Activity
worksheet

AML/CTF in practice

Client conversations in practice

Role play activity –
Client conversations in practice

This activity is designed to help agents practice introducing anti-money laundering and counter-terrorism financing (AML/CTF) requirements to clients in a calm, confident and professional way.

Participants will practice:

- explaining why information is required
- requesting onboarding information and ID
- responding to client questions and resistance
- using clear, professional language under pressure.

Activity format

Participants work in pairs:

- one participant plays the agent
- one participant plays the client.

The activity simulates a real onboarding conversation after contracts have been exchanged.

The client will use the client prompt cards to guide their responses.

The agent will use the AML/CTF client FAQ guide to help respond to client questions professionally.

After a few minutes of practice:

- swap roles
- repeat the activity with others as required.

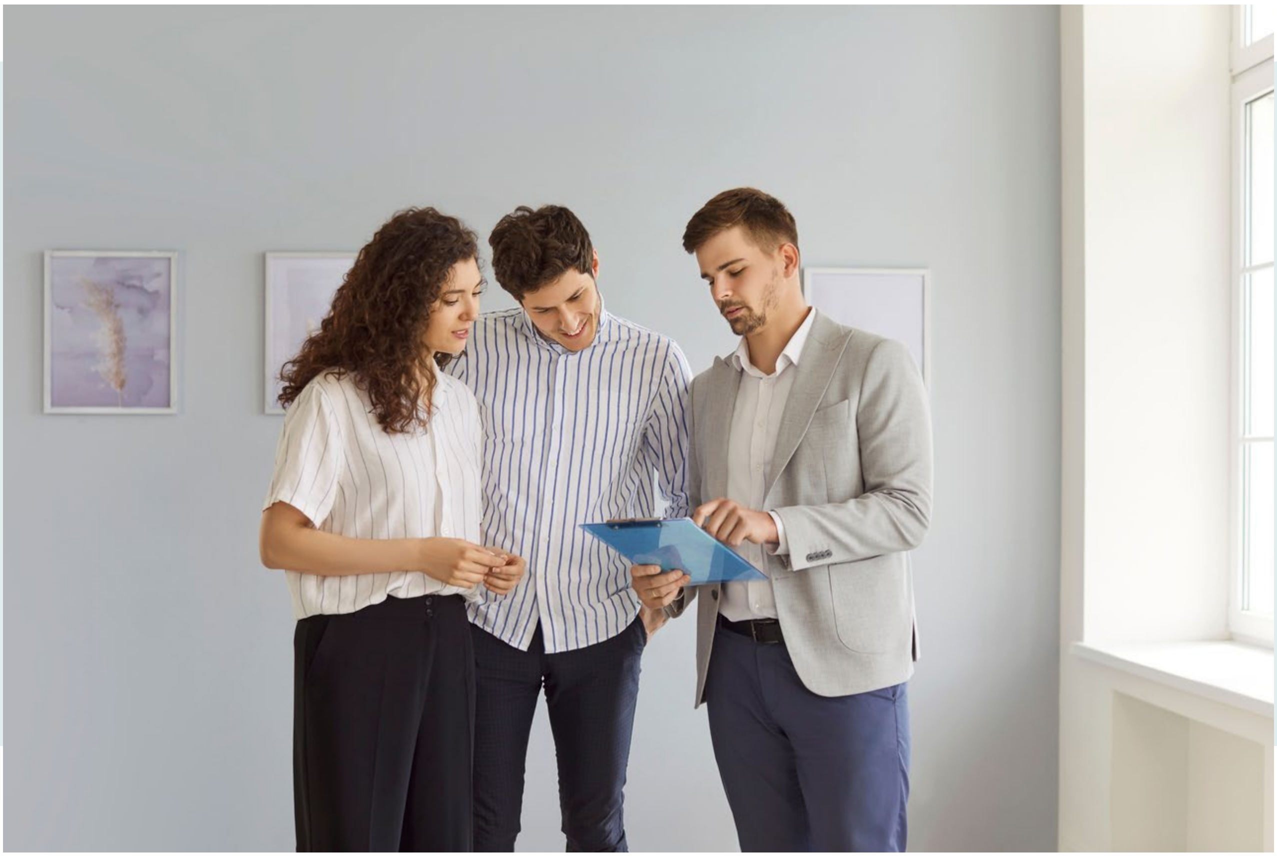
Scenario

You're onboarding a buyer after contracts have been exchanged.

As part of the onboarding process, you need to:

- explain the AML/CTF requirements
- request onboarding information and ID
- explain why the information is required
- respond to client concerns professionally.

The client wasn't expecting these requirements and may be confused, concerned or resistant.



Activity steps

Step 1 – Agent opening conversation

The role play begins with the agent introducing the AML/CTF onboarding process and requesting the required information.

Example opening script (agent)

“Before we move toward settlement, there are a few onboarding and compliance steps we now need to complete as part of Australia’s new anti-money laundering and counter-terrorism financing requirements for real estate transactions.

This includes verifying your identity and collecting some basic information about the transaction and how the property is being purchased.

I’ll guide you through the process and let you know exactly what’s needed.”

Or a shorter version

“As part of Australia’s anti-money laundering and counter-terrorism financing laws, we’re required to verify the identity of all clients before we can proceed. It’s a standard process that applies across the industry.”

Activity steps

Step 2 – Client responds

The participant playing the client should now choose one of the client prompt cards to guide the conversation.

Examples:

“Why do you suddenly need all this information?”

“I’ve worked with this agency before.”

“This feels excessive.”

“Why do you need to know where my money came from?”

The client can:

- ask follow-up questions
- push back mildly
- express concern or frustration
- challenge the process respectfully.

Activity steps

Step 3 – Agent uses the AML/CTF FAQ guide

The participant playing the agent should:

- use the AML/CTF FAQ guide to find an appropriate response
- keep the conversation calm and professional
- avoid sounding apologetic or defensive
- focus on process and explanation.

The goal is not to “win” the conversation — it's to:

- explain clearly
- build confidence
- keep the client engaged and cooperative.

Agent tips

Good AML/CTF conversations:

- sound calm and routine
- use simple language
- focus on process, not suspicion
- reinforce that the process applies to everyone.

Avoid:

❌ sounding apologetic
❌ suggesting the client is suspicious
❌ using excessive legal or technical jargon
❌ becoming defensive.

Client prompts

These prompts are used by the participant playing the client during the role play activity.
The goal is to create a realistic onboarding conversation where the agent must explain AML/CTF requirements calmly and professionally.

Client prompt 1
"Why do you suddenly need all this information?"

Client prompt 2
"I've worked with this agency before. Why do I need to do this again?"

Client prompt 3
"I already gave all this information to my bank."

Client prompt 4
"Is there some issue with the transaction?"

Client prompt 5
"This feels like a lot of paperwork."

Client prompt 6
"Who's going to see this information?"

Client prompt 7
"Is this going to delay settlement?"

Client prompt 8
"I've never had to do this before."

Client prompt 9
"Why do you need to know where my money came from?"

Client prompt 10
"I feel like I'm being treated like a criminal."

Advanced prompt 11
"I'm not comfortable providing that information."

Advanced prompt 12
"Can't you just talk to my accountant?"

Advanced prompt 13
"I'll just use another agent."

Debrief questions

After the role play, discuss as a group:

- What language helped reduce tension?
- What responses sounded confident and professional?
- What phrases helped normalise the process?
- Did the explanation sound simple and clear?
- What could be improved?