



Australian Government

**Australian Transaction Reports
and Analysis Centre**

Electronic report file format specification – suspicious matter report (SMR)

Version: 3.0-DRAFT

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Part I. Preparing reports for AUSTRAC

Chapter 1. Introduction

1.1. Background

1.1.1. About AUSTRAC

The Australian Transaction Reports and Analysis Centre (AUSTRAC) is a Commonwealth government agency that was established in 1989.

AUSTRAC performs a dual role as Australia's anti-money laundering and counter-terrorism financing (AML/CTF) regulator and financial intelligence unit. This dual role helps to build resilience in the financial system and enables AUSTRAC to use financial intelligence and regulation to disrupt money laundering, terrorism financing and other serious crime.

As Australia's AML/CTF regulator, we regulate businesses (referred to as **reporting entities**) that provide designated:

- Financial services, including remittance and virtual asset services
- Bullion and precious metals, stones and products
- Gambling services
- Real estate services
- Professional services

As a financial intelligence unit, we collect and analyse financial reports and information from reporting entities to generate financial intelligence that contributes to law enforcement and national security investigations.

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

1.1.2. *Anti-Money Laundering and Counter-Terrorism Financing Act 2006*

The AML/CTF Act implements a risk-based approach to regulation and sets out general principles and obligations. Details of how these obligations are to be carried out are set out in the *Anti-Money Laundering and Counter-Terrorism Financing Rules 2025* (AML/CTF Rules). Together, the AML/CTF Act and Rules form part of Australia's AML/CTF regime.

Australia's AML/CTF regime follows the international standards set by the Financial Action Task Force (FATF) and is in place to deter, detect and disrupt money laundering, terrorism financing and proliferation financing.

The AML/CTF regime imposes a number of obligations on reporting entities when they provide designated services. The key obligations are to:

- Enrol or register with AUSTRAC
- Develop and maintain an AML/CTF program
- Conduct customer due diligence
- Report transactions and suspicious matters to AUSTRAC
- Make and keep records.

1.1.3. Reporting obligations

The AML/CTF Act requires the reporting of suspicious matters, threshold transactions, international funds transfer instructions (to be replaced in the near future by international value transfer services), transfers of value involving unverified self-hosted virtual asset wallets, compliance reports and cross-border movements of monetary instruments.

These specifications are for reporting suspicious matters.

1.1.3.1. Reports of suspicious matters

Under section 41 of the AML/CTF Act, suspicious matters are required to be reported if a reporting entity, in its business of providing or proposing to provide a designated service, encounters a matter about which it forms a suspicion, and there are reasonable grounds to suspect that the matter is related to money laundering, the financing of terrorism, proceeds of crime, tax evasion, an offence against a Commonwealth, State or Territory law or that the person is not who they claim to be.

1.2. Purpose of document

This document specifies the expected file type, naming convention, layout and content for electronic reporting of suspicious matter reports to AUSTRAC.

This is the definitive specification for reporting based on the requirements of the AML/CTF Act and Rules.

This document also outlines:

- How a reporting entity can go about testing their systems and communication interfaces with AUSTRAC prior to implementing changes to their production/live environments; and
- The available methods for submitting these files to AUSTRAC.

1.2.1. What is a suspicious matter report?

A suspicious matter report (**SMR**) is a report of when the reporting entity formed a suspicion of a matter that may be related to an offence. Such offences include money laundering, the financing of terrorism, proceeds of crime, tax evasion, a person is not who they claim to be, or any offence under an Australian Commonwealth, State or Territory law.

The XML schema for the electronic reporting of suspicious matter reports is based on the design of the single report form.

1.3. Reference material and source code library files

1.3.1. Related documents

This specification should be read in conjunction with the following reference documents:

Document	Description	Available from
AML/CTF Act	The Act which outlines the obligations for reporting entities, AUSTRAC and AUSTRAC's partner agencies under legislation of the Commonwealth of Australia.	AUSTRAC – www.austrac.gov.au ; or Federal Register of Legislation – www.legislation.gov.au
Part 9, Division 1 of the AML/CTF Rules	Legislative rules which outlines the information that needs to be supplied in reports of suspicious matters.	AUSTRAC – www.austrac.gov.au ; or Federal Register of Legislation – www.legislation.gov.au
Details to be advised	API specification outlining the requirements for automating the sending of report files to AUSTRAC.	AUSTRAC Online - online.austrac.gov.au Details to be advised.

1.3.2. XML schema definitions

The structure and contents of report files to be submitted to AUSTRAC is defined by the following XML schema definition file:

Schema	Version	Description	Available from
SMR-3-0.xsd	v3.0 DRAFT Effective from 1 July 2026	The XML schema for suspicious matter reports. This schema describes the structure and content of a suspicious matter report (SMR) file containing one or more reports.	AUSTRAC Online - online.austrac.gov.au Details to be advised.

Reports made using this XML schema are pursuant to the requirements of section 41 of the AML/CTF Act. Criminal penalties may apply for providing false or misleading information and civil penalties may apply for failing to supply information.

1.4. Version compatibility and support information

Version 3.0 of the XML schema is a major update to incorporate changes to the AML/CTF Act and Rules that now include regulation of additional designated services in relation to virtual assets, precious metals, stones and products, real estate and professional services. It is not compatible with any previous version of SMR.

For assistance or further information, refer to [Section 1.5, “Enquiries about this specification”](#) for contact details.

1.5. Enquiries about this specification

Where clarification is sought on any matter in relation to this document, enquiries should be directed to the AUSTRAC Contact Centre (contact@austrac.gov.au).

For further contact details, refer to <https://www.austrac.gov.au/contact-us>.

Chapter 2. How to submit a report file to AUSTRAC

There are two available methods for submitting report files to AUSTRAC:

1. A file upload function available in AUSTRAC Online; or
2. Via the <to be advised> API.

This document outlines the requirements for the file submission options, so that a reporting entity can create a software solution:

- To extract the required information from their systems and format that information in the expected and acceptable format in a single file, for meeting reporting obligations under the AML/CTF Act and Rules; and
- To easily upload that file to AUSTRAC; or
- To automate submission of that file to AUSTRAC.

2.1. File upload

The file upload function is available in AUSTRAC Online. From **Reporting | Make a Report** navigate to the **Suspicious Matter Report** page. File upload is an option under **How would you like to report?**.

This function allows users to drag and drop a report file or browse to select a report file to be submitted to AUSTRAC.

2.2. <to be advised> API

Details to be advised

Chapter 3. File format and structure

Each file submitted to AUSTRAC should consist of a single XML document containing suspicious matter reports (SMR) that conform to the following:

```
<?xml version="1.0" encoding="UTF-8"?> ❶
<smrList ❷
  xmlns="http://austrac.gov.au/schema/reporting/SMR-3-0" ❸
  <reAustracAccountNumber> ... </reAustracAccountNumber> ❹
  <fileName> ... </fileName> ❺
  <reportCount> ... </reportCount> ❻
  <smr id="..."> ❼
    :
  </smr>
  <smr id="..."> ❼
    :
  </smr>
</smrList>
```

Where:

- ❶ is the XML declaration specifying the encoding;
- ❷ is the root element (first XML element) and must be <smrList> for reports of suspicious matters;
- ❸ is the namespace (xmlns) attribute declaring the namespace of the schema used to validate structure and content;
- ❹ identifies the reporting entity (i.e. the business) the reports belong to;
- ❺ is the name of the file containing the XML document;
- ❻ is the number of reports to be found in this file; and
- ❼ is one or more SMR reports - the number of reports should match the amount specified in ❻.

Refer to [Appendix B, XML Overview](#) for information on creating XML documents.

3.1. Validation

To take advantage of the inherent document format validation features of XML, reporting entities will be expected to download the XML schema files and use these files to build and validate the completeness of their XML documents prior to submitting these documents to AUSTRAC.

To avoid unnecessary or misleading XML validation errors, AUSTRAC recommends the use of escape sequences or CDATA sections when extracted data contains characters which form part of XML syntax such as less than symbols (<) and ampersands (&). Escape sequences (e.g. <, &, etc.) instruct an XML parser to substitute the escape sequence for the special character it represents. CDATA sections instruct an XML parser to ignore any text within the section to preserve the text in its entirety when validating an XML document. Escape sequences should be used, unless the extracted text needs to be preserved.

Refer to [Appendix B, XML Overview](#) for information on creating XML documents.

Upon submission to AUSTRAC, each XML document will be subjected to further content and context validation checks. This is to ensure the document contents have at least met the minimum requirements for the obligation of reporting suspicious matters under the AML/CTF Act and the AML/CTF Rules.

3.2. File encoding

AUSTRAC uses UTF-8 character encoding and so recommends the use of an XML declaration at the start of each XML document specifying the character encoding of the XML document, especially if your systems use other character encodings, e.g. Windows-1252.

An example of an XML declaration:

```
<?xml version="1.0" encoding="UTF-8"?>
```

Refer to [Section B.3.1, “Character set encoding”](#) for more information on encoding.

3.3. File naming convention

Files containing SMR reports are to be named using the following convention:

```
SMRyyyymmddsssssss.xml
```

where:

SMR

is fixed text identifying the report type of the report(s) contained in the file,

yyyymmdd

is the date the file was created,

sssssss

is a unique identifier. It can be made up of 1-8 digits where each digit can be any number from 0-9. AUSTAC recommends the use of a timestamp followed by a two (2) digit number.

For example, a file created on 01/07/2026 at around 11:30:45 AM may be named SMR2026070111304501.xml.

xml

is the standard file extension suffix identifying the file as being an XML document.

Chapter 4. How to conduct testing with AUSTRAC

To ensure a reporting entity's data extraction and reporting software is adequate, and that no systemic data quality issues are present, all reporting entities using this method of reporting are required to undergo a test process prior to submitting reports to AUSTRAC.

To schedule testing, contact AUSTRAC via datacapabilities@austrac.gov.au.

For further contact details, refer to <https://www.austrac.gov.au/contact-us>.

Part II. Schema reference

Chapter 5. How to read this reference

This document complements the schema by describing what information is required in each of the XML elements.

The diagram below shows how each XML element is documented within [Part II, “Schema reference”](#).

7.1. <exampleAccount>						global element	
1	2	3	6	7	8	9	
			Attribute/child-element	Occurrence	Assert	Type	Section
2	extends					AccountSimple	8.5
3	attributes		id	(1)		xs:ID	E.3
sequence	choice	4	<type>	(1)	N	AccountType	9.6
		<typeOther>	(1)	N	Description	9.24	
		<title>	(0..1)	Y	AcctTitle	9.9	
		<number>	(0..1)	Y	AcctNumber	9.8	
		<signatoryName>	(0..*)	Y	NameWithId	8.26	
		<currentBalance>	(0..1)	Y	SignedAmount	9.47	

7.1.1. Used within 10

<sampleDocument> (6.2)

7.1.2. Description

The purpose of this element is to record the account details such as account type, title, number, signatory and current balance.

7.1.3. Attributes 11

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(E.3\)](#)

7.1.4. Child elements 11

<type>

Type of account or wallet.

See also: [AccountType \(9.6\)](#)

<typeOther>

Provide a description of the account or wallet if one of the predefined types (listed in [Section 9.6, “AccountType”](#)) is not adequate. Do not use product or brand names to describe the account or wallet type.

See also: [Description \(9.24\)](#)

<title>

The title or name of the account or wallet.

See also: [AcctTitle \(9.9\)](#)

- 1 The name of the element or type.
- 2 **Extends** – declares that this element extends another. Refer to the documentation for that element to see what other attributes or child elements are required.
- 3 **Attributes** – declares that this element has attributes that can be provided in the start tag. Look at the occurrence column to determine if the attribute is optional or mandatory.
- 4 **Choice** – shows which child-elements are mutually exclusive; you can choose just one of these child elements.

It is possible for a sequence to be one of the choices. In this case, if you choose the sequence you must supply all of the child elements necessary for that sequence.

- ⑤ **Sequence** – shows which child-elements are part of an ordered sequence; these child-elements must be supplied in the same order that they appear in this documentation.

It is possible for a choice to be one of the sequence items. In this case, you must choose just one of the choice elements to place at this position in the sequence.

- ⑥ **Attributes/child-element** – shows the names of the attributes or child elements as they are to appear in the generated XML document. These are hyperlinked to the relevant sections in this document for each attribute and child element.

- ⑦ **Occurrence** – shows how many times this child element is expected or permitted. For example:

- (1) this element is mandatory and only one occurrence is expected
- (0..1) this element is optional and can appear no more than once
- (0..5) this element is optional and can appear up to five times
- (0..*) this element is optional and there is no upper limit to how many times it may occur
- (1..3) this element must appear at least once and no more than three times
- (1..*) this element must appear one or more times (no upper limit)

- ⑧ **Assert** – A 'Y' value in this column indicates the element is subject to an assert statement. Assert statements are used to set conditions for some elements in the report form, such as defining expectations for YesNo responses, when extra details are required or changing conditions when legal professional privilege (LPP) applies. Refer to the accompanying XML schema definition file (.xsd) for the rules of each assert statement and error message returned if the assert statement test fails.

- ⑨ **Type** – shows the name of the element or type that defines the extension, attribute, or child element. Types define generic reusable data types or blocks of XML. The documentation for types tends to be less specific than the documentation that appears for each attribute and child element. These are usually hyperlinked to the relevant sections in this document to describe how to provide the necessary information for that data type or block of XML.

- ⑩ **Used within** – provides a list of the places where this element or type is used; that is, the possible parent elements. These are usually hyperlinked to the relevant sections in this document for that element or type.

- ⑪ **Attributes & Child elements** – provides a description of what information is expected for each attribute and child element.

Below is an example of the kind of XML that could be created for the example account structure shown in the diagram above:

```
<exampleAccount id="abc-123"> ①
  <title>Some Company & Associates Ltd</title> ②
  <number>777888999</number> ③
  <type>CHEQUE</type> ④
  <signatoryName>John Smith</signatoryName> ⑤
  <signatoryName>Mary Brown</signatoryName>
  <currentBalance>222.33</currentBalance> ⑥
</exampleAccount>
```

- ① The account element requires an ID attribute in the start tag.
- ②③ The title/name and number elements were defined by the AccountSimple base type that the exampleAccount extended.
- ④ The type element was one of the choice elements that we had to choose from.
- ⑤ There are two signatories for this account.
- ⑥ We are providing an account balance.

Note: The schema also uses assert statements to set conditions for some elements in the report form, such as defining expectations for YesNo responses, when extra details are required or changing conditions when legal professional privilege (LPP) applies.

For an example of some complete reports refer to [Appendix D, *Sample SMR XML document*](#).

Chapter 6. Root element

This section describes the root element. Whilst a schema may define many elements as global (top-level) or root elements, AUSTRAC only expects one root element per XML document.

6.1. <smrList>

global element

<smrList>	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<reAustracAccountNumber>	(1)	N	AAN	9.1
	<submitterAustracAccountNumber>	(1)	N	AAN	9.1
	<fileName>	(1)	N	SMRFileName	9.54
	<reportCount>	(1)	Y	ReportCount	9.52
	<smr>	(1..*)	N	smr	7.2

6.1.1. Description

This is the root element for an XML document containing SMR reports.

6.1.2. Child elements

<reAustracAccountNumber>

The AUSTRAC identifier assigned to the reporting entity obligated to report the suspicious matter reports.

This identifier is assigned by AUSTRAC at the time of enrolment and is referred to as an AUSTRAC Account Number (AAN). The AAN is displayed to users when they log in to AUSTRAC Online.

See also: [AAN \(9.1\)](#)

<submitterAustracAccountNumber>

The AUSTRAC identifier assigned to the reporting entity or reporting group member submitting the suspicious matter reports.

This identifier is assigned by AUSTRAC at the time of enrolment and is referred to as an AUSTRAC Account Number (AAN). The AAN is displayed to users when they log in to AUSTRAC Online.

If the reporting entity is a member of a reporting group, another member of the group may discharge their reporting obligation by submitting the reports on their behalf.

<submitterAustracAccountNumber> is used in conjunction with <reAustracAccountNumber> to indicate who is submitting reports on behalf of whom.

If there is no reporting group or your business is reporting for itself, <submitterAustracAccountNumber> and <reAustracAccountNumber> will contain the same AAN.

If your business is a reporting group member submitting the reports on behalf of another member, <submitterAustracAccountNumber> is the AAN of your business and <reAustracAccountNumber> is the AAN of the other member.

See also: [AAN \(9.1\)](#)

<fileName>

SMR report file identifier – this is the name of the file containing the suspicious matter reports to be sent to AUSTRAC. The content of this element must match the name of the file and be unique amongst all the files provided to AUSTRAC by the reporting entity.

See also: [SMRFileName](#) (9.54)

<reportCount>

The number of suspicious matter reports in the file.

Notes:

1. The value of <reportCount> must match the number of reports in the file.

See also: [ReportCount](#) (9.52)

<smr>

A report of a suspicious matter (see [Section 1.2.1](#), “What is a suspicious matter report?”).

Use a separate <smr> element to report each suspicious matter.

See also: [<smr>](#) (7.2)

Chapter 7. Elements

This section describes all the globally defined elements within the schema as well as all their nested elements. Nested elements are those that are defined within the context of other parent elements.

7.1. <suspicionFormedByPerson>

global element

<suspicionFormedByPerson>			Attribute/child-element	Occurrence	Assert	Type	Section
attributes —			id	(1)		xs:ID	C.3
sequence —	choice —	sequence —	<isSameAsSubmitterPerson>	(1)	N	YesNo	9.65
			<givenName>	(1)	N	Name	9.42
			<familyName>	(1)	N	Name	9.42
			<jobTitle>	(1)	N	GenericType	9.34
			<phone>	(1)	N	PhoneNum	9.44
			<email>	(1)	N	Email	9.30

7.1.1. Used within

<header> (7.3)

7.1.2. Description

The purpose of this element is to record details of the individual who can provide information about the reporting entity forming the suspicion.

This is the key individual involved in forming or substantiating the suspicion, or the individual responsible for decisions in respect of SMR obligations.

This must be an individual. Provide the name and contact details of this individual. Do not provide contact details of a business area or department of the reporting entity.

Notes:

1. There are two (2) choices to describe who this individual is:
 - a. Use the <isSameAsSubmitterPerson> when the individual who can provide information about the formation of the suspicion is the same individual/AUSTRAC Online user who will be submitting the XML document to AUSTRAC; or
 - b. Use the <givenName> <familyName> <jobTitle> <phone> <email> sequence to provide the details of the individual who has information about the formation of the suspicion.

7.1.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.1.4. Child elements

`<isSameAsSubmitterPerson>`

The submitter is the AUSTRAC Online user who submits the XML document (i.e. report file) to AUSTRAC. They are considered to be the individual completing the SMR reports contained within the file.

Indicate if the individual with information about the formation of the suspicion in this SMR report is the same individual who is/will be the submitter of the report file.

The presence of `<isSameAsSubmitterPerson>` is a Yes indicator. Or omit `<isSameAsSubmitterPerson>` to indicate No and provide the name, position and contact details of the other individual (i.e. the individual with information about the formation of the suspicion).

See also: [YesNo \(9.65\)](#)

`<givenName>`

Given name of the individual with information about the formation of the suspicion.

See also: [Name \(9.42\)](#)

`<familyName>`

Family name of the individual with information about the formation of the suspicion.

See also: [Name \(9.42\)](#)

`<jobTitle>`

The individual's position with the reporting entity.

See also: [GenericType \(9.34\)](#)

`<phone>`

The individual's contact telephone number.

See also: [PhoneNum \(9.44\)](#)

`<email>`

The individual's email address.

See also: [Email \(9.30\)](#)

7.2. <smr>

global element

<smr>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
	<header>	(1)	N	header	7.3
sequence —	<lppDetails>	(1)	N	LppDetails	8.25
	<smDetails>	(1)	N	smDetails	7.4
	<suspGrounds>	(1)	N	suspGrounds	7.13
	<involvedParty>	(1..*)	N	involvedParty	7.5
	<association>	(0..1)	N	association	7.8
	<isAnyPreviouslyReportedTransaction>	(1)	N	YesNo	9.65
	<prevReported>	(0..*)	Y	prevReported	7.9
	<isAnyRelatedTransaction>	(1)	N	YesNo	9.65
	<txnDetail>	(0..*)	Y	txnDetail	7.12
	<additionalDetails>	(0..1)	N	additionalDetails	7.11
	<attachments>	(0..1)	N	attachments	7.15

7.2.1. Used within

<smrList> (6.1)

7.2.2. Description

The purpose of this element is to record details (i.e. make a report) of a suspicious matter.

7.2.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.2.4. Child elements

<header>

Report administration or handling information.

See also: [<header> \(7.3\)](#)

<lppDetails>

Legal professional privilege (LPP) protects certain confidential communications between lawyers and their clients from being disclosed, including when making a report to AUSTRAC.

For more information about LPP, when it applies and how to claim it, refer to the [LPP guidance](#).

LPP details include an indicator of whether or not a LPP claim applies and a means to attach a LPP form to this report if there is a claim.

See also: [LppDetails \(8.25\)](#)

<smDetails>

The details of the suspicious matter.

See also: [<smDetails> \(7.4\)](#)

<suspGrounds>

This section is for the individual who formed the suspicion to describe in their own words, details of the suspicious transaction, activity or matter that has taken place.

It is not necessary to provide account or transaction details at this point. This information will be requested in other parts of this form.

The AML/CTF Act focuses on money laundering, terrorism financing and proliferation financing. In the context of the AML/CTF Act this includes, apart from an actual suspicion of money laundering, terrorism financing or proliferation financing, a suspicion that may be formed about matters relating to taxation, fraud, proceeds of crime or any offences against a Commonwealth, state or territory law.

If you refer to the staff member who formed the suspicion in this section, it is sufficient to identify them with their job title, for example, customer service officer or manager, rather than their name. If the staff member is the object of the suspicion, then their name must be included.

See also: [<suspGrounds>](#) (7.13)

<involvedParty>

Details of the individual or organisation involved in the suspicious matter.

Use a separate <involvedParty> element for each individual or organisation involved.

See also: [<involvedParty>](#) (7.5)

<association>

Details of which parties act on behalf of others and any known relationships between the involved parties.

See also: [<association>](#) (7.8)

<isAnyPreviouslyReportedTransaction>

Indicate if there are any previously reported transactions or suspicious matters that are related to this matter. If Yes, provide a list of those previously reported transactions or suspicious matters (see [Section 7.9](#), “<prevReported>”).

See also: [YesNo](#) (9.65)

<prevReported>

List the date and reference number of any previous report given to AUSTRAC that is relevant to the matter. This can be previously reported suspicious matters, threshold transactions, international funds transfer instructions, international value transfer services, etc.

Use a separate <prevReported> element for each previous report.

See also: [<prevReported>](#) (7.9)

<isAnyRelatedTransaction>

Indicate if there are any transactions related to the matter. If Yes, provide details of those transactions (see [Section 7.12](#), “<txnDetail>”).

See also: [YesNo](#) (9.65)

<txnDetail>

Provide details of the transaction(s) or activity(ies) related to the suspicious matter.

Use a separate <txnDetail> element for each transaction or activity related to the suspicious matter.

See also: <txnDetail> (7.12)

<additionalDetails>

Additional information in relation to the suspicious matter, such as the Commonwealth, State and Territory agencies the suspicious matter has also been reported to.

See also: <additionalDetails> (7.11)

<attachments>

A list of supporting documents, evidence or other information in relation to the suspicious matter, such as images, audio, copies of applications or other correspondences, etc.

See also: <attachments> (7.15)

7.3. <header>

global element

<header>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes	id	(1)		xs:ID	C.3
sequence	<interceptFlag>	(0..1)	N	YesNo	9.65
	<suspicionFormedByPerson>	(1)	N	suspicionFormedByPerson	7.1
	<specialReportingActivityId>	(0..1)	N	SpecialReportingActivityId	9.57

7.3.1. Used within

<smr> (7.2)

7.3.2. Description

The purpose of this element is to record report administration details, such as give instructions to AUSTRAC on how to handle the report, if need be.

7.3.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: xs:ID (C.3)

7.3.4. Child elements

<interceptFlag>

An optional flag that, when present, will cause this report to be intercepted by AUSTRAC Online prior to submission to AUSTRAC.

The report will be available for reviewing and editing in the intercepted reports queue of the report dashboard under the AUSTRAC Online user who submitted the XML document. Once the intercepted report has been reviewed and/or amended, it can be submitted to AUSTRAC.

This element is useful for when supporting documentation or a legal professional privilege claim form has not been embedded as an attachment in the XML document and needs to

be added to the report prior to submission to AUSTRAC. Refer to the *"About this form"* and *"Attachments"* section on the single report form in AUSTRAC Online and [Section 7.2, "<smr>"](#) and [Section 8.25, "LppDetails"](#).

Omit this element if the report does not need to be manually reviewed in AUSTRAC Online.

See also: [YesNo](#) (9.65)

`<suspicionFormedByPerson>`

Provide the details of the individual within the reporting entity who can provide information about the formation of the suspicion.

See also: [<suspicionFormedByPerson>](#) (7.1)

`<specialReportingActivityId>`

An optional identification reference that has been pre-arranged with AUSTRAC to signify this report is part of coordinated activity.

Omit this element if the report is not part of a pre-arranged activity.

See also: [SpecialReportingActivityId](#) (9.57)

7.4. <smDetails>

global element

<code><smDetails></code>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes	<code>id</code>	(1)		<code>xs:ID</code>	C.3
	<code><designatedService></code>	(1..*)	N	DesignatedSvc	9.27
sequence	<code><designatedServiceRequestedDatetimeRange></code>	(0..1)	Y	DatetimeRange	8.18
	<code><designatedServiceProvidedDatetimeRange></code>	(0..1)	Y	DatetimeRange	8.18
	<code><designatedServiceEnquiredDatetimeRange></code>	(0..1)	Y	DatetimeRange	8.18
	<code><crimeOrThreat></code>	(1..*)	N	CrimeOrThreat	8.16
	<code><offence></code>	(1)	N	OffenceType	9.43
	<code><reReportRef></code>	(0..1)	N	REReportRef	9.49
	<code><suspicionFormedDate></code>	(1)	N	SMRDate	9.53
	<code><suspiciousMatterLocation></code>	(0..1)	N	AddressOrLocation	8.9

7.4.1. Used within

[<smr>](#) (7.2)

7.4.2. Description

The purpose of this element is to provide a high-level summary of the suspicious matter by identifying the designated service(s) to which the suspicious matter relates, a date/time range for when the designated service(s) were requested, provided or inquired about, the criminal threat, most likely offence to which the suspicious matter relates and the date the suspicion was formed.

This element corresponds to the *"Details of the matter"* section of the single report form.

Notes:

- At least one date/time range of `<designatedServiceRequestedDatetimeRange>`, `<designatedServiceProvidedDatetimeRange>` or `<designatedServiceEnquiredDatetimeRange>` must be provided.

7.4.3. Attributes

id

Provide an alphanumeric **id** value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.4.4. Child elements

<designatedService>

A suspicious matter report can only be reported if the suspicious transactions or activity relate to the provision of designated services as defined in the AML/CTF Act.

List all the designated services to which the suspicious matter relates.

Use a separate **<designatedService>** element for each designated service.

See also: [DesignatedSvc \(9.27\)](#)

<designatedServiceRequestedDatetimeRange>

Indicate the date and time or date/time range when the individual or organisation to which this suspicious matter relates (the suspicious party) requested the reporting entity to provide them with designated service(s).

See also: [DatetimeRange \(8.18\)](#)

<designatedServiceProvidedDatetimeRange>

Indicate the date and time or date/time range when the reporting entity commenced to provide, or proposed to provide, the designated service(s) to the individual or organisation to which this suspicious matter relates (the suspicious party).

See also: [DatetimeRange \(8.18\)](#)

<designatedServiceEnquiredDatetimeRange>

Indicate the date and time or date/time range when the individual or organisation to which this suspicious matter relates (the suspicious party) inquired whether the reporting entity would be willing or prepared to provide them with designated service(s).

See also: [DatetimeRange \(8.18\)](#)

<crimeOrThreat>

List the type of crime(s) or criminal threat(s) relevant to the suspicious matter being reported.

Use a separate **<crimeOrThreat>** element for each type of crime or criminal threat.

See also: [CrimeOrThreat \(8.16\)](#)

<offence>

Indicate the most likely offence to which the suspicious matter relates.

Notes:

Unless the suspicion is subject to legal professional privilege:

1. Financing of terrorism activities must be reported to AUSTRAC within 24 hours of forming the suspicion.

2. For all other offences, a suspicious matter report must be reported within three (3) business days of forming the suspicion.

See also: [OffenceType](#) (9.43)

<reReportRef>

The reporting entity's internal reference number in relation to the suspicious matter.

See also: [REReportRef](#) (9.49)

<suspicionFormedDate>

The date when the suspicion was formed.

See also: [SMRDate](#) (9.53)

<suspiciousMatterLocation>

Address or location where the suspicious activity took place.

See also: [AddressOrLocation](#) (8.9)

7.5. <involvedParty>

global element

<involvedParty>		Attribute/child-element	Occurrence	Assert	Type	Section
attributes	—	id	(1)		xs:ID	C.3
		<type>	(1)	N	InvolvedPartyType	9.38
sequence	—	<partyIsCustomer>	(1)	N	YesNo	9.65
		choice —	(1)	Y	identifiedParty	7.6
		<unidentifiedParty>	(1)	N	unidentifiedParty	7.7

7.5.1. Used within

<smr> (7.2)

7.5.2. Description

The purpose of this element is to record details the parties (i.e. individuals and organisations) involved in the suspicious matter.

This element corresponds to the *"Involved parties"* section of the single report form.

Notes:

- There are two (2) choices to describe the involved party:
 - Use the <identifiedParty> to indicate when the involved party has been identified and provide their details; or
 - Use the <unidentifiedParty> to indicate when the involved party has not been identified and provide as much detail as possible about the unidentified party.

7.5.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.5.4. Child elements

`<type>`

Categorise the involved party by indicating if they are a suspicious party, suspected victim or other party.

See also: [InvolvedPartyType \(9.38\)](#)

`<partyIsCustomer>`

Indicate whether this involved party is a customer of the reporting entity.

See also: [YesNo \(9.65\)](#)

`<identifiedParty>`

Provide details of the identified involved party.

See also: [<identifiedParty> \(7.6\)](#)

`<unidentifiedParty>`

Provide a description and as much detail as possible about the unidentified involved party.

See also: [<unidentifiedParty> \(7.7\)](#)

7.6. <identifiedParty>

global element

<identifiedParty>		Attribute/child-element	Occurrence	Assert	Type	Section
sequence	choice — (0..1)	<individualDetails>	(1)	N	IndividualDetails	8.24
		<organisationDetails>	(1)	N	OrganisationDetails	8.30
	sequence	<isAccountInvolved>	(0..1)	N	YesNo	9.65
		<account>	(0..*)	Y	SMRAccount	8.39
		<isOnlineActivityIdentified>	(0..1)	N	YesNo	9.65
		<onlineActivity>	(0..*)	Y	OnlineActivity	8.27

Notes:

7.6.1. Used within

[<involvedParty> \(7.5\)](#)

7.6.2. Description

The purpose of this element is to record details of an identified involved party in the suspicious matter.

Notes:

1. There is an optional choice to describe the details of an identified involved party:
 - a. Use the <individualDetails> to indicate the involved party is an individual and provide their details; or
 - b. Use the <organisationDetails> to indicate the involved party is an organisation and provide their details.
 - c. The choice is optional, however a choice is expected when there is no legal professional privilege claim for the suspicious matter report.

7.6.3. Child elements

<individualDetails>

Provide the individual's full name, any other names they are known by, date of birth, gender, countries of citizenship, countries of tax residency, contact details, occupation and how the identity of the individual was verified.

See also: [IndividualDetails \(8.24\)](#)

<organisationDetails>

Provide the organisation's full legal name, other names used by the organisation (e.g. a former name or business name), business identifiers (e.g. ABN, ACN, LEI), countries of incorporation, formation or registration, countries of tax residency, registered office address, contact details, type of business or principal activity, legal form (e.g. company, partnership, trust), details of beneficial owners, details of directors or people with primary responsibility for governance and executive decisions and how the identity of the organisation was verified.

If the organisation is an express trust, additional details about the trust are also required. Refer to [Section 8.30, "OrganisationDetails"](#) for details.

See also: [OrganisationDetails \(8.30\)](#)

<isAccountInvolved>

Indicate if the involved party's account or wallet was involved in the suspicious matter.

See also: [YesNo \(9.65\)](#)

<account>

Details of the involved party's accounts or wallets must be provided, if involved in the suspicious matter.

Use a separate <account> element for each account or wallet.

See also: [SMRAccount \(8.39\)](#)

<isOnlineActivityIdentified>

Indicate if the network/device identifiers associated with the involved party's online activity are known.

See also: [YesNo \(9.65\)](#)

<onlineActivity>

Details of the involved party's online activity, if the transaction or designated service was provided online and these details are captured by your systems.

Use a separate <onlineActivity> element for each network/device used by the involved party.

See also: [OnlineActivity](#) (8.27)

7.7. <unidentifiedParty>

global element

<unidentifiedParty>	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<personDescription>	(0..1)	N	Description	9.26
	<isImageOrRecordingHeld>	(0..1)	N	YesNo	9.65
	<isOnlineActivityIdentified>	(0..1)	N	YesNo	9.65
	<onlineActivity>	(0..*)	Y	OnlineActivity	8.27
	<name>	(0..1)	N	Name	9.42
	<address>	(0..1)	N	AddressAllOptional	8.8
	<phone>	(0..1)	N	PhoneNum	9.44
	<email>	(0..1)	N	Email	9.30
	<account>	(0..1)	N	SMRAccount	8.39

7.7.1. Used within

<involvedParty> (7.5)

7.7.2. Description

The purpose of this element is to record details of an unidentified involved party in the suspicious matter.

7.7.3. Child elements

<personDescription>

A description of the unidentified person involved in the suspicious matter.

The description is free format and should include information that can assist an investigation into this and other reported suspicious matters, such as:

- Gender and age group
- Height (e.g. tall, short, average, a quantified approximation thereof, etc.)
- Build (e.g. slim, stocky, overweight, a quantified approximation thereof, etc.)
- Ethnicity or cultural appearance
- Hair (e.g. colour, length, bald, receding, straight, wavy, permed, dyed, natural, artificial, etc.)
- Facial features (e.g. eye colour, glasses, broken nose, beard, acne, scars, etc.)
- Voice (e.g. softly spoken, gruff, accented, speech impediment, etc.)
- General appearance (e.g. clean, dirty, neat, dishevelled, clothing, shoes, jewellery, accessories, makeup, etc.)
- Marks (e.g. birthmarks, moles, tattoos, body piercing, scars, etc.)
- Style of walk (e.g. limp, strut, unusual gait, etc.)
- Emotional and mental state (e.g. agitated, composed, frightened, irrational, etc.)
- Smell (e.g. smells of alcohol, perfume, food, petrol, etc.)
- Any other descriptive factor (e.g. incessant cough, distinctive/unusual laugh, distinctive/unusual mobile ringtone, missing/artificial limb, etc.)

See also: [Description](#) (9.26)

<isImageOrRecordingHeld>

Indicate whether a still or moving image or recording of this unidentified party is held by your business.

See also: [YesNo](#) (9.65)

<isOnlineActivityIdentified>

Indicate if the network/device identifiers associated with the unidentified party's online activity are known.

See also: [YesNo](#) (9.65)

<onlineActivity>

Details of the unidentified party's online activity, if the transaction or designated service was provided online and these details are captured by your systems.

Use a separate <onlineActivity> element for each network/device used by the unidentified party.

See also: [OnlineActivity](#) (8.27)

<name>

Provide the name of the unidentified party. This may be a full name, partial name or pseudonym depending on what is known about this party.

See also: [Name](#) (9.42)

<address>

Provide the address or location of the unidentified party.

See also: [AddressAllOptional](#) (8.8)

<phone>

Provide the telephone number(s) associated with the unidentified party.

Use a separate <phone> element for each telephone number.

See also: [PhoneNum](#) (9.44)

<email>

Provide the email address(es) associated with the unidentified party.

Use a separate <email> element for each email address.

See also: [Email](#) (9.30)

<account>

Provide the account or wallet details associated with the unidentified party.

Use a separate <account> element for each account or wallet.

See also: [SMRAccount](#) (8.39)

7.8. <association>

global element

<association>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<isPartyAuthorised>	(1)	N	YesNo	9.65
	<authorisation>	(0..*)	Y	Authorisation	8.12
	<isAnyRelationship>	(1)	N	YesNo	9.65
	<relationship>	(0..1)	Y	Description	9.26

7.8.1. Used within

<smr> (7.2)

7.8.2. Description

The purpose of this element is to record the associations (i.e. type of authorisation used and relationships) between parties involved in the suspicious matter.

This element corresponds to the "Associations" section of the single report form.

7.8.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.8.4. Child elements

<isPartyAuthorised>

Indicate if an involved party is authorised to act on behalf of another party. If Yes, provide details of the type of authorisation using the <authorisation> element.

See also: [YesNo \(9.65\)](#)

<authorisation>

If an involved party is authorised to act on behalf of another party, provide details of who provided the authorisation to whom and a description of the authority used.

Use a separate <authorisation> element to identify each authority. For example:

```
<involvedParty id="susp-111"> ... </involvedParty>
<involvedParty id="susp-222"> ... </involvedParty>
<involvedParty id="oth-333"> ... </involvedParty>

<authorisation providedByRefId="susp-111" providedToRefId="susp-222">
  Delegated authority
</authorisation>

<authorisation providedByRefId="susp-111" providedToRefId="oth-333">
  Power of attorney
</authorisation>
```

See also: [Authorisation \(8.12\)](#)

<isAnyRelationship>

Indicate if you are aware of any relationships between the involved parties. If Yes, provide a description of the relationships using the **<relationship>** element.

See also: [YesNo](#) (9.65)

<relationship>

Describe any known relationships between the involved parties.

For example, "John Smith is the husband of Jane Smith".

See also: [Description](#) (9.26)

7.9. <prevReported>

global element

<prevReported>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<prevReportDate>	(1)	N	Date	9.23
	<austracRefNumber>	(0..1)	Y	AustracRefNumber	9.13
	<prevReportRef>	(0..1)	Y	REReportRef	9.49

7.9.1. Used within

<smr> ([7.2](#))

7.9.2. Description

The purpose of this element is to record the date and reference number(s) of a previous report given to AUSTRAC that is also relevant to this suspicious matter. This can be a previously submitted suspicious matter report, threshold transaction report, international funds transfer instruction, international value transfer service, etc.

7.9.3. Attributes

id

Provide an alphanumeric **id** value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) ([C.3](#))

7.9.4. Child elements

<prevReportDate>

Date of when a previous report relevant to this suspicious matter was given to AUSTRAC.

See also: [Date](#) ([9.23](#))

<austracRefNumber>

The AUSTRAC reference number of the previous report.

See also: [AustracRefNumber](#) ([9.13](#))

<prevReportRef>

The reporting entity's internal reference number associated with the previous report.

Notes:

1. At least <austracRefNumber> or <prevReportRef> must be provided.
2. The AUSTRAC reference number (<austracRefNumber>) is the preferred reference number, but if one is not available due to the reporting method used (e.g. a paper report) or with the changeover between AUSTRAC reporting systems, please provide your internal reference number.

See also: [REReportRef](#) (9.49)

7.10. <otherAusGov>

global element

<otherAusGov>		Attribute/child-element	Occurrence	Assert	Type	Section
attributes	—	id	(1)		xs:ID	C.3
		<agencyName>	(1)	N	Name	9.42
sequence	—	<refNumber>	(0..1)	N	ReferenceNumber	9.51
		<contactUnitName>	(0..1)	N	Name	9.42
		<contactName>	(0..1)	N	Name	9.42
		<contactPhone>	(0..1)	N	PhoneNum	9.44
		<contactEmail>	(0..1)	N	Email	9.30
		<infoProvided>	(1)	N	LongDescription	9.40
		<dateReported>	(1)	N	Date	9.23

7.10.1. Used within

[<additionalDetails>](#) (7.11)

7.10.2. Description

The purpose of this element is to record the details of another Commonwealth, State or Territory agency this suspicious matter has also been reported to.

7.10.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

7.10.4. Child elements

<agencyName>

Name of the Commonwealth, State or Territory government agency.

See also: [Name](#) (9.42)

<refNumber>

The identifier given to the matter by the agency.

See also: [ReferenceNumber](#) (9.51)

<contactUnitName>

The part of, or unit in, the agency the matter was reported to.

See also: [Name](#) (9.42)

<contactName>

Provide the full name of a contact person at the agency who can be contacted in relation to the report made to the agency.

See also: [Name](#) (9.42)

<contactPhone>

Provide the telephone number of the contact person.

See also: [PhoneNum](#) (9.44)

<contactEmail>

Provide the email address of the contact person.

See also: [Email](#) (9.30)

<infoProvided>

A description of the information provided to the agency.

See also: [LongDescription](#) (9.40)

<dateReported>

The date the matter was reported to the agency.

See also: [Date](#) (9.23)

7.11. <additionalDetails>

global element

<additionalDetails>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<isReportedToOtherAusGov>	(1)	N	YesNo	9.65
	<otherAusGov>	(0..*)	Y	otherAusGov	7.10

7.11.1. Used within

[<smr>](#) (7.2)

7.11.2. Description

The purpose of this element is to record additional details related to the suspicious matter, such as if it has also been reported to any other Commonwealth, State or Territory agencies.

This element corresponds to the *"Additional details"* section of the single report form.

7.11.3. Attributes

id

Provide an alphanumeric **id** value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.11.4. Child elements

<isReportedToOtherAusGov>

Indicate if the matter has been reported to any other Commonwealth, State or Territory agencies. If Yes, provide details of each agency it has been reported to using the **<otherAusGov>** element.

See also: [YesNo \(9.65\)](#)

<otherAusGov>

List the Commonwealth, State and Territory agencies the suspicious matter also been reported to.

Use a separate **<otherAusGov>** element for each government body.

See also: [<otherAusGov> \(7.10\)](#)

7.12. <txnDetail>

global element

<txnDetail>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
	<txnDate>	(0..1)	Y	Date	9.23
	<txnTime>	(0..1)	N	Time	9.61
	<txnLocation>	(0..1)	N	AddressOrLocation	8.9
	<txnRefNo>	(0..1)	N	TRN	9.60
	<txnType>	(0..1)	N	TransactionType	9.62
	<txnTypeOther>	(0..1)	Y	Description	9.26
	<txnCompleted>	(0..1)	N	YesNo	9.65
	<txnAmount>	(0..1)	N	Amount	9.12
	<cash>	(0..1)	N	cash	7.17
	<totalCashAmount>	(0..1)	N	Amount	9.12
sequence —	<isVirtualAssetInvolved>	(0..1)	N	YesNo	9.65
	<virtualAsset>	(0..*)	Y	SMRVirtualAsset	8.42
	<property>	(0..*)	N	SMRProperty	8.41
	<isAnyPartyInvolved>	(0..1)	N	YesNo	9.65
	<payerTransferor>	(0..*)	Y	SMRComponentParty	8.40
	<payeeTransferee>	(0..*)	Y	SMRComponentParty	8.40
	<beneficiary>	(0..*)	Y	SMRComponentParty	8.40
	<isYourBusinessIssuer>	(0..1)	N	YesNoNA	9.66
	<productsOrInstrumentsIssuer>	(0..*)	Y	productsOrInstrumentsIssuer	7.14
	<isOtherDsProviderInvolved>	(0..1)	N	YesNo	9.65
	<otherDsProvider>	(0..*)	Y	otherDsProvider	7.16

7.12.1. Used within

[<smr> \(7.2\)](#)

7.12.2. Description

The purpose of this element is to record details of a transaction or activity related to the suspicious matter.

This element corresponds to the *"Related transactions"* section of the single report form.

7.12.3. Attributes

id

Provide an alphanumeric **id** value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.12.4. Child elements

<txnDate>

The date on which the transaction or activity took place. At a minimum, a date is expected.

See also: [Date \(9.23\)](#)

<txnTime>

The time of when the transaction or activity took place. Time is optional, but if provided, the date **<txnDate>** must also be provided.

See also: [Time \(9.61\)](#)

<txnLocation>

The address or location of where the transaction or activity took place.

See also: [AddressOrLocation \(8.9\)](#)

<txnRefNo>

Any reference number allocated to the transaction or activity by the reporting entity.

See also: [TRN \(9.60\)](#)

<txnType>

Indicate the type of transaction or activity from a list of predefined values that relates to the suspicious matter being reported.

If none of the predefined values adequately describe the type of transaction or activity, please use the **<txnTypeOther>** element to provide a short description.

See also: [TransactionType \(9.62\)](#)

<txnTypeOther>

Where there is no predefined transaction type which adequately describes the suspicious transaction or activity, provide a brief description of the type of transaction or activity.

Notes:

1. Provide either **<txnType>** or **<txnTypeOther>**, not both.

See also: [Description \(9.26\)](#)

<txnCompleted>

Indicate whether the transaction or activity was completed.

See also: [YesNo \(9.65\)](#)

<txnAmount>

Total transaction or activity value involved (i.e. all cash and other value constituent elements of the completed or attempted transaction).

Provide the total amount of the transaction in Australian dollars (i.e. convert any foreign currency values into Australian dollars).

If an amount cannot be provided, please supply a zero value.

See also: [Amount \(9.12\)](#)

<cash>

Value of physical currency (i.e. notes and coins) involved in the transaction or activity, if any.

See also: [<cash> \(7.17\)](#)

<totalCashAmount>

The total value of physical currency (i.e. notes and coins) in Australian dollars.

If the physical cash includes foreign currency, convert the value to Australian dollars.

See also: [Amount \(9.12\)](#)

<isVirtualAssetInvolved>

Indicate if a virtual asset was involved in the transaction or activity. If Yes, provide details of each virtual asset involved by using the <virtualAsset> element.

See also: [YesNo \(9.65\)](#)

<virtualAsset>

Details of the virtual asset involved in the transaction or activity.

Use a separate <virtualAsset> element for each type of virtual asset.

See also: [SMRVirtualAsset \(8.42\)](#)

<property>

Details of property involved the transaction or activity. Property includes real estate, bullion, precious metals, precious stones and precious products.

Use a separate <property> element for each property.

See also: [SMRProperty \(8.41\)](#)

<isAnyPartyInvolved>

Indicate if there were any payers, transferor, payees, transferees or beneficiaries involved in the transaction or activity. If Yes, use the relevant <payerTransferor>, <payeeTransferee> and <beneficiary> elements to provide details of these parties.

See also: [YesNo \(9.65\)](#)

<payerTransferor>

Details of the payer or transferor of the product or instrument involved in the transaction, if any.

If more than one payer/transferor, use a separate <payerTransferor> element for each.

See also: [SMRComponentParty \(8.40\)](#)

<payeeTransferee>

Details of the destination of the product or instrument in relation to a payee/transferee of the transaction, if any.

If more than one payee/transferee, use a separate <payeeTransferee> element for each payee/transferee.

See also: [SMRComponentParty \(8.40\)](#)

<beneficiary>

Details of the beneficiary of the transaction, if any.

If more than one beneficiary, use a separate <beneficiary> element for each beneficiary.

See also: [SMRComponentParty \(8.40\)](#)

<isYourBusinessIssuer>

Indicate if your business issued the reported products or instruments. If No, provide details of each product or instrument issuer using the <productsOrInstrumentsIssuer> element.

See also: [YesNoNA \(9.66\)](#)

<productsOrInstrumentsIssuer>

Provide details of products or instrument issuer(s), including full name and address/location.

Use a separate <productsOrInstrumentsIssuer> for each issuer.

See also: [<productsOrInstrumentsIssuer> \(7.14\)](#)

<isOtherDsProviderInvolved>

Indicate if there are any other designated service providers involved in the transaction or activity. If Yes, provide details of the other providers using the <otherDsProvider> element.

See also: [YesNo \(9.65\)](#)

<otherDsProvider>

Provide details of other designated service provider(s) involved, including their full name, address or location and the designated service(s) they provided.

Examples where other designated services providers could be involved may include:

- which real estate agents, lawyers or conveyancers were involved in a real estate transaction
- a value transfer transaction may involve ordering, intermediary and beneficiary institutions and for remittance network providers this might include their affiliates.

Use a separate <otherDsProvider> element for each provider.

See also: [<otherDsProvider> \(7.16\)](#)

7.13. <suspGrounds>

global element

<suspGrounds>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<groundsForSuspicion>	(1)	N	xs:string	C.6

7.13.1. Used within

[<smr>](#) (7.2)

7.13.2. Description

The purpose of this element is to record the reporting entity's grounds for suspicion, i.e. a narrative about the suspicion and the activity that raised this suspicion.

This element corresponds to the "*Grounds for suspicion*" section of the single report form.

7.13.3. Attributes

[id](#)

Provide an alphanumeric [id](#) value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

7.13.4. Child elements

[<groundsForSuspicion>](#)

A free format statement, as provided by the person who formed the suspicion, about what lead them to becoming dubious or what confirmed their doubts, about the veracity or authenticity of a transaction, activity or matter that has taken place.

See also: [xs:string](#) (C.6)

7.14. <productsOrInstrumentsIssuer>

global element

<productsOrInstrumentsIssuer>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<fullName>	(0..1)	N	Name	9.42
	<addressOrLocation>	(0..1)	N	AddressOrLocation	8.9

7.14.1. Used within

[<txnDetail>](#) (7.12)

7.14.2. Description

The purpose of this element is to record, other than the reporting entity, the names and addresses or locations of the issuers the products or instruments involved in the suspicious matter, if any.

7.14.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

7.14.4. Child elements

`<fullName>`

The full name of the issuer.

See also: [Name \(9.42\)](#)

`<addressOrLocation>`

The address or location of the issuer (do not use a post box address).

See also: [AddressOrLocation \(8.9\)](#)

7.15. <attachments>

global element

<code><attachments></code>	Attribute/child-element	Occurrence	Assert	Type	Section
sequence —	<attachment>	(1..*)	N	Attachment	8.10

7.15.1. Used within

[<smr> \(7.2\)](#)

7.15.2. Description

The purpose of this element is to allow for the inclusion of supporting documents (e.g. spreadsheets, graphics, etc.) as part of the suspicious matter report.

This element corresponds to the "*Attachments*" section of the single report form.

7.15.3. Child elements

`<attachment>`

Attachment allows supporting documents to be embedded in the XML document.

Use a separate `<attachment>` element for each supporting document. Do not use this element for embedding a legal professional privilege claim form.

See also: [Attachment \(8.10\)](#)

7.16. <otherDsProvider>

global element

<otherDsProvider>	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<fullName>	(1)	N	Name	9.42
	<addressOrLocation>	(0..1)	N	AddressOrLocation	8.9
	<designatedService>	(0..*)	N	DesignatedSvc	9.27

7.16.1. Used within

<txnDetail> (7.12)

7.16.2. Description

The purpose of this element is to record details of another designated service provider involved in the suspicious matter.

7.16.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

7.16.4. Child elements

<fullName>

The full name of the other designated service provider in relation to the suspicious matter.

See also: [Name](#) (9.42)

<addressOrLocation>

The address or location of the site or workplace of this other provider in relation to the matter.

See also: [AddressOrLocation](#) (8.9)

<designatedService>

List the designated service(s) provided by this other provider in relation to the matter.

Use a separate <designatedSvc> element for each designated service.

See also: [DesignatedSvc](#) (9.27)

7.17. <cash>

global element

<cash>	Attribute/child-element	Occurrence	Assert	Type	Section
sequence —	<ausCash>	(0..1)	N	AudAmount	8.11
	<foreignCash>	(0..*)	N	CurrencyAmount	8.17

7.17.1. Used within

<txnDetail> (7.12)

7.17.2. Description

The purpose of this element is to record the value of cash (i.e. physical currency in the form of notes and coins) received or paid out by the reporting entity as part of the transaction.

7.17.3. Child elements

<ausCash>

The total value of Australian currency notes and coins involved in the transaction.

See also: [AudAmount](#) (8.11)

<foreignCash>

The type of foreign currency and value of the foreign currency notes and coins involved in the transaction.

Use a separate <foreignCash> element for each type of foreign currency.

See also: [CurrencyAmount](#) (8.17)

Chapter 8. Complex types

This section describes all the globally defined complex types within the schema as well as all their nested elements. Complex types define structures that can have attributes and/or child elements. Nested elements are those that are defined within the context of other parent elements.

8.1. Account

complex type

Account		Attribute/child-element	Occurrence	Assert	Type	Section
attributes		id	(1)		xs:ID	C.3
sequence	choice	<type>	(1)	N	AccountType	9.6
		<typeOther>	(1)	N	Description	9.26
	sequence	<title>	(0..1)	Y	AcctTitle	9.9
		<bsb>	(0..1)	Y	AcctBSB	9.7
		<number>	(0..1)	Y	AcctNumber	9.8
		<proxy>	(0..1)	Y	proxy	8.2
		<tokenDetails>	(0..1)	Y	AccountTokenDetails	8.5
		<destinationTagMemo>	(0..1)	Y	destinationTagMemo	8.3
		<isAccountProvider>	(0..1)	Y	YesNo	9.65
		<provider>	(0..1)	Y	provider	8.4
		<cardType>	(0..1)	Y	CardType	9.19
		<isAccountHolder>	(0..1)	Y	YesNo	9.65
		<isAccountSignatory>	(0..1)	Y	YesNo	9.65
		<openedDate>	(0..1)	Y	DateNoTimeZone	9.24

8.1.1. Used within

SMRAccount (8.39)

8.1.2. Description

This complex type specifies the elements to use to describe account or wallet details based on type, e.g.:

Type	Description
Bank account	A bank account can be described by its account title, BSB (Bank State Branch) of where the account is held and number; and/or by its proxy, such as a PayID (e.g. a mobile number, email address, ABN). If a bank account has a BSB, this number is expected to be provided. Otherwise, the <bsb> element can be omitted.
Card account	A card account can be described by its title (the name on the card), number and card type.
Digital wallet	A digital wallet (such as Apple Pay, WeChat Wallet) can be described by its token and token type.
Virtual asset wallet	The wallet can be described by its wallet address and any destination tag or memo details to indicate who the virtual assets are to be credited to. Not all virtual asset wallets have a destination tag or memo. But where they are used for the transfer of virtual assets this detail is expected to be reported.

If the reporting entity is the account or wallet provider, an indication of who is the account holder, signatory and when the account was opened is also expected.

Notes:

1. There are two (2) choices to describe the type of account or wallet:
 - a. Use `<type>` when there is a predefined account or wallet type; or
 - b. Use `<typeOther>` to provide a description when the predefined types do not adequately describe the type of account or wallet.

8.1.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.1.4. Child elements

`<type>`

Type of account or wallet.

See also: [AccountType \(9.6\)](#)

`<typeOther>`

Provide a description of the account or wallet if one of the predefined types (listed in [Section 9.6, “AccountType”](#)) is not adequate. Do not use product or brand names to describe the account or wallet type.

See also: [Description \(9.26\)](#)

`<title>`

The title or name of the account or wallet.

See also: [AcctTitle \(9.9\)](#)

`<bsb>`

The Australian Bank State Branch (BSB) number of where the account is held, if applicable.

See also: [AcctBSB \(9.7\)](#)

`<number>`

The account number or virtual asset wallet address.

See also: [AcctNumber \(9.8\)](#)

`<proxy>`

PayID or other account proxy.

See also: [Account<proxy> \(8.2\)](#)

`<tokenDetails>`

If the card is tokenised, the token can be an acquirer or issuer (or other) token.

The token may represent a payment card or a digital wallet.

See also: [AccountTokenDetails \(8.5\)](#)

<destinationTagMemo>

A destination tag or memo is an additional virtual asset wallet address attribute to identify the customer or recipient of a transfer to a shared wallet address on some centralised exchanges and/or for some types of virtual assets, such as Ripple (XRP), Stellar (XLM), Hedera (HBAR), etc.

See also: [Account<destinationTagMemo>](#) (8.3)

<isAccountProvider>

Indicate if your business is the account or wallet provider.

See also: [YesNo](#) (9.65)

<provider>

Provide the name of account or wallet provider, if known.

See also: [Account<provider>](#) (8.4)

<cardType>

For card account, indicated the type of card, e.g. credit card, debit card, stored value card.

See also: [CardType](#) (9.19)

<isAccountHolder>

Indicate if the individual or organisation linked to this account is an account holder.

See also: [YesNo](#) (9.65)

<isAccountSignatory>

Indicate if the individual linked to this account is an account signatory.

See also: [YesNo](#) (9.65)

<openedDate>

The date when this account was opened.

See also: [DateNoTimeZone](#) (9.24)

8.2. Account<proxy>

nested simple element

8.2.1. Used within

[Account](#) (8.1)

8.2.2. Description

Asserted

8.2.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

8.3. Account<destinationTagMemo>

nested simple element

8.3.1. Used within

[Account](#) (8.1)

8.3.2. Description

Asserted

8.3.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9a-zA-Z]{0,140}

See also: [xs:pattern](#) (W3C XSD specification)

8.4. Account<provider>

nested simple element

8.4.1. Used within

[Account](#) (8.1)

8.4.2. Description

Asserted

8.4.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

8.5. AccountTokenDetails

complex type

AccountTokenDetails		Attribute/child-element	Occurrence	Assert	Type	Section
sequence —	choice —	<type>	(1)	N	AccountTokenType	9.5
		<typeOther>	(1)	N	Description	9.26
		<token>	(1)	N	token	8.6

8.5.1. Used within

[Account](#) (8.1)

8.5.2. Description

If the card is tokenised, the token can be an acquirer or issuer (or both) token.

The token may represent a payment card or a digital wallet.

Notes:

1. There are two (2) choices to describe the type of account or wallet token:
 - a. Use <type> when there is a predefined token type; or
 - b. Use <typeOther> when there is no predefined token type.

8.5.3. Child elements

<type>

The account or wallet token type.

See also: [AccountTokenType](#) (9.5)

<typeOther>

Where there is no predefined token type, provide a brief description of the type of token.

See also: [Description](#) (9.26)

<token>

The token value or number.

See also: [AccountTokenDetails<token>](#) (8.6)

8.6. AccountTokenDetails<token>

nested simple element

8.6.1. Used within

[AccountTokenDetails](#) (8.5)

8.6.2. Description

The token value or number.

8.6.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9a-zA-Z]{0,140}

See also: [xs:pattern](#) (W3C XSD specification)

8.7. Address

complex type

Address	Attribute/child-element	Occurrence	Assert	Type	Section
attributes	id	(1)		xs:ID	C.3
sequence	<addr>	(1)	N	Addr	9.10
	<suburb>	(1)	Y	Suburb	9.59
	<state>	(0..1)	Y	State	9.58
	<postcode>	(0..1)	Y	Postcode	9.45
	<countryCode>	(1)	N	CountryCode	9.20

8.7.1. Used within

[BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24), [RealEstate](#) (8.38)

8.7.2. Description

This complex type is used to describe a residential, postal and business address of an individual; or a business, postal and registered office address of an organisation.

Provide an address by placing the constituent parts within separate child elements.

Notes:

1. All elements of this complex type are mandatory for an Australian address.
2. [<addr>](#), [<suburb>](#) and [<countryCode>](#) are mandatory for a foreign address. [<state>](#) and [<postcode>](#) should be provided where applicable or known, as not all countries have states or use a postcode system.

8.7.3. Attributes

[id](#)

Provide an alphanumeric [id](#) value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.7.4. Child elements

[<addr>](#)

Provide the unit/number and street portion of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

See also: [Addr](#) (9.10)

<suburb>

Provide the suburb, town or city name.

See also: [Suburb](#) (9.59)

<state>

Provide the designation of a state, province, county or territory (Australian or foreign) in a standard acronym or as a full name.

See also: [State](#) (9.58)

<postcode>

A postcode or zipcode.

See also: [Postcode](#) (9.45)

<countryCode>

Provide a country code expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

See also: [CountryCode](#) (9.20)

8.8. AddressAllOptional

complex type

AddressAllOptional	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<addr>	(0..1)	N	Addr	9.10
	<suburb>	(0..1)	N	Suburb	9.59
	<state>	(0..1)	N	State	9.58
	<postcode>	(0..1)	N	Postcode	9.45
	<countryCode>	(0..1)	N	CountryCode	9.20

8.8.1. Used within

<unidentifiedParty> (7.7)

8.8.2. Description

A flexible format for providing address details should the reporting entity only have a partial address for an individual or organisation in relation to a suspicious matter.

Full address details are preferred, but if this is not known then partial addresses or a general location of the individual or organisation is acceptable.

Notes:

1. Australian based addresses (including postal addresses) are expected to include all child elements.
2. Foreign based addresses are expected to at least contain the <addr>, <suburb> and <country> elements, as not all countries have states or use a postcode system.

8.8.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.8.4. Child elements

`<addr>`

Provide the unit/number and street portion of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

See also: [Addr \(9.10\)](#)

`<suburb>`

Provide the suburb, town or city name.

See also: [Suburb \(9.59\)](#)

`<state>`

Provide the designation of a state, province, county or territory (Australian or foreign) in a standard acronym or as a full name.

See also: [State \(9.58\)](#)

`<postcode>`

A postcode or zipcode.

See also: [Postcode \(9.45\)](#)

`<countryCode>`

Provide a country code expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

See also: [CountryCode \(9.20\)](#)

8.9. AddressOrLocation

complex type

AddressOrLocation	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	<code>id</code>	(1)		xs:ID	C.3
	<code><addr></code>	(0..1)	Y	Addr	9.10
sequence —	<code><suburb></code>	(1)	N	Suburb	9.59
	<code><state></code>	(0..1)	Y	State	9.58
	<code><postcode></code>	(0..1)	Y	Postcode	9.45
	<code><countryCode></code>	(1)	N	CountryCode	9.20
	<code><otherLocationDetails></code>	(0..1)	N	Description	9.26

8.9.1. Used within

[<smDetails> \(7.4\)](#), [<txnDetail> \(7.12\)](#), [<productsOrInstrumentsIssuer> \(7.14\)](#), [<otherDsProvider> \(7.16\)](#)

8.9.2. Description

This complex type is used to describe an address or location of where the transaction took place, products or instruments were issued or another designated service provider is located.

The address is the full physical address.

The location is the city, suburb or town.

Both address and location may include other location details, if required.

Provide an address or location by placing the constituent parts within separate child elements.

Notes:

Where an address is provided the following details are expected:

1. All elements of this complex type are mandatory for an Australian address.
2. `<addr>`, `<suburb>` and `<countryCode>` are mandatory for a foreign address. `<state>` and `<postcode>` should be provided where applicable or known, as not all countries have states or use a postcode system.

Where a location is provided the following details are expected:

1. For Australian locations `<suburb>`, `<state>` and `<countryCode>` are mandatory
2. For foreign locations `<suburb>` and `<countryCode>` are mandatory

8.9.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.9.4. Child elements

`<addr>`

Provide the unit/number and street portion of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

See also: [Addr \(9.10\)](#)

`<suburb>`

Provide the suburb, town or city name.

See also: [Suburb \(9.59\)](#)

`<state>`

Provide the designation of a state, province, county or territory (Australian or foreign) in a standard acronym or as a full name.

See also: [State \(9.58\)](#)

`<postcode>`

A postcode or zipcode.

See also: [Postcode](#) (9.45)

<countryCode>

Provide the country expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

See also: [CountryCode](#) (9.20)

<otherLocationDetails>

Provide any other location details.

See also: [Description](#) (9.26)

8.10. Attachment

complex type

Attachment	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				xs:base64Binary	C.9
attributes —	id	(1)		xs:ID	C.3
	fileName	(1)		xs:token	C.8

8.10.1. Used within

<attachments> ([7.15](#)), [LppDetails](#) ([8.25](#))

8.10.2. Description

This complex type is used to describe the supporting documents to be attached to the report.

8.10.3. Attributes

[id](#)

Provide an alphanumeric [id](#) value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) ([C.3](#))

[fileName](#)

Provide the file name of the attachment.

See also: [xs:token](#) ([C.8](#))

8.11. AudAmount

complex type

AudAmount	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	< currencyCode >	(1)	N	CurrencyCode	9.22
	< amount >	(1)	N	Amount	9.12

8.11.1. Used within

[<cash>](#) (7.17), [VirtualAsset](#) (8.45)

8.11.2. Description

This complex type specifies the elements to use to describe the Australian currency code and value of that currency.

8.11.3. Attributes

id

Provide an alphanumeric **id** value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.11.4. Child elements

<currencyCode>

The currency must be **AUD** - the three-letter ISO 4217 alphabetic code for Australian currency. For example:

```
<currencyCode>AUD</currencyCode>
```

See also: [CurrencyCode](#) (9.22)

<amount>

Value of the currency involved.

See also: [Amount](#) (9.12)

8.12. Authorisation

complex type

Authorisation	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				Description	9.26
attributes —	providedByRefId	(1)		xs:IDREF	C.4
	providedToRefId	(1)		xs:IDREF	C.4

8.12.1. Used within

[<association>](#) (7.8)

8.12.2. Description

A generic type that allows you to describe in free format any authorisation that a party may have to act on behalf of another party and associate that authority to that other party.

An example of usage is `<authorisation>` which uses this complex type:

```
<authorisation providedByRefId="party-111" providedToRefId="party-222">
  Power of attorney
</authorisation>
```

Some suggested authorisations**Agency/outsourcing agreement**

A document given by a person/organisation to another authorising the latter to act for the former, commonly used by businesses.

ASIC company extract/return, letter on letterhead from office holder(s)

A document showing an appointed or registered representative of an organisation is authorised to act on behalf of that organisation (e.g. company director/secretary, association chairman/secretary/treasurer, etc.).

ASIC Form 5011/minutes of meeting

A document authorising a person/organisation to administer or wind up a business (such as an administrator, liquidator or receiver).

Birth certificate/adoption document

A document showing the person(s) responsible for or who can act on behalf of their child.

Court/tribunal order

An order for a person/organisation to act on behalf of another (e.g. an order appointing a guardian or liquidator).

Delegated authority

A written document given by a person to another person/organisation authorising the latter to stand in or act for the former.

Employee ID/representation document

Documentation showing a person/organisation who can represent (i.e. stand or act in place of) another (e.g. an employee representing their employer).

Guardianship documentation

A document showing that a person/organisation is entrusted with the care of a minor (i.e. child) or some other person legally incapable of managing their own affairs.

Letter of introduction/authorisation

A document given by a person/organisation to another authorising the latter to act for the former.

Power of attorney

A legal document given by a person/organisation to another authorising the latter to act for the former.

Trust deed

A document appointing a person/organisation (often called the “trustee”) to administer the affairs of a company, institution, etc.

Will/probate

A document appointing a person/organisation to carry out the terms of a Will (such as an executor or testamentary trustee of a deceased estate).

8.12.3. Attributes

providedByRefId

Provide the reference ID of the associated party for which this agency authorisation is for.

See also: [xs:IDREF](#) (C.4)

providedToRefId

Provide the reference ID of the associated party for which this agency authorisation is provided to.

See also: [xs:IDREF](#) (C.4)

8.13. BaseOrganisationDetails

complex type

BaseOrganisationDetails	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<fullLegalName>	(0..1)	N	Name	9.42
	<abn>	(0..1)	N	ABN	9.2
	<acn>	(0..1)	N	ACN	9.3
	<arbn>	(0..1)	N	ARBN	9.4
	<lei>	(0..1)	N	LEI	9.39
	<bic>	(0..1)	N	BIC	9.14
	<businessName>	(0..*)	N	Name	9.42
	<isIncorporatedOverseas>	(0..1)	N	YesNo	9.65
	<businessLicence>	(0..*)	Y	ForeignBusinessLicence	8.22
	<taxResidencyCountryCode>	(0..*)	N	CountryCode	9.20
	<businessAddress>	(0..1)	N	Address	8.7
	<postalAddress>	(0..1)	N	PostalAddress	8.33
	<registeredAddress>	(0..1)	N	OtherAddress	8.31
	<phone>	(0..*)	N	PhoneNum	9.44
	<email>	(0..*)	N	Email	9.30
	<occupationBusinessActivity>	(0..1)	N	Description	9.26
choice (0..1)	<businessStructure>	(1)	N	BusinessStructure	9.18
	<businessStructureOther>	(1)	N	Description	9.26

Notes:

8.13.1. Used within

[OrganisationDetails](#) (8.30), [EntityOrganisationDetails](#) (8.21)

8.13.2. Description

This complex type is used to describe the names, identifying, contact, legal form and ownership details of an organisation.

Notes:

- There are two (2) choices to describe the type of business structure:
 - Use <type> when there is a predefined business structure; or
 - Use <typeOther> when there is no predefined business structure type.

8.13.3. Child elements

<fullLegalName>

Provide the full legal name of the organisation.

See also: [Name \(9.42\)](#)

<abn>

Provide the Australian Business Number (ABN) of the organisation.

This is an 11-digit number issued to individuals and organisations by the Australian Taxation Office (ATO).

See also: [ABN \(9.2\)](#)

<acn>

Provide the Australian Company Number (ACN) of the organisation.

This is a 9-digit number issued to companies registered in Australia by the Australian Securities and Investments Commission (ASIC).

See also: [ACN \(9.3\)](#)

<arbn>

Provide the Australian Registered Body Number (ARBN) of the organisation.

This is a 9-digit number issued by Australian Securities and Investments Commission (ASIC).

See also: [ARBN \(9.4\)](#)

<lei>

Provide the Legal Entity Identifier (LEI) of the organisation.

A LEI is a globally recognised identifier for businesses similar to an ABN. It is a 20-character, alphanumeric code based on ISO 17442 "Financial services - Legal entity identifier (LEI)". LEIs are issued by organisations accredited by the Global Legal Entity Identifier Foundation (GLEIF).

See also: [LEI \(9.39\)](#)

<bic>

Provide the BIC (Business Identifier Code).

A BIC is 8 to 11-character, alphanumeric code based on ISO 9362. BICs are an international identifier issued by the Society for Worldwide Interbank Financial Telecommunication (Swift) to its members. BICs are used to facilitate international funds transfers and the exchange of other messages between Swift members.

See also: [BIC \(9.14\)](#)

<businessName>

If the organisation is known by another name provide this other name.

Provide any trading name(s) under which the organisation is operating.

Use a separate <businessName> element for each alternate name.

See also: [Name \(9.42\)](#)

<isIncorporatedOverseas>

Indicate if the organisation was incorporated, formed or registered outside of Australia.

See also: [YesNo \(9.65\)](#)

<businessLicence>

If the organisation was incorporated, formed or registered outside of Australia, provide the foreign business registration/licence number of the organisation and the country of where the organisation was incorporated, formed or registered.

Use a separate <businessLicence> element for each foreign business registration/licence number.

See also: [ForeignBusinessLicence](#) (8.22)

<taxResidencyCountryCode>

List all countries where the organisation is treated as a tax resident.

Use a separate <taxResidencyCountryCode> element for each country of tax residency.

See also: [CountryCode](#) (9.20)

<businessAddress>

The full street address of the organisation's business address. This address cannot be a post box or similar address.

See also: [Address](#) (8.7)

<postalAddress>

The postal address associated with the organisation.

See also: [PostalAddress](#) (8.33)

<registeredAddress>

The full street address of the organisation's office registration address. This address cannot be a post box or similar address.

See also: [OtherAddress](#) (8.31)

<phone>

Provide the organisation's phone number(s) including the country dial code and area code.

Use a separate <phone> element for each telephone number.

See also: [PhoneNum](#) (9.44)

<email>

Provide the organisation's email address(es).

Use a separate <email> element for each email address.

See also: [Email](#) (9.30)

<occupationBusinessActivity>

Provide details of the organisation's business or principal activity.

See also: [Description](#) (9.26)

<businessStructure>

Provide the legal form which best describes the business structure of the organisation (e.g. company, partnership, trust).

See also: [BusinessStructure](#) (9.18)

<businessStructureOther>

Provide a description of the legal form, if the type is not one of the predefined types.

See also: [Description](#) (9.26)

8.14. BeneficialOwner complex type

BeneficialOwner	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<individualDetails>	(1)	N	IndividualDetails	8.24

8.14.1. Used within

[OrganisationDetails](#) (8.30)

8.14.2. Description

This complex type is used to describe details of a beneficial owner of an organisation.

A beneficial owner is an individual who directly or indirectly owns 25% or more of the entity or controls the entity's operations.

8.14.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.14.4. Child elements

<individualDetails>

Provide the beneficial owner's full name, any other names they are known by, date of birth, gender, countries of citizenship, countries of tax residency, contact details, occupation and identity details.

See also: [IndividualDetails](#) (8.24)

8.15. Bullion complex type

Bullion	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				CurrencyAmount	8.17
sequence —	<type>	(0..1)	N	BullionType	9.17
	<description>	(0..1)	N	Description	9.26
	<serialNumber>	(0..1)	N	IdNumber	9.36

8.15.1. Used within

[Property](#) (8.37)

8.15.2. Description

This complex type is used to describe property details in relation to bullion.

Bullion means gold, silver, platinum or palladium, in the form of a bar, coin, ingot, plate, wafer or like form, that may bear a mark that identifies the fineness and quality of the bullion. Bullion is generally traded at a price determined by the spot price.

8.15.3. Child elements

`<type>`

The type of bullion.

See also: [BullionType](#) (9.17)

`<description>`

The form or description of the bullion, e.g. bar, coin, ingot, plate, wafer, etc.

See also: [Description](#) (9.26)

`<serialNumber>`

The serial number of the bullion, if any.

See also: [IdNumber](#) (9.36)

8.16. CrimeOrThreat

complex type

CrimeOrThreat	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	<code>id</code>	(1)		xs:ID	C.3
choice —	<code><type></code>	(1)	N	CrimeOrThreatType	9.21
	<code><typeOther></code>	(1)	N	Description	9.26

8.16.1. Used within

[<smDetails>](#) (7.4)

8.16.2. Description

This complex type is used to describe each crime or criminal threat relevant to the suspicious matter.

Notes:

1. There are two (2) choices to describe the crime or criminal threat:

- a. Use the `<type>` when the crime or criminal threat falls into one of the predefined categories;
or

- b. Use the `<typeOther>` to provide a description when none of the predefined categories adequately describe the crime or criminal threat.

8.16.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.16.4. Child elements

`<type>`

This is a categorisation of the crime or criminal threat, that lead to the formation of a suspicion of a financial crime, such as money laundering, r terrorist financing or proliferation financing.

If none of the predefined values apply, please use the `<typeOther>` element to provide a short description for the crime or criminal threat.

See also: [CrimeOrThreatType \(9.21\)](#)

`<typeOther>`

Provide a short description for the crime or criminal threat if none of the predefined values apply.

See also: [Description \(9.26\)](#)

8.17. CurrencyAmount

complex type

CurrencyAmount		Attribute/child-element	Occurrence	Assert	Type	Section
attributes		<code>id</code>	(1)		xs:ID	C.3
sequence		choice				
			<code><currencyCode></code>	(1)	N	CurrencyCode 9.22
			<code><currencyOther></code>	(1)	N	Description 9.26
			<code><amount></code>	(1)	N	Amount 9.12
			<code><exchangeRate></code>	(0..1)	Y	DecimalNumber 9.25

8.17.1. Used within

[<cash> \(7.17\)](#), [Bullion \(8.15\)](#), [PreciousMetal \(8.34\)](#), [PreciousProduct \(8.35\)](#), [PreciousStone \(8.36\)](#), [RealEstate \(8.38\)](#)

8.17.2. Description

This complex type is used to describe a value by currency code or description, amount and exchange rate used.

Notes:

1. There are two (2) choices to describe the currency code:

- a. Use `<currencyCode>` when the currency code is on the ISO 4217 list of currency names and codes; or

- b. Use <currencyOther> to describe the currency when it does not have an ISO 4217 code.

8.17.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.17.4. Child elements

<currencyCode>

Currency code expressed as a standard three-letter code as per ISO 4217.

Refer to the ISO 4217 standard (available from www.iso.org) for a full list of currency names and codes. AUSTRAC uses the alphabetic currency codes for processing transaction reports.

See also: [CurrencyCode \(9.22\)](#)

<currencyOther>

A description of the currency is expected to be provided if the currency involved in the transaction does not have an ISO 4217 code.

This may be a currency that has limited use, such as a soft currency or region specific currency, that may be pegged to a standard currency but is not freely traded or convertible on global markets.

This element is not to be used to describe a virtual asset or cryptocurrency. Refer to [Section 8.45, “VirtualAsset”](#), if you need to describe a virtual asset.

See also: [Description \(9.26\)](#)

<amount>

Provide the value of the Australian or foreign currency without converting the value based on the exchange rates.

See also: [Amount \(9.12\)](#)

<exchangeRate>

Provide the exchange rate used to convert foreign currency to Australian dollars.

Omit this element if the currency is Australia dollars (i.e. the exchange rate is 1:1) or the exchange rate is unknown.

See also: [DecimalNumber \(9.25\)](#)

8.18. DatetimeRange

complex type

DatetimeRange	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<startDate>	(1)	N	Date	9.23
	<startTime>	(0..1)	N	Time	9.61
	<endDate>	(0..1)	Y	Date	9.23
	<endTime>	(0..1)	N	Time	9.61

8.18.1. Used within

[<smDetails>](#) (7.4), [OnlineActivity](#) (8.27)

8.18.2. Description

This complex type is used to describe a date and time range.

8.18.3. Child elements

<startDate>

Provide the start date. This can be used to capture the start of a transaction or a start of when a device/system was used.

See also: [Date](#) (9.23)

<startTime>

Optional time of the start date.

See also: [Time](#) (9.61)

<endDate>

Provide the end date. This can be used to capture the end of a transaction or the end of when a device/system was used.

See also: [Date](#) (9.23)

<endTime>

Optional time of the end date.

See also: [Time](#) (9.61)

8.19. Director

complex type

Director	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<fullName>	(0..1)	N	Name	9.42
	<directorId>	(0..1)	N	DirectorId	9.29

8.19.1. Used within

[OrganisationDetails](#) (8.30)

8.19.2. Description

This complex type is used to describe the details about a company director or an individual with primary responsibility for the governance and executive decisions of the organisation.

8.19.3. Attributes

id

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.19.4. Child elements

`<fullName>`

Provide the full name of the director or individual with primary responsibility for the governance and executive decisions of the organisation.

See also: [Name \(9.42\)](#)

`<directorId>`

Provide the individual's director identification number (DIN or director ID).

The director ID is a 15-digit number. Australian director IDs are administered by the Australian Business Registry Services (ABRS).

See also: [DirectorId \(9.29\)](#)

8.20. Entity

complex type

Entity	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	<code>id</code>	(1)		xs:ID	C.3
sequence — choice —	<code><individualDetails></code>	(1)	N	IndividualDetails	8.24
	<code><organisationDetails></code>	(1)	N	EntityOrganisationDetails	8.21

8.20.1. Used within

[TrustParticipant \(8.44\)](#), [TrustDetails \(8.43\)](#)

8.20.2. Description

This complex type is used to categorise an entity as an individual or organisation and describe the details required based on the category.

Notes:

1. There are two (2) choices:
 - a. Use `<individualDetails>` when the entity is an individual; or
 - b. Use `<organisationDetails>` when the entity is an organisation.

8.20.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.20.4. Child elements

<individualDetails>

Provide the individual's full name, any other names they are known by, date of birth, gender, countries of citizenship, countries of tax residency, contact details, occupation and identification details.

See also: [IndividualDetails](#) (8.24)

<organisationDetails>

Provide the organisation's full legal name, other names used by the organisation (e.g. a former name or business name), business identifiers (e.g. ABN, ACN, LEI), countries of incorporation, formation or registration, countries of tax residency, registered office address, contact details, type of business or principal activity, business structure (e.g. company, partnership, trust) and the verified identifications.

See also: [EntityOrganisationDetails](#) (8.21)

8.21. EntityOrganisationDetails

complex type

EntityOrganisationDetails	Attribute/child-element	Occurrence	Assert	Type	Section
extends				BaseOrganisationDetails	8.13
sequence	<isIdentityVerified>	(0..1)	N	YesNo	9.65
	<identification>	(0..*)	Y	Identification	8.23

8.21.1. Used within

[Entity](#) (8.20)

8.21.2. Description

This complex type is used to describe the details of an organisation.

8.21.3. Child elements

<isIdentityVerified>

Indicate if the identity of the organisation was verified.

See also: [YesNo](#) (9.65)

<identification>

Provide details of any identification documents or identity verification services used by the reporting entity to confirm the identity of the organisation. Identification checks are expected to be from reliable and independent sources.

Use a separate <identification> element for each form of identification.

See also: [Identification](#) (8.23)

8.22. ForeignBusinessLicence

complex type

ForeignBusinessLicence	Attribute/child-element	Occurrence	Assert	Type	Section
sequence —	<number>	(1)	N	IdNumber	9.36
	<countryCode>	(1)	N	ForeignCountryCode	9.32

8.22.1. Used within

[BaseOrganisationDetails](#) (8.13)

8.22.2. Description

This complex type is used to describe the foreign business registration or licence details of an organisation.

8.22.3. Child elements

<number>

Provide the organisation's foreign business registration or licence number.

See also: [IdNumber](#) (9.36)

<countryCode>

Provide the country which issued this business registration or licence number to the organisation, expressed as a standard two-letter country code as per ISO 3166-1 alpha-2.

See also: [ForeignCountryCode](#) (9.32)

8.23. Identification

complex type

Identification	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	choice —	(1)	N	IdType	9.37
		(1)	N	Description	9.26
	<number>	(0..1)	Y	IdNumber	9.36
	<issuer>	(0..1)	Y	IdIssuer	9.35
	<countryCode>	(0..1)	Y	CountryCode	9.20

8.23.1. Used within

[OrganisationDetails](#) (8.30), [EntityOrganisationDetails](#) (8.21), [IndividualDetails](#) (8.24)

8.23.2. Description

This complex type is used to describe details of documentation sighted or verification services used to confirm the identity of a individual or organisation.

Notes:

1. There are two (2) choices to describe the type of identification document sighted or verification service by the reporting entity:

- a. Use `<type>` when there is a predefined identification type; or
- b. Use `<typeOther>` to provide a description when there is no predefined identification type.

8.23.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.23.4. Child elements

`<type>`

Type of identification.

See also: [IdType \(9.37\)](#)

`<typeOther>`

Provide a description of the identification document or verification service where there is no predefined identification type.

See also: [Description \(9.26\)](#)

`<number>`

Provide an identification document number or name, if no identifying code is available.

See also: [IdNumber \(9.36\)](#)

`<issuer>`

Name of the government body, State, Territory or organisation that issued the identification document or provided the verification service.

See also: [IdIssuer \(9.35\)](#)

`<countryCode>`

Provide the country of where the identification details were issued or originated from, expressed as a standard two-letter country code as per ISO 3166-1 alpha-2.

See also: [CountryCode \(9.20\)](#)

8.24. IndividualDetails

complex type

IndividualDetails	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<fullName>	(0..1)	N	Name	9.42
	<altName>	(0..*)	N	Name	9.42
	<birthDate>	(0..1)	N	BirthDate	9.16
	<gender>	(0..1)	N	Gender	9.33
	<citizenshipCountryCode>	(0..*)	N	CountryCode	9.20
	<taxResidencyCountryCode>	(0..*)	N	CountryCode	9.20
	<isSoleTrader>	(0..1)	N	YesNo	9.65
	<isAbnHolder>	(0..1)	Y	YesNo	9.65
	<abn>	(0..1)	Y	ABN	9.2
	<residentialAddress>	(0..1)	N	Address	8.7
	<postalAddress>	(0..1)	N	PostalAddress	8.33
	<businessAddress>	(0..1)	N	OtherAddress	8.31
	<phone>	(0..*)	N	PhoneNum	9.44
	<email>	(0..*)	N	Email	9.30
	<occupationBusinessActivity>	(0..1)	N	Description	9.26
	<isIdentityVerified>	(0..1)	N	YesNo	9.65
	<identification>	(0..*)	Y	Identification	8.23

8.24.1. Used within

<identifiedParty> (7.6), [Entity](#) (8.20), [BeneficialOwner](#) (8.14)

8.24.2. Description

This complex type is used to describe the details of an individual. This includes the individual's full name, any other names they are known by, date of birth, gender, countries of citizenship, countries of tax residency, contact details, occupation and identification details.

8.24.3. Child elements

<fullName>

Provide the full name of the individual, i.e. given names and family name.

See also: [Name](#) (9.42)

<altName>

If the individual is known by another name provide this other name.

This may include:

- a business name as a sole trader
- a former name which may have legally changed (e.g. through marriage)
- an anglicised version of a foreign name, or
- nickname

Use a separate <altName> element for each alternate name.

See also: [Name](#) (9.42)

<birthDate>

Provide the individual's date of birth.

See also: [BirthDate](#) (9.16)

<gender>

Provide the individual's gender.

Gender may be determined according to identity documents already collected, or by the title used to prefix the name of the individual (e.g. Mr, Mrs, Miss, Ms).

Omit this element if the gender of the individual is unknown.

See also: [Gender](#) (9.33)

<citizenshipCountryCode>

List the countries the individual is a citizen of.

Use a separate <citizenshipCountryCode> element for each country of citizenship.

See also: [CountryCode](#) (9.20)

<taxResidencyCountryCode>

List the countries where the individual is treated as a tax resident.

Use a separate <taxResidencyCountryCode> element for each country of tax residency.

See also: [CountryCode](#) (9.20)

<isSoleTrader>

Indicate if the individual is a sole trader.

See also: [YesNo](#) (9.65)

<isAbnHolder>

Indicate if the individual has an ABN.

See also: [YesNo](#) (9.65)

<abn>

If the individual is a sole trader and has an Australian Business Number (ABN), provide their ABN.

An ABN is an 11-digit number issued to individuals and organisations by the Australian Business Register (ABR), which is operated and managed by the Australian Taxation Office (ATO).

See also: [ABN](#) (9.2)

<residentialAddress>

Provide the full street address of the individual's residential address. This address cannot be a post box or similar address.

See also: [Address](#) (8.7)

<postalAddress>

Provide the postal address of the individual.

See also: [PostalAddress](#) (8.33)

<businessAddress>

Provide the full street address of the individual's business address, if they are a sole trader. This address cannot be a post box or similar address.

See also: [OtherAddress](#) (8.31)

<phone>

Provide the individual's phone number(s) including the country dial code and area code.

Use a separate <phone> element for each telephone number.

See also: [PhoneNum](#) (9.44)

<email>

Provide the individual's email address(es).

Use a separate <email> element for each email address.

See also: [Email](#) (9.30)

<occupationBusinessActivity>

Provide the occupation, business or principal activity details of the individual.

See also: [Description](#) (9.26)

<isIdentityVerified>

Indicate if the identity of the individual was verified.

See also: [YesNo](#) (9.65)

<identification>

Provide details of any identification documents or identity verification services used by the reporting entity to confirm the identity of the individual. Identification checks are expected to be from reliable and independent sources.

Use a separate <identification> element for each form of identification.

See also: [Identification](#) (8.23)

8.25. LppDetails

complex type

LppDetails	Attribute/child-element	Occurrence	Assert	Type	Section
sequence	<lppFlag>	(1)	N	YesNo	9.65
	<lppClaimForm>	(0..1)	Y	Attachment	8.10

8.25.1. Used within

<smr> (7.2)

8.25.2. Description

This complex type is used to provide any legal professional privilege (LPP) details relating to the threshold transaction report.

8.25.3. Child elements

<LppFlag>

Indicate if the reporting entity is claiming LPP for this report.

See also: [YesNo](#) (9.65)

<LppClaimForm>

If claiming LPP, use this element to attach and associate a completed LPP form to this report.

Omit this element, if:

1. the LPP form is to be sent to AUSTRAC via another channel (e.g. email), or
2. the report is to be intercepted by AUSTRAC Online for the LPP form to be manually attached to the report.

See also: [Attachment](#) (8.10)

8.26. NameWithId

complex type

NameWithId	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				Name	9.42
attributes —	id	(1)		xs:ID	C.3

8.26.1. Used within

[SMRAccount](#) (8.39), [SMRVirtualAsset](#) (8.42)

8.26.2. Description

This complex type extends a Name type of an individual or organisation to include an id attribute.

8.26.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.27. OnlineActivity

complex type

OnlineActivity		Attribute/child-element	Occurrence	Assert	Type	Section
attributes		id	(1)		xs:ID	C.3
sequence		choice				
		<type>	(1)	N	DeviceType	9.28
		<typeOther>	(1)	N	Description	9.26
		<identifier>	(1)	N	IdNumber	9.36
		<usageDatetimeRange>	(0..1)	N	DatetimeRange	8.18
		<applicationName>	(0..1)	N	applicationName	8.28
		<userName>	(0..1)	N	userName	8.29

8.27.1. Used within

[<identifiedParty>](#) (7.6), [<unidentifiedParty>](#) (7.7)

8.27.2. Description

This complex type is used to describe any online activity related to a party and transaction. This includes, the network/device identifier used (e.g. IP address, MAC address, etc.), the date and time range of the online activity, the website or mobile app used, and the username used.

Notes:

1. There are two (2) choices to describe the type of network/device identifier:
 - a. Use <type> when there is a predefined network/device identifier type; or
 - b. Use <typeOther> when there is no suitable, predefined type which describes the network/device identifier.

8.27.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.27.4. Child elements

<type>

Use one of the predefined network/device identifier types to indicate what the identifier number relates to, e.g. an IP address, a MAC address, etc.

See also: [DeviceType](#) (9.28)

<typeOther>

Provide a description of the device identifier type if the type is not one of the predefined types.

See also: [Description](#) (9.26)

<identifier>

Provide the identifier (i.e. a name, series of numbers, etc.) used which represents or uniquely identify a device, network or system.

See also: [IdNumber](#) (9.36)

<usageDateTimeRange>

The date and time range, when this device or system was used.

Start and End datetime, each including offset information. The <endDate> must be on or after <startDate>.

See also: [DateTimeRange](#) (8.18)

<applicationName>

Provide the name of the website or mobile application used.

See also: [OnlineActivity<applicationName>](#) (8.28)

<userName>

Provide the username used to access the website or mobile application.

See also: [OnlineActivity<userName>](#) (8.29)

8.28. OnlineActivity<applicationName>

nested simple element

8.28.1. Used within

[OnlineActivity](#) (8.27)

8.28.2. Description

Provide the name of the website or mobile application used.

8.28.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

8.29. OnlineActivity<userName>

nested simple element

8.29.1. Used within

[OnlineActivity](#) (8.27)

8.29.2. Description

Provide the username used to access the website or mobile application.

8.29.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

8.30. OrganisationDetails

complex type

OrganisationDetails	Attribute/child-element	Occurrence	Assert	Type	Section
extends				BaseOrganisationDetails	8.13
sequence	<director>	(0..*)	N	Director	8.19
	<beneficialOwner>	(0..*)	N	BeneficialOwner	8.14
	<isExpressTrust>	(0..1)	Y	YesNo	9.65
	<trustDetails>	(0..1)	Y	TrustDetails	8.43
	<isIdentityVerified>	(0..1)	N	YesNo	9.65
	<identification>	(0..*)	Y	Identification	8.23

8.30.1. Used within

[<identifiedParty>](#) ([7.6](#))

8.30.2. Description

This complex type extends [BaseOrganisationDetails](#) to include additional details about directors or who is responsible for governance and executive decisions, beneficial owners, trust participants and identification details of an organisation.

8.30.3. Child elements

[<director>](#)

Provide details of directors or the individuals with primary responsibility for the governance and executive decisions of the organisation.

Use a separate [<director>](#) element for each individual.

See also: [Director](#) ([8.19](#))

[<beneficialOwner>](#)

Provide details of all beneficial owners of the organisation.

Use a separate [<beneficialOwner>](#) element for each beneficial owner.

See also: [BeneficialOwner](#) ([8.14](#))

[<isExpressTrust>](#)

Indicate if the trust is an express trust.

See also: [YesNo](#) ([9.65](#))

<trustDetails>

If the organisation is an express trust, provide the details of the trust.

See also: [TrustDetails \(8.43\)](#)

<isIdentityVerified>

Indicate if the identity of the party was verified. If verified, identification details are required to be reported.

See also: [YesNo \(9.65\)](#)

<identification>

Provide details of any identification documents or identity verification services used by the reporting entity to confirm the identity of the organisation. Identification checks are expected to be from reliable and independent sources.

Use a separate <identification> element for each form of identification.

See also: [Identification \(8.23\)](#)

8.31. OtherAddress

complex type

OtherAddress		Attribute/child-element	Occurrence	Assert	Type	Section
attributes		id	(1)		xs:ID	C.3
		<sameAs>	(1)	N	AddressType	9.11
choice	sequence	<addr>	(1)	N	Addr	9.10
		<suburb>	(1)	Y	Suburb	9.59
		<state>	(0..1)	Y	State	9.58
		<postcode>	(0..1)	Y	Postcode	9.45
		<countryCode>	(1)	N	CountryCode	9.20

8.31.1. Used within

[BaseOrganisationDetails \(8.13\)](#), [IndividualDetails \(8.24\)](#)

8.31.2. Description

This complex type is used to describe any other address associated with an individual or organisation.

An individual or organisation may also have a postal address ([Section 8.33, "PostalAddress"](#)).

Other addresses are:

- Business address for individual, if they are a sole trader.
- Registered office address for an organisation.

This address cannot be a post box or similar address.

Notes:

1. All elements of this complex type are mandatory for Australian based addresses.

2. <state> and <postcode> should be provided where applicable for foreign based addresses, as not all countries have states or use a postcode system.

There are two choices for other address:

1. Indicate if the address is the same as another address for this party.
2. Provide the address using the sequence of child elements.

8.31.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.31.4. Child elements

<sameAS>

Indicate if the address is the same as:

- Residential address or postal address of an individual.
- Business address or postal address of an organisation.

See also: [AddressType \(9.11\)](#)

<addr>

Provide the unit/number and street portion of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

See also: [Addr \(9.10\)](#)

<suburb>

Provide the suburb, town or city name.

See also: [Suburb \(9.59\)](#)

<state>

Provide the designation of a state, province, county or territory (Australian or foreign) in a standard acronym or as a full name.

See also: [State \(9.58\)](#)

<postcode>

A postcode or zipcode.

See also: [Postcode \(9.45\)](#)

<countryCode>

Provide the country expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

See also: [CountryCode \(9.20\)](#)

8.32. PartyReference

complex type

PartyReference	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	refId	(1)		xs:IDREF	C.4

8.32.1. Used within

[SMRProperty](#) (8.41), [SMRVirtualAsset](#) (8.42), [SMRComponentParty](#) (8.40), [TrustParticipant](#) (8.44)

8.32.2. Description

This complex type specifies the attribute to use to cross-reference or associate parties already mentioned in a transaction report, by setting the `refId` attribute to the `id` value of the party referenced.

8.32.3. Attributes

`refId`

This value must match the `id` of a party that has already been defined elsewhere.

See also: [xs:IDREF](#) (C.4)

8.33. PostalAddress

complex type

PostalAddress	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
choice —	<sameAs>	(1)	N	MainAddressType	9.41
	<addr>	(1)	N	Addr	9.10
	<suburb>	(1)	Y	Suburb	9.59
	<state>	(0..1)	Y	State	9.58
	<postcode>	(0..1)	Y	Postcode	9.45
	<countryCode>	(1)	N	CountryCode	9.20

8.33.1. Used within

[BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24)

8.33.2. Description

This complex type is used to describe a postal address/location of a person or organisation.

Notes:

1. All elements of this complex type are mandatory for Australian based addresses.
2. <state> and <postcode> should be provided where applicable for foreign based addresses, as not all countries have states or use a postcode system.

There are two choices for other address:

1. Indicate if the address is the same as another address for this party.

2. Provide the address using the sequence of child elements.

8.33.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.33.4. Child elements

`<sameAS>`

Indicate if the address is the same as Business Address for an organisation or same as Residential address for an individual.

See also: [MainAddressType \(9.41\)](#)

`<addr>`

Provide the unit/number and street portion, or PO Box number (or similar), of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

See also: [Addr \(9.10\)](#)

`<suburb>`

Provide the suburb, town or city name.

See also: [Suburb \(9.59\)](#)

`<state>`

Provide the designation of a state, province, county or territory (Australian or foreign) in a standard acronym or as a full name.

See also: [State \(9.58\)](#)

`<postcode>`

A postcode or zipcode.

See also: [Postcode \(9.45\)](#)

`<countryCode>`

Provide the country expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

See also: [CountryCode \(9.20\)](#)

8.34. PreciousMetal

complex type

PreciousMetal	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				CurrencyAmount	8.17
sequence —	<code><metal></code>	(0..1)	N	PreciousMetalType	9.46
	<code><description></code>	(0..1)	N	Description	9.26
	<code><serialNumber></code>	(0..1)	N	IdNumber	9.36

8.34.1. Used within

[Property \(8.37\)](#)

8.34.2. Description

This complex type is used to describe property details in relation to precious metals.

Precious metal can be gold, iridium, osmium, palladium platinum, rhodium, ruthenium or silver, or an alloy with at least 2% weight of any of these substances.

8.34.3. Child elements

`<metal>`

The type of precious metal.

See also: [PreciousMetalType \(9.46\)](#)

`<description>`

Provide a description of the precious metal if it is an alloy or not one of the predefined types.

See also: [Description \(9.26\)](#)

`<serialNumber>`

The serial number of the precious metal, if any.

See also: [IdNumber \(9.36\)](#)

8.35. PreciousProduct

complex type

PreciousProduct	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				CurrencyAmount	8.17
sequence —	<code><product></code>	(0..1)	N	PreciousProductType	9.47
	<code><description></code>	(0..1)	N	Description	9.26
	<code><serialNumber></code>	(0..1)	N	IdNumber	9.36

8.35.1. Used within

[Property \(8.37\)](#)

8.35.2. Description

This complex type is used to describe property details in relation to precious products.

Precious products are jewellery, watches, other objects of personal adornment and goldsmith's or silversmith's wares (e.g. ornaments, tableware, smoker's requisites and other articles of personal, household, office or religious use).

8.35.3. Child elements

`<product>`

The type of precious product.

See also: [PreciousProductType](#) (9.47)

<description>

Provide a description of the jewellery, watch, other object of personal adornment or article of goldsmith's or silversmith's wares.

See also: [Description](#) (9.26)

<serialNumber>

The serial number of that precious product, if any.

See also: [IdNumber](#) (9.36)

8.36. PreciousStone

complex type

PreciousStone	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				CurrencyAmount	8.17
sequence —	choice —				
	(0..1)				
	<stone>	(1)	N	PreciousStoneType	9.48
	<description>	(1)	N	Description	9.26
	<serialNumber>	(0..1)	N	IdNumber	9.36

Notes:

8.36.1. Used within

[Property](#) (8.37)

8.36.2. Description

This complex type is used to describe property details in relation to precious stones.

Precious stones may include beryl, corundum, diamond, garnet, jadeite/jade, opal, pearl and topaz.

Notes:

1. There are two (2) choices to describe the type of precious stone:
 - a. Use <stone> when there is a predefined type of precious stone; or
 - b. Use <description> to provide a description if none of the predefined types adequately describes the type of precious stone.

8.36.3. Child elements

<stone>

The type of precious stone.

See also: [PreciousStoneType](#) (9.48)

<description>

Provide a description of the stone when there is no predefined type.

See also: [Description](#) (9.26)

<serialNumber>

The serial number of that precious stone, if any.

See also: [IdNumber](#) (9.36)

8.37. Property

complex type

Property	Attribute/child-element	Occurrence	Assert	Type	Section
choice (0..1)	<bullion>	(1)	N	Bullion	8.15
	<preciousMetal>	(1)	N	PreciousMetal	8.34
	<preciousProduct>	(1)	N	PreciousProduct	8.35
	<preciousStone>	(1)	N	PreciousStone	8.36
	<realEstate>	(1)	N	RealEstate	8.38

8.37.1. Used within

[SMRProperty](#) (8.41)

8.37.2. Description

This complex type specifies the elements to use to describe a property.

Examples of usage are:

```
<property>
  <bullion>
    <currencyCode>AUD</currencyCode>
    <amount>15,000.00</amount>
    <type>GOLD</type>
    <description>Maple leaf coin</description>
    <serialNumber>4234G-012351</serialNumber>
  </bullion>
</property>

<property>
  <preciousMetal>
    <currencyCode>AUD</currencyCode>
    <amount>5,000.00</amount>
    <metal>GOLD</metal>
    <serialNumber>4234G-012351</serialNumber>
  </preciousMetal>
</property>

<property>
  <preciousMetal>
    <currencyCode>AUD</currencyCode>
    <amount>15,000.00</amount>
    <metal>ALLOY</metal>
    <description>Electrum</description>
    <serialNumber>4234G-012351</serialNumber>
  </preciousMetal>
</property>

<property>
  <preciousProduct>
    <currencyCode>AUD</currencyCode>
    <amount>15,000.00</amount>
    <product>WATCH</product>
    <description>Rolex Submariner 40mm watch</description>
    <serialNumber>4234G-012351</serialNumber>
  </preciousProduct>
</property>
```

```

    </preciousProduct>
  </property>

  <property>
    <realEstate>
      <currencyCode>AUD</currencyCode>
      <amount>1,500,000.00</amount>
      <propertyAddress>
        <addr>1 Shorefront Drive</addr>
        <suburb>Arcadia Waters</suburb>
        <state>NSW</state>
        <postcode>2999</postcode>
        <countryCode>AU</countryCode>
      </propertyAddress>
      <propertyID>1/DP123456</propertyID>
    </realEstate>
  </property>

```

8.37.3. Child elements

<bullion>

The property to be described is bullion.

See also: [Bullion](#) (8.15)

<preciousMetal>

The property to be described is a precious metal.

See also: [PreciousMetal](#) (8.34)

<preciousProduct>

The property to be described is a precious product.

See also: [PreciousProduct](#) (8.35)

<preciousStone>

The property to be described is a precious stone.

See also: [PreciousStone](#) (8.36)

<realEstate>

The property to be described is real estate.

See also: [RealEstate](#) (8.38)

8.38. RealEstate

complex type

RealEstate	Attribute/child-element	Occurrence	Assert	Type	Section
extends				CurrencyAmount	8.17
sequence	<propertyAddress>	(0..1)	N	Address	8.7
	<propertyId>	(0..1)	N	IdNumber	9.36

8.38.1. Used within

[Property](#) (8.37)

8.38.2. Description

This complex type is used to describe property details in relation to real estate.

8.38.3. Child elements

<propertyAddress>

Provide the address of the property.

See also: [Address](#) (8.7)

<propertyId>

Provide the property ID details, e.g. the plan and lot numbers for the real estate.

See also: [IdNumber](#) (9.36)

8.39. SMRAccount

complex type

SMRAccount	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				Account	8.1
sequence —	choice —				
	(0..1)				
	<otherAccountSignatory>	(0..1)	Y	Yes10No	9.64
	<signatoryName>	(1..10)	Y	NameWithId	8.26
	<signatoryClass>	(1..*)	Y	SignatoryClass	9.55
	<currencyCode>	(0..1)	Y	CurrencyCode	9.22
	<currentBalance>	(0..1)	Y	SignedAmount	9.56

Notes:

8.39.1. Used within

<identifiedParty> (7.6), <unidentifiedParty> (7.7)

8.39.2. Description

This complex type extends the [Account](#) type to include details about other account signatories by name or type/class of signatory and the account balance.

Notes:

1. There are two (2) choice to describe the signatory:
 - a. Use <signatoryName> to provide the full name of the signatory, if there are 10 or less account signatories; or
 - b. Use the <signatoryClass> to describe the type or class of signatory to the account, if there are more than 10 signatories.

8.39.3. Child elements

<otherAccountSignatory>

Indicate if there are any other account signatories to the account.

The number indicated will determine when a name or a type or class of signatory is required.

See also: [Yes10No](#) (9.64)

<signatoryName>

Full name of the other signatory to the account.

Use a separate <signatoryName> element for each signatory.

See also: [NameWithId](#) (8.26)

<signatoryClass>

Type or class of the other signatories to the account.

Use a separate <signatoryClass> element for each signatory.

See also: [SignatoryClass](#) (9.55)

<currencyCode>

Currency code expressed as a standard three-letter code as per ISO 4217.

Refer to the ISO 4217 standard (available from www.iso.org) for a full list of currency names and codes. AUSTRAC uses the alphabetic currency codes for processing transaction reports.

See also: [CurrencyCode](#) (9.22)

<currentBalance>

Provide the account balance at the time of suspicious activity.

See also: [SignedAmount](#) (9.56)

8.40. SMRComponentParty

complex type

SMRComponentParty	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<sameAs>	(1)	N	PartyReference	8.32

8.40.1. Used within

[<txnDetail>](#) (7.12)

8.40.2. Description

This complex type is used to associate an involved party to a payer/transferor, payee/transferee or beneficiary.

8.40.3. Attributes

id

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID](#) (C.3)

8.40.4. Child elements

<sameAs>

If the party is the same as an individual or organisation to which the suspicious matter relates then identify which person or organisation by using the <sameAs> element.

For example:

```

:
<involvedParty id="suspect-111">
:
</involvedParty>
:
<payeeTransferee id="payee-333">
  <sameAs refId="suspect-111"/>
</payeeTransferee>
:

```

See also: [PartyReference](#) (8.32)

8.41. SMRProperty

complex type

SMRProperty	Attribute/child-element	Occurrence	Assert	Type	Section
extends —				Property	8.37
sequence —	<propertyTransferPartySameAs>	(0..*)	N	PartyReference	8.32

8.41.1. Used within

[<txnDetail>](#) (7.12)

8.41.2. Description

This complex type extends the Property type to include a party reference to each involved party who was a party to the transfer of property.

8.41.3. Child elements

<propertyTransferPartySameAs>

Identify by referencing each involved party who was involved in the transfer of property to which the suspicious matter relates.

For example:

```

:
<involvedParty id="suspect-111">
:
</involvedParty>
:
<property id="prop-333">
  <propertyTransferPartySameAs refId="suspect-111"/>
</property>
:

```

See also: [PartyReference](#) (8.32)

8.42. SMRVirtualAsset

complex type

SMRVirtualAsset	Attribute/child-element	Occurrence	Assert	Type	Section
extends				VirtualAsset	8.45
sequence	<assetControllerSameAs>	(0..*)	N	PartyReference	8.32
	<assetControllerName>	(0..*)	N	NameWithId	8.26
	<assetHolderSameAs>	(0..*)	N	PartyReference	8.32
	<assetHolderName>	(0..*)	N	NameWithId	8.26

8.42.1. Used within

<txnDetail> (7.12)

8.42.2. Description

This complex type extends the VirtualAsset type to include the names of:

- any individual, organisation or decentralised autonomous organisation (DAO) who controls or controlled the virtual asset, and
- any individual or organisation in whose name the virtual assets are, or were, held.

8.42.3. Child elements

<assetControllerSameAs>

Associate the virtual asset controller to an involved party, if they are the controller.

For example:

```

:
<involvedParty id="suspect-111">
:
</involvedParty>
:
<virtualAsset id="va-333">
  <assetControllerSameAs refId="suspect-111"/>
</virtualAsset>
:

```

See also: [PartyReference](#) (8.32)

<assetControllerName>

For all other controllers of the virtual asset, list them by name.

Use a separate <assetControllerName> element for each name.

See also: [NameWithId](#) (8.26)

<assetHolderSameAs>

Associate the virtual asset holder to an involved party, if they were the holder of the virtual asset.

For example:

```

:
<involvedParty id="suspect-111">
:
</involvedParty>
:
<virtualAsset id="va-333">

```

```

    <assetHolderSameAs refId="suspect-111"/>
  </virtualAsset>
  :

```

See also: [PartyReference](#) (8.32)

<assetHolderName>

For all other holders of the virtual asset, list them by name.

Use a separate <assetHolderName> element for each name.

See also: [NameWithId](#) (8.26)

8.43. TrustDetails

complex type

TrustDetails	Attribute/child-element		Occurrence	Assert	Type	Section
attributes		id	(1)		xs:ID	C.3
sequence	choice	<trustType>	(1)	N	TrustType	9.63
		<trustTypeOther>	(1)	N	Description	9.26
		<trustName>	(0..1)	N	Name	9.42
	choice	<trustParticipant>	(0..*)	N	TrustParticipant	8.44
		<isTenOrLessBeneficiaries>	(0..1)	N	YesNo	9.65
		<trustBeneficiary>	(1..10)	Y	Entity	8.20
		<beneficiaryTypeOrClass>	(1)	Y	BeneficiaryTypeOrClass	9.15
		<beneficiaryTypeOrClassOther>	(1)	Y	Description	9.26

Notes:

8.43.1. Used within

[OrganisationDetails](#) (8.30)

8.43.2. Description

This complex type is used to provide details of the trust and its beneficiaries.

Notes:

- There are two (2) choices to describe the type of trust:
 - Use <trustType>
 - Use <trustTypeOther>
- There are two (2) choices to describe the beneficiaries of the trust:
 - When there are 10 or less beneficiaries and the beneficiaries are named in the trust deed, use the <trustBeneficiary> element
 - Otherwise use the <beneficiaryTypeOrClass> or <beneficiaryTypeOrClassOther> elements.
- There are two (2) choices to describe the type or class of beneficiary:
 - Use <beneficiaryTypeOrClass> when there is a predefined type or class of beneficiary; or

- b. Use `<beneficiaryTypeOrClassOther>` to provide a description when the predefined types or classes do not adequately describe the type or class of beneficiary.

8.43.3. Attributes

`id`

Provide an alphanumeric `id` value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.43.4. Child elements

`<trustType>`

A predefined code representing the type of the trust.

See also: [TrustType \(9.63\)](#)

`<trustTypeOther>`

Provide a description of the trust type, if the type is not one of the predefined types.

See also: [Description \(9.26\)](#)

`<trustName>`

The trust name.

See also: [Name \(9.42\)](#)

`<trustParticipant>`

Provide the details of each trust participant.

Use a separate `<trustParticipant>` element for each participant.

See also: [TrustParticipant \(8.44\)](#)

`<isTenOrLessBeneficiaries>`

Indicate if there are 10 or less beneficiaries.

See also: [YesNo \(9.65\)](#)

`<trustBeneficiary>`

If there are 10 or less beneficiaries which have been named in the trust deed, provide full details of each trust beneficiary.

Use a separate `<trustBeneficiary>` element for each named beneficiary.

See also: [Entity \(8.20\)](#)

`<beneficiaryTypeOrClass>`

If there are more than 10 beneficiaries or just a type or class of beneficiary listed in the trust deed, use a predefined code to indicate the type or class of the beneficiary.

Use a separate `<beneficiaryTypeOrClass>` element for each distinct type or class of beneficiary.

See also: [BeneficiaryTypeOrClass \(9.15\)](#)

<beneficiaryTypeOrClassOther>

Provide a description of the beneficiary type or class, if the beneficiary class or type is not one of the predefined types.

See also: [Description \(9.26\)](#)

8.44. TrustParticipant

complex type

TrustParticipant	Attribute/child-element	Occurrence	Assert	Type	Section
attributes —	id	(1)		xs:ID	C.3
sequence —	<roleCode>	(1..5)	N	FiduciaryRoleType	9.31
	<sameAs>	(1)	N	PartyReference	8.32
	<other>	(1)	N	Entity	8.20

8.44.1. Used within

[TrustDetails \(8.43\)](#)

8.44.2. Description

This complex type is used to provide details of a trust participant and to indicate the role(s) they have with the trust.

Notes:

1. There are two (2) choices in relation to a trust participant:
 - a. Use <sameAs> to associate the trust participant with another party (e.g. a customer or other person)
 - b. Use <other> to provide full details of the trust participant.

8.44.3. Attributes

id

Provide an alphanumeric id value to uniquely indicate the element within the XML document.

See also: [xs:ID \(C.3\)](#)

8.44.4. Child elements

<roleCode>

List the role(s) of the trust participant from the predefined trust fiduciary role types.

Use a separate <roleCode> element for each role.

See also: [FiduciaryRoleType \(9.31\)](#)

<sameAs>

Indicate if this party is the same as the other party in the report by using the <sameAs> element. For example:

:

```

<customer id="cust-111">
  :
</customer>
  :
<trustParticipant id="settlor-333">
  <sameAs refId="cust-111"/>
  :
</trustParticipant>
  :

```

See also: [PartyReference](#) (8.32)

<other>

Details of the trust participant are expected to be provided if not one of the other parties listed in the report.

See also: [Entity](#) (8.20)

8.45. VirtualAsset

complex type

VirtualAsset	Attribute/child-element	Occurrence	Assert	Type	Section
extends				AudAmount	8.11
sequence	<code>	(0..1)	N	code	8.46
	<description>	(0..1)	N	Description	9.26
	<backingAsset>	(0..1)	N	Description	9.26
	<blockchainTransactionId>	(0..1)	N	blockchainTransactionId	8.47
	<numberOfUnits>	(0..1)	N	DecimalNumber	9.25
	<exchangeRate>	(0..1)	N	DecimalNumber	9.25

8.45.1. Used within

[SMRVirtualAsset](#) (8.42)

8.45.2. Description

This complex type is used to describe details about a virtual asset in terms of the virtual asset code/ticker, description, backing asset (if any), blockchain transaction ID, number of units and exchange rate.

An example of usage is:

```

<virtualAsset>
  <currencyCode>AUD</currencyCode>
  <amount>12000.00</amount>
  <code>BTC</code>
  <description>Bitcoin</description>
  <numberOfUnits>5</numberOfUnits>
  <backingAsset>Some Backing Asset</backingAsset>
  <blockchainTransactionId>234893a8b8098c990965def483793048356944939</blockchainTransactionId>
</virtualAsset>

```

8.45.3. Child elements

<code>

The code or ticker associated with the virtual asset, e.g. BTC for Bitcoin, ETH for Ethereum.

See also: [VirtualAsset<code>](#) (8.46)

<description>

The description or name associated with the virtual asset, e.g. Bitcoin, Ethereum.

See also: [Description](#) (9.26)

<backingAsset>

The description of the commodity, product, object or thing the virtual asset is backed by or pegged to, e.g. gold, exchange-traded funds, US dollars.

See also: [Description](#) (9.26)

<blockchainTransactionId>

The transaction hash (i.e. identifier) of the blockchain transaction, if applicable for this virtual asset transfer.

See also: [VirtualAsset<blockchainTransactionId>](#) (8.47)

<numberOfUnits>

The number of units or value of the virtual asset. If more than 10 decimal places, truncate to 10 decimal places.

See also: [DecimalNumber](#) (9.25)

<exchangeRate>

The exchange rate, which was used in the conversion of virtual asset units to AUD.

See also: [DecimalNumber](#) (9.25)

8.46. VirtualAsset<code>

nested simple element

8.46.1. Used within

[VirtualAsset](#) (8.45)

8.46.2. Description

The code or ticker associated with the virtual asset, e.g. BTC for Bitcoin, ETH for Ethereum.

8.46.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

20

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

[a-zA-Z0-9]+[\\@\$a-zA-Z0-9]*

See also: [xs:pattern](#) (W3C XSD specification)

8.47. VirtualAsset<blockchainTransactionId> nested simple element

8.47.1. Used within

[VirtualAsset](#) (8.45)

8.47.2. Description

The transaction hash (i.e. identifier) of the blockchain transaction, if applicable for this virtual asset transfer.

8.47.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

1024

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

[0-9a-zA-Z]+

See also: [xs:pattern](#) (W3C XSD specification)

Chapter 9. Simple types

This section describes all the globally defined simple types within the schema. Simple types define structures that can only have text content. These types do not have any child elements or attributes.

9.1. AAN

simple type

9.1.1. Used within

[<smrList>](#) (6.1)

9.1.2. Description

AUSTRAC Account Number (AAN) of the reporting entity.

This is a 9-digit number issued by AUSTRAC to businesses when they enrol as a reporting entity.

9.1.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{9}

See also: [xs:pattern](#) (W3C XSD specification)

9.2. ABN

simple type

9.2.1. Used within

[BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24)

9.2.2. Description

Australian Business Number (ABN) of the organisation.

This is an 11-digit number issued to businesses by the Australian Business Register (ABR), which is operated and managed by the Australian Taxation Office (ATO).

9.2.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{11}

See also: [xs:pattern](#) (W3C XSD specification)

9.3. ACN

simple type

9.3.1. Used within

[BaseOrganisationDetails](#) (8.13)

9.3.2. Description

Australian Company Number (ACN) of the organisation.

This is a 9-digit number issued to companies registered in Australia by the Australian Securities and Investments Commission (ASIC).

9.3.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{9}

See also: [xs:pattern](#) (W3C XSD specification)

9.4. ARBN

simple type

9.4.1. Used within

[BaseOrganisationDetails](#) (8.13)

9.4.2. Description

An Australian Registered Body Number (ARBN) of the organisation.

This is a 9-digit number issued by Australian Securities and Investments Commission (ASIC).

9.4.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{9}

See also: [xs:pattern](#) (W3C XSD specification)

9.5. AccountTokenType

simple type

9.5.1. Used within

[AccountTokenDetails](#) (8.5)

9.5.2. Description

The type of digital wallet token.

9.5.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

ACQUIRER	Acquirer token
ISSUER	Issuer token
MERCHANT	Merchant token
NETWORKSCHEME	Network or scheme token
PAYMENT	Payment token

See also: [xs:enumeration](#) (W3C XSD specification)

9.6. AccountType

simple type

9.6.1. Used within

[Account](#) (8.1)

9.6.2. Description

The type of account or wallet.

9.6.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

BETTING	Betting account
BULLION	Bullion account
CARD	Card account
CHEQUE	Cheque or savings account
CUSTODY	Custodial account
DIGTLWALLET	Digital wallet
DIGWALL	Virtual asset wallet
FCUR	Foreign currency account

HIRE	Lease/hire-purchase account
INS	Insurance policy
INVEST	Investment account
LOAN	Loan or mortgage account
PENSION	Pension/annuity account
REMIT	Remittance account
RETIRE	Retirement savings account
SUPER	Superannuation or approved deposit fund (ADF) account
TRADE	Trading account
TRUST	Trust account

See also: [xs:enumeration](#) (W3C XSD specification)

9.7. AcctBSB

simple type

9.7.1. Used within

[Account](#) (8.1)

9.7.2. Description

Bank State Branch (BSB) is a 6-digit number to identify the Australian financial institution of where the account is held and at which branch.

The first two digits are used to identify the bank. The third digit is used to identify where the bank is located. The last three digits are used to identify the branch of the bank.

9.7.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{6}

See also: [xs:pattern](#) (W3C XSD specification)

9.8. AcctNumber

simple type

9.8.1. Used within

[Account](#) (8.1)

9.8.2. Description

The number or identifier associated with an account, card, insurance policy or wallet.

9.8.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

50

See also: [xs:maxLength](#) (W3C XSD specification)

9.9. AcctTitle

simple type

9.9.1. Used within

[Account](#) (8.1)

9.9.2. Description

The title or name of an account, card, insurance policy or wallet associated with an individual, organisation or group of people (e.g. a joint account).

9.9.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

9.10. Addr

simple type

9.10.1. Used within

[AddressOrLocation](#) (8.9), [PostalAddress](#) (8.33), [OtherAddress](#) (8.31), [Address](#) (8.7), [AddressAllOptional](#) (8.8)

9.10.2. Description

Provide the unit/number and street portion of an address.

Do not provide suburb, town, city, postcode, state or country names in this field.

Notes:

1. If the address element is requesting a physical location for a business or residence address then a full street address must be provided. Post boxes or similar addresses are not acceptable.

2. If the address element is requesting a postal or alternate address then either full street addresses or post box (or similar) addresses are acceptable.

Examples of a full street address are:

- 93 Victoria Street
- 3/27 Philips Road
- First floor flat, 25 Fitzjohns Avenue
- Suite 45, Building A, 78 Hawkesbury Road
- Level 27, 45-49 Wilson Street
- Suite A, Hampton Court, Albert Lane
- Collie Downs Farm, Wirra via

Examples of a post box (or similar) address are:

- PO Box 1234
- GPO Box 5678
- Locked Bag 8899
- Private Bag 7788
- RMB 123

9.10.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

9.11. AddressType

simple type

9.11.1. Used within

[OtherAddress](#) (8.31)

9.11.2. Description

Predefined description for type of address.

Main address -

- Business address for an organisation
- Residential address for an individual

Postal address - Postal address for an organisation or individual

9.11.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

- M** Main address
- P** Postal address

See also: [xs:enumeration](#) (W3C XSD specification)

9.12. Amount

simple type

9.12.1. Used within

[<txnDetail>](#) (7.12), [CurrencyAmount](#) (8.17), [AudAmount](#) (8.11)

9.12.2. Description

A currency amount.

An amount can be expressed in either of the two (2) patterns below:

1. European decimal comma format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point and a maximum of 2 digits to the right of the decimal point. No thousands separators. Digits to the right of the decimal point are optional but if present they must be preceded by a dot or comma as the decimal point.

Examples:

78
908.99
786236558
8744386,49

2. Decimal point format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point. Commas as thousands separators are required. When used they must have between 1 and 3 digits to the left and exactly 3 digits to the right of each separator. A maximum of 2 digits to the right of the decimal point are allowed. If present the digits to the right of the decimal point must be preceded by a dot as the decimal point.

Examples:

55
645.81
1,765
983,454.00
236,653,892.30

Notes:

1. Only a numeric value is expected. Do not use currency symbols, plus and minus signs, or embedded whitespace.

9.12.3. Restrictions

Base type:

[xs:token](#)

Patterns:

- `[0-9]{1,15}([.][0-9]{0,2})?`
- `[0-9]{1,3}([.][0-9]{3}){0,4}(\.[0-9]{0,2})?`

See also: [xs:pattern](#) (W3C XSD specification)

9.13. AustracRefNumber

simple type

9.13.1. Used within

[<prevReported>](#) (7.9)

9.13.2. Description

AUSTRAC reference number assigned to this report.

9.13.3. Restrictions

Base type:

[ReferenceNumber](#)

Maximum length:

15

See also: [xs:maxLength](#) (W3C XSD specification)

9.14. BIC

simple type

9.14.1. Used within

[BaseOrganisationDetails](#) (8.13)

9.14.2. Description

Bank Identification Code (BIC) is a unique code used to identify a specific bank or financial institution during international transactions.

A BIC is 8 to 11-character, alphanumeric code based on ISO 9362. BICs are an international identifier issued by the Society for Worldwide Interbank Financial Telecommunication (Swift) to its members. BICs are used to facilitate international funds transfers and the exchange of other messages between Swift members

9.14.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[A-Z]{4}-?[A-Z]{2}-?[A-Z0-9]{2}(-?[0-9]{3})?

See also: [xs:pattern](#) (W3C XSD specification)

9.15. BeneficiaryTypeOrClass

simple type

9.15.1. Used within

[TrustDetails](#) (8.43)

9.15.2. Description

Predefined descriptions for a type or class of beneficiary of a trust.

Some values are listed below:

Code	Description
DESCENDANT	Child, grandchild or great-grandchild of the primary beneficiary
INVESTOR	Investor
PRIMARY	Primary beneficiary
SECONDARY	Secondary beneficiary
TERTIARY	Tertiary beneficiary
RELATIVE	Other relative of the primary beneficiary
SPOUSE	Spouse or de-facto of the primary beneficiary
RELATED_ENTITY	Related entity (trust, company or other non-individual entity, which is entitled - under the terms of the trust deed - to benefit from the trust OR an entity in which a primary beneficiary is the shareholder, beneficiary or has decision-making authority)

9.15.3. Restrictions

Base type:

[ReferenceData](#)

9.16. BirthDate

simple type

9.16.1. Used within

[IndividualDetails](#) (8.24)

9.16.2. Description

Date of birth of an individual.

Specify the date as per [DateNoTimeZone](#) noting the extra restrictions (shown below) limiting the date range.

9.16.3. Restrictions

Base type:

[DateNoTimeZone](#)

Minimum value (inclusive):

1870-01-01

See also: [xs:minInclusive](#) (W3C XSD specification)

9.17. BullionType

simple type

9.17.1. Used within

[Bullion](#) (8.15)

9.17.2. Description

Type of bullion.

Some values are listed below:

Type code	Description
GOLD	Gold
SILVER	Silver
PLATINUM	Platinum
PALLADIUM	Palladium

9.17.3. Restrictions

Base type:

[ReferenceData](#)

9.18. BusinessStructure

simple type

9.18.1. Used within

[BaseOrganisationDetails](#) (8.13)

9.18.2. Description

A predefined code representing the type of business structure for an organisation.

9.18.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

A	Association	An association, such as an incorporated association, provides a means for groups, such as community groups and clubs, to set up an independent legal identity.
C	Company	A company or corporation is a legal entity (i.e. it can enter into agreements in its own name). A company is usually made up of shareholders and officers (at least one or two directors and a secretary). Companies are usually registered with government bodies such as ASIC or its foreign equivalent.
COOP	Co-operative	Co-operative is a business entity owned and operated by its members for their mutual benefit, often with a "one member, one vote" structure rather than control based on share volume.
G	Government Body	A government body is an entity or emanation established under legislation of a State, Territory or the Commonwealth of Australia, or its foreign equivalent.
P	Partnership	A partnership is a relationship or association between two (2) or more persons with a view to profit. The persons may be individuals or companies. The rights of the partnership are governed by a partnership agreement.
T	Trust	A trust is a relationship or association between two (2) or more persons whereby one party holds assets in trust for the other. The holder of the assets is called the trustee. The trustee trades goods and services on behalf of the trust. The other party, for whom the assets are held in trust, is called the beneficiary.

See also: [xs:enumeration](#) (W3C XSD specification)

9.19. CardType

simple type

9.19.1. Used within

[Account](#) (8.1)

9.19.2. Description

Card type.

9.19.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

CARDUNKNOWN	Unknown card type
CREDIT	Credit card
DEBIT	Debit card
VALCARD	Stored value card

See also: [xs:enumeration](#) (W3C XSD specification)

9.20. CountryCode

simple type

9.20.1. Used within

[ForeignCountryCode](#) (9.32), [AddressOrLocation](#) (8.9), [PostalAddress](#) (8.33), [OtherAddress](#) (8.31), [Address](#) (8.7), [AddressAllOptional](#) (8.8), [Identification](#) (8.23), [BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24)

9.20.2. Description

A country expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

Below is a sample of countries known by a name other than their ISO official short name and their Alpha 2 code:

Common (other name)	ISO 3166-1 alpha-2
Myanmar (Burma)	MM
Timor-Leste (East Timor)	TL
United Kingdom (Great Britain)	GB
Cambodia (Kampuchea)	KH
Holy See (Vatican City)	VA
Samoa (Western Samoa)	WS

ISO 3166 is the standards document titled “*codes for the representation of names of countries and their subdivisions*” which is published and maintained by the International Organisation for Standardisation (ISO) (www.iso.org).

9.20.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[A-Z]{2}

See also: [xs:pattern](#) (W3C XSD specification)

9.21. CrimeOrThreatType

simple type

9.21.1. Used within

[CrimeOrThreat](#) (8.16)

9.21.2. Description

Predicate crime or crime threat relevant to the suspicious matter.

This is the initial crime or offence, or criminal threat, that lead to the formation of a suspicion of a financial crime, such as money laundering or terrorist financing.

9.21.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

CHILDSEXEXP	Child sexual exploitation
CORRBRIB	Corruption and bribery
ENVCRIME	Environmental crime
FIREARMSTRAF	Firearms trafficking
GOVFUNDFRAUD	Government-funded program fraud
HUMANTRAF	Human trafficking
IDCRIME	Identity crime
DRUGS	Illicit drugs
TOBACCO	Illicit tobacco
IPCRIME	Intellectual property crime
JURRISK	Jurisdiction risk
LARGECASHACT	Large cash activity
MONEYMULE	Money mule
PAYMENTFRAUD	Payment fraud
PURECYBERCRIME	Pure cybercrime
SANCAVOID	Sanctions avoidance
SCAM	Scams
SUPERFUND	Superannuation fraud
TAXREVCRIIME	Tax and revenue crime
UNEXPWEALTH	Unexplained wealth

See also: [xs:enumeration](#) (W3C XSD specification)

9.22. CurrencyCode

simple type

9.22.1. Used within

[SMRAccount](#) (8.39), [CurrencyAmount](#) (8.17), [AudAmount](#) (8.11)

9.22.2. Description

Currency code expressed as a standard three-letter code as per ISO 4217.

Below is a sample of some well known currency codes:

Currency code	Currency name
AUD	Australian dollar
CAD	Canadian dollar
EUR	European Union euro
GBP	Pound sterling
HKD	Hong Kong dollar
IDR	Indonesian rupiah
JPY	Japanese yen
NZD	New Zealand dollar
SGD	Singapore dollar
THB	Thai baht
USD	United States dollar

ISO 4217 is the standards document titled “*codes for the representation of currencies and funds*” which is published and maintained by the International Organisation for Standardisation (ISO) (www.iso.org).

9.22.3. Restrictions

Base type:

[xs:token](#)

Pattern:

`([A-Z]{3})|OTHER`

See also: [xs:pattern](#) (W3C XSD specification)

9.23. Date

simple type

9.23.1. Used within

[<prevReported>](#) (7.9), [<otherAusGov>](#) (7.10), [<txnDetail>](#) (7.12), [DatetimeRange](#) (8.18)

9.23.2. Description

This simple type sets the date range AUSTRAC will accept as reasonable for dates such as transaction dates.

9.23.3. Restrictions

Base type:

[DateNoTimeZone](#)

Minimum value (inclusive):

2000-01-01

See also: [xs:minInclusive](#) (W3C XSD specification)

9.24. DateNoTimeZone

simple type

9.24.1. Used within

[Account](#) (8.1), [Date](#) (9.23), [BirthDate](#) (9.16), [SMRDate](#) (9.53)

9.24.2. Description

A Gregorian date in strict YYYY-MM-DD format with no time zone or offset information. Leading zeroes are required in both the month and day components, e.g. March is 03, not 3.

Examples of **valid** dates are:

- 2008-12-12
- 1964-01-31
- 2025-02-28
- 2000-02-29

Examples of **invalid** dates are:

- 2008-5-26 (month should be 05)
- 2007-08-32 (day is beyond upper limit)
- 2007-10-06+02:00 (offset not permitted)
- 1900-02-29 (1900 was not a leap year)
- 2008-12 (not fully specified, missing day)
- 01-10-26 (year does not conform)
- 20080-07-16 (year does not conform)
- 2008-03-261 (day does not conform)

9.24.3. Restrictions

Base type:

[xs:date](#)

Pattern:

[0-9]{4}-[0-9]{2}-[0-9]{2}

See also: [xs:pattern](#) (W3C XSD specification)

9.25. DecimalNumber

simple type

9.25.1. Used within

[CurrencyAmount](#) (8.17), [VirtualAsset](#) (8.45)

9.25.2. Description

A decimal number with up-to 10 digital places.

An amount can be expressed in either of the two (2) patterns below:

1. European decimal comma format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point and a maximum of 10 digits to the right of the decimal point. No thousands separators. Digits to the right of the decimal point are optional but if present they must be preceded by a dot or comma as the decimal point.

Examples:

78
908.992638
786236558
8744386,4920983

2. Decimal point format – A minimum of 1 and a maximum of 15 digits to the left of the decimal point. Commas as thousands separators are required. When used they must have between 1 and 3 digits to the left and exactly 3 digits to the right of each separator. A maximum of 10 digits to the right of the decimal point are allowed. If present the digits to the right of the decimal point must be preceded by a dot as the decimal point.

Examples:

55
645.81897
1,765
983,454.00
236,653,892.30675765

Notes:

1. Only a numeric value is expected. Do not use currency symbols, plus and minus signs, or embedded whitespace.

9.25.3. Restrictions

Base type:

[xs:token](#)

Patterns:

- $[0-9]\{1,15\}([.][0-9]\{0,10\})?$
- $[0-9]\{1,3\}(,[0-9]\{3\})\{0,4\}(\.[0-9]\{0,10\})?$

See also: [xs:pattern](#) (W3C XSD specification)

9.26. Description

simple type

9.26.1. Used within

[CrimeOrThreat](#) (8.16), [<unidentifiedParty>](#) (7.7), [<association>](#) (7.8), [<txnDetail>](#) (7.12), [AddressOrLocation](#) (8.9), [Account](#) (8.1), [AccountTokenDetails](#) (8.5), [Identification](#) (8.23), [BaseOrganisationDetails](#)

(8.13), [TrustDetails](#) (8.43), [IndividualDetails](#) (8.24), [OnlineActivity](#) (8.27), [CurrencyAmount](#) (8.17), [VirtualAsset](#) (8.45), [Bullion](#) (8.15), [PreciousMetal](#) (8.34), [PreciousProduct](#) (8.35), [PreciousStone](#) (8.36)

9.26.2. Description

Generic description field. Free text with a maximum allowed length of 500 characters.

9.26.3. Restrictions

Base type:

[xs:token](#)

Minimum length:

1

See also: [xs:minLength](#) (W3C XSD specification)

Maximum length:

500

See also: [xs:maxLength](#) (W3C XSD specification)

9.27. DesignatedSvc

simple type

9.27.1. Used within

[<smDetails>](#) (7.4), [<otherDsProvider>](#) (7.16)

9.27.2. Description

The designated services.

Refer to section 6 of the AML/CTF Act for a list of all designated services.

The enumeration descriptions below provide references to the designated services relevant to this report type.

9.27.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

ACC_DEP	Account and deposit taking services	Subsection 6(2), items 1–5
ASSET_MGMT	Asset management	Subsection 6(5B), item 3
BET_ACC	Betting accounts	Subsection 6(4), items 11–13
GAM_BETT	Betting services	Subsection 6(4), items 1–4
BUS_STRUCT	Business structuring services	Subsection 6(5B), item 6
BULSER	Buy or sell bullion	Subsection 6(3), item 1
PRECIOUS	Buy or sell precious metals, precious stones or precious products	Subsection 6(3), item 2

BUS_SELL	Buying, selling, or transferring a company or legal entity	Subsection 6(5B), item 2
CHQACCSS	Chequebook access facilities	Subsection 6(2), items 14–16
CONVEY	Conveyancing services	Subsection 6(5B), item 1
GAM_CURR_EXCH	Currency exchange by gambling service providers	Subsection 6(4), item 14
CUR_EXCH	Currency exchange services	Subsection 6(2), item 50
CUST_OR_DEP	Custodial or depository services	Subsection 6(2), item 46
BILL_DL	Dealing in bills of exchange, promissory notes or letters of credit	Subsection 6(2), item 34
SEC_DEAL	Dealing in securities, derivatives or foreign exchange contracts	Subsection 6(2), item 33
CRDACCSS	Debit card access facilities	Subsection 6(2), items 18-20A
GAM_CHIP_EXCH	Exchange of gaming chips or tokens for money or virtual assets	Subsection 6(4), items 7-8
BUS_EQ_DEBT	Facilitating business equity and debt financing	Subsection 6(5B), item 4
CORP_LEGAL	Facilitating or performing roles in corporate/legal arrangements	Subsection 6(5B), item 7
FACT_REC	Factoring receivables	Subsection 6(2), item 8
FINLEASE	Finance leasing	Subsection 6(2), items 10-11
AFSL_ARR	Financial advisory services	Subsection 6(2), item 54A
VIR_OFFER	Financial services connected to virtual asset offer/sale	Subsection 6(2), item 50C
BILL_FOR	Forfeiting bills of exchange or promissory notes	Subsection 6(2), item 9
GAMCHSKL	Games of chance or skill (excluding gaming machines and lotteries)	Subsection 6(4), items 6 and 9
GAM_MACH	Gaming machines	Subsection 6(4), items 5 and 10
LOAN_GUA	Guaranteeing loans	Subsection 6(2), item 48
HIREPUR	Hire-purchase	Subsection 6(2), items 12-13
INTERMEDIARY	Intermediary services	Subsection 6(2), item 31
BILL_ISS	Issuing bills of exchange, promissory notes or letters of credit	Subsection 6(2), item 17
PAYORDRS	Issuing money or postal orders	Subsection 6(2), items 27-28
SEC_SELL	Issuing or selling securities or derivatives	Subsection 6(2), item 35
TRAVLCHQ	Issuing travellers cheques	Subsection 6(2), items 25-26
LIFE_INS	Life or sinking fund insurance services	Subsection 6(2), items 37-39
LOAN_MAK	Loan services	Subsection 6(2), items 6, 7 and 48–49
NOMINEE_SHARE	Nominee shareholder services	Subsection 6(5B), item 8
PAYROLL	Payroll services	Subsection 6(2), item 52
PENSIONS	Providing pensions or annuities	Subsection 6(2), items 40-41
ADDRESS	Providing registered or principal address services	Subsection 6(5B), item 9
RED_BEAR	Redeeming bearer bonds	Subsection 6(2), item 36
RS_NETWK	Remittance network services	Subsection 6(2), item 32A
BUS_RSA	Retirement savings account services	Subsection 6(2), items 44-45
SAFE_DEP	Safe deposit box facilities	Subsection 6(2), item 47
REA_NON_BROK	Sales or transfers of real estate - non-brokered	Subsection 6(5A), item 2

REA_BROK	Sales, purchases or transfers of real estate - brokered	Subsection 6(5A), item 1
SHELF_CO	Shelf company services	Subsection 6(5B), item 5
VALCARDS	Stored value card services	Subsection 6(2), items 21-24
SUPERANN	Superannuation funds or approved deposit funds	Subsection 6(2), items 42-43
FIN_EFT	Value transfer services	Subsection 6(2), items 29-30
DCE	Virtual asset exchange services (with money)	Subsection 6(2), item 50A
VIR_EXCH	Virtual asset exchange services (with other virtual assets)	Subsection 6(2), item 50B
VIR_SAFE	Virtual asset safekeeping services	Subsection 6(2), item 46A

See also: [xs:enumeration](#) (W3C XSD specification)

9.28. DeviceType

simple type

9.28.1. Used within

[OnlineActivity](#) (8.27)

9.28.2. Description

Type of network or device identifier, where there is a predefined type, as listed below.

9.28.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

IMEI	International mobile equipment identity	15-17 digit number usually displayed as "AA-BBBBBB-CCCCC-D".
IMSI	International mobile subscriber identity	15 digit number.
IP	Internet protocol address	32-bit numeric, expressed as 4 numbers separated by periods. Each number can be 0-255; or 128-bit value, expressed as eight groups of four hexadecimal digits , each group value between 0 and FFFF
MAC	Media access control address	6-byte (48-bits) in length displayed in MM:MM:MM:SS:SS:SS format.
SEID	Secure element identification number	

See also: [xs:enumeration](#) (W3C XSD specification)

9.29. DirectorId

simple type

9.29.1. Used within

[Director](#) (8.19)

9.29.2. Description

Director identification number (DIN or director ID).

The director ID is a 15-digit number. Australian director IDs administered by the Australian Business Registry Services (ABRS).

9.29.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[0-9]{15}

See also: [xs:pattern](#) (W3C XSD specification)

9.30. Email

simple type

9.30.1. Used within

[<suspicionFormedByPerson>](#) (7.1), [<unidentifiedParty>](#) (7.7), [<otherAusGov>](#) (7.10), [BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24)

9.30.2. Description

An email address. Email addresses should conform to the Internet Standard RFC 5322 which, generally, can be defined as `local-part@domain-name`.

9.30.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

320

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

[a-zA-Z0-9._%+-]+@[a-zA-Z0-9.-]+\.[a-zA-Z]{2,}

See also: [xs:pattern](#) (W3C XSD specification)

9.31. FiduciaryRoleType

simple type

9.31.1. Used within

[TrustParticipant](#) (8.44)

9.31.2. Description

The fiduciary role of the trust participant.

9.31.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

APPOINTOR	Appointor
GUARDIAN	Guardian
PROTECTOR	Protector
SETTLOR	Settlor
TRUSTEE	Trustee

See also: [xs:enumeration](#) (W3C XSD specification)

9.32. ForeignCountryCode

simple type

9.32.1. Used within

[ForeignBusinessLicence](#) (8.22)

9.32.2. Description

A country, other than Australia, expressed as a standard two-letter code as per ISO 3166-1 alpha-2.

ISO 3166 is the standards document titled “codes for the representation of names of countries and their subdivisions” which is published and maintained by the International Organisation for Standardisation (ISO) (www.iso.org).

9.32.3. Restrictions

Base type:

[CountryCode](#)

Pattern:

`([B-Z][A-Z])|A([A-T][V-Z])`

See also: [xs:pattern](#) (W3C XSD specification)

9.33. Gender

simple type

9.33.1. Used within

[IndividualDetails](#) (8.24)

9.33.2. Description

Type of gender.

9.33.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

M	Male
F	Female
X	Non-binary
T	Different term

See also: [xs:enumeration](#) (W3C XSD specification)

9.34. GenericType

simple type

9.34.1. Used within

[<suspicionFormedByPerson>](#) (7.1), [SignatoryClass](#) (9.55)

9.34.2. Description

Generic type field. Free text with a maximum allowed length of 50 characters.

9.34.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

50

See also: [xs:maxLength](#) (W3C XSD specification)

9.35. IdIssuer

simple type

9.35.1. Used within

Identification (8.23)

9.35.2. Description

The name of the government body or organisation that issued the identification document. The following table contains a list of some common or suggested identification document issuers by ID type:

ID type	ID issuer(s)	
	Issuer	Acronym/abbreviated name
Bank account	<i>Various banks, building societies, credit unions and financial institutions.</i>	
Benefits card/ID	Benefit/entitlement issuers:	
	Centrelink	Centrelink
	Department of Veteran's Affairs	DVA
	Medicare Australia	Medicare
	Seniors card issuers:	
	National Seniors Australia	National Seniors
	<i>State of issue</i>	<i>Australian state or territory</i>
Birth certificate	<i>State of issue</i>	<i>Australian state or territory</i>
Business registration/licence	Business Registration Service	BRS
	Australian Securities and Investments Commission	ASIC
Credit/debit card	<i>Various banks, building societies, credit unions, authorised deposit-taking institutions and finance companies</i>	
Customer account/ID	<i>Various businesses and government agencies, such as:</i>	
	1. <i>local councils for rates notices</i>	
	2. <i>retailers for store cards</i>	
	3. <i>utility providers for electricity, gas, telephone, water, etc.</i>	
Driver's licence	<i>State of issue</i>	<i>Australian state or territory</i>
	Australian Defence Force	ADF
Employee ID	<i>Various employers</i>	
Employer number	<i>Various government bodies and industry associations</i>	
Identity card/number	<i>Various foreign governments</i>	
Membership ID	<i>Various associations, businesses, clubs, health funds, etc.</i>	
Passport	<i>Country of issue</i>	<i>Australia or foreign country</i>

ID type	ID issuer(s)	
	Issuer	Acronym/abbreviated name
Photo ID	Proof of age card/photo card issuers:	
	<i>State of issue</i>	<i>Australian state or territory</i>
	Firearms licence issuers:	
	Australian Federal Police	AFP
	Northern Territory Police	NT Police
	NSW Police Force	NSW Police
	Queensland Police Service	QLD Police
	South Australia Police	SA Police
	Tasmania Police	TAS Police
	Victoria Police	VicPol
	Western Australia Police	WA Police
	Military ID issuer:	
	Australian Defence Force	ADF
Security ID	<i>State of issue</i>	<i>Australian state or territory</i>
Social security ID	Centrelink	Centrelink
Social media account/user name	<i>Various social media platforms, e.g. Facebook, Instagram, Kuaishou, LinkedIn, Reddit, Snapchat, Telegram, TikTok, WeChat, Weibo, WhatsApp, X (formerly known as Twitter), YouTube</i>	
Student ID	<i>Various education providers such as primary schools, secondary schools, universities, technical colleges (TAFEs) and private colleges (such as language colleges)</i>	
Tax number/ID	Australian Taxation Office	ATO
	<i>State of issue</i>	<i>Australian state or territory</i>
	<i>Various foreign governments</i>	
Telephone/fax number	<i>Various telecommunications companies</i>	

9.35.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

100

See also: [xs:maxLength](#) (W3C XSD specification)

9.36. IdNumber

simple type

9.36.1. Used within

[Identification](#) (8.23), [ForeignBusinessLicence](#) (8.22), [OnlineActivity](#) (8.27), [Bullion](#) (8.15), [PreciousMetal](#) (8.34), [PreciousProduct](#) (8.35), [PreciousStone](#) (8.36), [RealEstate](#) (8.38)

9.36.2. Description

The unique identifier/number associated with identification documents, networks, devices or systems, properties or serial numbers.

9.36.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

100

See also: [xs:maxLength](#) (W3C XSD specification)

9.37. IdType

simple type

9.37.1. Used within

[Identification](#) (8.23)

9.37.2. Description

A predefined code representing the type of identification.

9.37.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

BENE	Benefits card/ID
BUSR	Business registration/licence
C	Credit/debit card
D	Driver's licence
EMID	Employee ID
IDNT	Identity card/number
MEMB	Membership ID
P	Passport
SOSE	Social security ID
T	Telephone number
TXID	Tax number/ID (except Australian tax file numbers (TFN))
SOID	Social media account/user name
DGTLID	Digital ID
ARNU	Alien registration number
BCNO	Birth certificate
CUST	Customer account/ID
EMPL	Employer number
PHOT	Photo ID
SECU	Security ID
STUD	Student ID
A	Bank account
OVS	Online verification service

See also: [xs:enumeration](#) (W3C XSD specification)

9.38. InvolvedPartyType

simple type

9.38.1. Used within

[<involvedParty>](#) (7.5)

9.38.2. Description

Categorise an involved party in the suspicious matter as a suspicious party, a suspected victim or other party.

9.38.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

SUSPECT	Suspicious party
VICTIM	Suspected victim
OTHER	Other party

See also: [xs:enumeration](#) (W3C XSD specification)

9.39. LEI

simple type

9.39.1. Used within

[BaseOrganisationDetails](#) (8.13)

9.39.2. Description

The Legal Entity Identifier (LEI) of the organisation.

A LEI is a globally recognised identifier for businesses similar to an ABN. It is a 20-character, alphanumeric code based on ISO 17442. LEIs are issued by organisations accredited by the Global Legal Entity Identifier Foundation (GLEIF).

9.39.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

20

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

[A-Z0-9]+[A-Z0-9]*

See also: [xs:pattern](#) (W3C XSD specification)

9.40. LongDescription

simple type

9.40.1. Used within

[<otherAusGov>](#) (7.10)

9.40.2. Description

Generic description field. Free text with a maximum allowed length of 1024 characters.

9.40.3. Restrictions

Base type:

[xs:token](#)

Minimum length:

1

See also: [xs:minLength](#) (W3C XSD specification)

Maximum length:

1024

See also: [xs:maxLength](#) (W3C XSD specification)

9.41. MainAddressType

simple type

9.41.1. Used within

[PostalAddress](#) (8.33)

9.41.2. Description

Used to differentiate between different types of addresses.

9.41.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

M Business address for an organisation or Residential address for an individual

See also: [xs:enumeration](#) (W3C XSD specification)

9.42. Name

simple type

9.42.1. Used within

[<suspicionFormedByPerson>](#) (7.1), [<unidentifiedParty>](#) (7.7), [<otherAusGov>](#) (7.10), [<productsOrInstrumentsIssuer>](#) (7.14), [<otherDsProvider>](#) (7.16), [BaseOrganisationDetails](#) (8.13), [TrustDetails](#) (8.43), [IndividualDetails](#) (8.24), [Director](#) (8.19)

9.42.2. Description

The name of an individual or organisation.

9.42.3. Restrictions

Base type:

[xs:string](#)

Maximum length:

140

See also: [xs:maxLength](#) (W3C XSD specification)

9.43. OffenceType

simple type

9.43.1. Used within

[<smDetails>](#) (7.4)

9.43.2. Description

List of offence types or conditions based on subsection 41(1)(d)-(j) of the AML/CTF Act.

Notes:

1. Financing of terrorism activities need to be reported to AUSTRAC within 24 hours of forming the suspicion;
2. All other suspicious transactions and activities needs to be reported to AUSTRAC within three (3) business days of forming the suspicion;
3. If unable to reasonably categorise the most likely offence in relation to the suspicious matter being reported, use **OG** (Offence against a Commonwealth, State or Territory law) as the default.

9.43.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

TF	Financing of terrorism
ML	Money laundering
OG	Offence against a Commonwealth, State or Territory law
FI	Person/agent is not who they claim to be
PC	Proceeds of crime
TE	Tax evasion

See also: [xs:enumeration](#) (W3C XSD specification)

9.44. PhoneNum

simple type

9.44.1. Used within

[<suspicionFormedByPerson>](#) (7.1), [<unidentifiedParty>](#) (7.7), [<otherAusGov>](#) (7.10), [BaseOrganisationDetails](#) (8.13), [IndividualDetails](#) (8.24)

9.44.2. Description

Contact telephone number(s) (e.g. landline number or mobile number) of an individual or organisation including international access codes and area codes.

9.44.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

20

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

$(\backslash\{1,3\}[-]?)?(\backslash\{1,4\})\backslash\{1,4\}[-]?\{2,4\}[-]?\{2,4\}$

See also: [xs:pattern](#) (W3C XSD specification)

9.45. Postcode

simple type

9.45.1. Used within

[AddressOrLocation](#) (8.9), [PostalAddress](#) (8.33), [OtherAddress](#) (8.31), [Address](#) (8.7), [AddressAllOptional](#) (8.8)

9.45.2. Description

A postcode or zipcode.

9.45.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

15

See also: [xs:maxLength](#) (W3C XSD specification)

9.46. PreciousMetalType

simple type

9.46.1. Used within

[PreciousMetal](#) (8.34)

9.46.2. Description

Precious metal type.

Some values are listed below:

Type code	Description
ALLOY	An alloy, provide a description
GOLD	Gold
IRIDIUM	Iridium
OSMIUM	Osmium
PALLADIUM	Palladium
PLATINUM	Platinum
RHODIUM	Rhodium
RUTHENIUM	Ruthenium
SILVER	Silver
OTHER	Other, provide a description

9.46.3. Restrictions

Base type:

[ReferenceData](#)

9.47. PreciousProductType

simple type

9.47.1. Used within

[PreciousProduct](#) (8.35)

9.47.2. Description

Precious product type.

Some values are listed below:

Type code	Description
JEWELLERY	Jewellery
WARES	Goldsmith's or silversmith's wares
WATCH	Watch
OTHER	Other object of personal adornment

9.47.3. Restrictions

Base type:

[ReferenceData](#)

9.48. PreciousStoneType

simple type

9.48.1. Used within

[PreciousStone](#) (8.36)

9.48.2. Description

Precious stone type.

Some values are listed below:

Type code	Description
BERYL	Beryl (e.g. emerald, morganite)
CORUNDUM	Corundum (e.g. ruby, sapphire)
DIAMOND	Diamond
GARNET	Garnet
JADE	Jadeite/jade
OPAL	Opal
PEARL	Pearl
TOPAZ	Topaz

9.48.3. Restrictions

Base type:

[ReferenceData](#)

9.49. REReportRef

simple type

9.49.1. Used within

[<smDetails>](#) (7.4), [<prevReported>](#) (7.9)

9.49.2. Description

The reporting entity's unique reference number for this report.

9.49.3. Restrictions

Base type:

[ReferenceNumber](#)

9.50. ReferenceData

simple type

9.50.1. Used within

[TrustType](#) (9.63), [BeneficiaryTypeOrClass](#) (9.15), [BullionType](#) (9.17), [PreciousMetalType](#) (9.46), [PreciousProductType](#) (9.47), [PreciousStoneType](#) (9.48)

9.50.2. Description

Reference data code (i.e. one of the allowable values).

9.50.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

20

See also: [xs:maxLength](#) (W3C XSD specification)

Pattern:

[\[A-Z_\]*](#)

See also: [xs:pattern](#) (W3C XSD specification)

9.51. ReferenceNumber

simple type

9.51.1. Used within

[<otherAusGov>](#) (7.10), [TRN](#) (9.60), [REReportRef](#) (9.49), [AustracRefNumber](#) (9.13)

9.51.2. Description

A reference number.

9.51.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

60

See also: [xs:maxLength](#) (W3C XSD specification)

9.52. ReportCount

simple type

9.52.1. Used within

[<smrList>](#) (6.1)

9.52.2. Description

The number of suspicious matter reports in the file.

9.52.3. Restrictions

Base type:

[positiveInt](#)

Maximum value (inclusive):

50000

See also: [xs:maxInclusive](#) (W3C XSD specification)

9.53. SMRDate

simple type

9.53.1. Used within

[<smDetails>](#) (7.4)

9.53.2. Description

Specify the date as per [DateNoTimeZone](#) with some extra restrictions as to allowable date range.

9.53.3. Restrictions

Base type:

[DateNoTimeZone](#)

Minimum value (inclusive):

2000-01-01

See also: [xs:minInclusive](#) (W3C XSD specification)

9.54. SMRFileName

simple type

9.54.1. Used within

[<smrList>](#) (6.1)

9.54.2. Description

File name format of an XML document containing SMR reports (see [Section 3.3](#), “File naming convention”)

9.54.3. Restrictions

Base type:

[xs:token](#)

Pattern:

[sS][mM][rR]20[0-9][0-9](0[1-9]|1[0-2])(0[1-9]|1[0-9]|3[0-1])[0-9]{1,8}\.[xX][mM][lL]

See also: [xs:pattern](#) (W3C XSD specification)

9.55. SignatoryClass

simple type

9.55.1. Used within

[SMRAccount](#) (8.39)

9.55.2. Description

Signatory class, some examples are listed below.

Description
Appointor/guardian/controller of trust
Beneficiary of trust
Children
Director
Employee - \$10K limit
Employee - \$100K limit
Employee - \$1M limit
Employee - no limit
Insolvency practitioner
Parent

Description
Power of attorney
Spouse
Trustee

9.55.3. Restrictions

Base type:

[GenericType](#)

9.56. SignedAmount

simple type

9.56.1. Used within

[SMRAccount](#) (8.39)

9.56.2. Description

A currency amount. Check where this reusable type is used to determine if an Australian or foreign currency is expected.

An amount can be expressed in either of the two (2) patterns below:

1. European decimal comma format - A minimum of 1 and a maximum of 15 digits to the left of the decimal point and a maximum of 2 digits to the right of the decimal point. No thousands separators. Digits to the right of the decimal point are optional but if present they must be preceded by a dot or comma as the decimal point. Minus signs are permitted as the first character for negative amounts.

Examples:

```

78
-78
908.99
-908.99
786236558
-786236558
8744386,49
-8744386,49

```

2. Decimal point format - A minimum of 1 and a maximum of 15 digits to the left of the decimal point. Commas as thousands separators are required. When used they must have between 1 and 3 digits to the left and exactly 3 digits to the right of each separator. A maximum of 2 digits to the right of the decimal point are allowed. If present the digits to the right of the decimal point must be preceded by a dot as the decimal point. Minus signs are permitted as the first character for negative amounts.

Examples:

```

55
-55
645.81
-645.81
1,765

```

-1,765
983,454.00
-983,454.00
236,653,892.30
-236,653,892.30

Notes:

1. Only a positive or negative numeric value is expected. Do not use currency symbols or embedded whitespace.

9.56.3. Restrictions

Base type:

[xs:token](#)

Patterns:

- `-?[0-9]{1,15}([.][0-9]{0,2})?`
- `-?[0-9]{1,3}([0-9]{3}){0,4}([.][0-9]{0,2})?`

See also: [xs:pattern](#) (W3C XSD specification)

9.57. SpecialReportingActivityId

simple type

9.57.1. Used within

[<header>](#) (7.3)

9.57.2. Description

An optional identification code that has been pre-arranged with AUSTRAC to signify that this report is part of a special reporting activity.

For example, a pre-arranged back capture of historical reports or the resubmission of a set of reports.

If the report is not part of a pre-arranged special reporting activity, then please omit this element.

9.57.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

See also: [xs:maxLength](#) (W3C XSD specification)

9.58. State

simple type

9.58.1. Used within

[AddressOrLocation](#) (8.9), [PostalAddress](#) (8.33), [OtherAddress](#) (8.31), [Address](#) (8.7), [AddressAllOptional](#) (8.8)

9.58.2. Description

A standard acronym or full name designation of an Australian state or territory or foreign state, province, county, etc.

9.58.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

See also: [xs:maxLength](#) (W3C XSD specification)

9.59. Suburb

simple type

9.59.1. Used within

[AddressOrLocation](#) (8.9), [PostalAddress](#) (8.33), [OtherAddress](#) (8.31), [Address](#) (8.7), [AddressAllOptional](#) (8.8)

9.59.2. Description

The name of a suburb, town or city.

9.59.3. Restrictions

Base type:

[xs:token](#)

Maximum length:

35

See also: [xs:maxLength](#) (W3C XSD specification)

9.60. TRN

simple type

9.60.1. Used within

[<txnDetail>](#) (7.12)

9.60.2. Description

A transaction reference number assigned to the transaction by the reporting entity, if any.

9.60.3. Restrictions

Base type:

[ReferenceNumber](#)

9.61. Time

simple type

9.61.1. Used within

[<txnDetail>](#) (7.12), [DatetimeRange](#) (8.18)

9.61.2. Description

A time component in a strict hh:mm:ss format.

Examples of **valid** times are:

- 00:55:12
- 15:55:12
- 22:55:12

Examples of **invalid** times are:

- 24:55:12 (hour is beyond upper limit)
- 20-10-06 (invalid format)

9.61.3. Restrictions

Base type:

[xs:time](#)

Pattern:

`([0,1][0-9]|2[0-3]):[0-5][0-9]:[0-5][0-9]`

See also: [xs:pattern](#) (W3C XSD specification)

9.62. TransactionType

simple type

9.62.1. Used within

[<txnDetail>](#) (7.12)

9.62.2. Description

Codes for various transaction or activity types.

9.62.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

AC	Accept contribution/premium	(In)
AD	Account deposit	(In)
AN	Account opening	(In)
AO	Airfreight/aircargo out of Australia	(Out)
AQ	Acquire derivatives/futures	(Out)
BE	Place bet	(In)
BI	Buy in to a game	(In)
BP	Benefit payment/payout	(Out)
BUSADDRP	Payment for the provision of a business address	(In)
BUSADMP	Payment for business administration/liquidation assistance	(In)
BUSCOOFFP	Payment to act as a company officer or equivalent	(In)
BUSCREP	Payment for business creation assistance	(In)
BUSINTTXFRP	Payment for business controlling interest transfer assistance	(In)
BUSMAP	Payment for merger/acquisition assistance	(In)
BUSOWNTXFRP	Payment for business ownership transfer assistance	(In)
BUSRES	Payment for business restructure assistance	(In)
BUSWINDP	Payment for business winding up/closure assistance	(In)
CB	Cash a bank cheque	(Out)
CC	Chips/tokens cash out	(Out)
CD	Cash a bank draft	(Out)
CM	Cash a money/postal order	(Out)
CN	Cash a negotiable debt instrument	(Out)
CNSRVP	Payment for conveyancing services	(In)
CUSTBEHP	Make payments on behalf of a customer	(Out)
CW	Account withdrawal	(Out)
DA	Domestic value transfer into account	(In)
DB	Purchase of virtual asset	(Out)
DC	Domestic value transfer out of account	(Out)
DE	Exchange of virtual asset	(In/out)
DD	Dispose derivatives/futures	(In)
DS	Sale of virtual asset	(In)
EA	Exchange of Australian dollar (AUD) notes	(In/out)
EC	Cash a cheque	(Out)
EF	Exchange of foreign currency	(In/out)
EQTYDEBTP	Payment for equity or debt financing assistance	(In)
ESCRWD	Disburse funds in escrow	(Out)
ESCRWR	Receive funds in escrow	(In)
FINADV	Financial advice	(In)
FPAH	Hold financial/physical assets	(In)
FPAT	Transfer/release of financial/physical assets	(Out)
FUNDMNGP	Receive funds to be managed	(In)
HP	Hire purchase/finance lease payment	(In)

IC	Issue of bank cheque	(In)
ID	Issue of bank draft	(In)
IF	International value transfer into Australia	(Out)
IH	Issue of chips/tokens	(In)
IL	Issue of life insurance policy	(In)
IM	Issue of money/postal order	(In)
IN	Issue of negotiable debt instrument	(In)
IQ	Issue of cheque	(In)
IT	International value transfer out of Australia	(In)
IV	Issue of stored value card	(In)
LA	Loan application	(In)
LD	Loan drawdown	(Out)
LOANGUA	Guaranteeing a loan	(In/out)
LR	Loan repayment	(In)
METP	Purchase of precious metal	(Out)
METS	Sale of precious metal	(In)
MP	Electronic gaming machine payout	(Out)
MR	Marker redemption	(In)
OI	Other monetary value in	(In)
OO	Other monetary value out	(Out)
OP	Other casino prize	(Out)
PB	Purchase of bullion	(Out)
PC	Premium player commission/rebate	(Out)
PF	Purchase of foreign currency	(Out)
PRODP	Purchase of precious products	(Out)
PRODS	Sale of precious products	(In)
PRODISB	Disburse property to purchase an asset	(Out)
PROPMNGP	Manage property as a settlor of an express trust	(In)
PROXYP	Payment to act as a power of attorney, partner, trustee or equivalent	(In)
NOMSHRHLD	Payment to act as a nominee shareholder	(In)
PS	Acquire securities	(Out)
PT	Purchase of traveller's cheque	(Out)
PYRLLP	Prepare payroll	(In)
REDP	Deposit paid out for sale of real estate	(Out)
REDR	Deposit received for sale of real estate	(In)
REHF	Hold funds on behalf of a buyer of real estate	(In)
RESP	Settlement paid out for sale of real estate	(Out)
RESR	Settlement payment received for sale of real estate	(In)
RL	Rollover received from another fund	(In)
RV	Rollover to another fund	(Out)
SB	Sale of bullion	(In)
SF	Sale of foreign currency	(In)
SHLFCOS	Sale of a shelf company	(In)
SHLFCOT	Transfer of a shelf company	(In)
SS	Dispose securities	(In)
ST	Issue of traveller's cheque	(In)
STONEP	Purchase of precious stones	(Out)
STONES	Sale of precious stones	(In)

TE	Transfer of derivatives/futures (on behalf of others)	(In)
TF	Transfer of derivatives/futures (on own behalf)	(Out)
TN	Transfer of negotiable debt instrument (on behalf of others)	(In)
TS	Transfer of securities (on behalf of others)	(In)
TT	Transfer of securities (on own behalf)	(Out)
TU	Transfer of negotiable debt instrument (on own behalf)	(Out)
TV	Top up of stored value card	(In)
VAH	Hold virtual assets	(In)
WC	Win payout	(Out)
WV	Withdrawal from stored value card	(Out)
ZZ	Exchange of cash	(In/out)

See also: [xs:enumeration](#) (W3C XSD specification)

9.63. TrustType

simple type

9.63.1. Used within

[TrustDetails](#) (8.43)

9.63.2. Description

A predefined code representing the type of the trust.

Some values are listed below:

Trust code	Description
BARE	Bare trust
DISCRET	Discretionary trust
CHARITY	Charitable trust
FIXED	Fixed trust
HYBRID	Hybrid trust
PROTECT	Protective trust
DISABILITY	Special disability trust
SUPERANN	Superannuation trust
TESTAMENT	Testamentary trust
UNIT	Unit trust

9.63.3. Restrictions

Base type:

[ReferenceData](#)

9.64. Yes10No

simple type

9.64.1. Used within

[SMRAccount](#) (8.39)

9.64.2. Description

Yes/No threshold indicator for the number of other account signatories.

These are the allowable responses to the question of 'Are there any other signatories to this account?'.

9.64.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

MORE_THAN_10	Yes, more than 10
10_OR_LESS	Yes, 10 or less
N	No

See also: [xs:enumeration](#) (W3C XSD specification)

9.65. YesNo

simple type

9.65.1. Used within

[<suspicionFormedByPerson>](#) (7.1), [<smr>](#) (7.2), [<header>](#) (7.3), [<involvedParty>](#) (7.5), [<identifiedParty>](#) (7.6), [<unidentifiedParty>](#) (7.7), [<association>](#) (7.8), [<additionalDetails>](#) (7.11), [<txnDetail>](#) (7.12), [Lpp-Details](#) (8.25), [Account](#) (8.1), [BaseOrganisationDetails](#) (8.13), [OrganisationDetails](#) (8.30), [EntityOrganisationDetails](#) (8.21), [TrustDetails](#) (8.43), [IndividualDetails](#) (8.24)

9.65.2. Description

Yes/No indicator.

9.65.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

Y	Yes
N	No

See also: [xs:enumeration](#) (W3C XSD specification)

9.66. YesNoNA

simple type

9.66.1. Used within

[<txnDetail>](#) (7.12)

9.66.2. Description

Yes/No/Not applicable indicator.

9.66.3. Restrictions

Base type:

[xs:token](#)

Allowable values:

Y	Yes
N	No
NA	Not applicable

See also: [xs:enumeration](#) (W3C XSD specification)

9.67. positiveInt

simple type

9.67.1. Used within

[ReportCount](#) (9.52)

9.67.2. Description

Any positive integer greater than zero and composed of decimal numerals.

9.67.3. Restrictions

Base type:

[xs:int](#)

Minimum value (inclusive):

1

See also: [xs:minInclusive](#) (W3C XSD specification)

Part III. Appendices

Appendix A. Glossary of terms and abbreviations

ABN	Australian Business Number – this registration number is issued by the ATO.
ACN	Australian Company Number – this registration number is issued by the ASIC.
ADF	approved deposit fund
AFSL	Australian financial service licence – this type of licence is issued by the Australian Securities and Investments Commission (ASIC).
AML/CTF Act	<i>Anti-money Laundering and Counter-Terrorism Financing Act 2006</i>
AML/CTF Rules	<i>Anti-Money Laundering and Counter-Terrorism Financing Rules 2025</i>
ASCII	American Standard Code for Information Interchange. A 7-bit character encoding defining 128 control codes and characters.
ASIC	Australian Securities and Investments Commission.
ATO	Australian Taxation Office
AUD	Australian dollars – AUD is the three-letter ISO 4217 currency code for Australia dollars.
AUSTRAC	Australian Transaction Reports and Analysis Centre
AUSTRAC Online	AUSTRAC's internet based system for reporting entities. Apart from the many features of AUSTRAC Online, this system provides a means by which a reporting entity can electronically submit reports to AUSTRAC as part of their reporting obligations.
BIC	<p>The Business Identifier Code, also known as the SWIFT code – an international standard defined by the ISO 9362. It is primarily used for routing business transactions and identifying business parties in financial communications. The BIC is essential for ensuring that international payments are processed accurately and efficiently.</p> <p>A BIC can be either 8 characters (BIC 8) or 11 characters (BIC 11). The structure is as follows:</p> <p>Institution Code (4 characters): The first four characters represent the institution's name and are alphabetic (e.g., "AGIG" for a specific bank).</p> <p>Country Code (2 characters): The next two characters are alphabetic and represent the country where the institution is located, following the ISO 3166-1 standard (e.g., "US" for the United States).</p> <p>Location Code (2 characters): The following two characters can be either alphabetic or numeric and provide geographical distinction within the country (e.g., "33" for a specific city or region).</p>

	Branch Code (3 characters, optional): The last three characters are optional and identify a specific branch of the institution (e.g., "XYZ" for a particular branch).
BSB	Bank State Branch number – a number which identifies where an account is held and with which Australian financial institution.
Code page	A character set encoding. Usually a subset of a family of character set encodings that share the same value space. For example, windows-1252 (Western European) and windows-1256 (Arabic) are two of many Windows code pages (character sets) that each define 256 code points in the value space #x00..#xFF.
Control code	A code point in a character set that represents an instruction rather than a written symbol. Control codes are also known as “control characters”, and “non-printing characters”. (e.g. tab, new-line, carriage return characters, etc.).
EBCDIC	Extended Binary Coded Decimal Interchange Code. A generic term for a variety of code page specific encodings that specify 256 control codes and characters using 8-bit values.
Element (XML)	An <i>element</i> is a portion of an XML document which either begins and ends with a matching pair of start and end tags, or consists only of an empty-element tag. See Section B.1.1, “Key terminology” for more information.
Financial institution	A financial institution is defined in section 5 of the AML/CTF Act, and means an authorised deposit-taking institution (ADI), or a bank, or a building society, or a credit union or a person specified in the AML/CTF Rules.
HTTP	Hypertext Transfer Protocol – an internet protocol for transferring data between computer systems.
IP	Internet protocol
ISO	International Organisation for Standardisation (www.iso.org)
ISO 3166	Standard “ <i>codes for the representation of names of countries and their subdivisions</i> ” published and maintained by ISO
ISO 3166-1 alpha-2	Standard “ <i>a two-letter code that represents a country name, recommended as the general purpose code</i> ” published and maintained by ISO
ISO 4217	Standard “ <i>codes for the representation of currencies and funds</i> ” published and maintained by ISO
LEI	“ <i>Legal Entity Identifier</i> ” - a 20-character alphanumeric code which conforms to ISO 17422 and is overseen by the Global Legal Entity Identifier Foundation (GLEIF).
Partner agency	AUSTRAC works closely with a range of Australian government partners that have functions, or are responsible for, or deals with law enforcement, investigation of corruption, intelligence, national security, protection of public revenue, regulation, social justice, etc. For a list of AUSTRAC's government partners, refer to the AUSTRAC website.

Person	A reference to a person in this document means an individual, a company, a trust, a partnership, a corporation sole or a body politic.
Physical currency	defined under section 5 of the AML/CTF Act, the coin and printed money (i.e. legal tender or cash currency) of a currency.
Reporting entity	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).
RFC 1867	Request For Comments, No. 1867 – form-based file upload in hypertext markup language (HTML). A specification for an internet based protocol used for transferring files between computer systems. Refer to www.faqs.org/rfcs/rfc1867.html for details.
RSA	retirement savings account
Suspicious matter report (SMR)	A report made under section 41 of the AML/CTF Act, where the reporting entity formed a suspicion of a matter that may be related to an offence, such as money laundering, the financing of terrorism, proceeds of crime, tax evasion, a person is not who they claim to be, or any other offence under an Australian Commonwealth, State or Territory law.
SWIFT	Society for Worldwide Interbank Financial Telecommunication – an organisation which facilitates electronic funds transfer between financial and other institutions. Refer to www.swift.com for further details.
Tag (XML)	A <i>tag</i> is part of an XML document that begins with “<” and ends with “>” and is used to markup/identify (give meaning to) content. See Section B.1.1, “Key terminology” for more information.
Threshold transaction report (TTR)	A report made under section 43 of the AML/CTF Act of a transaction involving the transfer of physical currency valued at A\$10,000 or more (or its foreign equivalent).
URL	Uniform Resource Locator – a unique address associated with a resource such as a file, server, etc. located on the internet.
UTF-8	8-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium (www.unicode.org) including a FAQs page dedicated to UTF-8, UTF-16, UTF-32 & BOM questions and answers.
UTF-16	16-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium (www.unicode.org) including a FAQs page dedicated to UTF-8, UTF-16, UTF-32 & BOM questions and answers.
UTF-32	32-bit Unicode Transformation Format. It defines an encoding to represent characters in the Unicode Standard. Unicode transformation formats are published and maintained by The Unicode Consortium (www.unicode.org) including a FAQs page dedicated to UTF-8, UTF-16, UTF-32 & BOM questions and answers.

Virtual asset	<p>Defined under section 5B of the AML/CTF Act, a digital representation of value that functions as a medium of exchange, a store of economic value, unit of account, an investment and is not issued by or under the authority of a government body, and may be transferred, stored or traded electronically.</p> <p>Virtual asset is also commonly referred to as cryptocurrency, crypto asset, digital currency or virtual currency.</p>
W3C	<p>World Wide Web Consortium - an international consortium of organisations for the development of platform independent web standards and specifications for the internet (www.w3.org).</p>
XML	<p>Extensible markup language – describes a set of rules for encoding documents. The XML specification is published and maintained by W3C.</p>
XML schema	<p>XML schema defines the structure of an XML document in terms of constraints. The XML schema specification is published and maintained by W3C.</p>
XSD	<p>XML schema definition – XML schema defines the structure of an XML document in terms of constraints. The XML schema specification is published and maintained by W3C.</p>

Appendix B. XML Overview

XML (extensible markup language) defines a set of rules for encoding (marking-up) documents in a textual data format.

B.1. Document data/content

B.1.1. Key terminology

This section provides a brief description of commonly used terminology and constructs. For comprehensive information please refer to the [XML specification](#) which is published and maintained by the World Wide Web Consortium (W3C) (www.w3.org).

Markup and Content

XML documents contain both *markup* and *content*. Markup can be identified as:

- beginning and ending with “<” and “>” characters; or
- beginning and ending with “&” and “;” characters.

Other text in the document which is not markup is content.

Tag

A *tag* is markup that begins with “<” and ends with “>”. There are three kinds of tag:

- *start-tags*, e.g. <address>,
- *end-tags*, e.g. </address>, and
- *empty-element tags*, e.g. <address/>.

Element

An *element* is a portion of the XML document which either begins and ends with a matching pair of start and end tags, or consists only of an empty-element tag.

Any content nested within the start and end tags is the element’s content, and it may contain markup. Any elements nested within the start and end tags are known as child elements.

In the example below the elements *title*, *bsb* and *number* are child elements of the *account* element. The text between the tags, like “John Citizen”, is content.

```
<account>
  <title>John Citizen</title>
  <bsb>111222</bsb>
  <number>777888999</number>
</account>
```

Attribute

An *attribute* is markup that consists of a name-value pair and appears within a start tag or an empty-element tag.

In the example below there is one attribute named “id” with a value of “AB-1234”.

```
<transaction id="ABC-1234">
```

Escaping

There are five predefined *entities* to use to *escape* the characters used to identify markup. Use:

<

to write a less-than (<) character,

>

to write a greater-than (>) character,

&

to write an ampersand (&) character,

'

to write a single-quote/apostrophe (') character – this is only necessary when required to write single-quotes/apostrophes within an attribute value that has been quoted with single-quotes,

"

to write a double-quote (") character – this is only necessary when required to write double-quotes within an attribute value that has been quoted with double-quotes.

The example below shows how to write an ampersand in a name:

```
<fullName>Jim & Sons Pty Ltd</fullName>
```

CDATA section

Character data section – an XML language construct to instruct XML parsers to ignore any character data within the section thus preserving the contents of the section in its entirety (including whitespace). A CDATA section starts with `<![CDATA[` and ends with `]]>`. The example below shows how to use a CDATA section:

```
<comment><![CDATA[Preserving contents & spacing is sometimes necessary]]></comment>
```

XML declaration

XML documents may declare some information about themselves at the beginning of the document. It is common to declare XML version and the character set encoding, e.g.

```
<?xml version="1.0" encoding="UTF-8"?>
```

B.2. Document structure

B.2.1. Well-formed

XML documents provided to AUSTRAC must be well-formed. The XML specification defines “well-formed” to mean that the XML document conforms to syntax rules in the specification. Some of the key syntax rules are:

- The document has a single root element that contains all other elements.
- For every start tag there is a matching end tag.
- Elements are correctly nested. That is, an element’s start and end tags are wholly within a parent element’s start and end tags – there is no overlap.
- Element tags are case-sensitive, the start and end tags must match exactly.
- The special markup syntax characters, such as “&” and “<” only appear as markup and not as content.

XML documents that are not well-formed cannot be parsed or processed by AUSTRAC and an error message will be returned.

B.2.2. Schema-valid

XML documents can be valid in that they conform to a structure/grammar defined in a schema.

All XML documents provided to AUSTRAC must be schema-valid, and declare which schema they are valid against via the namespace attribute (`xm1ns`) in the root element.

XML documents that are not schema-valid cannot be processed by AUSTRAC and an error message will be returned.

B.2.3. Other validation

The transaction reports supplied to AUSTRAC in XML documents must also meet the requirements of the AML/CTF Act and the AML/CTF Rules.

AUSTRAC carries out extra validation that complements the well-formed and schema-valid constraints.

B.3. Document encoding

XML documents can be encoded using a variety of characters sets. Each character set specifies how control codes and characters (code points) in that set are mapped to numeric values (stored as bytes) in a file. XML documents can also be encoded with a byte order mark (BOM) at the beginning of the file.

B.3.1. Character set encoding

AUSTRAC uses UTF-8 character encoding and so prefers UTF-8 encoded XML documents. However, AUSTRAC can also accept XML documents with a different character encoding provided that the encoding type is declared at the start of the XML document.

Some common character set file encodings are:

ASCII

Defines 128 control codes and characters (code points) using 7-bit values. ASCII encoded files should have their 7-bit code points stored in separate 8-bit bytes with the eighth bit set to zero. Any bytes with a value in the range `#x80..#xFF` are considered to be errors.

UTF-8

Defines control codes and characters (code points) in the Unicode standard using between one and four 8-bit values. It is backward compatible with ASCII in that the first 128 code points are aligned. It is not backward compatible with the upper 128 characters and control codes from Windows-1252, ISO-8859-1, or other Extended ASCII 8-bit character sets.

UTF-16

Defines control codes and characters (code points) in the Unicode standard using between one and two 16-bit values.

UTF-32

Defines control codes and characters (code points) in the Unicode standard using one 32-bit value.

ISO-8859-1

A Western European code page that defines 256 control codes and characters (code points) using 8-bit values. The lower 128 code points match

those of ASCII. The uppers 128 code points add control codes and Western European characters. ISO-8859-1 is commonly confused with Windows-1252; they differ in the value range #x80..#x9F.

Windows-1252

A Western European code page that defines 256 control codes and characters (code points) using 8-bit values. The lower 128 code points match those of ASCII. The uppers 128 code points add Western European characters. Windows-1252 is commonly confused with ISO-8859-1; they differ in the value range #x80..#x9F.

IBM500

Is an EBCDIC Western European code page that defines 256 control codes and characters (code points) using 8 bits values.

IBM1047

Is an EBCDIC Western European code page that defines 256 control codes and characters (code points) using 8 bits values.

Do not use the following character set file encodings:

Extended ASCII

This is not a recognised encoding and should not be specified. It is a generic term for a variety of code page specific encodings, like Windows-1252 and ISO-8859-1, that specify control codes and characters (code points) using 8-bit values. The lower 128 code points are often identical to ASCII. The upper 128 code points are highly dependent on the operating system and regional languages being used.

EBCDIC

This is not a recognised encoding and should not be specified. It is a generic term for a variety of code page specific encodings, like IBM1047 and IBM500, that specify control codes and characters (code points) using 8-bit values.

B.3.2. Byte order mark (BOM)

The byte order mark (BOM) is the Unicode character code U+FEFF at the beginning of a file or data stream containing Unicode control codes and characters.

The BOM is used to:

1. Signal “endianness” (byte order) of the multibyte values used for UTF-16 and UTF-32; or
2. Enable deduction of the character set encoding by observing the initial byte values. For example, a BOM could make it clear that the character set is UTF-8 and not some other 8-bit encoding like Windows-1252 or ISO-8859-1.

A BOM must not be provided if the encoding specifies the “endianness”; do not provide a BOM if you have specified the encoding as UTF-16BE, UTF-16LE, UTF-32BE, or UTF-32LE.

Different character set encodings of the BOM will result in different initial byte values being observed at the beginning of the file or data stream. For example:

Encoding	Endianness	Observed bytes (hexadecimal)	Observed bytes (decimal)	Observed characters (Windows-1252)
UTF-8		EF BB BF	239 187 191	ï»¿

Encoding	Endianness	Observed bytes (hexadecimal)	Observed bytes (decimal)	Observed characters (Windows-1252)
UTF-16	big-endian	FE FF	254 255	þÿ
UTF-16	little-endian	FF FE	255 254	ÿþ
UTF-32	big-endian	00 00 FE FF	0 0 254 255	��þÿ
UTF-32	little-endian	FF FE 00 00	255 254 0 0	þÿ��

B.3.2.1. Big-endian versus little-endian

“Endianness” (byte order) refers to how numbers are stored and used within a computer.

Big-endian computers store their numbers with the most-significant bytes (and the digits those bytes represent) *leftmost* in the data structure. This reflects how we write numbers.

Little-endian computers store their numbers with the most-significant bytes (and the digits those bytes represent) *rightmost* in the data structure. This is contrary to how we write numbers.

The table below shows some 2-byte representations of numbers in their big and little endian forms:

Number (decimal)	Number (hexadecimal)	Big-endian representation	Little-endian representation
0	0	00 00	00 00
1	1	00 01	01 00
36	24	00 24	24 00
424	1A8	01 A8	A8 01
5288	14A8	14 A8	A8 14
10404	28A4	28 A4	A4 28
32994	80E2	80 E2	E2 80
65535	FFFF	FF FF	FF FF

B.3.3. UTF-8 encoding

UTF-8 is a variable width encoding – it represents each character using between one and four bytes/octetets. The table below shows how characters are encoded into one to four bytes/octetets.

Unicode character range (hexadecimal)	Bytes/octetets per character	UTF-8 byte/octetet sequence (binary)
U+0000 – U+007F	1	0xxxxxxx
U+0080 – U+07FF	2	110xxxxx 10xxxxxx
U+0800 – U+FFFF	3	1110xxxx 10xxxxxx 10xxxxxx
U+010000 – U+10FFFF	4	11110xxx 10xxxxxx 10xxxxxx 10xxxxxx

Use the above information to encode characters using UTF-8. For each character:

1. Determine the number of octets required.
2. Prepare the most-significant (high-order) bits of each octet sequence as shown.
3. Spread the binary bits of your character across the positions marked with “x”.

The above is a brief overview of UTF-8 encoding. The complete Unicode transformation formats are published and maintained by The Unicode Consortium (www.unicode.org). They also provide a frequently asked questions (FAQs) page dedicated to [UTF-8](#), [UTF-16](#), [UTF-32](#) and [BOM](#) queries.

AUSTRAC has observed that occasionally files have been declared as being encoded using UTF-8 when in fact they have been encoded using Windows-1252 or ISO-8859-1. See [Section B.3.4.2](#),

[“Intermittent uploading problems/XML decoding problems”](#) for a description of what occurs when this happens.

B.3.3.1. UTF-8 encoding examples

The table below shows some letters and words that may have been provided in names or addresses or that are commonly “auto-corrected” by software applications. It also shows for comparison how the letter/word would have been encoded when using the English alphabet which does not use accents/diacritics.

Letter/word	Unicode characters	Encoded bytes/octets (hexadecimal)	
		UTF-8	Windows-1252
e	U+0065	65	65
é	U+00E9	C3 A9	E9
cafe	U+0063 U+0061 U+0066 U+0065	63 61 66 65	63 61 66 65
café	U+0063 U+0061 U+0066 U+00E9	63 61 66 C3 A9	63 61 66 E9
Lubz	U+004C U+0075 U+0062 U+007A	4C 75 62 7A	4C 75 62 7A
Lübz	U+004C U+00FC U+0062 U+007A	4C C3 BC 62 7A	4C FC 62 7A
No	U+004E U+006F	4E 6F	4E 6F
Nº	U+004E U+00BA	4E C2 BA	4E BA

B.3.4. Common file encoding problems

B.3.4.1. Incorrect encoding specified in XML declaration

This commonly occurs when the XML document has been encoded using the default operating system file encoding and the XML declaration within the document asserts a different encoding.

AUSTRAC uses the encoding information in the XML declaration to enable accurate decoding of the file. If this information is absent or incorrect the file may not be able to be decoded or read. It may also be difficult for AUSTRAC to provide any feedback about the quality or content of the XML document if it cannot be decoded or viewed.

B.3.4.2. Intermittent uploading problems/XML decoding problems

This commonly occurs when the file has been declared as being encoded in UTF-8 but has actually been encoded using the Windows-1252 or ISO-8859-1 encoding.

The symptoms are that XML documents are accepted by AUSTRAC upload without error for months at a time until eventually a character like é appears, perhaps in a business name like Jack’s Café. In UTF-8 the character é would be encoded as two bytes (C3 A9) whereas in Windows-1252 or ISO-8859-1 it would be encoded with one byte (E9).

The problem with the character é when not encoded correctly is that it begins with the binary 1110 which signals to the UTF-8 decoder that this is part of a three-byte character encoding. The next two bytes normally fail decoding resulting in a malformed XML error.

This problem exists for all upper 127 characters encoded with Windows-1252 or ISO-8859-1 in any XML document declared as UTF-8.

This problem normally arises due to a misconception that UTF-8 is backward compatible with “extended” ASCII (256 characters/code-points) which it is not. UTF-8 is only backward compatible with standard ASCII (128 characters/code-points).

Appendix C. Schema data types

XML schema defines a set of data types which other schemas can use and build upon.

C.1. xs:date

The date data type is based upon the ISO 8601 extended date format which is:

`[-]YYYY-MM-DD [Z | (+ | -) hh : mm]`

where:

`[-]`

an optional leading minus sign to denote that the date is before the common era (BCE).

`YYYY`

the year as a four-digit integer.

`MM`

the month as a two-digit integer between 1 and 12 inclusive.

`DD`

the day-of-month as a two-digit integer: between 1 and 30 inclusive if the month is one of 4, 6, 9, or 11; between 1 and 28 inclusive if the month is 2 and year is not divisible 4, or is divisible by 100 but not by 400; between 1 and 29 inclusive if the month is 2 and year is divisible by 400, or by 4 but not by 100; between 1 and 31 inclusive otherwise.

`[Z | (+ | -) zh : mm]`

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is an integer between 0 and 14 inclusive.

Notes:

1. Whitespace is collapsed before validating that the date matches the date pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.
4. Dates in the format YYYYMMDD are not permitted; the year, month and day integers must be separated by dashes.

See also: [xs:date](#) (W3C XSD specification)

C.2. xs:dateTime

The dateTime data type is based upon the ISO 8601 extended date-time format which is:

`[-]YYYY-MM-DDThh:mm:ss.sss [Z | (+ | -) zh : zm]`

where:

[-]

an optional leading minus sign to denote that the date is before the common era (BCE).

YYYY

Year as a four-digit integer.

MM

Month as a two-digit integer between 1 and 12 inclusive.

DD

Day-of-month as a two-digit integer: between 1 and 30 inclusive if the month is one of 4, 6, 9, or 11; between 1 and 28 inclusive if the month is 2 and year is not divisible 4, or is divisible by 100 but not by 400; between 1 and 29 inclusive if the month is 2 and year is divisible by 400, or by 4 but not by 100; between 1 and 31 inclusive otherwise.

T

The letter “T” separates the date portion from the time portion.

hh

Hours as a two-digit integer between 0 and 23 inclusive.

mm

Minutes as a two-digit integer between 0 and 59 inclusive.

ss.sss

Seconds as a decimal value greater than or equal to 0 and less than 60.

[Z](+|-)zh:mm]

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is a two digit integer between 0 and 14 inclusive.

Notes:

1. Whitespace is collapsed before validating that the date-time matches the dateTime pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.
4. Date-times in the format YYYYMMDDhhmmss.sss are not permitted; the date numerals must be separated by dashes, the time numerals must be separated by colons, and the date portion must be separated from the time portion by the letter “T”.

See also: [xs:dateTime](#) (W3C XSD specification)

C.3. [xs:ID](#)

Defines data that uniquely identifies an element within the XML document.

Simplistically, IDs can be composed of a contiguous set of characters, digits, dashes and under-scores. For a more complete specification see the W3C schema specification definition of [xs:ID](#).

Notes:

1. Whitespace is collapsed before validating that the ID is unique within the document, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

See also: [xs:ID](#) (W3C XSD specification)

C.4. [xs:IDREF](#)

Defines data that references an element within the XML document using its unique identifier.

IDREFs must reference an element that exists in the document.

Notes:

1. Whitespace is collapsed before validating that the IDREF references an element within the document, thus leading and trailing whitespace will be ignored. The element IDs being compared also have their whitespace collapsed.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

See also: [xs:IDREF](#) (W3C XSD specification)

C.5. [xs:int](#)

int is derived from long by setting the value of maxInclusive to be 2147483647 and minInclusive to be -2147483648. The base type of int is long.

The “value space” of integer is the infinite set {...,-2,-1,0,1,2,...}. The “base type” of integer is long.

integer has a lexical representation consisting of a finite-length sequence of decimal digits (#x30-#x39) with an optional leading sign. If the sign is omitted, "+" is assumed. For example: -1, 0, 126789675, +100000.

See also: [xs:int](#) (W3C XSD specification)

C.6. [xs:string](#)

A string (of text) that has its whitespace “preserved”; leading, trailing, and interspersed blocks of whitespace (including newlines) is considered important to the data value.

Notes:

1. Any other restrictions (like minimum and maximum lengths and regular-expression patterns) are imposed upon the value of the data inclusive of all whitespace characters.
2. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

See also: [xs:string](#) (W3C XSD specification)

C.7. xs:time

The time data type is based upon the ISO 8601 extended time format which is:

`hh:mm:ss.sss[Z|(+|-)zh:zm]`

where:

`hh`

Hours as a two-digit integer between 0 and 23 inclusive.

`mm`

Minutes as a two-digit integer between 0 and 59 inclusive.

`ss.sss`

Seconds as a decimal value greater than or equal to 0 and less than 60.

`[Z](+|-)zh:mm]`

Is an optional time zone. Use “Z” to specify universal coordinated time (UTC) or “+/-zh:mm” to specify the number of hours (zh) and minutes (mm) offset from UTC, where “zh” is a two digit integer between 0 and 14 inclusive.

Notes:

1. Whitespace is collapsed before validating that the time matches the time pattern, thus leading and trailing whitespace will be ignored.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.
4. Times in the format hhmmss.sss are not permitted; the time numerals must be separated by colons.

See also: [xs:time](#) (W3C XSD specification)

C.8. xs:token

A string (of text) that has its whitespace “collapsed” the string is said to have been “tokenised”.

Notes:

1. Whitespace is “collapsed” before other restrictions (like minimum and maximum lengths and regular-expression patterns) are imposed.
2. Collapsing whitespace involves removing any leading and trailing whitespace and replacing any contiguous blocks of interspersed whitespace with single space (#x20) characters.
3. Whitespace is considered to be tab (#x9), linefeed (#xA), carriage return (#xD) and space (#x20) characters.

See also: [xs:token](#) (W3C XSD specification)

C.9. xs:base64Binary

Base64Binary represents Base64-encoded arbitrary binary data.

The “value space” of `base64Binary` is the set of finite-length sequences of binary octets. For `base64Binary` data the entire binary stream is encoded using the Base64 Alphabet, see in [\[RFC 2045\]](#).

The lexical forms of `base64Binary` values are limited to the 65 characters of the Base64 Alphabet defined in [\[RFC 2045\]](#), i.e. a-z, A-Z, 0-9, the plus sign (+), the forward slash (/) and the equal sign (=), together with the characters defined in “[XML 1.0 (Second Edition)]” as white space. No other characters are allowed.

See also: [xs:base64Binary](#) (W3C XSD specification)

Appendix D. Sample SMR XML document

The following XML document contains an example of a suspicious matter report:

1. Relating to suspicious activity by a customer and persons unknown involving cash, cheque and funds transfer transactions for the buying and selling of bullion
2. To be intercepted (notice the use of the intercept flag <interceptFlag>) by AUSTRAC Online, so that supporting documentation, such as the CCTV footage mentioned in the report, can be attached to the report before being finally submitted to AUSTRAC.

```
<?xml version="1.0" encoding="UTF-8"?>
<smrList xmlns="http://austrac.gov.au/schema/reporting/SMR-3-0">
  <reAustracAccountNumber>123456789</reAustracAccountNumber>
  <submitterAustracAccountNumber>123456789</submitterAustracAccountNumber>
  <fileName>SMR2025071801.xml</fileName>
  <reportCount>1</reportCount>
  <smr id="ID-1R">
    <header id="ID-1R01">
      <interceptFlag>Y</interceptFlag>
      <suspicionFormedByPerson id="ID-1R01-SP">
        <givenName>John</givenName>
        <familyName>Smith</familyName>
        <jobTitle>Teller</jobTitle>
        <phone>90342574</phone>
        <email>joh.smith@thecrushers.store.com</email>
      </suspicionFormedByPerson>
    </header>
    <lppDetails>
      <lppFlag>Y</lppFlag>
      <lppClaimForm id="rpt-01-lpp"
        fileName="LppClaimForm.doc">U29tzSBjb250ZW50IGluIGJhc2U2NCBmb3JtYXQ=
      </lppClaimForm>
    </lppDetails>
    <smDetails id="ID-1R04">
      <designatedService>BULSER</designatedService>
      <designatedServiceProvidedDatetimeRange>
        <startDate>2026-01-12</startDate>
      </designatedServiceProvidedDatetimeRange>
      <crimeOrThreat id="ID-1R04-CR">
        <type>PAYMENTFRAUD</type>
      </crimeOrThreat>
      <offence>ML</offence>
      <reReportRef>SM20260720-0001</reReportRef>
      <suspicionFormedDate>2026-01-12</suspicionFormedDate>
      <suspiciousMatterLocation id="ID-1R04-SML">
        <suburb>Broken Hill</suburb>
        <state>NSW</state>
        <postcode>2880</postcode>
        <countryCode>AU</countryCode>
        <otherLocationDetails>Cnr Blende and Bromide Streets</otherLocationDetails>
      </suspiciousMatterLocation>
    </smDetails>
    <suspGrounds id="ID-1R05">
      <groundsForSuspicion>A customer has been buying and selling bullion at
        various retail outlets of our business for over 10 years. He was
        originally identified as an older gentleman working in the field of
        metallurgy. His buying and selling pattern is consistent with
        someone building a modest investment for retirement purposes and
        this matches information provided by the customer in our annual
        (every April) online customer survey. Usually sales to the
        customer take place at the end of the month and consist of gold
        or other precious metal ingots of between $500 and $5000 in
        value. For low value purchases he uses cash. For higher value
        purchases he uses a company cheque (from MAS Metallurgy).
        when purchasing from the customer the proceeds are usually
        transferred to a joint bank account held in his name and presumably
        his wife's name (i.e. John and Jane Citizen). However, recently the
```

transactions have become more frequent and increasing in value. After a routine check of the customer's transaction history, we found the person or persons conducting some of the more recent larger value transactions did not match the demographics (i.e. age, ethnicity, etc.) of the customer per our records and any purchase of the customer's holding of bullion is being paid out in cash, cheques and domestic funds transfers to parties not previously associated with the customer.

```

</groundsForSuspicion>
</suspGrounds>
<involvedParty id="ID-1R06">
  <type>VICTIM</type>
  <partyIsCustomer>Y</partyIsCustomer>
  <identifiedParty>
    <individualDetails>
      <fullName>Johann Citizen</fullName>
      <altName>John Citizen</altName>
      <birthDate>1945-02-12</birthDate>
      <gender>M</gender>
      <citizenshipCountryCode>AU</citizenshipCountryCode>
      <residentialAddress id="ID-1R07">
        <addr>U205C/601 High Street</addr>
        <suburb>Penrith</suburb>
        <state>NSW</state>
        <postcode>2751</postcode>
        <countryCode>AU</countryCode>
      </residentialAddress>
      <postalAddress id="ID-1R08">
        <addr>c/- Metal Art Science Pty Ltd, 2/980 The Horsley
          Drive
        </addr>
        <suburb>Fairfield</suburb>
        <state>NSW</state>
        <postcode>2165</postcode>
        <countryCode>AU</countryCode>
      </postalAddress>
      <phone>02 9999 9999</phone>
      <email>heavymetal@ispmail.com</email>
      <occupationBusinessActivity>Metallurgist</occupationBusinessActivity>
      <identification id="ID-1R11">
        <type>BCNO</type>
        <number>M1945-999</number>
        <issuer>Births Deaths Marriages</issuer>
        <countryCode>FI</countryCode>
      </identification>
      <identification id="ID-1R12">
        <type>P</type>
        <number>XX999999</number>
        <issuer>Commonwealth of Australia</issuer>
        <countryCode>AU</countryCode>
      </identification>
    </individualDetails>
    <account id="ID-1R09">
      <type>CHEQUE</type>
      <title>John and Jane Citizen</title>
      <bsb>992001</bsb>
      <number>0987654321</number>
      <isAccountProvider>Y</isAccountProvider>
      <isAccountHolder>Y</isAccountHolder>
      <isAccountSignatory>Y</isAccountSignatory>
      <openedDate>2020-03-23</openedDate>
      <otherAccountSignatory>N</otherAccountSignatory>
      <currentBalance>20000</currentBalance>
    </account>
  </identifiedParty>
</involvedParty>
<involvedParty id="ID-1R13">
  <type>VICTIM</type>
  <partyIsCustomer>N</partyIsCustomer>
  <identifiedParty>
    <organisationDetails>
      <fullLegalName>Metal Art Science Pty Ltd</fullLegalName>
      <acn>999999996</acn>
    </organisationDetails>
  </identifiedParty>
</involvedParty>

```

```

    <businessName>MAS Metallurgy</businessName>
    <businessAddress id="ID-1R14">
      <addr>2/980 The Horsley Drive</addr>
      <suburb>Fairfield</suburb>
      <state>NSW</state>
      <postcode>2165</postcode>
      <countryCode>AU</countryCode>
    </businessAddress>
  </organisationDetails>
  <account id="ID-1R15">
    <type>TRADE</type>
    <title>Metal Art Science Pty Ltd (T/A MAS Metallurgy)</title>
    <number>0123456789</number>
    <isAccountProvider>Y</isAccountProvider>
    <isAccountHolder>Y</isAccountHolder>
    <isAccountSignatory>Y</isAccountSignatory>
    <otherAccountSignatory>10_OR_LESS</otherAccountSignatory>
    <signatoryName id="ID-1R15-SN1">Brett Johnson</signatoryName>
  </account>
</identifiedParty>
</involvedParty>
<involvedParty id="ID-1R16">
  <type>OTHER</type>
  <partyIsCustomer>N</partyIsCustomer>
  <identifiedParty>
    <organisationDetails>
      <fullName>Hidden Treasure Trove Pty Ltd</fullName>
    </organisationDetails>
  </identifiedParty>
</involvedParty>
<involvedParty id="ID-1R17">
  <type>OTHER</type>
  <partyIsCustomer>N</partyIsCustomer>
  <identifiedParty>
    <organisationDetails>
      <fullName>Pro Tem Cache</fullName>
    </organisationDetails>
    <account id="ID-1R18">
      <type>CARD</type>
      <title>Pro Tem Cache</title>
      <number>111122</number>
      <isAccountProvider>N</isAccountProvider>
      <provider>CBA</provider>
    </account>
  </identifiedParty>
</involvedParty>
<involvedParty id="ID-1R19">
  <type>SUSPECT</type>
  <partyIsCustomer>N</partyIsCustomer>
  <unidentifiedParty>
    <personDescription>
      Male, mid to late 30s, short (about 1.6m), stocky
      build, black wavy hair slicked back, dark brown eyes, trimmed beard,
      broken nose, right-handed, Mediterranean appearance.
      Black and white CCTV footage of person claiming to be
      John Citizen at our Kalgoorlie WA retail outlet on 6 July
      2017.
    </personDescription>
    <isImageOrRecordingHeld>Y</isImageOrRecordingHeld>
  </unidentifiedParty>
</involvedParty>
<involvedParty id="ID-1R20">
  <type>SUSPECT</type>
  <partyIsCustomer>N</partyIsCustomer>
  <unidentifiedParty>
    <personDescription>
      Male, late 30s, tall (about 1.8m), well-dressed,
      mousy brown hair with ash-blond highlights, blue eyes, clean-shaven,
      manicured hands, left-handed, loss of pigment on little finger and ring
      finger and part of back of left hand, American accent.
      Black and white CCTV footage of person claiming to be John
      Citizen at our Bendigo VIC retail outlet on 18 July 2017.
    </personDescription>
  </unidentifiedParty>
</involvedParty>

```

```

        </personDescription>
        <isImageOrRecordingHeld>Y</isImageOrRecordingHeld>
    </unidentifiedParty>
</involvedParty>
<association id="ID-1R01-ASS">
    <isPartyAuthorised>Y</isPartyAuthorised>
    <authorisation providedByRefId="ID-1R06" providedToRefId="ID-1R13">EMPLOYEE</authorisation>
    <isAnyRelationship>N</isAnyRelationship>
</association>
<isAnyPreviouslyReportedTransaction>Y</isAnyPreviouslyReportedTransaction>
<prevReported id="ID-PREV-REP">
    <prevReportDate>2026-02-26</prevReportDate>
    <prevReportRef>SM20260720-0001</prevReportRef>
</prevReported>
<isAnyRelatedTransaction>Y</isAnyRelatedTransaction>
<txnDetail id="ID-1R21">
    <txnDate>2026-01-12</txnDate>
    <txnTime>08:15:30</txnTime>
    <txnLocation id="ID-1R21-tnoloc">
        <suburb>Broken Hill</suburb>
        <state>NSW</state>
        <postcode>2880</postcode>
        <countryCode>AU</countryCode>
        <otherLocationDetails>Cnr Blende and Bromide Streets</otherLocationDetails>
    </txnLocation>
    <txnRefNo>SAU/20260112-004/CHQ</txnRefNo>
    <txnType>SB</txnType>
    <txnCompleted>Y</txnCompleted>
    <txnAmount>125250.00</txnAmount>
    <totalCashAmount>125250.00</totalCashAmount>
    <payerTransferor id="ID-1R22">
        <sameAs refId="ID-1R13"/>
    </payerTransferor>
    <payeeTransferee id="ID-1R24">
        <sameAs refId="ID-1R06"/>
    </payeeTransferee>
</txnDetail>
<txnDetail id="ID-1R26">
    <txnDate>2025-07-03</txnDate>
    <txnRefNo>PAU/20250703-031/CASH</txnRefNo>
    <txnType>PB</txnType>
    <txnCompleted>Y</txnCompleted>
    <txnAmount>7500.00</txnAmount>
    <totalCashAmount>7500.00</totalCashAmount>
</txnDetail>
<txnDetail id="ID-1R27">
    <txnDate>2025-03-02</txnDate>
    <txnRefNo>PAG/20250704-012/EFT</txnRefNo>
    <txnType>PB</txnType>
    <txnCompleted>Y</txnCompleted>
    <txnAmount>1750.00</txnAmount>
    <payerTransferor id="ID-1R28">
        <sameAs refId="ID-1R06"/>
    </payerTransferor>
    <payeeTransferee id="ID-1R32">
        <sameAs refId="ID-1R06"/>
    </payeeTransferee>
</txnDetail>
<txnDetail id="ID-1R34">
    <txnDate>2025-07-04</txnDate>
    <txnRefNo>PAU/20250704-089/CASH</txnRefNo>
    <txnType>PB</txnType>
    <txnCompleted>Y</txnCompleted>
    <txnAmount>9000.00</txnAmount>
    <totalCashAmount>9000.00</totalCashAmount>
</txnDetail>
<txnDetail id="ID-1R35">
    <txnDate>2025-07-06</txnDate>
    <txnRefNo>PAG/20250706-065/CHQ</txnRefNo>
    <txnType>PB</txnType>
    <txnCompleted>Y</txnCompleted>
    <txnAmount>38000.00</txnAmount>

```

```
<payerTransferor id="ID-1R36">
  <sameAs refId="ID-1R06"/>
</payerTransferor>
<payeeTransferee id="ID-1R40">
  <sameAs refId="ID-1R16"/>
</payeeTransferee>
</txnDetail>
<txnDetail id="ID-1R41">
  <txnDate>2025-07-18</txnDate>
  <txnRefNo>PAU/20250718-026/EFT</txnRefNo>
  <txnType>PB</txnType>
  <txnCompleted>Y</txnCompleted>
  <txnAmount>64000.00</txnAmount>
  <payerTransferor id="ID-1R42">
    <sameAs refId="ID-1R06"/>
  </payerTransferor>
  <payeeTransferee id="ID-1R46">
    <sameAs refId="ID-1R17"/>
  </payeeTransferee>
</txnDetail>
<additionalDetails id="ID-1R48">
  <isReportedToOtherAusGov>Y</isReportedToOtherAusGov>
  <otherAusGov id="ID-1R48-DET">
    <agencyName>ASIC</agencyName>
    <infoProvided>The information about suspected people was provided</infoProvided>
    <dateReported>2025-02-26</dateReported>
  </otherAusGov>
</additionalDetails>
<attachments>
  <attachment id="ID-1R19-ATT"
    fileName="ID-1R19.jpg">UGhvdG8gb2YgdGhlIHN1c3BpY2lvdXMgcGVyc29uIGluIGJhc2U2NCBmb
  </attachment>
  <attachment id="ID-1R20-ATT"
    fileName="ID-1R20.jpg">UGhvdG8gb2YgdGhlIG90aGVyIHN1c3BpY2lvdXMgcGVyc29uIGluIGJhc
  </attachment>
</attachments>
</smr>
</smrList>
```

Appendix E. Revision history

Revision	Date	Brief description
1.0	April 2026	Initial document.

Release notes – revision 1.0, April 2026

- This is the initial release of the XML schema and specifications based on Part 9, Division 1–Reports of suspicion matters of the AML/CTF Rules.
- This version is not backwards compatible with any previous versions or formats of suspicion matter reports introduced in 2008 and updated in 2018.