



Australian Government
AUSTRAC

ML/TF RISKS

BE INFORMED AND STAY ALERT

Remittance service providers

Criminals use remittance services to move money quickly and anonymously across borders. Knowing what to look out for helps you spot issues early. Your awareness is your business's first line of defence.

Have you noticed a customer who:

- doesn't want to provide their identification?
- appears to be acting on behalf of another person?
- can't explain their source of funds or purpose of the transaction?
- keeps their transactions just below \$10,000?
- wants to send or receive money to or from countries they don't have a link to?
- is listed on an Australian or international sanctions list?



Remain alert, ask questions and report concerns.

Remember: You must still report suspicious matters even if you refuse the transaction.

◀ Scan the QR code for more indicators to look out for.