asked to fill in a paper version of this form at the border.

📄 DOWNLOAD PDF

Receipt id: PRSTFR-116650

Date of submission (DD/MM/YYYY): 16/06/2022

| Summary of declaration | |
| --- | --- |
| Full name | Tester 1 |
| Date of birth (DD/MM/YYYY) | Not provided |
| Arrival date (DD/MM/YYYY) | 16/06/2022 |
| Australian city/town where you are clearing customs | Sydney |
| Provide passport or travel document that you are travelling on | Not provided |
| **Estimated total amount in AUD** | **$15,000.00** |

| Part A - Travel details | |
| --- | --- |
| Are you arriving into Australia or departing from Australia? | ARRIVING into Australia |
| Australian city/town where you are clearing customs | Sydney |
| Arrival date (DD/MM/YYYY) | 16/06/2022 |
| Flight number OR ship name | QA123 |

| Part B - Monetary instrument(s) | |
| --- | --- |

Foreign (not Australian) city and country the monetary instrument(s) are being carried from

| | |
| --- | --- |
| Town or city | Argentina |
| Country | ARGENTINA |

**Monetary instrument: Physical currency/cash**

| Currency code | Amount | Amount (AUD) est. |
| --- | --- | --- |
| AUD - AUSTRALIAN DOLLAR | 15,000 | $15,000.00 |

# Receipts

The 'Receipts' page allows users to search for receipts of previously submitted reports by user ID[10], reporting method, creation date, reference number and/or submission status.

---

[10] Available to AUSTRAC Online administrator users only

The status links will change (e.g. from 'Created' to 'Transferred' to 'Complete') as reports progress through the system.

A status of 'Failed' does not change and any failed submissions will need to be monitored and managed by your business.

## Statistics

The 'Statistics' function is a statistical reporting facility to view and analyse reporting activities to AUSTRAC within your business by value, timing, volume and reporting obligations.



This facility is available to all AUSTRAC Online Administrators by default and is available to other user types on a permission basis.

# 10.2. Reporting methods

AUSTRAC provides three submission methods for electronic reporting via AUSTRAC Online.

For reporting entities submitting AML/CTF Act transaction reports:

1. Data entry (i.e. data entry of a single report)
2. Spreadsheet (i.e. data entry of multiple reports of the same report type)
3. Extraction (i.e. file submission/transmission based on AUSTRAC's electronic report file format specifications).

For motor vehicle dealers and solicitors submitting FTR Act transaction reports, the following are available:

1. Data entry (i.e. data entry of a single report)
2. Excel (i.e. data entry of multiple reports of the same report type through an AUSTRAC-supplied Microsoft Excel template which is submitted to AUSTRAC via the report file upload function)
3. Extraction (i.e. file submission/transmission based on AUSTRAC's electronic report file format specifications).

## Data entry

Single report data entry is useful for businesses with low volumes of reports or for ad hoc reporting. It is also the method used for reviewing intercepted reports from the extraction reporting method or for reports returned by AUSTRAC for verification or further clarification.

### Creating and submitting a single report

Complete the following steps to submit a single transaction report:

1. Click on the 'Create' hyperlink for the appropriate report type;



**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)**

| Report type | Single report | Spreadsheet | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|---|
| IFTI-E | Create | Create incoming (0) Create outgoing (0) | 0 | 0 | 0 | Default incoming Default outgoing |
| SMR | Create | Not applicable | 0 | 0 | 0 | Default |
| TTR-FBS | Create | Create (0) | 0 | 0 | 0 | Default |

**Financial Transaction Reports Act 1988 (FTR Act)**

| Report type | Create | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|
| IFTI | Create | 0 | 0 | 0 | Default |
| SUSTR | Create | 0 | 0 | 0 | Default |
| SCTR | Create | 0 | 0 | 0 | Default |

2. Enter the details about the transaction or suspicious matter as per the requirements of the associated legislation;
3. Save the report. This is optional, but recommended to reduce the risk of losing the report and/or its contents since the last save;
4. Validate the report and correct any errors (if applicable) and save the report again, if need be;
5. Submit the report;
6. You may wish to print the receipt for your records and/or create another report.

> **Note:** The latter is only available for AML/CTF Act reports.

7. Close the receipt page.

For more detailed assistance related to a specific AML/CTF Act report type, utilise the associated transaction report explanatory guide available in the 'AML/CTF Act reporting forms, file specifications and explanatory guides' on the Transaction Reporting page in AUSTRAC Online.

### *Adding and deleting additional items*

To add additional customers, recipients, transactions, etc. to a transaction or suspicious matter report, use one of the 'Add' hyperlinks in the report form tree menu (see the left side of the screen).

It is recommended that the need for additional items within the report be considered before initially creating the report. While additional items can be added at any time while completing a report, the time required to add items is impacted by any entered details in the report.

Furthermore, please prepare, and have available, all documents (spreadsheets, PDF files, etc.) to be attached to the report before initially creating the report to complete.



To add additional accounts, identification documents, etc. use the 'Add' hyperlinks provided in the report form:

To delete accounts, customers, identification documents, recipients, transactions, etc. use the delete icon  :



## Spreadsheet

Spreadsheet reporting is only available for AML/CTF Act reporting and is useful for businesses with medium volumes of reports. There are two ways of using spreadsheet reporting:

1. Directly enter information into an AUSTRAC Online spreadsheet; and/or
2. Copy and paste rows of reports, from a template you have previously exported from AUSTRAC Online, into an AUSTRAC Online spreadsheet.
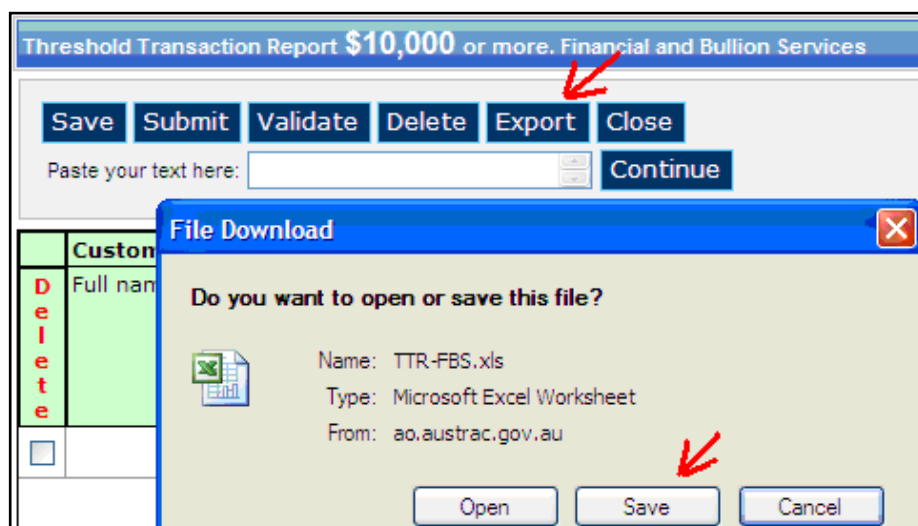
Initially, only a single row is visible when you create a new AUSTRAC Online spreadsheet. New rows will be automatically created as you type into an empty row or paste reports into the spreadsheet.

To export your own Microsoft Excel spreadsheet template (or similar with other spreadsheet applications) from an AUSTRAC Online spreadsheet:

1. Click on the 'Create' hyperlink in the spreadsheet column for the required report type.



2. Click **Export** to save the template into your preferred spreadsheet application (e.g. into a Microsoft Excel workbook) and save it as a template.

3. Click **Close** in AUSTRAC Online.

Once you have saved the spreadsheet, you can compile your AML/CTF Act reports offline by using the exported template.  When you are ready to submit the reports, log into AUSTRAC Online, create a new spreadsheet as described above and complete the following steps:

1. Copy the rows (i.e. reports) from your template/workbook;



2. Paste the rows into the text box labelled 'Paste your text here' and click **Continue**;



3. The system will automatically populate AUSTRAC Online with the reports you pasted in and validate the reports. You are required to correct any errors shown in red text on the right-hand side of the screen.  Once all corrections have been made click **Save** and **Validate** the reports, again if need be;

4. **Click** Submit and all successful reports will be submitted and you will receive confirmation on screen.

**Note:**  If you need to delete reports from a spreadsheet, click on **Delete** to select all reports or click on the check box to the left of individual reports to select them then click on the **Delete** button.

There are two spreadsheets associated with international funds transfer instructions (IFTIs) to make it easier to understand the differing requirements between the direction of transfer instructions (i.e. into Australia or out of Australia.

When using the spreadsheet method to submit reports, ensure no more than 50 rows are submitted at any one time. Response times may deteriorate with large numbers of reports.

You are limited by the number of parties which can be reported via an AUSTRAC Online spreadsheet (such as ordering customers and beneficiary customers or payers and payees for IFTI reports and customers and recipients for TTR reports). If the spreadsheet has insufficient space to report all parties associated with a transaction, use the data entry reporting method instead to report the transaction (refer to Data Entry above for details).

Your default settings (refer to Default values below) will be transferred to each spreadsheet template you create using the export feature. If you change your default settings, you should also create a new template.

Any spreadsheet template you create using the export feature will be limited by the number of reports/rows specified in your preferences settings (refer to Preferences above).

Spreadsheet templates can be release and configuration dependent. AUSTRAC will notify reporting entities when spreadsheet templates need to be updated.

## Excel

Excel reporting is only available for FTR Act reporting and is useful for businesses with medium volumes of reports.

AUSTRAC provides formatted Microsoft Excel templates (.xlt files) for this reporting method for the following FTR Act report types:

- Significant Cash Transaction Report $10,000 or more – Cash Dealers (SCTR)

To create and submit a file of reports using an Excel template:

1. Open the appropriate Excel template.
2. Enter the relevant information. Each row represents one report. You can enter up to a maximum of 100 reports. The column headers indicate the type of information expected.
3. Save the Excel workbook to retain a copy of the reports you are about to submit to AUSTRAC.
4. Use the 'Save as' function to create a comma delimited file (.csv).
5. Submit the comma delimited file to AUSTRAC via the report file upload function of AUSTRAC Online (refer to Report file upload above).

## Extraction

Extraction reporting is available for both AML/CTF Act and FTR Act reporting and is useful for businesses with large volumes of reports.

Extraction is a process of programmatically retrieving information from computer based systems and placing that information into a file in a format acceptable to AUSTRAC. The file then needs to be submitted via the 'Report File Upload' function of AUSTRAC Online or transmitted via a HTTP request to AUSTRAC Online (refer to Report file upload above).

Copies of the various electronic report file format specifications, report file transmission specification and associated XML schemas can be downloaded from the 'AML/CTF Act reporting forms, file specifications and explanatory guides' page on the Transaction Reporting page in AUSTRAC Online.

# 10.3. Reports Requiring Further Action (RRFA)

AUSTRAC may return submitted transaction reports to the reporting entity for a number of reasons, for instance where the report is missing data or where the reporting entity realised that the report was incorrect and requested it to be returned for correction.

Transaction reports returned by AUSTRAC appear directly in the *Returned by AUSTRAC* queue of the individual AUSTRAC Online user who submitted the report. Additionally, a notification email is sent to the nominated contact officer (as listed on the My Business *Contacts and Users* page). Each RRFA will have an AUSTRAC stipulated timeframe for resubmission. This timeframe usually ranges from 3 to 10 days.

## Viewing the RRFA reports list

The RRFA report/s are accessible in the *Returned by AUSTRAC* queue. This is available in the *Transaction Reporting* menu > *Reports* > *Create/amend reports*.

The RRFA report is returned to the queue of the person who submitted the report.

AO Users with Administrator level access can view their queue, the queue of another user in their business, or the queue for all users:

- By default, <u>your reports queue</u> will display when you navigate to the *create/amend reports* page

- For AO Users with Administrator level access, to view <u>the report queues for all users</u> for the RRFA reports, remove their user id from the Report Search User ID box (so that it is empty) and then click the *Search* button.

  The grid shows the number of reports for all users where a report is:

  - Incomplete (created but not submitted)

  - Awaiting approval (to be submitted)

  - Had a report Returned by AUSTRAC (awaiting a response and resubmission).

- For AO Users with Administrator level access, to view the <u>queue of another user</u>, you may enter the (AUSTRAC Online User ID (if known) or click on the *Search for a user…* hyperlink, located below the User Id box. This will take you to a search screen, where you can search on a full or partial name

  A search against a specified User ID will only return results applicable to that one User ID.



## Access the returned report

To access the returned report/s click on the hyperlinked number listed in the *Returned by AUSTRAC* column for the corresponding *Report Type*.

**Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF Act)**

| Report type | Single report | Spreadsheet | Incomplete | Awaiting approval | Returned by AUSTRAC | Default |
|---|---|---|---|---|---|---|
| IFTI-E | Create | Create incoming (0) <br> Create outgoing (0) | 0 | 0 | 0 | Default incoming <br> Default outgoing |
| SMR | Create | Not applicable | 0 | 0 | 0 | Default |
| TTR-FBS | Create | Create (0) | 0 | 0 | 1 | Default |

As shown below, a report list for that report type will display. The report list grid is a search facility with the option to select, edit or view each report listed. In addition, there are 5 buttons: *Search, Clear, Reassign, Select all on page, Select all*. An option to either *Edit* or *View* the report is displayed as a hyperlink on the right-hand-side of the page.

**Reports returned by AUSTRAC - TTR-FBS**

User ID [                    ]
Search for a user...

Transaction date    From [            ] To [            ] (DD MMM YYYY)
AUSTRAC reference number [            ]
Reporting entity internal reference number [            ]
QTV Number [            ]

Search  Clear  Reassign  Select all on page  Select all

**Report List**
13 record(s) for [1] THE BUSINESS ACCOUNT ← THE ENTIRE BUSINESS REPORTS

| Select | Transaction date | Reporting entity reference no. | User ID | AUSTRAC reference no. | AUSTRAC report no. | QTV no. | | |
|---|---|---|---|---|---|---|---|---|
| ☐ | 22 Jul 2013 | ▮▮▮▮▮▮▮▮ | hbaloo | 10387690 | 381442702 | 63906 | Edit | View |
| ☐ | 22 Jul 2013 | ▮▮▮▮▮▮▮▮ | aouser3 | 10387689 | 381442701 | 63906 | Edit | View |
| ☐ | 22 Jul 2013 | ▮▮▮▮ | aouser3 | 10387688 | 381442207 | 63906 | Edit | View |
| ☐ | 22 Jul 2013 | ▮▮▮▮▮▮▮▮ | aouser3 | 10387687 | 381442199 | 63906 | Edit | View |
| ☐ | 19 Jul 2013 | ▮▮▮▮▮▮ | aouser3 | 10387686 | 381440832 | 63906 | Edit | View |
| ☐ | 19 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387685 | 381440831 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▮▮▮▮▮▮▮▮ | aouser3 | 10387684 | 381437287 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387683 | 381437286 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387682 | 381436552 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387681 | 381436551 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▮▮▮▮▮▮ | aouser3 | 10387680 | 381436545 | 63906 | Edit | View |
| ☐ | 17 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387679 | 381434373 | 63906 | Edit | View |
| ☐ | 17 Jul 2013 | ▮▮▮▮▮ | aouser3 | 10387678 | 381434372 | 63906 | Edit | View |

Refresh  Last refreshed: 19 Mar 2014 10:46:45

**Note:** While you may view reports returned to another AO user, you will need to reassign the report to your user id so that you can save changes and/or submit the report back to AUSTRAC.

Alternatively, you may prefer to view the report and then refer the individual who originally submitted the report to attend to the matter and resubmit the report to AUSTRAC.

Please refer to the following section for information on the Reassign function.

# Reassign a Returned Report to a different user

**Note**: If this section does not apply, please go to .

1. Select the required report/s from the report list
2. Click the *Reassign* button

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Reports returned by AUSTRAC - TTR-FBS** | | | | | | | | | |

User ID
Search for a user...

Transaction date    From                To              (DD MMM YYYY)
AUSTRAC reference number
Reporting entity internal reference number
QTV Number

Search  Clear  Reassign  Select all on page  Select all

**Report List**
13 record(s) for [1] THE BUSINESS ACCOUNT

| Select | Transaction date | Reporting entity reference no. | User ID | AUSTRAC reference no. | AUSTRAC report no. | QTV no. | | |
|---|---|---|---|---|---|---|---|---|
| ☑ | 22 Jul 2013 | ▬▬▬▬ | hbaloo | 10387690 | 381442702 | 63906 | Edit | View |
| ☑ | 22 Jul 2013 | ▬▬▬▬ | aouser3 | 10387689 | 381442701 | 63906 | Edit | View |
| ☐ | 22 Jul 2013 | ▬ | aouser3 | 10387688 | 381442207 | 63906 | Edit | View |
| ☐ | 22 Jul 2013 | ▬▬▬▬ | aouser3 | 10387687 | 381442199 | 63906 | Edit | View |
| ☐ | 19 Jul 2013 | ▬▬▬ | aouser3 | 10387686 | 381440832 | 63906 | Edit | View |
| ☐ | 19 Jul 2013 | ▬▬ | aouser3 | 10387685 | 381440831 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▬▬▬▬ | aouser3 | 10387684 | 381437287 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▬▬ | aouser3 | 10387683 | 381437286 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▬▬▬ | aouser3 | 10387682 | 381436552 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▬▬ | aouser3 | 10387681 | 381436551 | 63906 | Edit | View |
| ☐ | 18 Jul 2013 | ▬▬▬ | aouser3 | 10387680 | 381436545 | 63906 | Edit | View |
| ☐ | 17 Jul 2013 | ▬ | aouser3 | 10387679 | 381434373 | 63906 | Edit | View |
| ☐ | 17 Jul 2013 | ▬▬▬ | aouser3 | 10387678 | 381434372 | 63906 | Edit | View |

Refresh    Last refreshed: 19 Mar 2014 10:46:45

3. A new screen will display. Type the User ID that you want the RRFA reassigned to, or to locate a user use the *Search for a user* hyperlink. Click on the *Reassign* button to complete the action.

4.  You will be advised that the report/s were successfully reassigned. Note, that the User ID has changed in the User ID column. Click on the R*eturn to RRFA list* to go back to the previous page. If you reassigned the report/s to yourself you will now be able to edit and submit reports back to AUSTRAC.



## Action the RRFA

1.  In the reports returned by AUSTRAC page, click on the *Edit* hyperlink.

2.  The "**AUSTRAC Requests Verification of Report Details**"- page will display**.** Read the *AUSTRAC comments* and Note the listed date for the *Return to AUSTRAC* for the relevant requirements. The *AUSTRAC comments* explain why AUSTRAC returned the transaction report.

3. Review the details of the report in line with the verification request outlined in the *AUSTRAC comments*. Make all amendments to the report as necessary.

4. As part of your response you will need to complete one of the options on the right-hand-side of the screen. Select the most relevant option from the list provided and complete the '*Your response*' box.

   For example, if the transaction is correct and no changes are needed, select the option *Report is correct – No change* and enter a brief explanation in the '*Your response'* field.

   Other possible scenarios are available depending on the *Report Type* and the circumstance. For example, in relation to a TTR there are "*Suspend report – Non cash*"; "*Report is a duplicate*"; and "*I have amended this report*".

   All returned reports will require a comment added to the '*Your response'* field.

5. Click on the *Validate* button to check for any errors in the report.

6. If there are validation errors, they will appear in the Messages box. Click on the errors and they will reopen the report. Fix the error/s and repeat this exercise (*Validate* button – validation error fix) until *no validation error* is returned.

7. Click on the *Submit* button once you are satisfied that the report is an accurate representation of the transaction.

8. After the successful submission, a copy of the submitted transaction report is presented for you to print for your records (*Print* button is at the bottom of the screen).

9. Click *Close.*

10. The RRFA will no longer appear in the list.

# 10.4. Other useful features of transaction reporting

Other useful features of transaction reporting are:
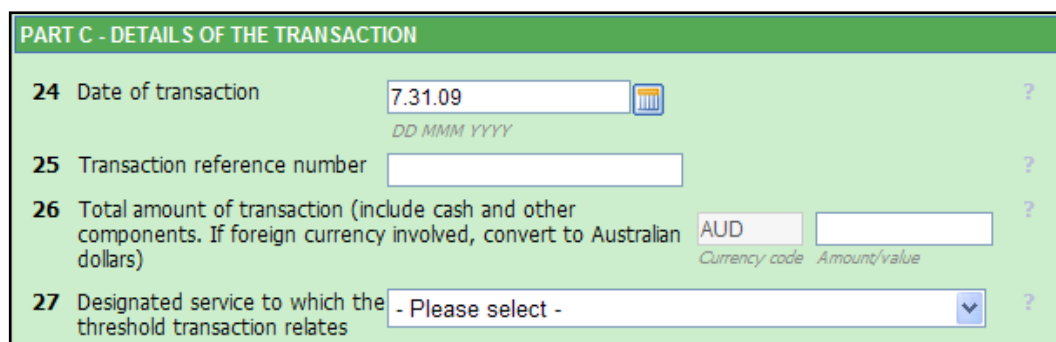
- Default values
- Flexible date formats
- Linked reporting obligations
- Lookups
- Online help
- Report form navigation
- Suggestion boxes.

## Default values

If you find you are repeatedly entering the same information for a report type, you may set up default values which will pre-populate fields in each new data entry report you create.

To set up default values, use the following general steps:

1. Click on the 'Default' hyperlink for the applicable report type;



2. Enter your default value settings;
3. Save your default value settings; and
4. Close the report defaults page.

You can also modify or delete your default value settings.

**Note**: Default value settings are used for each new single data entry report or each new AUSTRAC Online spreadsheet you create.

## Flexible date formats

The default date format is based on your computer/system's regional settings. For example, if your regional setting is set to use English (Australia), the default date format will be DD MMM YYYY or where DD represents the day of the month, MMM represents month and YYYY represents year. Alternatively, English (United States) uses the default date format MMM DD YYYY where MMM represents month, DD represents the day of the month and YYYY represents year.

PART C - DETAILS OF THE TRANSACTION

| 24 | Date of transaction | 7.31.09 | | ? |

DD MMM YYYY

| 25 | Transaction reference number | | | ? |

| 26 | Total amount of transaction (include cash and other components. If foreign currency involved, convert to Australian dollars) | AUD | | ? |

Currency code  Amount/value

| 27 | Designated service to which the threshold transaction relates | - Please select - | | ? |

You are not restricted to the format indicated by a date field caption. For example, depending on your regional setting, 31 July 2012 can be entered as:

- dd/mm/yy – so that 31/7/12 or 31/07/12 is converted to 31 Jul 2012
- dd-mm-yy – so that 31-7-12 or 31-07-12 is converted to 31 Jul 2012
- dd.mm.yy – so that 31.7.12 or 31.07.12 is converted to 31 Jul 2012.

**Note:** Flexible date formats are only available for AML/CTF Act single data entry and spreadsheet reports.

## Linked reporting obligations

One transaction can trigger more than one reporting obligation.

For example, your business may observe a customer acting suspiciously (with regard to money laundering risks or terrorism financing risks), who arranges for an international funds transfer of AUD15,000 and uses cash to cover the value of the transfer and any relevant fees/charges for the service. This is one transaction; however, it meets the criteria of all three reporting obligations under the AML/CTF Act:

1. The international funds transfer triggers a report for an international funds transfer instruction (IFTI) report;
2. The use of cash greater than or equal to AUD10,000 (or its foreign equivalent) triggers a report for a threshold transaction; and
3. The person acting suspiciously triggers a report for a suspicious matter.

Upon submission of an AML/CTF Act single data entry report, the report receipt will notify you of any other possible reporting obligations in relation to the transaction. The report receipt will also provide you the opportunity to create, if needed, another reporting obligation report pre-filled with information from the submitted report as illustrated in the screen shot below:

**Report submitted successfully to AUSTRAC**

# Sensitive (when complete)

## Important notice

### Threshold transaction reporting obligation

This report of an international funds transfer instruction indicates an amount of AUD10,000 (or foreign equivalent) or more has been received from the payer. If your business received these funds as physical currency or e-currency and a corresponding threshold transaction report for financial and bullion services (TTR-FBS) report has not been previously submitted, your business is obligated to report a TTR-FBS under section 43 of the AML/CTF Act.

Click on the TTR-FBS link to create a report of a threshold transaction and pre-populate it with information from this report.

### Suspicious matter reporting obligation

If your business suspects on reasonable grounds that:

1. Any person/organisation or agent involved or associated with this international funds transfer is not who they claim to be; or
2. Any person/organisation, agent or this international funds transfer is involved or associated with:
   a. Money laundering; or
   b. Financing of terrorism; or
   c. Offence(s) against a Commonwealth, State or Territory law; or
   d. Proceeds of crime; or
   e. Tax evasion

and a corresponding suspicious matter report (SMR) has not been previously submitted, your business is also obligated to report a SMR to AUSTRAC under section 41 of the AML/CTF Act.

Click on the SMR link to create a report of a suspicious matter and pre-populate it with information from this report.

## International Electronic Funds Transfer Instruction Report

Complete this form if you are a reporting entity **sending or receiving an international electronic funds transfer instruction** as specified under items 1 and 2 of section 46 of the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act).

**Note:** These notices are displayed whenever a trigger for another reporting obligation has been detected. However, the link to create another reporting obligation report is only displayed when the user, who submitted the original report, has the relevant access to create the other report.

## Lookups

If your business maintains a list of branches, offices, retail outlets or locations in AUSTRAC Online (refer to section 9 above), this information can be utilised for reporting purposes through the 'Lookups' function.

'Lookups' are denoted by hyperlinks starting with the word 'Search' as illustrated in the screen shot below.

> **Note:** This feature is only available with the single report data entry reporting method.

## Online help

### *Data entry*

To access online help for a particular field when using the single report data entry method, place the cursor over the question mark icon to the right of the field.



### *Spreadsheet*

To access online help for a particular field when using the AUSTRAC Online spreadsheet, place the cursor over the field label.

> **Note:** This feature is only available for fields where the label is underlined, e.g. Full name.

Field help is also available for exported spreadsheet templates. To access field help, place the cursor over the comment icon associated with a field or use the display commands of your spreadsheet application to show or hide comments.



## Report form navigation

There are various ways to navigate through a report form, such as:

- Moving sequentially forward and back through the pages with the 'Next Page >>>' and '<<< Previous Page' hyperlinks;

- Utilising the menu tree to skip parts of the report form that may not be relevant to your business or to go directly to a part/section without having to page through the report;



- Utilising the 'Validation Error Message' links to go directly to the field where an error has been detected.



> **Note:** These navigational features are only available with the single report data entry and spreadsheet reporting methods.

## Suggestion boxes

Suggestion boxes are available for some fields such as:

- City/town/suburb

- Country
- Currency code
- Electronic data source
- ID issuer
- Occupation, business or principal activity
- Type of authorisation.

For example, if you do not know the currency code for a country, you can enter the name of the country or the type of currency to be presented with a list of suggestions to choose from.



**Note:** This feature is only available with the single report data entry reporting method for AML/CTF Act reports.

# 11.    Role and function access maintenance

## 11.1.Defining and maintaining local roles with role maintenance

The 'Role Maintenance' function can be used by your AUSTRAC Online Administrator to define and maintain customised local user roles to suit the operational needs of your business in AUSTRAC Online.

A local role is role definition which can be applied to multiple users and it is useful for when your business needs to apply a function access change to a number of users at a time, instead of applying the change user by user.

Once a local role has been associated with a user, this local role and associated function access levels overrides the default global role assigned to the user.

> **Note:** To access the role maintenance function, click on 'Administration' under the 'Transaction Reporting' menu and then click on 'Role Maintenance'.



From the 'Role List' screen, you can:

1.  Search for existing global and local roles by clicking on the **Find** button.

**Role List**

| Find | Clear |

Role Id [                    ]
Role Display Name [                    ]
Role Description [                    ]
Role Type [    ▼]

**Add New Role**

3 records in 1 page displayed

| Role ID | Role Display Name | Description | Type |
|---------|-------------------|-------------|------|
| registration_authoriser | Administrator | Registration Authoriser | Global |
| user | Data Entry | User | Global |
| verifier | Approval And Submission | Verifier | Global |

**Note:** Click on a role ID link to go to the 'Role Maintenance' screen to view, edit or delete the role details.[11]

2. Or to add a new local role:

a. Click on the 'Add New Role' hyperlink. This will take you to the 'Role Maintenance' screen.

b. Enter the local 'Role Id', role display name and role description details for the local role. This needs to be something meaningful to suit your business' operational requirements.

c. Click the **Add** button to create a local role.



**Role Maintenance**

Role added successfully

| Add | Change | Delete |

Role Id [eft_clerk]

Role Display Name [EFT Clerk]

Role Description [Electronic funds transfer data entry clerk]

From the 'Role Maintenance' screen, you can also:

1. Alter the role ID, role display name or role description details by updating any of these details and clicking on the **Change** button; or

2. Delete a local role by clicking on the **Delete** button.

**Note**:

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[11] Only local roles can be changed or deleted

1. Once a local role has been created, you will need to add function access definitions to the role. You will then need to associate the role to user accounts. Refer to <u>section 14.2</u> below for details.

2. Deleting a local role that has associated user accounts will result in those user accounts reverting to their global role (or AUSTRAC Online access role) setting.

## 11.2. Defining function access for user accounts and local roles

'Function Access Maintenance' is used to maintain the access of a single user or local role (i.e. multiple users) to transaction reporting functions (such as the statistical reports page function), report types and reporting methods. This is achieved by adding, varying or deleting function access definitions (also known as a 'Function ID') to a user account or local role.

To access, click on 'Administration' under the 'Transaction Reporting' menu and then select 'Function Access Maintenance'.

A function access definition is a predefined set of screens and processes in AUSTRAC Online. Refer to Appendix B for a full list of function IDs.[12]



### Defining and maintaining function access definitions for local roles

To add a function access definition to a local role:

1. Click the 'Add new function access by role' hyperlink;

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[12] AUSTRAC Online administrators will only see and have access to a subset of function IDs. Namely, the function IDs relevant to their business, which is derived from the business details and designated services provided to customers.

2. Enter (or search and select) the 'Function ID' to be associated with the local role (refer to Appendix B for a list of function IDs).

3. Enter (or search and select) the 'Role ID' of the local role (previously created using the role maintenance function, refer to section 14 above for details).

4. Select the required access level (refer to Appendix B.2 for a list of access level values and descriptions).



5. Click **Add** to associate the function access definition with the local role;

6. Repeat steps 2 through 5 for each function access definition to be associated with the local role;

7. Associate the local role to the applicable user accounts, as required. This step is required for new local roles to become effective. It is not required when adjusting access levels for an existing local role.

To change or delete a function access definition for a local role:

1. Select the 'Function search' tab in the 'Function Access Maintenance' screen;

2. Default or enter (or search and select) the 'Function ID'.

3. Default or enter (or search and select) the 'Role ID' of the local role; and

4. Click the **Search** button;

5. Select the function ID by clicking on the 'Role access' link;



6. Click **Update** to alter any details or **Delete** to remove the function ID association from the local role.

## Applying local roles to user accounts

A local role comes into effect once it is associated with at least one user account. To apply a local role to a user account, select the required local role from the list of global and local roles in the drop-down list for the 'Transaction Reporting access role' field when adding a new user account or updating an existing user account.

Refer to <u>section 8</u> above for details on how to add a user account and edit an existing user account respectively.

**Note:** Users may be required to log off and log back in to AUSTRAC Online to refresh any changes in their transaction reporting access role.

## Defining and maintaining function access definitions for user accounts

To add a function access definition to a user account:

1.  Click on 'Add new function access by user';



2.  Enter (or search and select) the 'Function ID' to be associated with the user account (refer to Appendix B for a list of function IDs);

3.  Enter (or search and select) the user ID of the user account;

4.  Select the required access level (refer to Appendix B.2 for a list of access level values and descriptions).



5.  Click **Add** to associate the function access definition with the user account;

6. Repeat steps 2 through 5 for each function access definition to be associated with the user account.

To change or delete a function access definition for a user account:

1. Select the 'User search' tab in the 'Function Access Maintenance' screen;

2. Default or enter (or search and select) the user ID of the user account;

3. Click the **Search** button;



4. Select the 'Function ID' and/or user ID by clicking on the 'User access' link.



5. Click **Update** to alter any details or **Delete** to remove the function ID association from the user account.

**Note:** Deleting a function access definition from a user account will result in either the user losing access to the function completely or reverting to the access setting of the user's global or local role, if any. The user's global or local role listed under 'Role access' in a 'User search' of the 'Function Access Maintenance' screen.

# 12. 'Remittance Sector Register' menu options

The 'Remittance Sector Register' menu option can be used to maintain your registration or to conduct a word or registration id number search on the AUSTRAC Remittance Sector Register.

Click the plus sign icon ⊞ to expand the menu and view the options. AUSTRAC does not attest to the accuracy of the information contained and published in the register, other than to the extent:
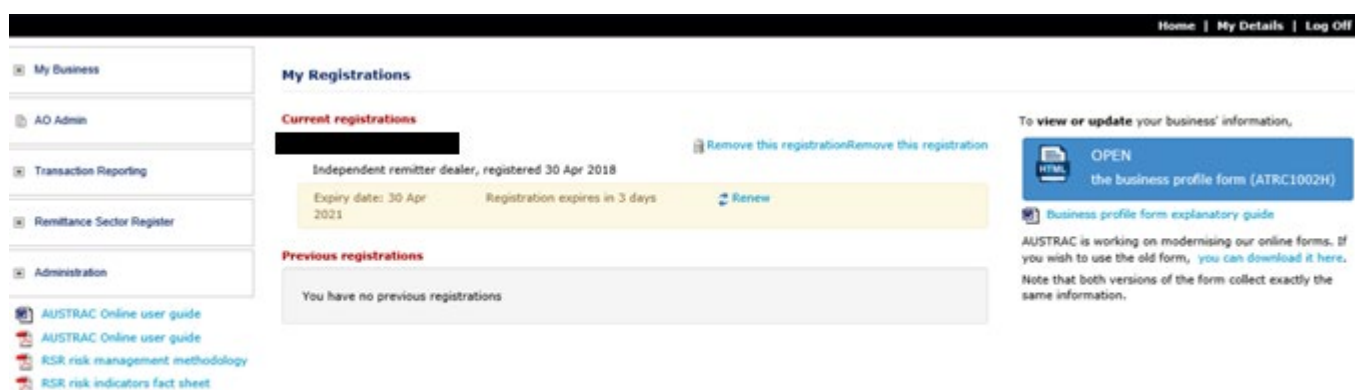
- that an entity's inclusion on the register is subject to conditions and the details of any conditions imposed
- the entity's registration number is correct

**Note:** AUSTRAC makes every effort to ensure the information entered on the Remittance Sector Register is accurate at the time of submission.

## My Registrations

All of the registrations that are currently, or have previously been submitted for your organisation will be displayed on this screen.  If your business does not have any current or previous registrations you will see the screen, however a message will display advising that there are no registrations (or registration history) associated with this business.

Current and previous registrations are visible on the same screen. You will have the ability to manage only your current registrations via the links available on the screen. 'Renew' is a link that is displayed if your registration expiry date falls within the following 90 days.



Affiliate registrations for your organisation are also visible on this screen.  Please communicate directly with your network provider for maintenance / changes / renewals of your affiliate registration.

The 'My Registration' screen will display all of your registrations on the one screen. These entries are sorted in EXPIRY DATE order – so the one NEXT due for renewal is always at the top and any that have CEASED, expired or removed are always at the bottom.

AUSTRAC will send reminder email messages regarding the expiry of all independent remittance dealers and remittance network provider registrations prior to their expiry. – Reminders will be sent 90 days, 60 days, and 30 days prior to their expiry, and on the final day.  As soon as possible following this notification, you should action these reminders and take steps to renew your registration.

When a registration falls into the 90-day renewal period the registration details appear in a highlighted area and a link to 'Renew' to download the Form is visible.

Clicking on the renewal link will result in a popup dialogue that asks the administrator to consider whether they need to complete an update to their details and will offer them a link to the AUSTRAC Business Profile Form (ABPF) Update. There is an obligation to maintain the enrolment and registration details within 14 days of a change occurring.



When you select the option to update the organisation details, you are immediately taken to the ABPF Update form in a new tab. This enables you to submit the update form before following the renewal process.

To complete the renewal form, click on the renew icon and then click on the yellow button – that says "OPEN the registration renewal request form (ATRC1020HR)".

The renewal request form will open. Complete the form; please consider all the questions and statements to ensure you are making an accurate declaration on the form. Submit the form using the submit button on the last page.

While AUSTRAC is considering your renewal request the screen below will show that renewal request receipt.
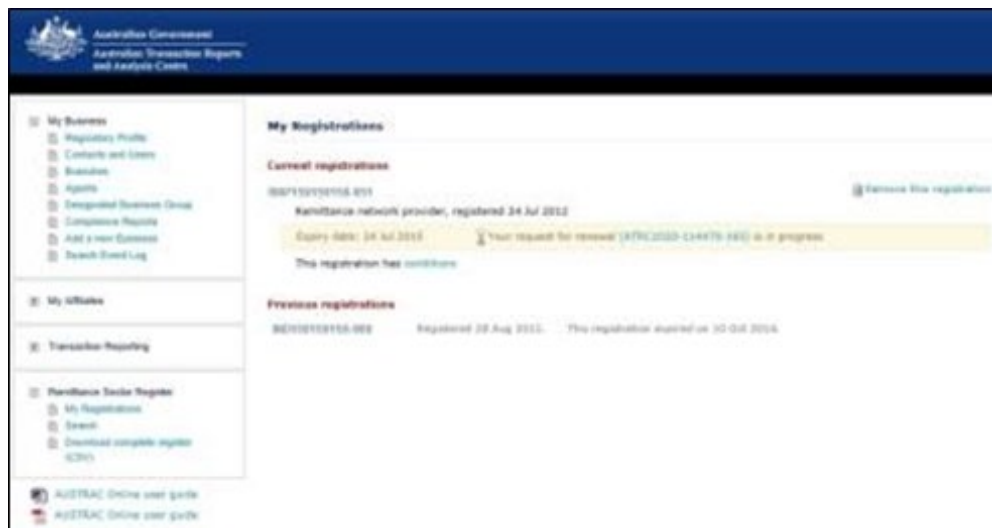
Registered remittance businesses can continue to operate once the renewal form is submitted until a decision is made by AUSTRAC regarding the renewal. This includes if the expiry date passes.

AUSTRAC will respond in writing with the renewal decision, and the new expiry date will be populated.

If you choose not to submit a renewal request by the expiry date your registration will EXPIRE. This is a system function and will operate every day of the year, it will not be possible to extend or change the expiry date of your registration.  Expiry is the end of this registration and the business must cease operating as a remittance business immediately.  Should you wish to recommence offering to provide a remittance service you MUST apply for a new registration by submitting the appropriate online registration application form. It is not possible to operate during this period as you do not have a current registration.

# 12.1.Search the Remittance Sector Register

From the left hand side 'Remittance Sector Register' menu, you can choose the search option. When the screen is displayed a free text box will offer you the ability to search for a full or partial legal or trading name, or a business registration number such as ABN, ACN, or ARBN.



Click the Search button and the results will be displayed on this screen as per below
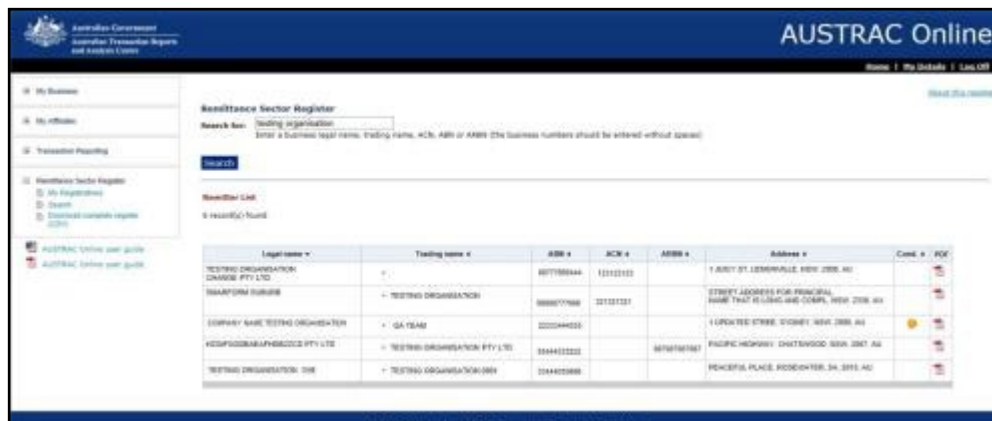
If AUSTRAC has applied conditions to a registration an icon will displayed in the 'Cond" column alongside the address details of the registered organisation. The icon is not a link and cannot be expanded in this screen.

At the right hand end of each row there is an icon in the column headed 'PDF'. When you click on the icon a PDF version of the data visible on the search screen will download.  If the registration has conditions applied the PDF download will include the text of the conditions.

# 12.2. Download the complete register

From the left hand side 'Remittance Sector Register' menu, you can choose the option to "Download complete register".  The details supplied will be as per the extract – namely the Legal and Trading name fields, the registration ID number of the organisation, the address and the conditions, should any be applied. The file presented to you will be as a Comma Separated Values (CSV) list.

**Note:**

1. AUSTRAC makes every effort to ensure the information entered on the Remittance Sector Register is up to date. However, there may be a delay between when AUSTRAC is notified of new or amended information for the register and the publishing of that information.

2. If you choose to download the Remittance Sector Register the download is only accurate at the time of the download.

# 13.    DCE Registrations

## My Digital Currency Registrations

All of the digital currency registrations that are currently, or have previously been submitted for your organisation will be displayed on this screen.

To navigate to this screen go to the **My Business** page and click on the underlined 'Registration' hyperlink in the Designated services – Registrations section;
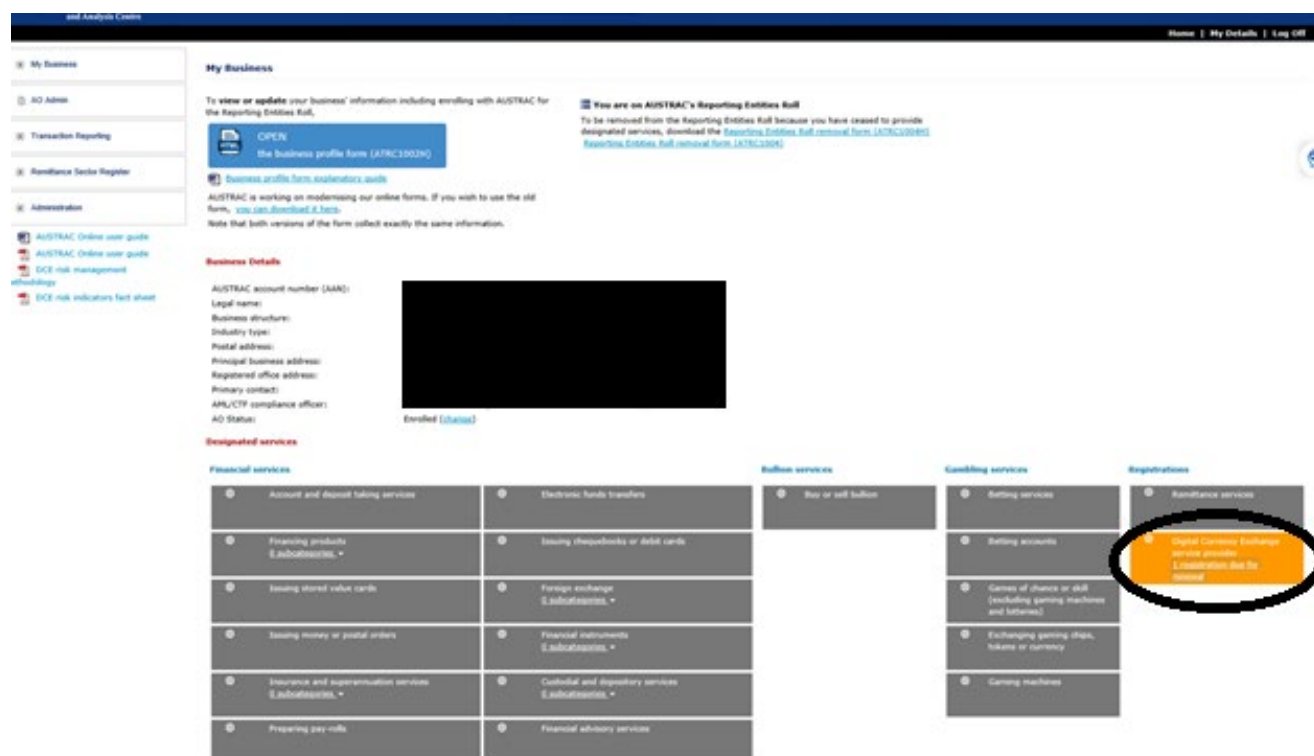


Current and previous registrations are visible on the same screen. You will have the ability to manage (view / update or remove) only your current registrations via the links available on the screen.
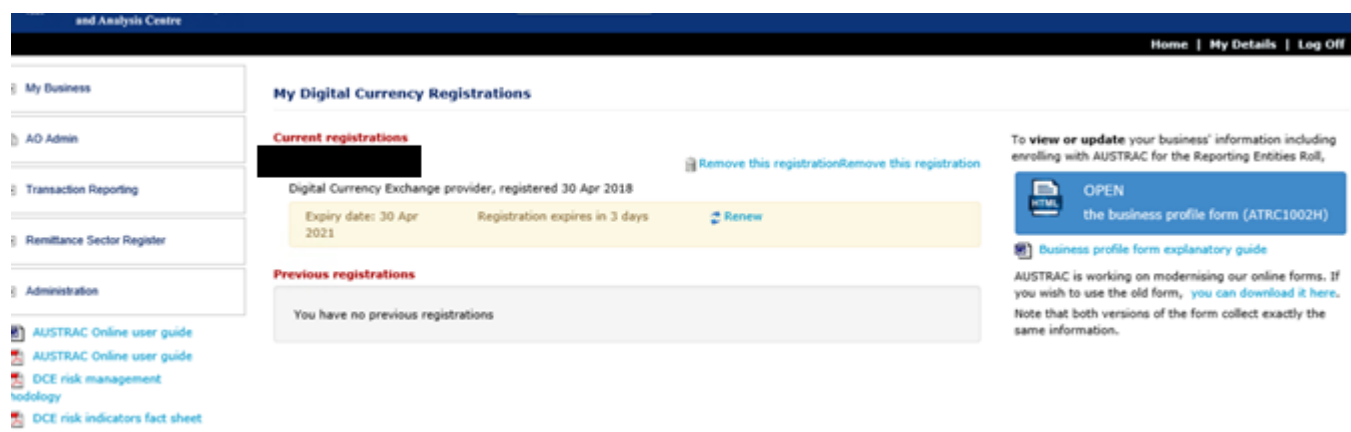


## Remove Digital Currency Registration

1. To remove your digital currency registration select the blue **Remove this registration** hyperlink

2. This will produce a prepopulated 'Request for removal from the Digital Currency Exchange Register Form' (ATRC1003-DCER)

3. Carefully read and check all sections of the form before submitting the form.

4. You will be issued with a reference number and an opportunity to download the receipt.  It is recommended that you download and retain a copy of your receipt for your records.

# Appendix A: User types and default access levels

## User types

There are three (3) basic AUSTRAC Online user types:

- **Administrator** – this user has full function access in order to manage and maintain business and registration details and user accounts, to create and submit reports, and to oversee the activities of other users.

- **Approval & Submission** – this user type has limited function access in order to submit reports and to oversee the activities of data entry users.

- **Data Entry** – this user type has function access limited to creating and editing reports only. Once this type of user has submitted a report for approval, an 'Administrator' or 'Approval & Submission' user will need to review and submit the report to AUSTRAC.

## Default access levels

The following table outlines the default menu options and functions available for each user type:

| Menu option/function | User type | | |
|---|---|---|---|
| | **Administrator** | **Approval & Submission** | **Data Entry** |
| **My Business** | Y | N | N |
| Regulatory Profile | Y | N | N |
| Contacts and Users | Y | N | N |
| Branches | Y | N | N |
| Agents | Y | N | N |
| Designated Business Group | Y | N | N |
| Compliance Reports | Y | N | N |
| Add a New Business | Y | N | N |
| Search the Event Log | Y | N | N |
| **Transaction Reporting** | Y | Y | Y |
| **AML/CTF Act reporting** | | | |
| *Create reports* | | | |
| Data entry (single report) | Y | Y | Y |
| Spreadsheet (multiple reports) | Y | Y | Y |

| Menu option/function | User type | | |
|---|---|---|---|
| | Administrator | Approval & Submission | Data Entry |
| Report file upload (extracted reports) | N[13] | N | N[14] |
| *Amend reports* | | | |
| Incomplete report queue | Y | Y | Y |
| Awaiting approval report queue | Y | Y | N |
| Returned by AUSTRAC report queue | Y | Y | Y |
| **FTR Act reporting** | | | |
| *Create reports* | | | |
| Data entry (single report) | Y | Y | Y |
| Report file upload (extracted and Excel reports) | N | N | N |
| *Amend reports* | | | |
| Incomplete report queue | Y | Y | Y |
| Awaiting approval report queue | Y | Y | Y |
| Returned by AUSTRAC report queue | Y | Y | Y |
| **Administration functions** | | | |
| Preferences | Y | Y | Y |
| Secure messages | Y | Y | Y |
| Role maintenance | Y | N | N |
| Function access maintenance | Y | N | N |
| **Other reporting functions** | | | |
| Defaults | Y | Y | Y |
| Help | Y | Y | Y |
| Receipts | Y | Y | Y |
| Statistics | Y | N | N |
| **Policies** | Y | Y | Y |

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[13] AUSTRAC will grant access upon successful completion of a test process for file extraction programs

[14] Your AUSTRAC Online administrator (or AUSTRAC) can grant access for the individual user at the user or local role level

**Note:** Access to all of the above can be customised by your AUSTRAC Online administrator (or by AUSTRAC) by altering a role or the individual's access settings (refer to Appendix B and section 14 above for more details).

# **Appendix B**: User access function identifiers

## Function identifiers

AUSTRAC Online administrator users can customise access to the transaction reporting facilities for their business by:

- creating local user roles; or
- overriding user account default access settings by adding or restricting access to various function identifiers.

The following table is a list of all user access function identifiers associated with transaction reporting:

| Function ID | Description |
|---|---|
| ifti_data_entry | FTR Act international funds transfer instruction (IFTI) report – single data entry function |
| ifti_excel_upload | FTR Act international funds transfer instruction (IFTI) report – Excel file upload function |
| ifti_file_upload | FTR Act international funds transfer instruction (IFTI) report – extraction file upload function |
| ifti_dra_data_entry | AML/CTF Act international funds transfer instruction under a designated remittance arrangement (IFTI-DRA) report – single data entry function |
| ifti_dra_file_upload | AML/CTF Act international funds transfer instruction under a designated remittance arrangement (IFTI-DRA) report – extraction file upload function |
| ifti_dra_spreadsheet | AML/CTF Act international funds transfer instruction under a designated remittance arrangement (IFTI-DRA) report – spreadsheet function |
| ifti_e_data_entry | AML/CTF Act international electronic funds transfer instruction (IFTI-E) report – single data entry function |
| ifti_e_file_upload | AML/CTF Act international electronic funds transfer instruction (IFTI-E) report – extraction file upload function |
| ifti_e_spreadsheet | AML/CTF Act international electronic funds transfer instruction (IFTI-E) report – spreadsheet function |
| receipts | Receipts page function |
| sctr_data_entry | FTR Act significant cash transaction report (SCTR) for cash dealers – single data entry function |
| sctr_excel_upload | FTR Act significant cash transaction report (SCTR) for cash dealers – Excel file upload function |
| sctr_file_upload | FTR Act significant cash transaction report (SCTR) for cash dealers – extraction file upload function |
| sctrb_data_entry | FTR Act significant cash transaction report (SCTRB) for betting services – single data entry function |
| sctrb_excel_upload | FTR Act significant cash transaction report (SCTRB) for betting services – Excel file upload function |
| sctrb_file_upload | FTR Act significant cash transaction report (SCTRB) for betting services – extraction file upload function |
| sctrc_data_entry | FTR Act significant cash transaction report (SCTRC) for casinos – single data entry function |
| sctrc_excel_upload | FTR Act significant cash transaction report (SCTRC) for casinos – Excel file upload function |
| sctrc_file_upload | FTR Act significant cash transaction report (SCTRC) for casinos – extraction file upload function |

| Function ID | Description |
|---|---|
| sctrs_data_entry | FTR Act significant cash transaction report (SCTRS) for solicitors – single data entry function |
| smr_data_entry | AML/CTF Act suspicious matter report (SMR) – single data entry function |
| smr_file_upload | AML/CTF Act suspicious matter report (SMR) – extraction file upload function |
| stat_charts | Statistical reports page function |
| sustr_data_entry | FTR Act suspect transaction report (SUSTR) – single data entry function |
| sustr_file_upload | FTR Act suspect transaction report (SUSTR) – extraction file upload function |
| ttr_fbs_data_entry | AML/CTF Act threshold transaction report (TTR-FBS) for financial and bullion services – single data entry function |
| ttr_fbs_file_upload | AML/CTF Act threshold transaction report (TTR-FBS) for financial and bullion services – extraction file upload function |
| ttr_fbs_spreadsheet | AML/CTF Act threshold transaction report (TTR-FBS) for financial and bullion services – spreadsheet function |
| ttr_gs_data_entry | AML/CTF Act threshold transaction report (TTR-GS) for gambling services – single data entry function |
| ttr_gs_file_upload | AML/CTF Act threshold transaction report (TTR-GS) for gambling services – extraction file upload function |
| ttr_gs_spreadsheet | AML/CTF Act threshold transaction report (TTR-GS) for gambling services – spreadsheet function |
| ttr_isi_data_entry | AML/CTF Act threshold transaction report (TTR-ISI) for investment/superannuation/insurance services – single data entry function |
| ttr_isi_file_upload | AML/CTF Act threshold transaction report (TTR-ISI) for investment/superannuation/insurance services – extraction file upload function |
| ttr_isi_spreadsheet | AML/CTF Act threshold transaction report (TTR-ISI) for investment/superannuation/insurance services – spreadsheet function |
| ttr_msb_data_entry | AML/CTF Act threshold transaction report (TTR-MSB) for money services businesses – single data entry function |
| ttr_msb_file_upload | AML/CTF Act threshold transaction report (TTR-MSB) for money services businesses – extraction file upload function |
| ttr_msb_spreadsheet | AML/CTF Act threshold transaction report (TTR-MSB) for money services businesses – spreadsheet function |

**Note:** Refer to section 14 above for details on how to set up local user roles and how to override user account default access settings.

# Function access levels

The following table is a list of all the transaction reporting function access levels and how these access levels can be applied:

| Access level | Applies to | Description |
|---|---|---|
| Access | All functions except data entry functions | Permit access for the user account or local role to the function. |

| Access level | Applies to | Description |
|---|---|---|
| Admin | Data entry functions only | Gives the user the same authority level as **Submit** access, but also allows the user to amend, save and submit reports from the 'Incomplete Queue' of other users. That is, a person with **Admin** access can review and manage the reports of all users, which can be handy when another user is absent. |
| Edit | Data entry functions only | Permits users to create and submit reports for approval only. That is, the report is placed in the 'Awaiting Approval' queue and is not submitted to AUSTRAC until another user with a higher authority level has approved the details within the report. |
| No access | All functions | Deny access for the user account or local role to the function.<br><br>This access level should ideally be used to override an existing access grant that a user already has by default, by virtue of their global role. This access level is not necessary for local roles. If there is no need for a local role to have access to a function, simply do not add the function to the role. |
| Submit | Data entry functions only | Permits users to create and submit reports directly to AUSTRAC. It also allows users to:<br><br>1. Approve and submit reports in the 'Awaiting Approval' queue which were created by users who only have **Edit** access to the report type; and<br>2. To view reports in the 'Incomplete Queue' of other users. |

# **Appendix C**: Registration Status Explanation

| Status | Explanation |
|---|---|
| **Awaiting Approval (Queued)** | A registration application waiting to be or is being in the process of being reviewed / processed by AUSTRAC. |
| **Registered** | The registration application has been approved by AUSTRAC. Written notification of this decision has been sent to the applicant. |
| **Expired** | The registration has not been renewed before the end of the 3 year registered period. Written notification of this decision has been sent to the nominated POC. |
| **Removed** | The registration has been removed either on request of the entity or the RNP or by way of decision of the AUSTRAC CEO. Written notification of this removal has been sent to the nominated POC. |
| **Withdrawn** | A registration application has been withdrawn by request from the applicant. |
| **Rejected** | AUSTRAC has been unable to process a registration application. Written notification of this decision has been sent to the applicant including details of the reason for the application being unable to be processed and how to rectify this. |
| **Refused** | This is also where the AUSTRAC CEO has made a decision to refuse the application. Alternatively, The AUSTRAC CEO has not made a decision on the application within the relevant period. |
| **Suspended** | The AUSTRAC CEO has decided to suspend the registration. Written notification of this decision will be sent to the nominated POC. |
| **Cancelled** | The AUSTRAC CEO has decided to cancel a registration. Written notification of this decision has been sent to the nominated POC. |

# Glossary

| Acronym or term | Definition |
|---|---|
| ABN | Australian Business Number |
| ACN | Australian Company Number |
| ADI | Authorised deposit-taking institution as defined by section 5 of the AML/CTF Act |
| Affiliate | An affiliate of a remittance network provider is a business that provides remittance services to customers as part of a remittance network operated by a remittance network provider. |
| AFSL | Australian financial services licence |
| AML/CTF Act | *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* |
| AML/CTF program | under the AML/CTF Act, reporting entities must have an AML/CTF program consisting of Part A (general, relating to money laundering and terrorism financing risk) and Part B (customer identification) |
| AML/CTF Rules | the *Anti-Money Laundering and Counter-Terrorism Financing Rules* |
| AO | AUSTRAC Online |
| ARBN | Australian Registered Body Number |
| AUD | Australian dollars |
| AUSTRAC | Australian Transaction Reports and Analysis Centre |
| AUSTRAC CEO | the Chief Executive Officer of AUSTRAC |
| AUSTRAC Online | An internet based application for businesses regulated under the AML/CTF Act or FTR Act to:<br><br>1. Enrol/register and keep their business details up to date with AUSTRAC.<br>2. Form and maintain a designated business group.<br>3. Complete and submit AML/CTF compliance reports to AUSTRAC.<br>Complete and submit AML/CTF Act or FTR Act transaction reports to AUSTRAC. |
| Cash dealer (CD) | A person or organisation carrying on a business which has obligations under the FTR Act (refer to section 3 of the FTR Act).<br><br>**Please Note:** The terminology for cash dealer and reporting entity may be interchanged throughout this document, as both are about businesses with legislative obligations, the only difference being under which Act. |

| Acronym or term | Definition |
|---|---|
| Designated business group (DBG) | A group of 2 more businesses which meet the formation and membership requirements of section 5 of the AML/CTF Act and chapter 2 of the AML/CTF Rules and form a group known as a designated business group.<br><br>Members of the group may discharge or share their obligations as a designated business group for sections 36, 47, 85, 106-108, 112-114 and 116 of the AML/CTF Act. |
| Digital currency exchange (DCE) | The definition of digital currency covers a digital representation of value that meets the following specified criteria:<br><br>• consistent with the general understanding of currency, it must function as a medium of exchange, a store of economic value, or a unit of account<br><br>• it must not be issued by or under the authority of a government body<br><br>• it must be interchangeable with money (including through the crediting of an account) and may be used as consideration for the supply of goods or services, and<br><br>• it must be generally available to members of the public without any restriction on its use as consideration.<br><br>The last two criteria above exclude such things as loyalty programs (e.g. frequent flyer programs) where points may not be redeemed as money, and game money or credits issued by the operators of massively-multiplayer online role-playing games where its use is limited to a specific community. |
| EDDSWeb | Electronic data delivery system web version - an internet based application for businesses regulated under the FTR Act to electronically submit transaction reports to AUSTRAC.<br><br>**Please Note:** EDDSWeb has been superseded by AUSTRAC Online. |
| FTR Act | *Financial Transaction Reports Act 1988* |
| Independent remittance dealer | An independent remittance dealer is a business that provides remittance services to customers using its own systems and processes. |
| IFTI | international funds transfer instruction (IFTI) report (FTR Act) |
| IFTI-DRA | An AML/CTF Act report type known as the international funds transfer under a designated remittance arrangement (IFTI-DRA) report (AML/CTF Act) |
| IFTI-E | An AML/CTF Act report type known as the international electronic funds transfer (IFTI-E) report (AML/CTF Act) |

| Acronym or term | Definition |
|---|---|
| Remittance network provider | A remittance network provider is a non-financier who operates a network of persons by providing a platform or operating system where the persons in the network are also non-financiers and provide a designated remittance service as defined under the AML/CTF Act, section 6, table 1, items 32 and/or 33. |
| Reporting entity (RE) | A person or organisation carrying on a business which has obligations under the AML/CTF Act (refer to section 5 of the AML/CTF Act).<br><br>**Please Note:** The terminology for cash dealer and reporting entity may be interchanged throughout this document, as both are about businesses with legislative obligations, the only difference being under which Act. |
| SCTR | significant cash transaction report (SCTR) for cash dealers (FTR Act) |
| SCTRB | significant cash transaction report (SCTRB) for betting services (FTR Act) |
| SCTRC | significant cash transaction report (SCTRC) for casinos (FTR Act) |
| SCTRS | significant cash transaction report (SCTRS) for solicitors (FTR Act) |
| SMR | suspicious matter report (AML/CTF Act) |
| SUSTR | suspect transaction report (FTR Act) |
| TTR-FBS | threshold transaction report for financial and bullion services (AML/CTF Act) |
| TTR-GS | threshold transaction report for gambling services (AML/CTF Act) |
| TTR-ISI | threshold transaction report for investment/superannuation/insurance services (AML/CTF Act) |
| TTR-MSB | threshold transaction report for money services businesses (AML/CTF Act) |