

Your ML/TF Risk Assessment — Complete, View & Export

RSK-02 · Version 1.1

Your ML/TF Risk Assessment is the foundation of your AML/CTF program — it determines your obligations and generates your program. This guide covers completing it for the first time, reviewing the results, and exporting a copy. Find it under **Compliance → ML/TF Risk Assessment**.

OPEN TO START <https://app.easyaml.com/compliance>

Complete the assessment

- 1 If you haven't completed an assessment yet, you'll see a notice that no program has been approved — select **Take your ML/TF Risk Assessment** to begin. Otherwise, select **New Assessment** from the assessments list.

The screenshot displays the easyAML interface. On the left is a dark sidebar with a pink header containing the 'easyAML' logo. The sidebar menu includes: Transactions, Entities, Insights, Training, Compliance (expanded), AML Program (selected), Compliance Officer, ML/TF Risk Assessment, Compliance Calendar, Reporting, Apps, and Platform Settings. The main content area has a pink header with 'easyAML Account Manager' and user initials 'DU'. Below the header is a breadcrumb trail: Home / Compliance / AML Program. The main heading is 'AML/CTF Program' with the subtitle 'Your comprehensive Anti-Money Laundering and Counter-Terrorism Financing Framework'. Three white cards are shown: 'Current Compliance Officer' (Ben Ali, Compliance Officer, ben.ali@scantek.com.au), 'Approval Status' (Complete Risk Assessment, Complete a risk assessment to create your program), and 'Next Review' (N/A). Below these is a search bar labeled 'Search within program...'. A pink-bordered box highlights a message: 'There is no current AML/CTF Program approved.' with two buttons: 'Take your ML/TF Risk Assessment to create your program' and 'View All AML/CTF Programs'.

- 2** The assessment is a questionnaire taking around **25–30 minutes**, working through nine sections — Business Structure, Business Profile, Customer Profile, Customer Risk, Services and more. You can **save a draft and resume** at any time, and there are no wrong answers — answer based on how your business currently operates.

The screenshot shows the 'Business Structure' section of a questionnaire. The top navigation bar includes 'Easy Legal Service', 'easyAML Account Manager', and a user profile 'DU'. The left sidebar lists nine sections: Business Structure (selected), Business Profile, Customer Profile, Customer Risk, Service Risk, Delivery Risk, Jurisdiction Risk, Operational Risk, and Environment Risk. The main content area has a title 'Business Structure' and '3 questions'. The first question is 'Which user(s) will be required to approve this AML program? *'. It includes an information box stating that each selected user must click 'Approve' to activate the AML program. Below this is a dropdown menu labeled 'Select one or more options...'. A yellow feedback box shows 'Last time you selected: Sarah Mitchell' and notes that only users with the role 'Compliance Officer, Compliance Officer 2IC or Senior Management' can be selected. The second question is 'Do you do business with foreign jurisdictions? *', with 'Yes' and 'No' buttons. A yellow feedback box shows 'Last time you answered: Yes'. The third question is 'Which State/Territory is your Principal place of business located? *', with a pink checkmark icon. An information box states that this will be the main business location as registered with the Australian Business Register.

- 3** Once submitted, your **AML/CTF Program is generated automatically** and appears under AML Program in the left navigation.

View the results

- 1 The assessments list shows every assessment with its status, approval status and program start date. Select the active row to open a summary panel, then **View Assessment** to open it in full.

The screenshot shows the easyAML interface with a sidebar on the left containing navigation links: Transactions, Entities, Insights, Training, Compliance (selected), AML Program, Compliance Officer, ML/TF Risk Assessment, Compliance Calendar, Tasks, Reporting, Apps, and Account Settings. The main content area is titled 'AML/CTF Compliance risk assessment' and includes a sub-header 'Complete this assessment to identify your business's money laundering and terrorism financing risk'. A yellow informational box states: 'easyAML enables you to develop your risk assessment and AML/CTF program now, based on current regulatory frameworks. When AUSTRAC releases sector-specific guidance in January 2026, any necessary updates to your assessment and program can be made quickly and easily through the platform—ensuring you're prepared early while remaining adaptable to final requirements.' Below this is the 'Assessments' section, which includes a search bar, filters (My Assessments, All Labels), and a table of 3 results. The first row is highlighted with a pink border.

Submission ID	Started	Finished	Status	Approval Status	Program Start Date	Labels
d2e6aa78	11/02/2026, 11:42	11/02/2026, 11:44	Completed	Approved	21/02/2026	
401d7b2c	09/04/2026, 06:17	—	In progress	Incomplete	—	
15440b14	13/02/2026, 13:15	—	In progress	Incomplete	—	

Showing 1 to 3 of 3 results

The screenshot shows the same easyAML interface as above, but with 4 results in the 'Assessments' table. The first row is highlighted with a pink border.

Submission ID	Started	Finished	Status	Approval Status	Program Start Date	Labels
d2e6aa78	11/02/2026, 11:42	11/02/2026, 11:44	Completed	Approved	21/02/2026	
939e216a	09/04/2026, 23:38	—	In progress	Incomplete	—	
401d7b2c	09/04/2026, 06:17	—	In progress	Incomplete	—	
15440b14	13/02/2026, 13:15	—	In progress	Incomplete	—	

Showing 1 to 4 of 4 results

- 2 Inside, the **Overall Risk Assessment** shows your overall rating with a breakdown across Service Risk, Customer Risk, Delivery Risk and Environment Risk.

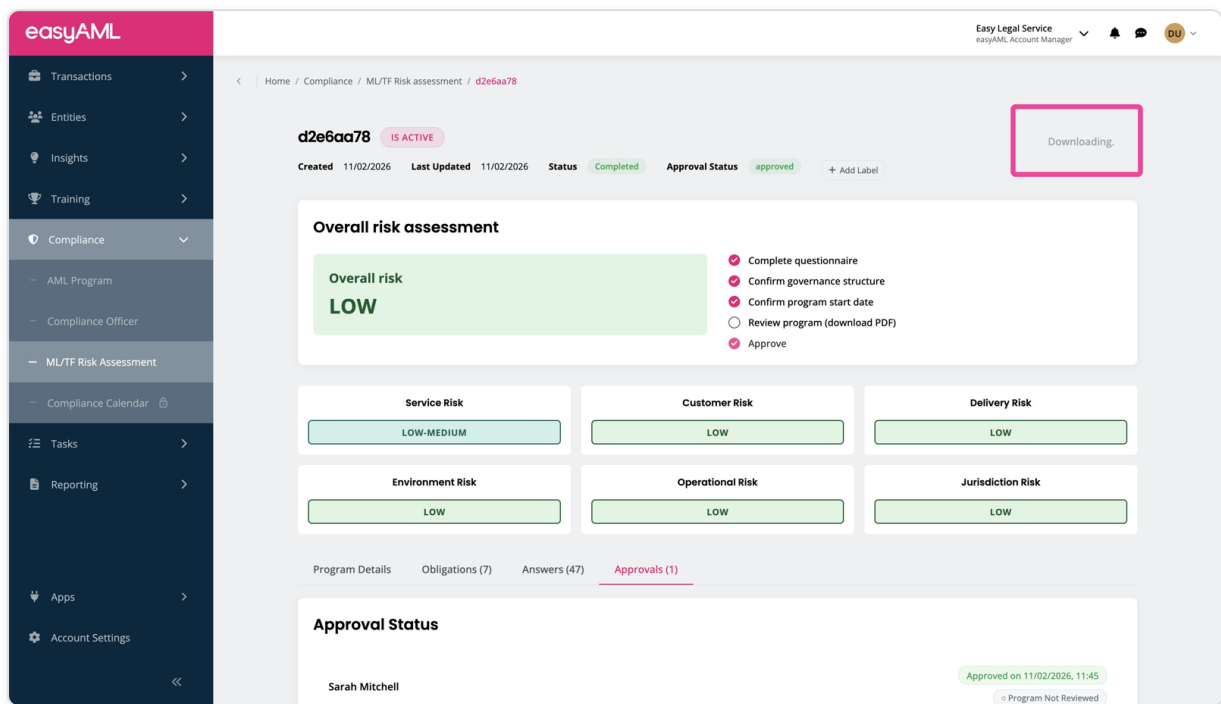
The screenshot shows the 'Overall risk assessment' section of the easyAML interface. The overall risk is 'LOW'. The dashboard includes a sidebar with navigation options like Transactions, Entities, Insights, Training, Compliance, and Tasks. The main content area displays the overall risk assessment with a 'LOW' rating and a list of tasks: Complete questionnaire, Confirm governance structure, Confirm program start date, Review program (download PDF), and Approve. Below this, there are six risk categories: Service Risk (LOW-MEDIUM), Customer Risk (LOW), Delivery Risk (LOW), Environment Risk (LOW), Operational Risk (LOW), and Jurisdiction Risk (LOW). At the bottom, there are tabs for Program Details, Obligations (7), Answers (47), and Approvals (1). The 'Program Details' tab is selected, showing the 'Governance Structure' section with a recommendation for a single accountable decision maker.

- 3 **Program Details** covers your governance structure and program start date (updateable before finalising). **Obligations** lists every AML/CTF obligation that applies to your business based on your risk profile. **Answers** is the complete record of every response — your audit trail. **Approvals** shows who approved the assessment and when.

The screenshot shows the 'Obligations' section of the easyAML interface. The 'Obligations (7)' tab is selected and highlighted with a pink box. The main content area displays 'Your AML/CTF obligations' with a summary: 'You have 7 required and 0 optional obligations based on your Low risk profile.' Below this, there is a list of obligations: ML/TF Risk Assessment, AML/CTF Program, Customer Due Diligence (CDD), AUSTRAC Reporting Obligations, Record Keeping, Ongoing and Enhanced Due Diligence, and Transaction Monitoring. Each obligation is marked as 'Required' and has a dropdown arrow for more details. The sidebar and top navigation bar are consistent with the previous screenshot.

Export or delete

- 1 Select **Export PDF** (top right) to download a copy — the button shows Downloading while the file is prepared.



- 2 To delete an in-progress assessment you no longer need, select the **delete icon** on its row and confirm. This cannot be undone.

Reassessing after a change in your business? Submitting a new assessment supersedes the old program — your previous assessments remain in the list as your historical record.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/accessing-your-ml-tf-risk-assessment>
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_To_Create_View_And_Export_MLTF_Risk_Assessments__faee2b44