
easyAML User Manual

The complete guide to running AML/CTF compliance in easyAML

Version control

Version	Date	Notes
v1.1	July 2026	Initial consolidated release

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This manual describes the easyAML platform. It is not legal advice. For AML/CTF advice specific to your circumstances, consult a qualified professional.

Contents

1 Account Setup

1.1	Add Your AUSTRAC Enrolment Number	ACC-01
1.2	Changing 2FA to an Authenticator App	ACC-04

2 Users & Roles

2.1	Completing Personnel Due Diligence (PDD)	PDD-01
2.2	Adding Users and Starting Their PDD	PDD-02
2.3	Managing Your Compliance Officer	ROL-02

3 Billing & Workspace Settings

3.1	Choosing or Changing Your Subscription Plan	BIL-01
3.2	Finding and Reviewing Your easyAML Client Agreement	BIL-02
3.3	Updating Your Payment Method	BIL-03
3.4	Updating Your Billing Info and Contact Information	BIL-04
3.5	Client Billing Method and Cost Recovery	BIL-05
3.6	Whitelabelling - Setting Up Your Brand and Logo	SET-01
3.7	Creating and Managing Groups	SET-02
3.8	Configuring Your Notification Preferences	NOT-02
3.9	Connecting Your Slack Account	INT-05
3.10	Setting Up Microsoft Teams Channels	INT-06

4 Risk & Compliance

4.1	Your ML/TF Risk Assessment — Complete, View & Export	RSK-02
4.2	Outsourcing to AML on Demand — Choose or Change	RSK-05
4.3	Accessing Your AML Program Documentation	RSK-06

5 Training

5.1	Managing and Completing AML Training	TRN-01
5.2	Setting Up Your Profile for CPD	TRN-02

6 Getting Started & Tasks

6.1	Accessing and Working with Tasks	GS-03
-----	--	-------

6.2	Why Is My Task Blocked?	GS-04
-----	-------------------------	-------

7 Transactions

7.1	Creating and Understanding Transactions	TXN-01
-----	---	--------

8 Entities (KYB)

8.1	Adding an Australian Legal Entity (Company)	KYB-01a
8.2	Adding a Trust (Discretionary, Unit or SMSF)	KYB-01b
8.3	Managing Trustees and Beneficiaries for a Legal Entity	KYB-06

9 Individuals (KYC)

9.1	Running a Customer Due Diligence, Start to Finish	KYC-01
9.2	Adding and Managing Individuals (KYC)	KYC-07
9.3	Reviewing a KYC Record — Step by Step	KYC-09
9.4	Resolving “Force Match Required” and “Needs Review”	KYC-02
9.5	Reviewing PEP, Sanctions and Adverse-Media Matches	KYC-03
9.6	Adding Custom Questionnaires to Send to Clients	KYC-08

10 Reporting

10.1	Creating and Submitting an SMR, UAR or TTR	REP-01
------	--	--------

11 Integrations

11.1	Working with Apps and the Marketplace	INT-07
11.2	Connecting Xero Practice Manager & Importing Jobs	INT-02
11.3	Actionstep — Integrate, Configure & Create Transactions	INT-04

SECTION 1

Account Setup

Configure the foundational account settings, from AUSTRAC enrolment to two-factor authentication.

ACC-01 Add Your AUSTRAC Enrolment Number

ACC-04 Changing 2FA to an Authenticator App

1.1 Add Your AUSTRAC Enrolment Number

Once AUSTRAC enrolment is complete, AUSTRAC issues you an **AUSTRAC Account Number (AAN)**. Recording it in easyAML links your account to your enrolment — a two-minute task in Account Settings.

Looking in Personal or Profile Settings? That's the most common reason people can't find this field — the AUSTRAC number lives in Account Settings (your organisation's settings), not your personal profile.

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

- 1 Go to **Account Settings → Account** (bottom of the left-hand menu), and make sure you're on the **Business & Regulatory Information** tab.

The screenshot shows the easyAML web application interface. On the left is a dark sidebar menu with options like Transactions, LAC, Add New Transaction, Archived, Entities, Insights, Training, Compliance, and Reporting. The main content area is titled 'Account' and has several tabs: 'Business & Regulatory Information' (selected), 'Business Profile', 'Contact & Addresses', and 'KYB'. Under the 'Business & Regulatory Information' tab, there's a section for 'Australian Business Number (ABN)' with a text input field containing '63765432132'. Below this are fields for 'Entity Name' (containing 'Example Financial Services Pty Ltd') and 'Entity Type'. Further down is the 'AUSTRAC Enrolment' section. It contains a dropdown menu for 'Are you Registered with AUSTRAC and have your Account Number?' set to 'Yes', and a text input field for 'AUSTRAC Account Number (AAN)' containing '987654321'. A small note below states: 'This is the ID provided to you by AUSTRAC once you have completed AUSTRAC enrolment.'

- 2 Scroll down to the **AUSTRAC Enrollment** section.
- 3 Set “Are you Registered with AUSTRAC and have your Account Number?” to **Yes**.
- 4 Enter your **AUSTRAC Account Number (AAN)** in the field. This is the ID AUSTRAC provides once your enrolment is complete.

- 5** Set “*Is your AUSTRAC enrolment ABN the same as your Subscription ABN?*” to **Yes** if they match.

The screenshot shows a form titled "AUSTRAC Enrolment". It contains three main sections:

- Are you Registered with AUSTRAC and have your Account Number?** A dropdown menu with "Yes" selected.
- AUSTRAC Account Number (AAN)** A text field containing "987654321". A red asterisk is next to the label. Below the field, a small note reads: "This is the ID provided to you by AUSTRAC once you have completed AUSTRAC enrolment."
- Is your AUSTRAC enrolment ABN the same as your Subscription ABN?** A dropdown menu with "Yes" selected.

Good to know

- 1** The ABN section above is auto-populated from the ABR/ASIC — those fields aren't edited here.
- 2** If your AUSTRAC enrolment ABN differs from your subscription ABN, select No and follow the prompts.
- 3** Not enrolled with AUSTRAC yet? Complete enrolment via AUSTRAC Online first — the AAN is issued at the end of that process.

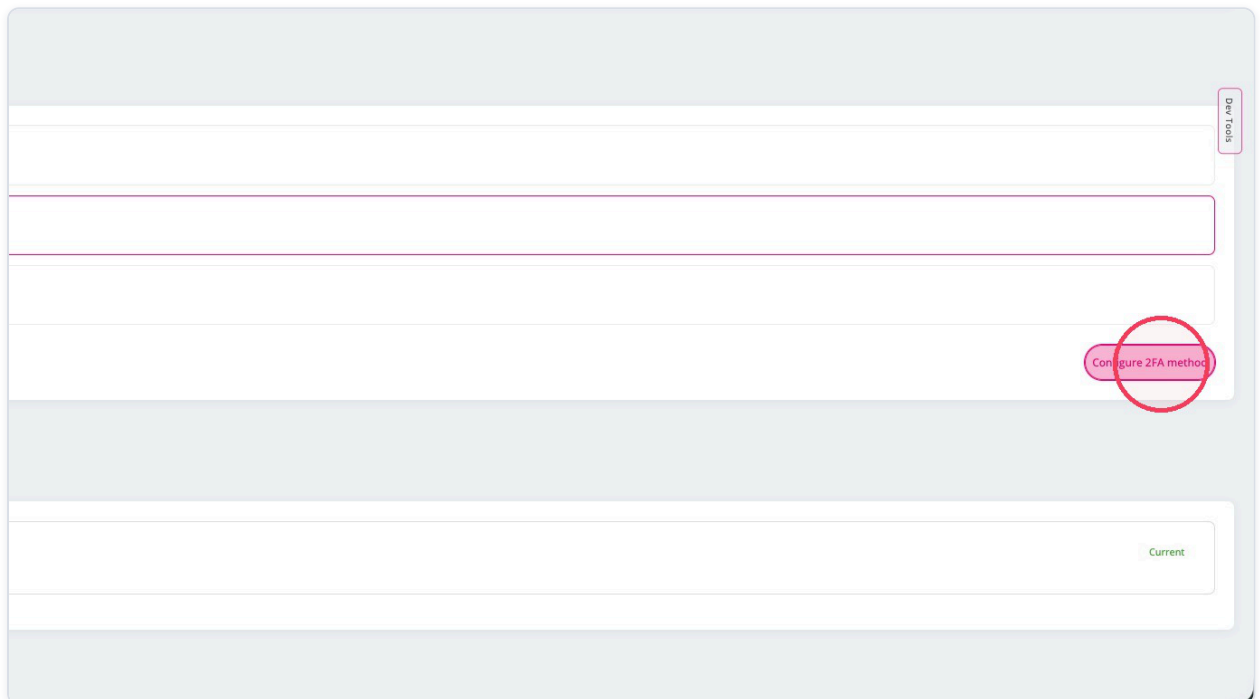
More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/set-up-checklist>

1.2 Changing 2FA to an Authenticator App

Switching your two-factor authentication from SMS to an authenticator app (such as Google Authenticator, Microsoft Authenticator or Authy) takes a minute and makes your login more secure and more reliable — no waiting on SMS delivery.

- 1 Click your **user profile icon** in the top-right corner and select **Settings** from the dropdown.
- 2 Open **Security** in the left sidebar.



- 3 Select **Authenticator App** and click **Configure 2FA method**.

The screenshot shows a user interface for configuring 2FA methods. On the right side, there is a sidebar with two buttons: 'Configure Passwordless' and 'Configure 2FA method'. The 'Configure 2FA method' button is highlighted with a red circle. In the main content area, there is a 'Device Tools' button and a 'Current' status indicator. A red circle is also drawn around the 'Configure 2FA method' button in the main content area.

- 4 Scan the QR code with your authenticator app, enter the code it generates, and click **Submit**. Your next login will ask for an app code instead of an SMS.

The screenshot shows the 'Mobile Authenticator Setup' screen. It features a QR code for scanning. Below the QR code, there are instructions for setup: 1. Install one of the following applications on your mobile: FreeOTP / Microsoft Authenticator / Google Authenticator. 2. Open the application and scan the barcode: Unable to scan? 3. Enter the one-time code provided by the application and click Submit to finish the setup. 4. Provide a Device Name to help you manage your OTP devices. There are input fields for 'One-time code' and 'Device Name'. A checkbox labeled 'Sign out from other devices' is checked. A red circle highlights the 'Submit' button.

These are your personal security settings — each user changes their own 2FA method; it isn't set account-wide.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/change-2fa-to-authenticator-app>
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Change_2FA_to_Authenticator_App__ce476295

SECTION 2

Users & Roles

Add your team, complete personnel due diligence, and manage your Compliance Officer.

PDD-01 Completing Personnel Due Diligence (PDD)

PDD-02 Adding Users and Starting Their PDD

ROL-02 Managing Your Compliance Officer

2.1 Completing Personnel Due Diligence (PDD)

Personnel Due Diligence verifies that your own staff meet AUSTRAC's integrity requirements under AML/CTF Rules 5-14 — a distinct obligation from customer KYC. Under Tranche 2 this applies to everyone in an AML/CTF role. PDD lives inside the **Compliance** module, alongside your other regulatory obligations (CDD, training, risk assessment).

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

Start a PDD

- 1 Click **Compliance** in the left sidebar, then open **Personnel Due Diligence**. The table lists your staff; each saved profile has a **Start DD** option.

The screenshot shows the easyAML interface for Personnel Due Diligence. The left sidebar has a 'Compliance' menu with 'Personnel Due Diligence' selected. The main area displays a table of staff members with columns for Full Name, Country, Screening, Result, Labels, Risk, and Updated. A search bar and filters are at the top. A 'Start DD' button is visible on the right side of the table.

Full Name	Country	Screening	Result	Labels	Risk	Updated
[Redacted]	-	Clear	Clear	[Redacted]	Low	29/05/2026
[Redacted]	-	Clear	Clear	[Redacted]	Low	28/05/2026
[Redacted]	-	Clear	Clear	[Redacted]	Low	27/05/2026
[Redacted]	-	Clear	Clear	[Redacted]	Low	27/05/2026
[Redacted]	-	Clear	Clear	[Redacted]	Low	21/05/2026
CDD Staff	-	Clear	Clear	[Redacted]	Low	21/05/2026

- 2 Click **Start DD** and set the **Labelled Purpose**. The purpose label matters for your audit trail — “*New Personnel in AML/CTF Role*” tells the system (and AUSTRAC, if records are ever produced) the specific reason this PDD was initiated. Other options cover promotions into AML/CTF roles and changes in circumstance.

The screenshot shows the 'Start Due Diligence' modal for Ximena Farias. The modal is titled 'Start Due Diligence — Ximena Farias' and has a close button (X) in the top right corner. It contains the following sections:

- Labelled Purpose ***: A dropdown menu with the placeholder text 'Select a purpose'. The dropdown is open, showing four options: 'New Personnel in AML/CTF Role', 'Internal Promotion to AML/CTF Role', 'Change in Circumstances', and 'Concern about a person's conduct'.
- Police Check Options**: Two radio button options: 'Perform a police check' (disabled, with a 'Coming soon' label) and 'Supply own police check' (selected).
- Custom Message**: A text input field with the placeholder text 'Optional message to include with the verification request'.

In the background, the 'All Users' table is visible, listing users and their roles. The table has columns for 'User' and 'Role'. The users listed are Ximena Farias, test rachel tes, Senior Management, Nick Brown, Test Declan Test, Declan Uzabeaga, and CDD Staff.

User	Role
Ximena Farias ximena+co123@easyaml.com	Comp
test rachel tes rachel+123test@easyaml.com	Comp
Senior Management ximena+sm123@easyaml.com	Comp
Nick Brown nick+ximena@easyaml.com	Senio
Test Declan Test declan+test123@easyaml.com	Comp
Declan Uzabeaga declan+test@easyaml.com	CDD
CDD Staff	CDD

- 3 Select any optional screening extras — Adverse Media & PEP, Professional Licence Check, Police Check — add a custom message if you wish, then click **Start Due Diligence**. This commits the PDD to the record: the staff member receives a mobile-friendly questionnaire tailored to their role, and the platform handles identity verification and PEP/sanctions screening.

Review the assessment

- 1 Once a PDD is underway, **View DD** gives a live view — what's completed, what's pending, and whether any flags have been raised. With multiple PDDs in progress, the summary list shows all active records; each is independent.

The screenshot displays the easyAML interface for reviewing a Personnel Due Diligence (PDD) assessment. The left sidebar contains navigation options: Entities, Insights, Training, Compliance (expanded), Reporting, and Apps. The Compliance section includes links to AML Program, Compliance Officer, ML/TF Risk Assessment, Compliance Calendar, AUSTAC Advice, and Personnel Due Diligence. The main content area shows a 'Summary' view for a specific PDD record. At the top, it displays the record's status: Created 14/05/2026, Last Checked 29/05/2026, and Risk Level Low. A 'Verification' dropdown shows '14/05/2026 - Matched'. Below this, a 'Summary' section provides a high-level overview: 3 Documents Collected, Reviewed Verification Results, and 0 Notes. A 'Generate Summary Report' button is available. The 'Verification Results' section details the outcomes of various checks: Banned Directors, Sanctions Check, PEP Check, Facial Comparison, Adverse Media, and Online Fraud. All checks show 'No Matches' with a green checkmark icon. A 'Deep Tools' button is located on the right side of the interface.

easyAML

XF Test Partners
Compliance Officer

Entities >
Insights >
Training >
Compliance >
AML Program
Compliance Officer
ML/TF Risk Assessment
Compliance Calendar
AUSTAC Advice
Personnel Due Diligence
Reporting >
Apps >

Created 14/05/2026 Last Checked 29/05/2026 Risk ●●●● Low
+ Add Label + Add to group

Request information Add note New Due Diligence
Verification 14/05/2026 - Matched

Summary

Identity
Risk
Matches
Billing
Notes
Attachments
Logs
Questionnaire

3
Documents Collected

Reviewed
Verification Results

0
Notes

Generate Summary Report

Verification Results

Banned Directors
No Matches

Sanctions Check
No Matches

PEP Check
No Matches

Facial Comparison
No Matches

Adverse Media
No Matches

Online Fraud
No Matches

Deep Tools

- 2 Identity tab** — identity verification records and supporting evidence (e.g. a police check from an external provider). If documents haven't been provided yet, use **Request Documents** to prompt the staff member directly through the same secure document-collection flow used for customers.

The screenshot shows the 'easyAML' interface with the 'Identity' tab selected. The left sidebar contains a navigation menu with 'Entities', 'Insights', 'Training', 'Compliance', 'AML Program', 'Compliance Officer', 'ML/TF Risk Assessment', 'Compliance Calendar', 'AUSTRAC Advice', 'Personnel Due Diligence', 'Reporting', and 'Apps'. The main content area displays the 'Identity' tab for a user named 'Nick Brown'. It includes a 'Summary' section with 'Created 14/05/2026', 'Last Checked 29/05/2026', and 'Risk Low'. Below this is a 'Name Matches' table with columns for Document Type, First Name, Middle Name, Last Name, and Match. The table shows a match for 'Reference Name' (Brown) and a 'No Match' for 'Australia (Queensland) Drivers Licence'. A 'Liveness Check' section shows five camera feeds labeled 'Reference', 'Mouth', 'Down', 'Left', and 'Up'. A 'Dev Tools' button is visible on the right.

Document Type	First Name	Middle Name	Last Name	Match
Reference Name		-	Brown	
Australia (Queensland) Drivers Licence		-	Brown	No Match

The screenshot shows the 'easyAML' interface with the 'Supplementary Documents' tab selected. The left sidebar is the same as the previous screenshot. The main content area displays the 'Supplementary Documents' tab for a user named 'Nick Brown'. It includes a 'Summary' section with 'Created 14/05/2026', 'Last Checked 29/05/2026', and 'Risk Low'. Below this is a 'Name Matches' table with columns for Document Type, First Name, Middle Name, Last Name, and Match. The table shows a match for 'Reference Name' (Brown) and a 'No Match' for 'Australia (Queensland) Drivers Licence'. A 'Liveness Check' section shows five camera feeds labeled 'Reference', 'Mouth', 'Down', 'Left', and 'Up'. A 'Dev Tools' button is visible on the right.

Title	Type	Date	Status
Professional Membership Licence	PDF	15/05/2026	Uploaded
Police Check	PDF	15/05/2026	Uploaded

- 3 Risk tab** — aggregated screening results: PEP status, sanctions matches, adverse media. Review before signing off; anything flagged here needs resolving first.

The screenshot shows the 'easyAML' interface with the 'Risk' tab selected in the left sidebar. The main content area displays three screening checks: 'PEP check', 'Sanctions check', and 'Banned directors check'. Each check shows a green status bar indicating 'Clear' results. The PEP check states 'No politically exposed person matches found'. The Sanctions check states 'No sanctions matches found for this individual'. The Banned directors check states 'No matches found on the ASIC Banned & Disqualified Persons Register'. The interface includes a top navigation bar with 'XF Test Partners Compliance Officer' and a sidebar with various menu items like 'Entities', 'Insights', 'Training', 'Compliance', 'AML Program', 'Compliance Officer', 'ML/TF Risk Assessment', 'Compliance Calendar', 'AUSTRAC Advice', 'Personnel Due Diligence', 'Reporting', and 'Apps'. A 'Dev Tools' button is visible on the right side of the main content area.

- 4 Matches tab** — any potential PEP, sanctions or adverse-media matches for adjudication. Confirm or dismiss each with a reason, exactly as for customer matches (see *Reviewing PEP, Sanctions and Adverse-Media Matches*).

The screenshot shows the 'easyAML' interface with the 'Matches' tab selected in the left sidebar. The main content area displays 'Potential Matches (5)' with a note: 'These results are based on the name provided. Matches will be refined once identity is verified through KYC.' Three potential matches are listed, each with a 'Rejected' status and a 'Confirm' button. The matches are for 'Brown, [redacted]' and are categorized as 'ADVERSE MEDIA'. Each match shows a 'Match Score: 100.0%', 'Country: United States', and 'Gender: Male'. The comment for each match is 'Not my employee'. The interface includes a top navigation bar with 'XF Test Partners Compliance Officer' and a sidebar with various menu items like 'Entities', 'Insights', 'Training', 'Compliance', 'AML Program', 'Compliance Officer', 'ML/TF Risk Assessment', 'Compliance Calendar', 'AUSTRAC Advice', 'Personnel Due Diligence', 'Reporting', and 'Apps'. A 'Dev Tools' button is visible on the right side of the main content area.

- 5 Questionnaire tab** — the role-specific questionnaire the staff member completed: self-disclosures on criminal history, regulatory findings, conflicts of interest, and financial position.

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 'Entities', 'Insights', 'Training', 'Compliance' (expanded), 'AML Program', 'Compliance Officer', 'ML/TF Risk Assessment', 'Compliance Calendar', 'AUSTRAC Advice', 'Personnel Due Diligence' (selected), 'Reporting', and 'Apps'. The main content area has a top navigation bar with 'Home / Compliance / Personnel Due Diligence / Nick Brown'. Below this is a header section for the staff member 'Nick Brown', showing 'Created 14/05/2026', 'Last Checked 29/05/2026', and 'Risk Low'. Action buttons include 'Request information', 'Add note', 'New Due Diligence', '+ Add Label', and 'Add to group'. A 'Verification' dropdown shows '14/05/2026 - Matched'. A yellow warning box at the top right indicates 'IMPERSONATING' and '7 overdue tasks'. The 'Questionnaire' section is highlighted in the sidebar and contains three sub-sections: 'Work Eligibility' with questions about Australian citizenship, other names, and other nationalities; 'Conflict and External Interest' with a question about external business interests; and 'Criminal Integrity Check' with a question about criminal convictions. A 'Dev Tools' button is visible on the right side of the questionnaire section.

- 6 Attachments** holds everything uploaded for this PDD — identity documents, police check, reference letters, or anything else your firm's policy requires — keeping the whole file against the record.

Sign off

- 1** Return to the summary for a consolidated view — a good checkpoint that nothing has been missed across identity, screening, questionnaire and documents.

- 2 Complete the three sign-off confirmations — the core of the Compliance Officer's review: you're confirming you've assessed the staff member's **integrity** (character and honesty), **competence** (skills and knowledge for the role), and reviewed the evidence. Add a comment, set the date of next review, choose the confirm reason, and sign off.

The screenshot shows the XFSyAML interface. On the left is a dark sidebar with a menu: Entities, Insights, Training, Compliance (selected), AML Program, Compliance Officer, ML/TF Risk Assessment, Compliance Calendar, AUSTRAC Advice, Personnel Due Diligence, and Reporting. The main area has a header with 'Pass • High confidence', 'No Coverage', and 'No' buttons. Below this is the 'Sign Off' section. It includes two green checkmarks: 'Identity verified and Matched' and 'Questionnaire answered'. There are three checkboxes: 'has the integrity to perform in this role' (checked), 'has the competence to perform in this role' (unchecked), and 'has no adverse findings to perform in this role' (unchecked). A 'Comments' field contains 'he is all good'. The 'Date of next review' is set to '31/05/2027'. The 'Confirm Reason' is 'Internal Promotion to AML/CTF Role'. A pink 'Complete Sign Off' button is at the bottom.

This screenshot is similar to the one above but shows the 'Complete Sign Off' button highlighted with a pink rectangle. Additionally, a 'Recent activity' section is visible at the bottom, showing a log entry: 'Report Generated... 22/05/2026, 16:53'. A 'Data Tools' button is also visible on the right side of the form.

A police check is generally expected for Compliance Officers. For other roles, follow your firm's risk-based policy on which screening extras to include.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/add-users-and-complete-personnel-due-diligence-pdd>
- **Video walkthrough:**
https://scribework.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Personnel_Due_Diligence_PDD_in_EasyAML_a6248f95

2.2 Adding Users and Starting Their PDD

New staff are invited from Account Settings, then put through Personnel Due Diligence once they've activated their account. This guide covers the invite, common invite issues, starting the DD, and managing users afterwards.

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

Invite a new user

- 1 Go to **Account Settings** → **Users**, then click **+ Invite User**.

The screenshot shows the 'Invite User' modal form overlaid on the 'Users' page. The modal contains the following fields:

- First Name ***: Input field with 'John' entered.
- Last Name ***: Input field with 'Doe' entered.
- Email Address**: Input field with 'user@example.com' entered. A dropdown menu is open showing 'Ches ches@easyaml.com' and a 'Manage addresses...' option.
- Role ***: Dropdown menu with 'Select a role'.
- Employee ID (Optional)**: Input field with 'e.g., EMP-12345' entered.
- Job title/role(s) within the organisation**: Dropdown menu with 'Select role(s)...'.
- Groups (optional)**: Section with an 'Add to groups' button.

The background shows the 'Users' page with a table of existing users:

User	Role
Rachel Frontline rachel.frontline@example.com	Frontline Staff
Alex Senior alex.senior@example.com	Senior Manager
Jane Smith jane.auditor@example.com	Frontline Staff, Ext
Michael Chen	Board Member

- 2 Enter their **First Name, Last Name and Email Address**; select a **Role** (their AML role) and **Job Title** (within your organisation). Optionally add an Employee ID, assign Groups, or include a custom message. The invite sends automatically.

The 'Invite User' modal form is displayed over a background table of users. The form fields are: First Name (Sally), Last Name (Smith), Email Address (sally.smith@example.com), Role (CDD), and Employee ID (Optional) (e.g., EMP-12345). A section for 'Job title/role(s) within the organisation' is highlighted with a red box, showing a dropdown menu with 'Manager' selected. Below this is a 'Clear all' link and a list of roles with checkboxes: Chief Executive Officer (CEO), Managing Director, Chief Financial Officer (CFO), Chief Operating Officer (COO), Chief Technology Officer (CTO), and Chairman. At the bottom are 'Cancel' and 'Send Invitation' buttons.

- 3 If you assign the user to a Group with a Role that doesn't allow full access to Group settings, you'll get a warning — proceed with limited access, or adjust the role.

The warning dialog is titled 'Invite this user with limited group access?'. It states: 'Sally Smith won't be able to resolve 91 tasks currently assigned to this group.' and lists 'Missing permissions:'. The permissions listed are: Access AUSTRAC Advice, Access Compliance Calendar, Update ML/TF Risk Assessment, Submit Annual Report, and Conduct Staff Member KYC / AML. At the bottom are 'Cancel invite' and 'Inviting...' buttons, with the 'Inviting...' button highlighted by a red box. The background shows a table of users with columns for Role, Joined, Due Diligence, and Actions.

- 4 Invite not received, deleted, or expired? Invite emails expire after one week for security. Click the **envelope** icon in the user's row to resend.

Start their Personnel Due Diligence

- 1 Once the user has accepted the invite and logged in, click **Start DD** in their row.
- 2 In the pop-up, set the **Labelled Purpose** (generally *New Personnel in AML/CTF Role*), tick any optional screening — Professional Licence, Police Check — add a custom message if needed, and click **Start DD**. For reviewing and signing off the assessment, see the companion guide *Completing Personnel Due Diligence*.

Start Due Diligence — Rachel Frontline [X]

This will send a verification of identity request and questionnaire based on the staff member's role. The Compliance Officer will be notified once it is complete to review and sign off.

Labelled Purpose *

New Personnel in AML/CTF Role [v]

Screening

☒ Adverse Media & PEP [Required]

☐ Professional Licence Check

☐ Police Check

Custom Message

Start Due Diligence — Rachel Frontline [X]

This will send a verification of identity request and questionnaire based on the staff member's role. The Compliance Officer will be notified once it is complete to review and sign off.

Labelled Purpose *

New Personnel in AML/CTF Role [v]

Screening

☒ Adverse Media & PEP [Required]

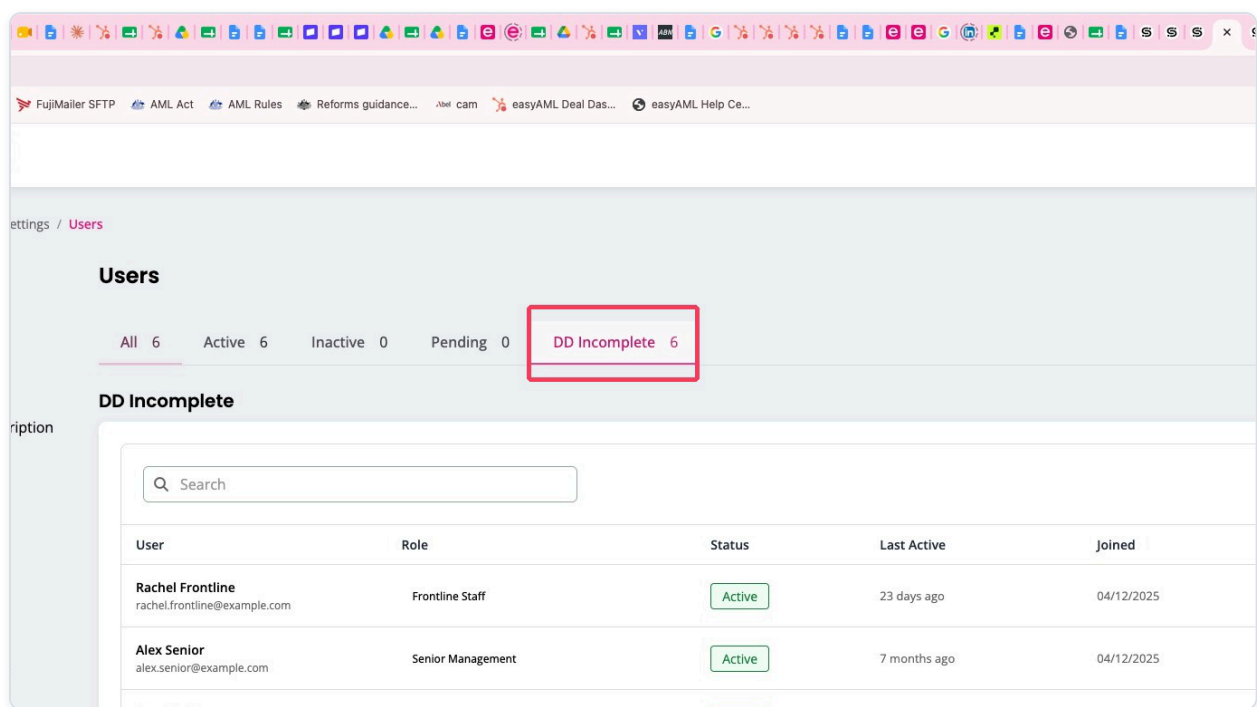
☒ Professional Licence Check

☐ Police Check

Custom Message

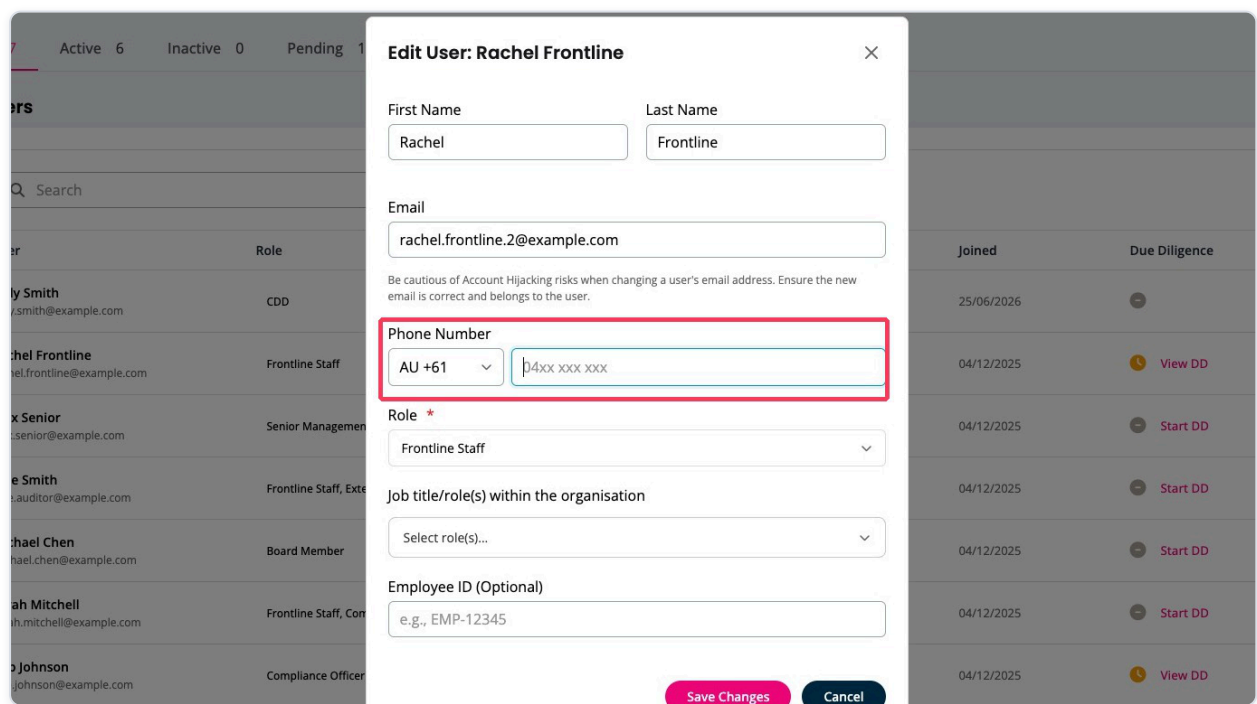
Optional message to include with the verification request

- 3 To see who still hasn't completed, select the **DD Incomplete** tab — the number beside it is the outstanding count.

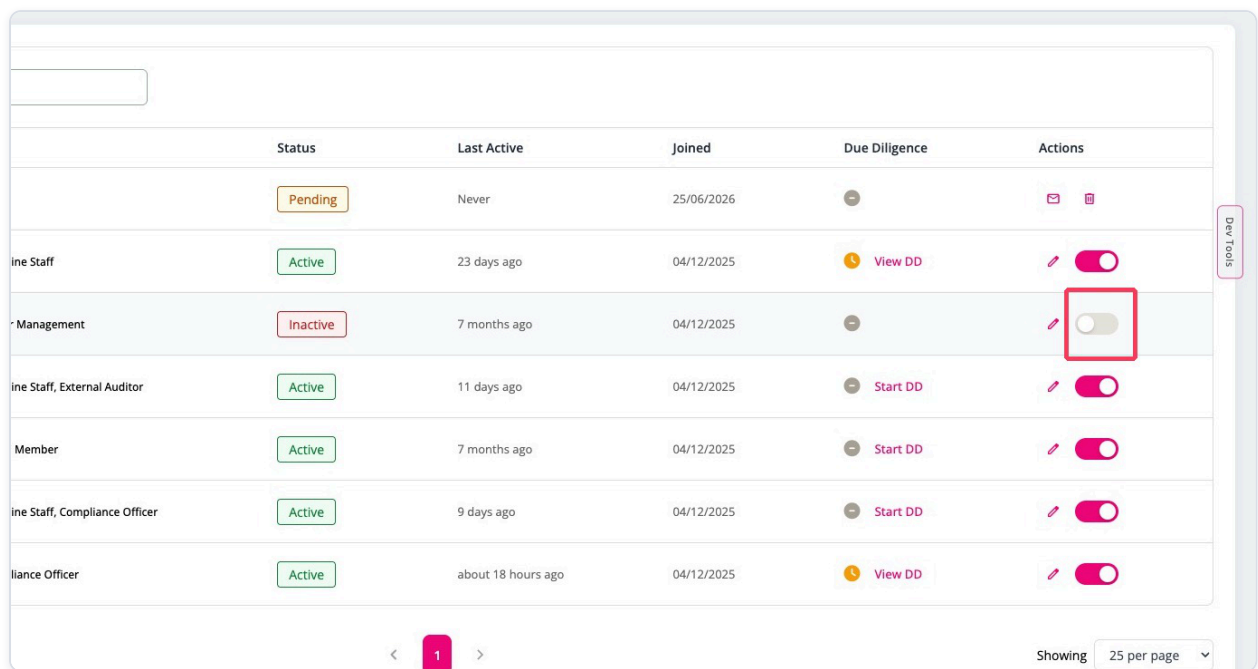


Manage users afterwards

- 1 Use the **Active** tab to view active users. Click the **pencil (edit)** in a row to update profile information, contact details and roles, then **Save Changes**.



- 2 Use the **status toggle** to grant or remove access: pink means the user can access the system; grey means they cannot log in.



The screenshot shows a user management interface with a table of users. The table has columns for Status, Last Active, Joined, Due Diligence, and Actions. A red box highlights the status toggle for the 'Management' user, which is currently in the 'Inactive' (grey) position. The 'Dev Tools' sidebar is visible on the right.

	Status	Last Active	Joined	Due Diligence	Actions
	Pending	Never	25/06/2026		
ine Staff	Active	23 days ago	04/12/2025	View DD	
Management	Inactive	7 months ago	04/12/2025		
ine Staff, External Auditor	Active	11 days ago	04/12/2025	Start DD	
Member	Active	7 months ago	04/12/2025	Start DD	
ine Staff, Compliance Officer	Active	9 days ago	04/12/2025	Start DD	
liance Officer	Active	about 18 hours ago	04/12/2025	View DD	

Showing 25 per page

Sole trader with no staff? If the “Add Users” task doesn't apply to you, it can be dismissed — you don't need to invite anyone to complete setup.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/add-users-and-complete-personnel-due-diligence-pdd>
- **Video walkthrough:**
https://scribework.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/Add_Users_and_complete_Personnel_Due_Diligence_PDD__0f82eb7d

2.3 Managing Your Compliance Officer

The Compliance Officer section is where you view current officers, add staff into the role, review the history of who has held it, and see exactly what the role is responsible for under Australian law. Find it under **Compliance → Compliance Officer**.

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

- 1 The page shows your **current compliance officer(s)** at the top and staff members below.

easyAML

Easy Legal Service
easyAML Account Manager

< Home / Compliance / Compliance Officer

Compliance Officer

Designate a primary compliance officer and secondary (2IC) backup to ensure continuous AML/CTF program oversight

Staff selection History Responsibilities

Current compliance officers

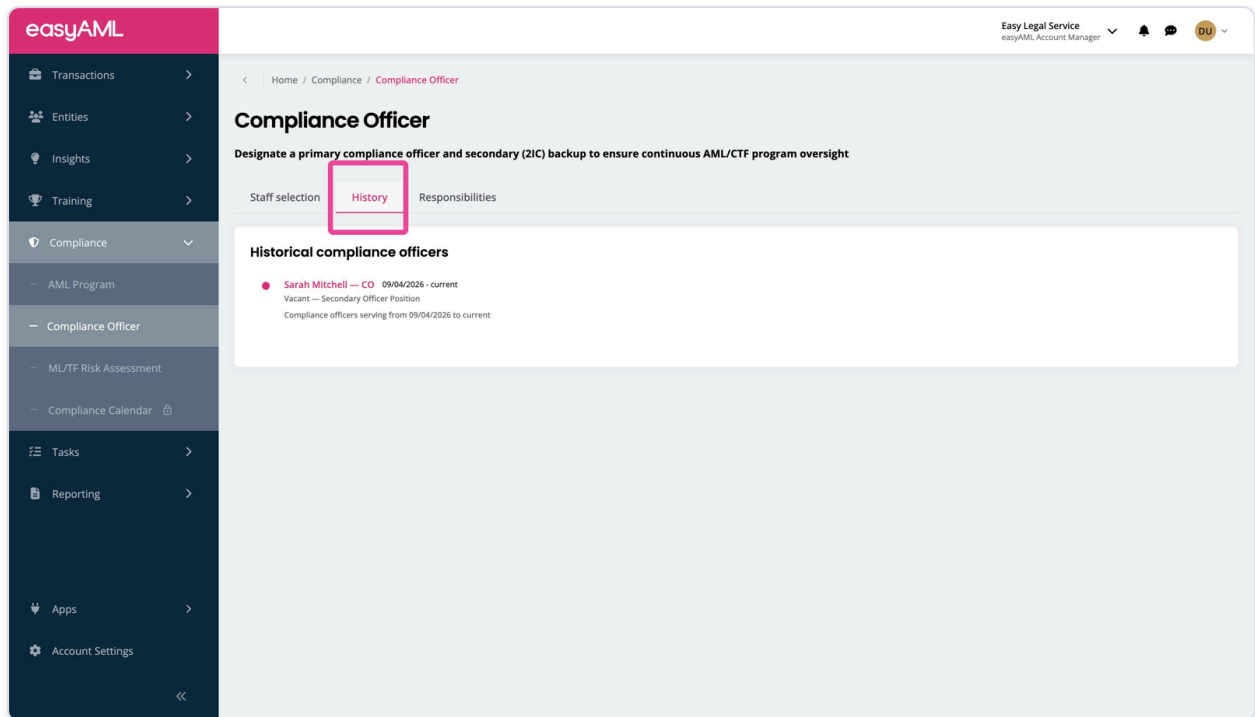
Name ↑	Position ↑	Role ↑	Start date ↑	Training status ↑
Sarah Mitchell	CO	Primary Compliance Officer	09/04/2026	100%

Staff members

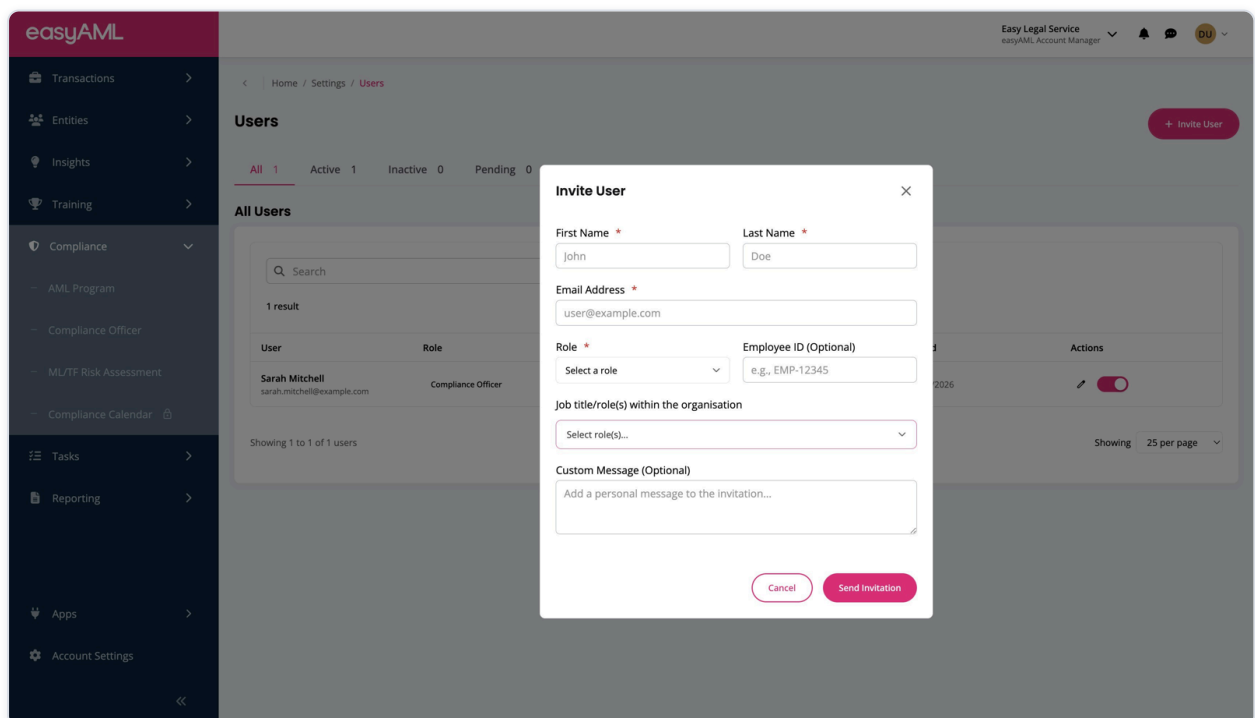
+ Add Staff

Name ↑	Position ↑	Role ↑	Training status ↑
No staff members found			

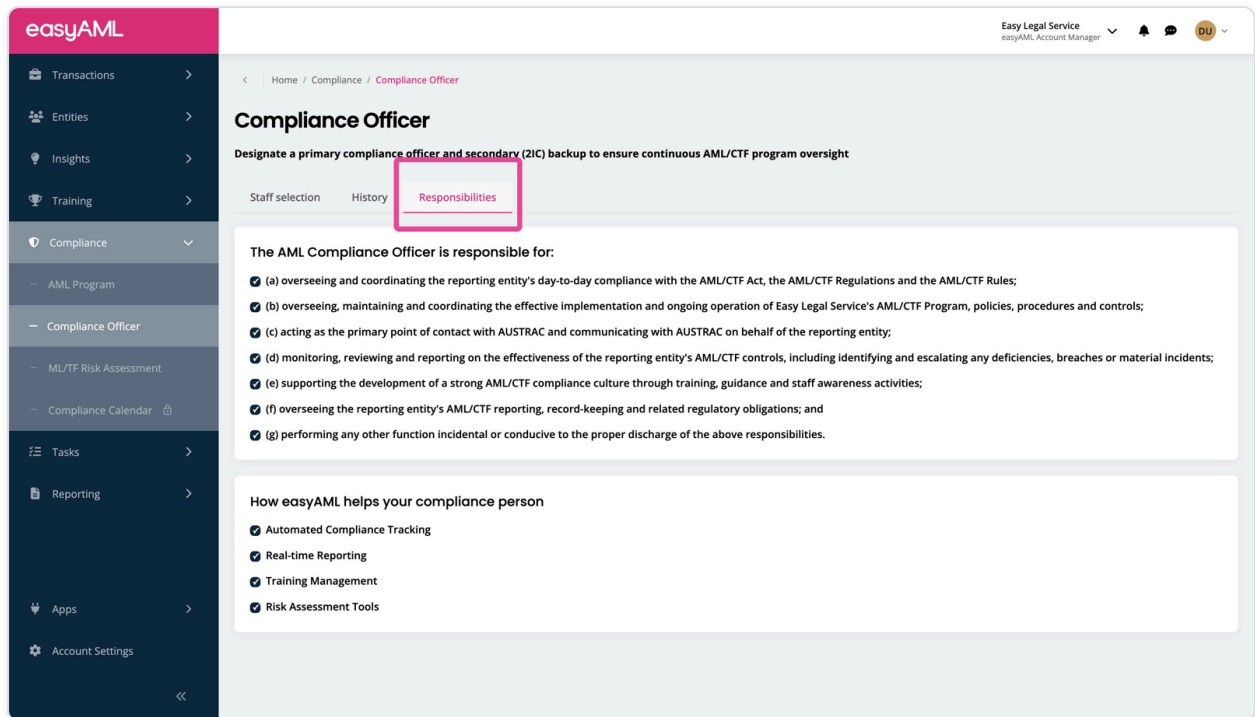
- 2 To bring a new person onto the platform, select **Add Staff**. Fill in their first name, last name, email address and platform role; optionally add an employee ID, job title, internal compliance roles, and a custom message, then send the invite.



- 3 Select the **History** tab for a full record of everyone who has previously held the Compliance Officer role — with start and end dates. This is your succession audit trail.



- 4 Select the **Responsibilities** tab for a complete outline of what your AML Compliance Officer is responsible for under Australian law — day-to-day oversight, AUSTRAC reporting, and program maintenance.



Changing CO? Appoint the incoming officer first, then transition the outgoing one — that keeps an accountable officer in place at all times, and the History tab records the handover dates automatically.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/managing-your-compliance-officer-in-easyaml>
- **Video walkthrough:**
https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Managing_Your_Compliance_Officer_in_easyAML__5777b8c0

SECTION 3

Billing & Workspace Settings

Manage subscription and billing, white-labelling, groups, notification preferences and chat integrations.

The billing and settings topics are maintained as quick-reference guides; full walkthroughs are on the Knowledge Base.

-
- BIL-01** Choosing or Changing Your Subscription Plan
 - BIL-02** Finding and Reviewing Your easyAML Client Agreement
 - BIL-03** Updating Your Payment Method
 - BIL-04** Updating Your Billing Info and Contact Information
 - BIL-05** Client Billing Method and Cost Recovery
 - SET-01** Whitelabelling - Setting Up Your Brand and Logo
 - SET-02** Creating and Managing Groups
 - NOT-02** Configuring Your Notification Preferences
 - INT-05** Connecting Your Slack Account
 - INT-06** Setting Up Microsoft Teams Channels

3.1 Choosing or Changing Your Subscription Plan

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

- 1** Go to Account Settings, then click 'Billing & Subscription' in the sidebar.
- 2** Select the 'Your plan' tab. This will show the current plan you are on - if you are on a free trial it will show as Free 0AUD.
- 3** Click the 'Manage plan' button to select or modify your plan.
- 4** This will then show you the Plans available and you can choose to your subscription to be billed Monthly or Annual Paid Up Front (with savings discounts). Click 'Sign up free' button for the plan that best suits your needs.
- 5** Review the key terms and review Client Agreement (if you want to read the full agreement in detail). Then select the check box to 'Accept the Client Agreement' and then click the 'I agree & activate' button.
- 6** You will then see a pop up to enter a payment method. Select 'Card' button for Visa, Mastercard Credit or debit cards or AMEX. Select 'AU Direct Debit' if you want a Australian bank account to be direct debited. Once filled in select 'Save payment method' button.
- 7** Once the payment method is added. You simply need to press 'Activate plan' button to finish signing up to your easyAML plan.
- 8** Select Card and enter your payment details
- 9** Click Save payment method
- 10** To change an existing plan, click the 'Manage plan' button.
- 11** Select 'Sign up free' button for the new plan you want to change to.
- 12** Follow the same steps to: Click the checkbox to Accept the Client Agreement, select the 'I agree & accept' button, and then click the 'Activate plan' button.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribework.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Choosing_or_changing_your_Subscription_plan_V6EGt8JgRCy5I3FKV_HTfg

BIL-02

3.2 Finding and Reviewing Your easyAML Client Agreement

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

- 1 Go to Account Settings, then click 'Billing & Subscription' in the sidebar.
- 2 Select the "Agreements" tab
- 3 You will see a list of signed agreement between your business and easyAML. Click on an agreement to expand and see who signed the agreement, when it was signed and how it was signed.
- 4 To view and download the full signed agreement, click 'Download Agreement PDF'
- 5 Schedule 1 - outlines the parties and length of the Agreement.
- 6 Schedule 2 - outlines the fees and billing cycles of the Agreement.
- 7 The final page - provides an audit log of the details of how and when the agreement was signed.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Find_and_review_your_easyAML_Client_Agreement__qz2wPq5XStCnmhSigNNUPw

BIL-03

3.3 Updating Your Payment Method

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

- 1 Go to Account Settings, then click 'Billing & Subscription' in the sidebar.
- 2 Select Payment methods tab.
- 3 Click '+ Add new' button.
- 4 To use credit card, select the 'Card' button and enter valid Visa, Mastercard or AMEX credit card details. To use direct debit from your bank account select 'AU Direct Debit' and enter valid Australian bank account details. Once filled in click 'Save payment' button.
- 5 You can provide multiple payment methods if you want to have backup to ensure you avoid failed payments or service interruptions. Click 'Set default' button to make one option your primary choice. You can also click 'Remove' for any payment methods you no longer want to be used.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Update_your_Payment_method_gzHVmw89R7mxFSmj0TvmWQ

BIL-04

3.4 Updating Your Billing Info and Contact Information

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

- 1 Go to Account Settings, then click 'Billing & Subscription' in the sidebar.
- 2 Click 'Billing info' tab
- 3 Enter name, email, and phone number in Billing contact section.\ Then click 'Save changes'.
- 4 To update the your businesses invoice information, click 'Edit' in Billing address section
- 5 Enter updated business Name and Street address details.\ Then click 'Save changes'.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Updating_your_Billing_Info_and_Contact_information__sgGvbRrDQq-P9gF0DLOUaw

BIL-05

3.5 Client Billing Method and Cost Recovery

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

- 1 Go to Account Settings, then Click Customisation in the sidebar
- 2 Select the default payment option you want such as 'Collect payment from client'
- 3 To make that method the only option, check 'Restrict billing type change for individual KYC requests'. If you want both option to be available to your business leave this unchecked.
- 4 To create a default message that goes out to your customers, add that by typing into the 'Message to subject' field.
- 5 Go to Account Settings, then click 'Transactions' in the sidebar.
- 6 Select the 'Client Cost Receipts' tab
- 7 Please note any changes you make here will not change previously billed Client Cost receipts - only future receipts.\ You can add a set 'Flat markup (per individual)' in \$ dollars.
- 8 You can add a set 'Percentage markup (per individual)'. Or you can do a mix of both.
- 9 You can add a set 'Percentage markup (per individual)'. Or you can do a mix of both.

- 10** You can do the same markup types for KYB as well. The results will also be shown in the KYB section of the 'Lived worked example' on the right.
- 11** You can toggle if clients should receive a cost receipt for reused entities. When enabled (pink) it will be at \$0, when grey (disable) they will be sent the default KYC/KYB cost.
- 12** Once you have made all the selections that you would like, click 'Save changes' to implement on future Client cost receipts.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/KYC_-_Choose_client_billing_method__1fTmhoOaS7mYlmlgwNhrQ

SET-01

3.6 Whitelabelling - Setting Up Your Brand and Logo

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

- 1** Go to Account Settings, then Click Customisation in the sidebar
- 2** Then select the 'Them & Whitelabelling' tab
- 3** To change to your businesses logo - click in the 'Logo' box and then find and select your logo. You can also drag a logo directly into this section. To change the favicon (the small image show for website tabs and bookmarks) repeat the same step in the Favicon box. You will show the change into Preview mobile image to the right.

- 4 To change the App colour to match your brand - either enter the hex colour into the box or click on the colour square.
- 5 When you click on the 'Colour Square' - you can enter RGB colour values if know o, click on the Colour Wheel (circle) to estimate colour or use the 'colour picker'(eye-dropper). With the 'Colour Picker' move the bullseye of the circle over your logo colour and click - it will then perfectly match that colour.
- 6 The selected colour will then show the changes visually in the Preview mobile image to the right. Repeat previous steps if you wish to change colour further.
- 7 Click the 'Create' button to save and apply your theme changes.

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehov.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/Whitelabelling_-_Setting_up_your_business_brand_and_logo__tDHJFpXUQVmjt-j0oKgZ5w

SET-02

3.7 Creating and Managing Groups

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

- 1 Click the Group link in Account Settings. This will take you to Groups and show you any existing groups
- 2 To Add or Remove users on an existing Group, click on the members section.
- 3 To 'Add' a user simple click on the Add link next to their name. You can see current members of Group and you search by name or email to find a user.

- 4 Click 'Done' when you have finalised adding users to Group.
- 5 To create a new Group - click the '+ Add group' button.
- 6 Enter a Group name, an optional description for the new group, select a color, and click 'Create group'.
- 7 To Add users to the new Group - click on the 0 members link.
- 8 Click the Add users and click 'Done'.
- 9 Click here
- 10 Click here
- 11 Click here
- 12 Change how Groups are assigned, whether by default or per transaction option by navigating to the 'Configuration' tab. Then choosing the appropriate choice from options. Once selected press Save defaults button.\ . Click here
- 13 To delete a Group - select Delete on the Group you want to delete. Then choose whether you want to re-assign tasks and entity assignment to a different Group. Then select 'Delete group' to confirm deletion.

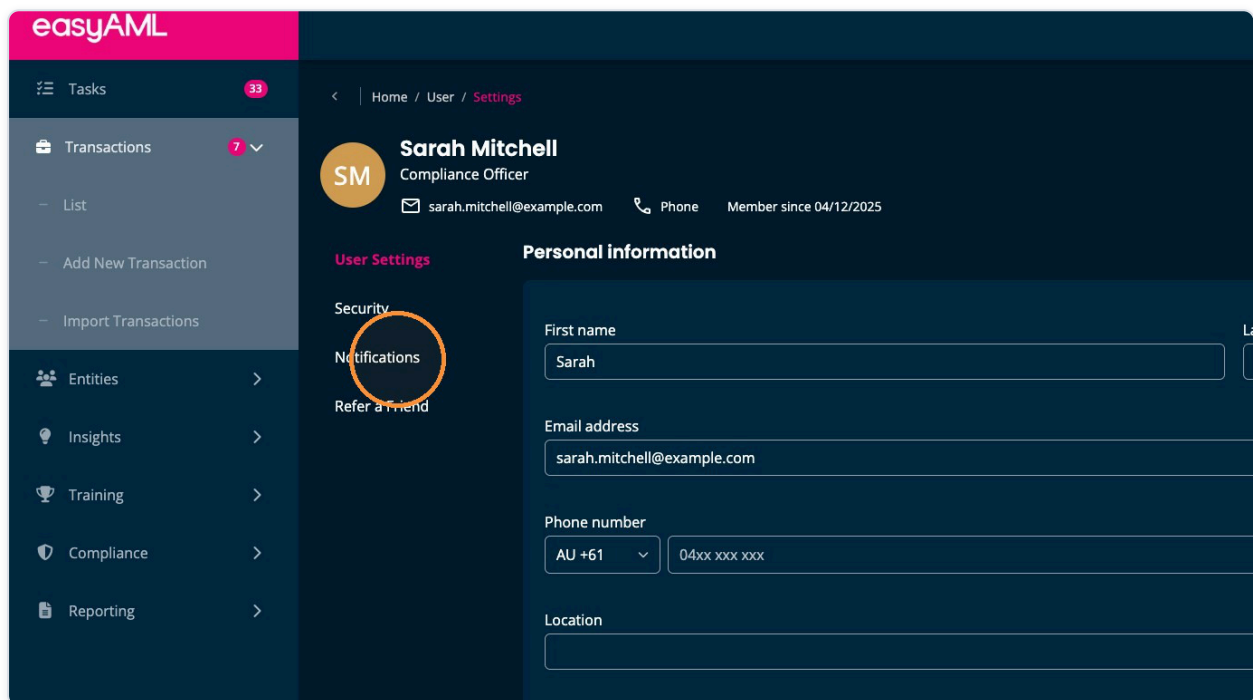
More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Creating_and_managing_Groups__kJLgZEOvQhSnH1rulqI5SA

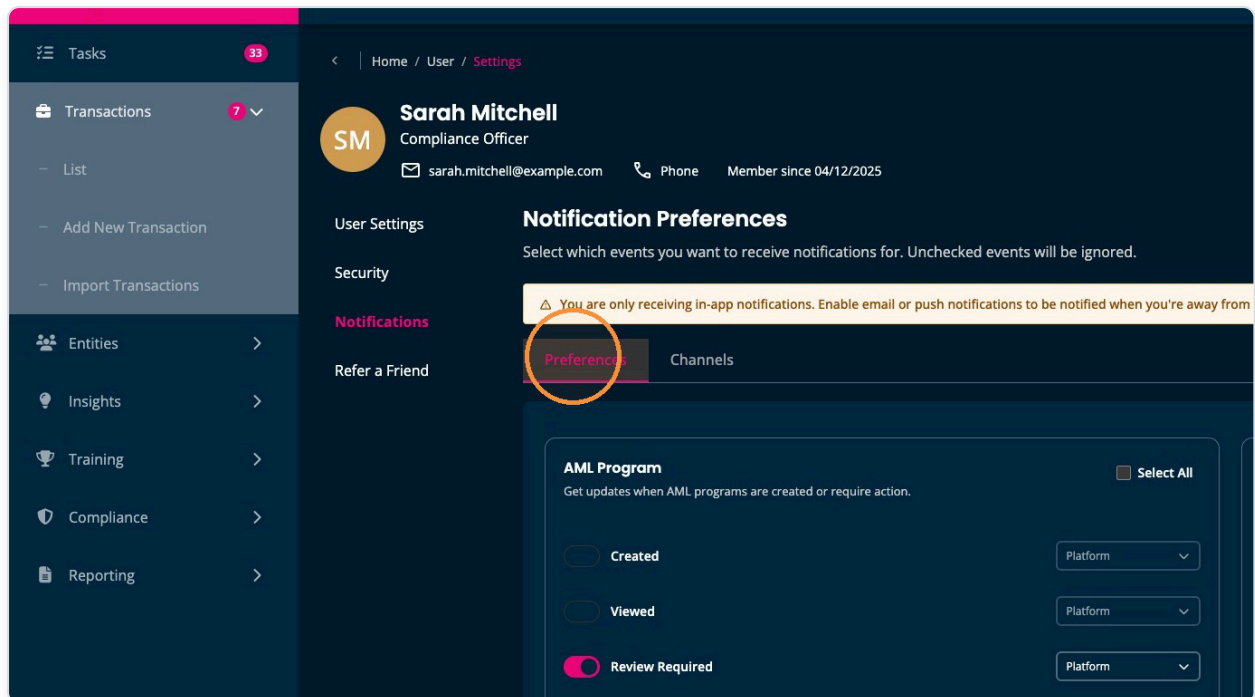
3.8 Configuring Your Notification Preferences

Control which notifications you receive and where they're delivered — per notification type, per channel. These are personal settings; account-wide channels are enabled separately in Account Settings.

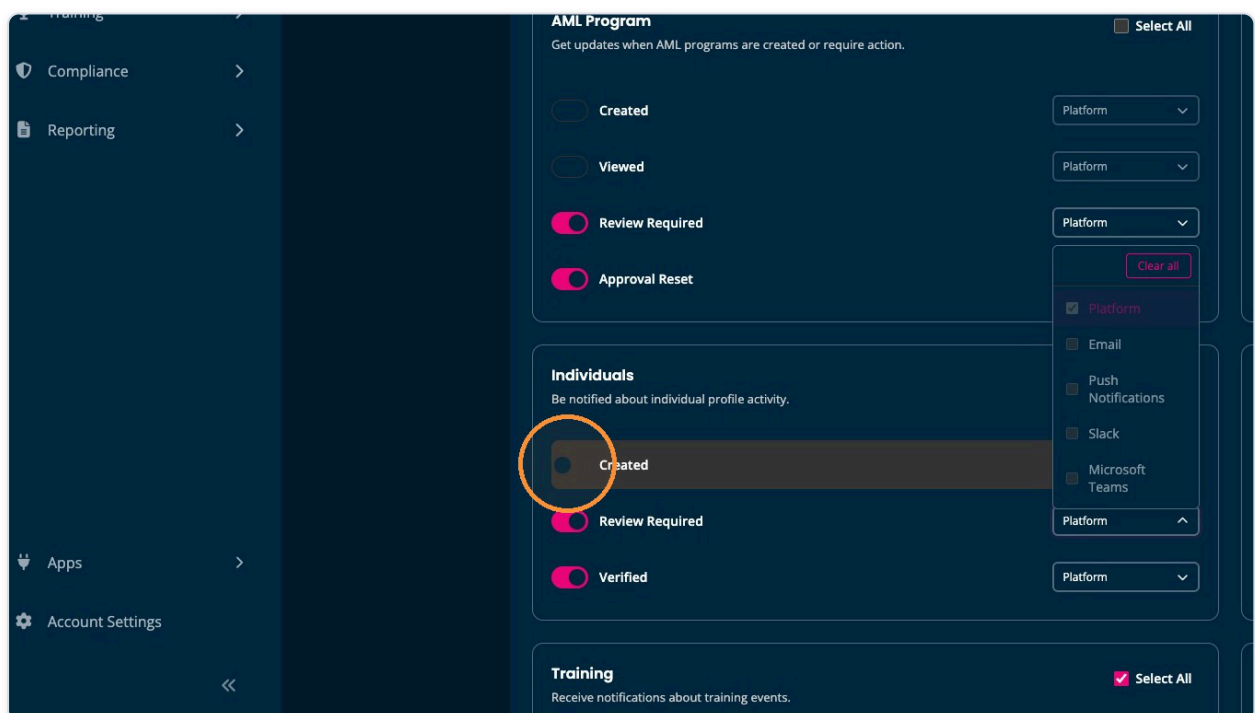
- 1 Click your **user profile icon** (top right), select **Settings**, then open **Notifications**.



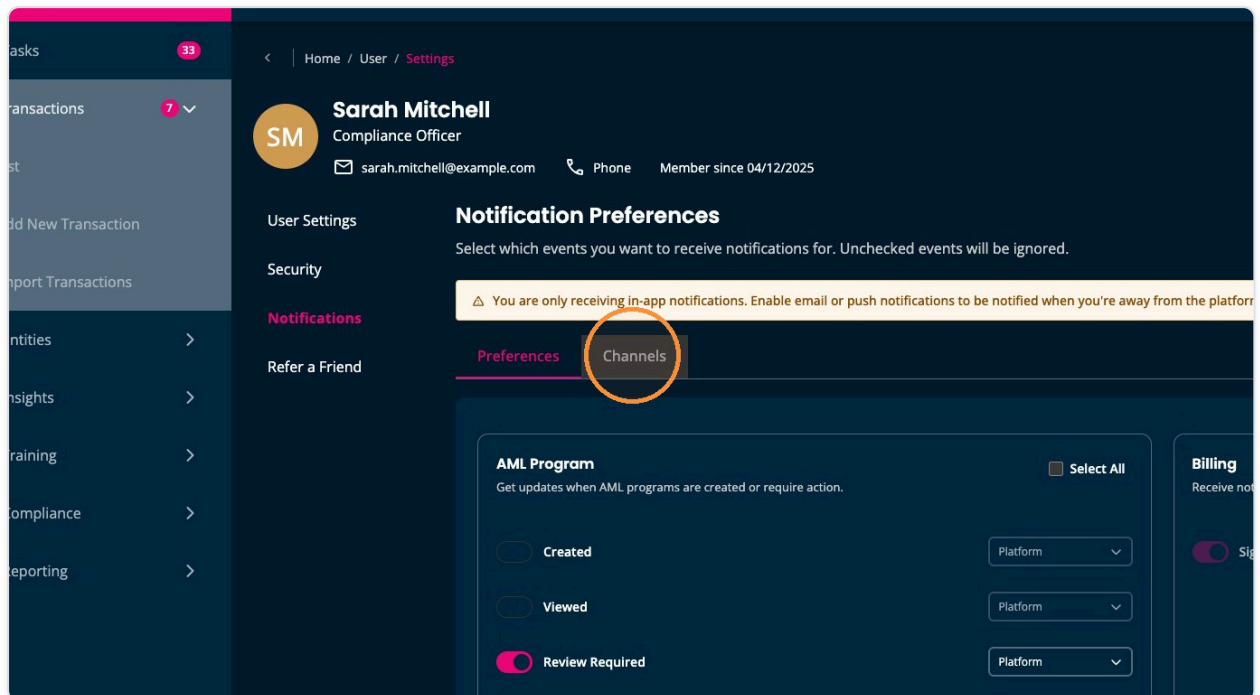
2 Use the **Preferences** tab to configure what you receive.



3 Use the **toggle** to switch a notification type on or off, and the **dropdown** to choose where it's sent.



- 4 Open the **Channels** tab. If a channel is disabled, click **Enable in account settings** to configure global channels — if you don't have permission, ask your account administrator. Then return and confirm your preferred channels are enabled.



Drowning in email? Rather than turning everything off (and missing compliance-critical items like AML Program reapprovals), tune notification types individually or route them to a different channel.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-configure-platform-notification-preferences-in-easyaml>
- **Video walkthrough:**
https://scribehow.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/How_To_Configure_Platform_Notification_Preferences_In_easyAML__5e80c40c

3.9 Connecting Your Slack Account

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

- 1 Navigate to <https://app.easyaml.com/user/settings?tab=notifications>
- 2 Click "Connect Slack"
- 3 Click 'Allow' to authorise Slack integration
- 4 Select 'Channels' tab
- 5 Click 'Send test notification' to verify connection

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Connecting_Your_Slack_Account_to_EasyAML__XyXiDFJyStetxUCD6DYCIQ

INT-06

3.10 Setting Up Microsoft Teams Channels

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

- 1 **Administrator setup** This step only needs to be completed once per organisation You will need: - This instruction guide - ZIP file provided by easyAML support with the Teams bot manifest - "Administrator" level access or similar to Microsoft Teams enterprise
- 2 Head to <<https://admin.teams.microsoft.com/policies/manage-apps>>

- 3 Select "Actions" (Top Right) -> "Upload new App"
- 4 Follow the prompts to upload the ZIP file
- 5 Give admin consent for all users in the org
- 6 **Enable Teams notifications.** This step is required for each user.
- 7 Head to <<https://app.easyaml.com/user/settings?tab=notifications>> or select Personal Settings -> Notifications -> Channels
- 8 Select "Connect Teams"
- 9 If required you may need to grant permission to use the Teams channel by following the prompts. Contact your Teams Administrator if you have issues granting permission.
- 10 3. Follow the prompts to login to your work microsoft account & grant consent. If that is successful it should return you back to the page with "Bot Install Pending"
- 11 4. Open the Microsoft Teams app for your Work account.
- 12 Navigate to "Apps" -> Built for your Organization -> easyAML
- 13 6. Open the App, click "Add" if not already installed, then click "Open"
- 14 7. Write a message to the bot (Eg "Hello")
- 15 8. Once successful - It will reply saying notifications are successfully setup.
- 16 Return to the easyAML portal, refresh and confirm it says "Connected"
- 17 10. Check the toggle switch is in the "On" position
- 18 11. Press "Send Test Notification" to validate delivery
- 19 Return to the preferences tab to confirm preferences - Enjoy!

More ways to get help

- **In-platform:** the "Want Help?" button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com *(article link to be added)*
- **Video walkthrough:**
https://scribework.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Microsoft_Teams_Channels_Setup_Guide__vbEtXfCOTm2Qj3yaADqLPg

SECTION 4

Risk & Compliance

Complete your ML/TF risk assessment and access your AML program documentation.

- RSK-02 Your ML/TF Risk Assessment — Complete, View & Export
- RSK-05 Outsourcing to AML on Demand — Choose or Change
- RSK-06 Accessing Your AML Program Documentation

4.1 Your ML/TF Risk Assessment

— Complete, View & Export

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 user interface. On the left is a dark sidebar with a menu including 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 is titled 'AML/CTF Program' with the subtitle 'Your comprehensive Anti-Money Laundering and Counter-Terrorism Financing Framework'. It features three summary cards: '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 prominent pink-bordered box contains 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'. The top right of the interface shows the user's name (DU) and notification icons.

- 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', a dropdown arrow, a bell icon, a chat icon, and a user profile icon labeled 'DU'. The main header for the section is 'Business Structure' with a sub-header '3 questions'. On the left, a list of sections is shown with radio buttons: 'Business Structure' (selected), 'Business Profile', 'Customer Profile', 'Customer Risk', 'Service Risk', 'Delivery Risk', 'Jurisdiction Risk', 'Operational Risk', and 'Environment Risk'. The main content area contains three questions:

- Which user(s) will be required to approve this AML program? ***
A note states: 'Each user selected will have to click Approve to activate this AML program. Please note this can not be changed after submitting the risk assessment.'
A dropdown menu shows 'Select one or more options...'. A yellow box below indicates: 'Last time you selected: Sarah Mitchell. Only users with the role Compliance Officer, Compliance Officer 2IC or Senior Management can be selected here.'
- Do you do business with foreign jurisdictions? ***
Buttons for 'Yes' and 'No' are shown. A yellow box below indicates: 'Last time you answered: Yes'.
- Which State/Territory is your Principal place of business located? ***
A note states: 'This will be your 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. On the left is a dark sidebar with 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' with a subtitle 'Complete this assessment to identify your business's money laundering and terrorism financing risk'. Below this is a yellow informational box. The 'Assessments' section shows '3 results' with a search bar, filters, and a table. The table has columns: Submission ID, Started, Finished, Status, Approval Status, Program Start Date, and Labels. The first row is highlighted with a pink background and a pink 'IS ACTIVE' label.

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	
481d7b2c	09/04/2026, 06:17	—	In progress	Incomplete	—	
15448b14	13/02/2026, 13:15	—	In progress	Incomplete	—	

This screenshot is similar to the one above but shows '4 results' in the assessments list. The table now includes an additional row with Submission ID '939e216a'. The first row remains highlighted with a pink background and a pink 'IS ACTIVE' label.

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	—	
481d7b2c	09/04/2026, 06:17	—	In progress	Incomplete	—	
15448b14	13/02/2026, 13:15	—	In progress	Incomplete	—	

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

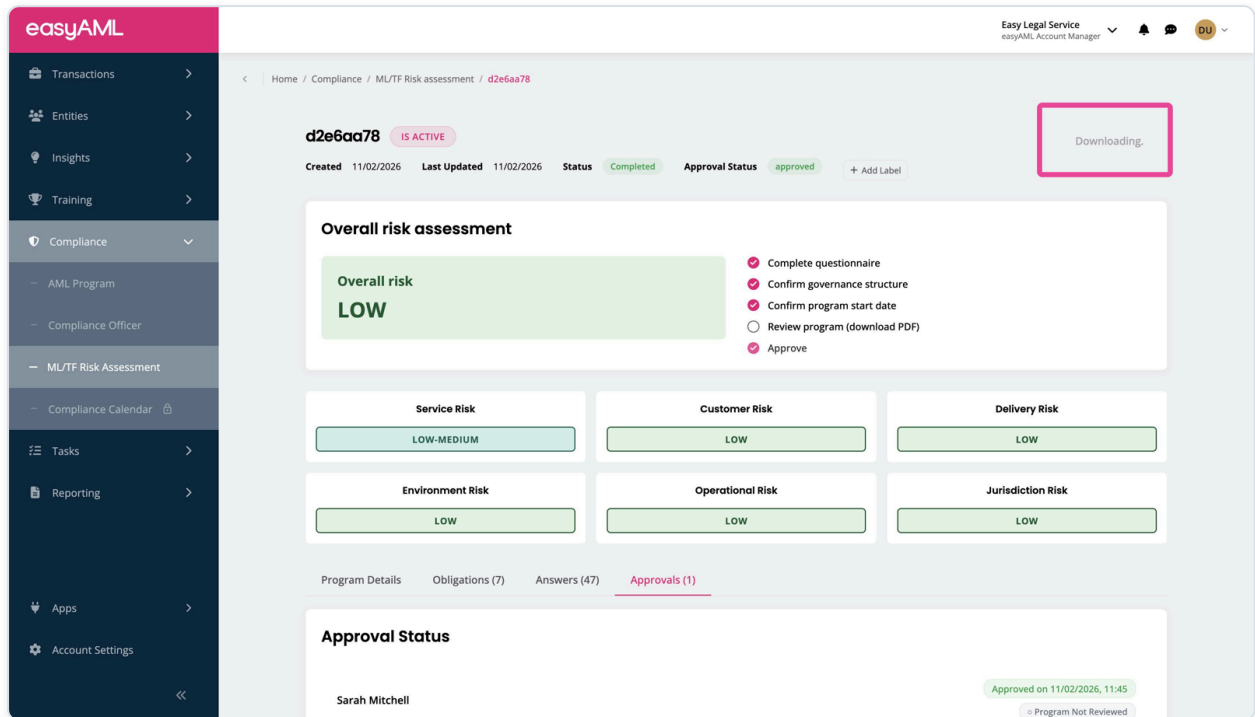
The screenshot shows the 'Overall risk assessment' page in the easyAML interface. The left sidebar contains navigation links for Transactions, Entities, Insights, Training, Compliance (selected), Tasks, Reporting, Apps, and Account Settings. The main content area displays the assessment for ID 'd2e6aa78', which is 'IS ACTIVE'. It shows a 'Created' date of 11/02/2026, 'Last Updated' of 11/02/2026, 'Status' as 'Completed', and 'Approval Status' as 'approved'. An 'Export PDF' button is visible. The 'Overall risk' is 'LOW'. A checklist on the right includes: 'Complete questionnaire' (checked), 'Confirm governance structure' (checked), 'Confirm program start date' (checked), 'Review program (download PDF)' (unchecked), and 'Approve' (checked). Below this, six risk categories are shown: 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' (selected), 'Obligations (7)', 'Answers (47)', and 'Approvals (1)'. The 'Program Details' tab shows the 'Governance Structure' section, which states: 'Based on your assessment responses, it is recommended your business have a single accountable decision maker to oversee AML/CTF compliance. Current selection: Single accountable decision maker. Change your governance structure'.

- 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 (7)' page in the easyAML interface. The left sidebar is the same as in the previous screenshot. The main content area shows the 'Obligations (7)' tab selected. It displays 'Your AML/CTF obligations' and states: 'You have 7 required and 0 optional obligations based on your Low risk profile.' A list of obligations follows, each with a 'Required' status and a dropdown arrow: 'ML/TF Risk Assessment' (Required), 'AML/CTF Program' (Required), 'Customer Due Diligence (CDD)' (Required), 'AUSTRAC Reporting Obligations' (Required), 'Record Keeping' (Required), 'Ongoing and Enhanced Due Diligence' (Required), and 'Transaction Monitoring' (Required). Each obligation has a brief description of what it entails.

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

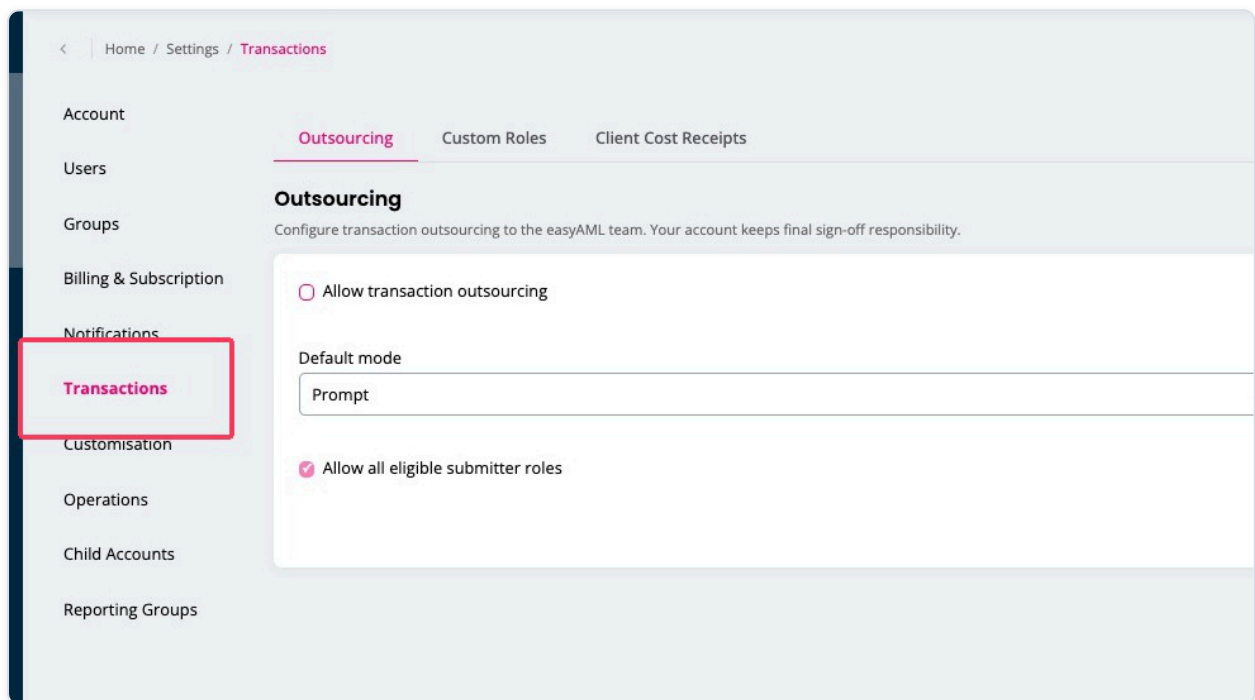
- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/accessing-your-ml-tf-risk-assessment>
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_To_Create_View_And_Export_MLTF_Risk_Assessments__faee2b44

4.2 Outsourcing to AML on Demand — Choose or Change

AML on Demand lets the easyAML team run transactions for you. These settings control whether outsourcing is allowed on your account, whether it's automatic or per-transaction, and which roles can use it. Find them under **Account Settings** → **Transactions**.

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

- 1 Go to **Account Settings**, then click **Transactions** in the sidebar.



- 2** By default **Allow transaction outsourcing** is unchecked — your account does not allow it. Check the box to enable AML on Demand outsourcing.

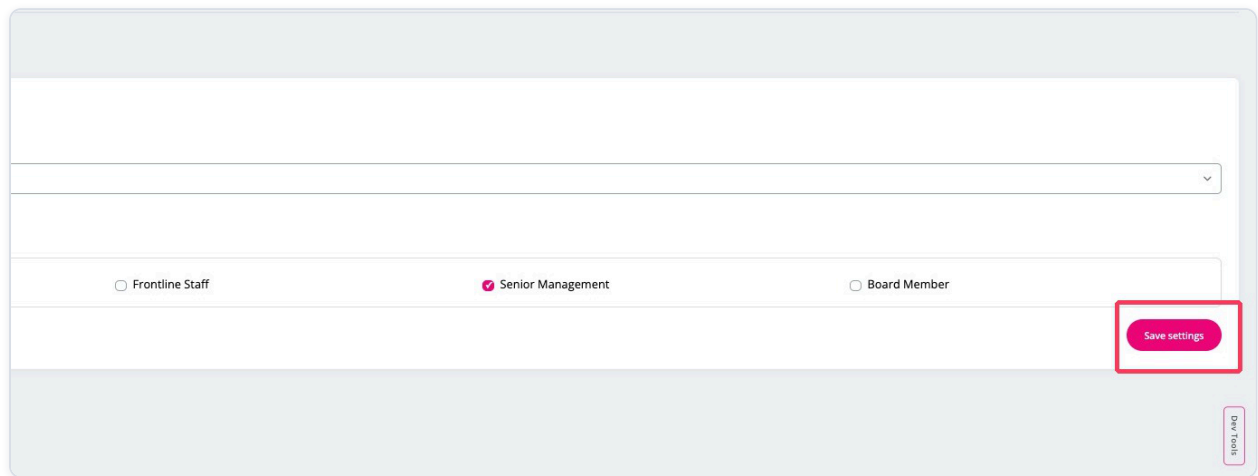
The screenshot shows the 'Outsourcing' settings page. The left sidebar lists various account settings, with 'Transactions' highlighted. The main content area has tabs for 'Outsourcing', 'Custom Roles', and 'Client Cost Receipts'. Under the 'Outsourcing' tab, there is a section titled 'Outsourcing' with a subtitle 'Configure transaction outsourcing to the easyAML team. Your account keeps final sign-off responsibility.' Below this, there is a checkbox labeled 'Allow transaction outsourcing' which is currently unchecked. A red box highlights this checkbox. Below the checkbox is a 'Default mode' dropdown menu set to 'Prompt'. At the bottom, there is a checked checkbox labeled 'Allow all eligible submitter roles'.

- 3** Set the **Default mode**: choose **Always** to send every transaction to the AML on Demand team automatically, or leave it per-transaction so your business decides case by case.

The screenshot shows the 'Outsourcing' settings page with changes. The 'Allow transaction outsourcing' checkbox is now checked and highlighted with a red box. The 'Default mode' dropdown menu is now set to 'Always'. The 'Allow all eligible submitter roles' checkbox remains checked.

- 4** Choose who can outsource. **Allow all eligible submitter roles** (the default) lets your whole team outsource. Uncheck it to pick specific roles.

- 5 Note the interaction: if Default mode is **Always** but a role isn't selected, that role's transactions will **never** outsource — role selection wins.
- 6 Click **Save settings** — changes take effect immediately.



The screenshot shows a settings interface with a light gray header and footer. The main content area is white. At the top, there is a dropdown menu. Below it, there are three radio button options: "Frontline Staff", "Senior Management" (which is selected and has a pink dot), and "Board Member". In the bottom right corner of the main content area, there is a pink button labeled "Save settings". A red rectangular box highlights this button. In the bottom right corner of the footer, there is a small pink button labeled "Def. Mode".

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/choosing-or-changing-outsourcing-to-aml-on-demand>
- **Video walkthrough:**
https://scribework.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Choosing_or_changing_Outourcing_to_AML_on_Demand__5a5c2955

4.3 Accessing Your AML Program Documentation

Your AML Program is your organisation's core AML/CTF compliance document, generated from your ML/TF Risk Assessment. This guide covers viewing it, downloading a copy for your records, and reviewing historical programs. Find it under **Compliance → AML Program**.

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

- 1 Open **AML Program** in the left navigation — your current program loads on screen in full. Navigate between sections (e.g. Definitions and Interpretation) by selecting the headings.

The screenshot displays the easyAML application interface. On the left is a dark blue navigation sidebar with the 'easyAML' logo at the top. The sidebar menu includes: Transactions, Entities, Insights, Training, Compliance (expanded), AML Program (selected), Compliance Officer, ML/TF Risk Assessment, Compliance Calendar, and Reporting. The main content area has a header with 'Sarah MITCHELL' (Compliance Officer, sarah.mitchell@example.com), 'by Sarah Mitchell on 11/02/2026', and 'Due by 21/02/2027'. Below this is a search bar labeled 'Search within program...'. A 'Download PDF' button is highlighted with a pink box. The main content area displays '1. Definitions and interpretation' with definitions for AML/CTF, AML/CTF Rules, AML/CTF Act, AUSTRAC, and Australian Government Entity. On the right is a 'Table of Contents' with 11 items: 1. Definitions and interpretation, 2. AML/CTF Program, 3. Compliance Officer, 4. Outsourcing and Reliance, 5. ML/TF Risk Assessment, 6. Customer Due Diligence, 7. Personnel due diligence and staff training, 8. Transaction monitoring, 9. Approval and oversight by the Governing Body and Senior Managers, 10. Reporting, and 11. Keep Open Notices and Information.

2 To save a copy, select **Download PDF**.

Transactions >

Entities >

Insights >

Training >

Compliance >

AML Program

Compliance Officer

ML/TF Risk Assessment

Compliance Calendar

Reporting >

Apps >

Home / Compliance / AML Program

AML/CTF Program

Your comprehensive Anti-Money Laundering and Counter-Terrorism Financing Framework

Current Compliance Officer
Sarah Mitchell
Compliance Officer
sarah.mitchell@example.com

Approval Status
Approved
by Sarah Mitchell on 11/02/2026

Next Review
329 days
Due by 21/02/2027

Search within program...

Download PDF

1. Definitions and interpretation

AML/CTF means Anti-Money Laundering and Counter-Terrorism Financing.

AML/CTF Rules means the Anti-Money Laundering and Counter-Terrorism Financing Rules 2007 as amended from time to time and any other legally enforceable rules released by AUSTRAC pursuant to the AML/CTF Act.

Table of Contents

1. Definitions and interpretation
2. AML/CTF Program
3. Compliance Officer
4. Outsourcing and Reliance
5. ML/TF Risk Assessment
6. Customer Due Diligence
7. Personnel due diligence and staff training
8. Transaction monitoring
9. Approval and oversight by the Governing Body and Senior Managers
10. Reporting
11. Keep Open Notices and Information Gathering
12. Compliance reviews

3 Select **View Program History** for a complete list of past compliance periods — dates, current status, and sign-offs. Select any period to open that program.

EasyAML Account Manager

EasyAML means EasyAML Pty Ltd ABN 30 688 823 145;

EDD means Enhance Due Diligence.

family member of an individual who is covered by:

- (a) paragraph (a) to (r) of the definition of domestic politically exposed person in this section; or
- (b) paragraph (a) of the definition of foreign politically exposed person in this section; or
- (c) paragraph (a) of the definition of international organisation politically exposed person in this section;

includes:

- (d) a spouse, de facto partner, or other person in a close personal relationship with the individual; and
- (e) a child of the individual; and
- (f) a spouse or de facto partner, or other person in a close personal relationship with a child of the individual; and
- (g) a parent of the individual.

FATF means Financial Action Task Force.

foreign company means a body corporate incorporated in a foreign country under the Corporations Act.

foreign listed public company means a foreign company that is listed on a stock exchange in a foreign country.

foreign politically exposed person means an individual who holds a prominent office or position in a foreign country, including an individual who holds any of the following offices or positions:

- (i) head of a state or head of government;
- (ii) member of the executive council of government;
- (iii) member of a legislature;
- (iv) minister, deputy minister or equivalent office or position;
- (v) judge of a supreme court, constitutional court or other court of general jurisdiction or last resort;
- (vi) ambassador, high commissioner or charge d'affaires;

AML Program History

Period 21 Feb 2026 — 21 Feb 2027 **ACTIVE**

Signed off by: Sarah Mitchell

Created: 11 Feb 2026

ID: bdde21ad

Close

22. EDD of legal entities
23. Supplementary EDD data collection and verification
- Schedule 3 Risk Assessment
24. Risk management process
25. Risk Categories Assessed
- Schedule 4 ML/TF Red Flags
- Schedule 5 Service Description
- Schedule 6 Designated Service List
- Schedule 7 Governing Body
- Schedule 8 Directors / Partners
- Schedule 9 - AML/CTF Breach Escalation & SMR Decision Flow

Received an "AML Program reapproval required" email? That means a new or updated program is awaiting approval — the notification guide (NOT-01) covers what to do.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-access-and-view-aml-program-documentation>
- **Video walkthrough:**
https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_to_Access_and_View_AML_Program_Documentation__a54c4f80

SECTION 5

Training

Complete AML training and keep your CPD profile current.

TRN-01 Managing and Completing AML Training

TRN-02 Setting Up Your Profile for CPD

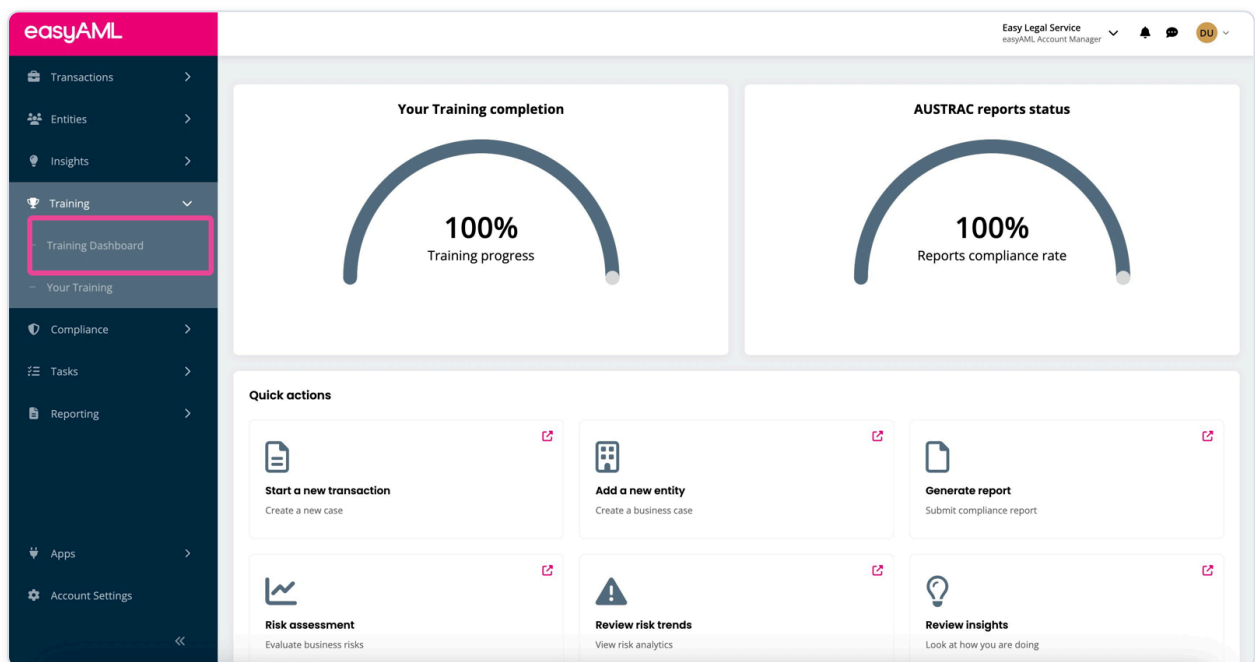
5.1 Managing and Completing AML Training

The Training area covers both sides of your training obligation: the organisation-wide dashboard for assigning and tracking staff modules, and your own personal training view.

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

For managers — the Training Dashboard

- 1 Open the **Training Dashboard** — a live snapshot of all training modules and where your team is at with each one.



- 2 Need a record for audits or internal reviews? Click **Export Report** to download a full completion summary.

Training Modules

Introduction to Financial Crime

AML Awareness ▲ Required

Investigate the main types of financial crime, how the money laundering process works, and the red flags you need to watch for.

Completion 0% 🕒 Due immediately on user creation

View details>

AUSTRAC role, FATF, and reporting

AML Compliance+ ▲ Conditionally Required

Navigate AUSTRAC's dual role as regulator and intelligence unit, under international obligations with FATF and learn the key reporting obligations with their triggers.

Completion 0% 🕒 Due for roles: Compliance Officer, Compliance Officer 2IC; immediately on user creation

View details>

Tranche 1

AML for Sector

Learn the sector-specific risks, red flags, due diligence requirements, and escalation procedures for preventing money laundering in accounting.

Completion 0%

View details>

Tranche 2 Sector – Tax and Accounting

AML for Sector

Learn the sector-specific risks, red flags, due diligence requirements, and escalation procedures for preventing money laundering in accounting.

Completion 0%

View details>

Customer identification, monitoring and reporting

AML Foundation ▲ Conditionally Required

Learn how to verify different customer types, when to apply extra checks, and meet your AUSTRAC reporting obligations.

Completion 0%

View details>

Tranche 3

AML for Sector

Learn the sector-specific risks, red flags, due diligence requirements, and escalation procedures for preventing money laundering in accounting.

Completion 0%

View details>

- 3 To inspect any module, select **View Details** under Training Modules — the full content outline. To assign someone, select **Add Staff** directly from that page.

Staff Training Status

Search staff...

User Status: Active Users

Completion: All Completion

Status: All Status

Clear Filters (3)

Name ↑	User Status ↑	Role ↑	Completion ↑	Last Activity ↑	Onboarding Date ↑	Overdue ↑	Actions
Ben Ali	Active	Compliance Officer	0%	N/A	27/02/2026, 17:20	None	View

- 4 Check individual progress via **Staff Training Status** — each employee shows a completion status; outstanding ones may need a reminder.

The screenshot displays the 'Staff Training Status' section. At the top, there are three cards for different training modules, each with a progress bar and a 'View details' link:

- Tranche 2 Sector – Lawyers and Legal Practitioners**: AML for Sector. Completion 0%.
- Trust and Corporate Service Providers (TCSPs): Controlling your AML risk**: AML for Sector. Completion 0%. Status: Required. Due immediately on user creation.
- Precious metal dealers: Controlling your AML risk**: AML for Sector. Completion 0%.

Below these cards is the 'Staff Training Status' header with a '+ Add Staff' button. A search bar and filters for User Status (Active Users), Completion (All Completion), and Status (All Status) are present. A 'Clear Filters (3)' link is also visible.

Name ↑	User Status ↓	Role ↓	Completion ↓	Last Activity ↓	Onboarding Date ↓	Overdue ↓	Actions
Ben Ali	Active	Compliance Officer	0%	N/A	27/02/2026, 17:20	None	View

For everyone — your own training

- 1 Select **Your Training** from the left navigation — your overall progress, modules completed and remaining, and certificates earned.

The screenshot shows the 'Your Training' page in the easyAML system. The left navigation menu includes: Transactions, Entities, Insights, Training (expanded), Training Dashboard, Your Training (selected), Compliance, Reporting, Apps, Platform Settings, and Account Settings.

The main content area is titled 'Your Training' and includes a sub-header: 'Complete required AML/CTF compliance training modules and track your progress'. A warning message states: 'You are non-compliant with training requirements for your current role.'

Three summary cards are displayed:

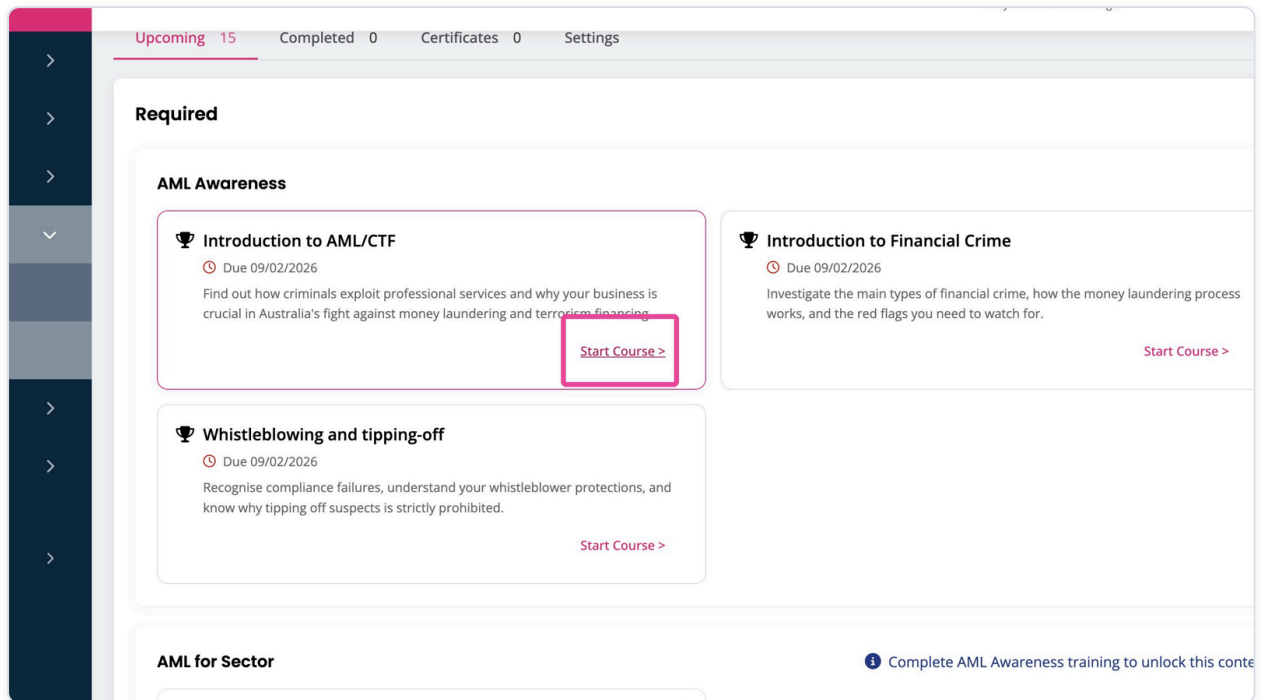
- Compliance**: 0%
- Modules**: 0%
- Options**: 11 Modules available

Below these cards is a progress bar showing 'Upcoming 15', 'Completed 0', 'Certificates 0', and 'Settings'.

The 'Required' section lists training modules:

- AML Awareness**: Introduction to AML/CTF (Due 09/02/2026)
- Introduction to Financial Crime** (Due 09/02/2026)

- 2 Scroll to your list of required modules — these are specific to your role, so your list may differ from colleagues'. Click **Start Course**, read the overview, then **Start Training** to begin.



More ways to get help

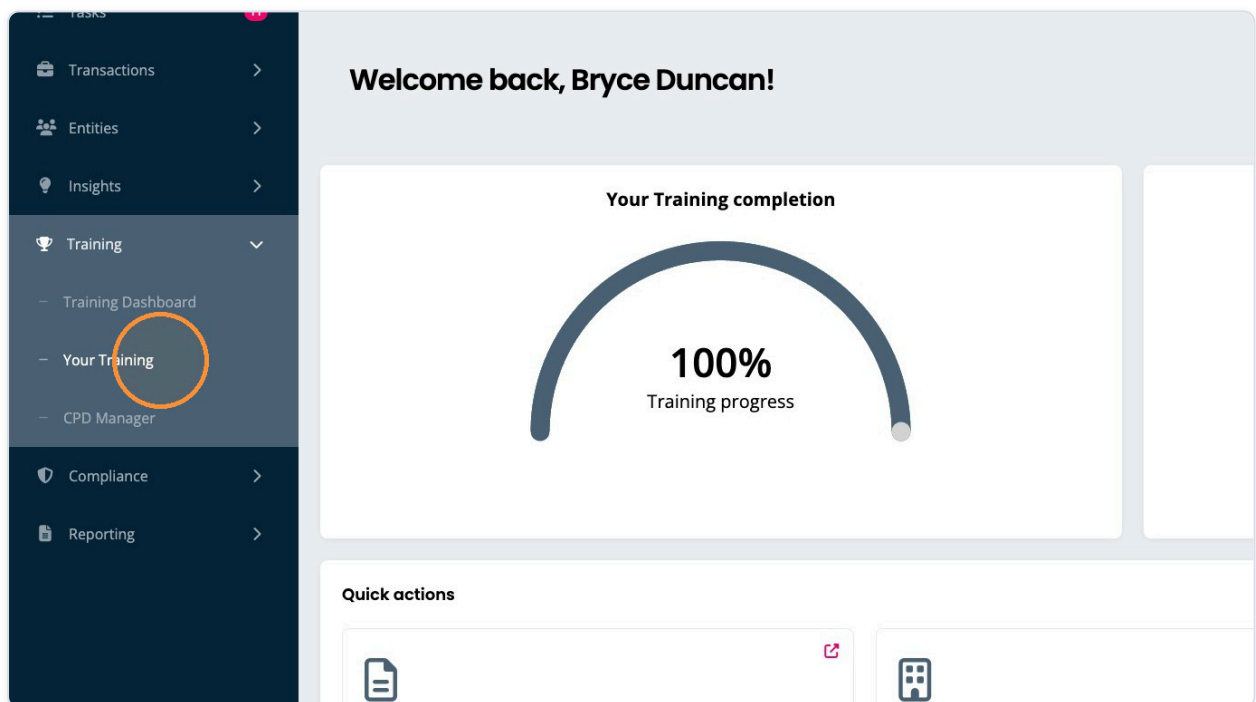
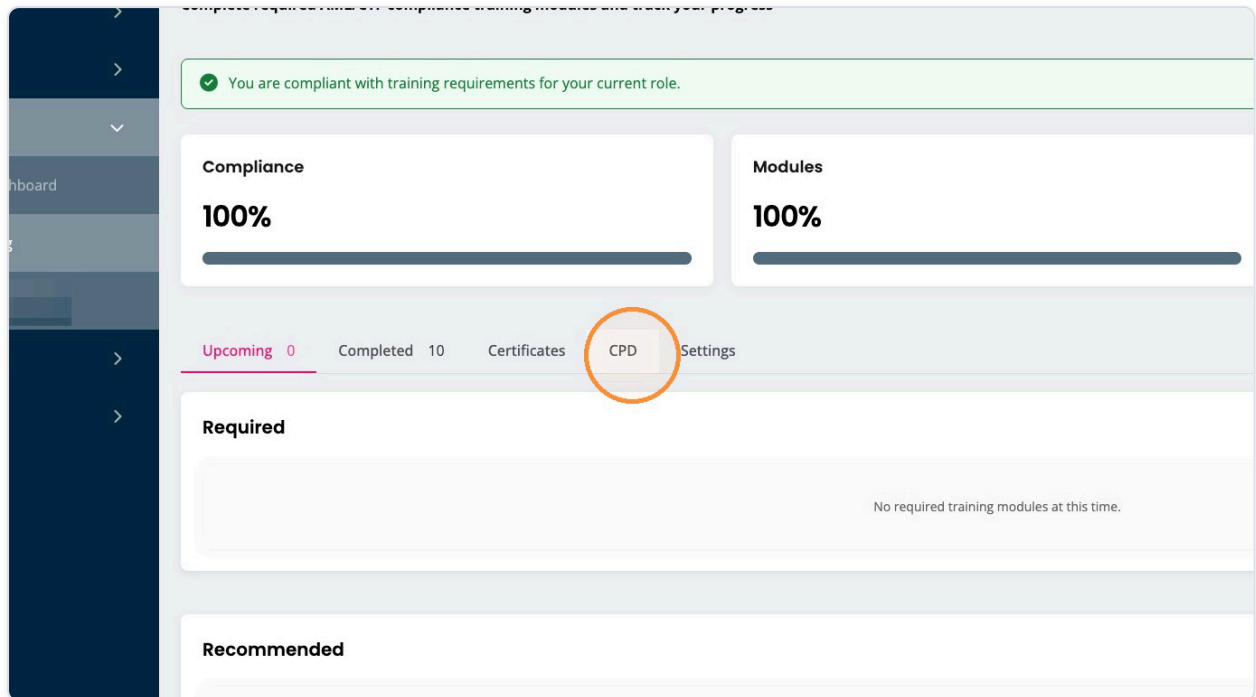
- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/managing-and-completing-aml-training-modules>
- **Video walkthrough:**
https://scribehow.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/Managing_and_Completing_AML_Training_Modules__9544c82c

5.2 Setting Up Your Profile for CPD

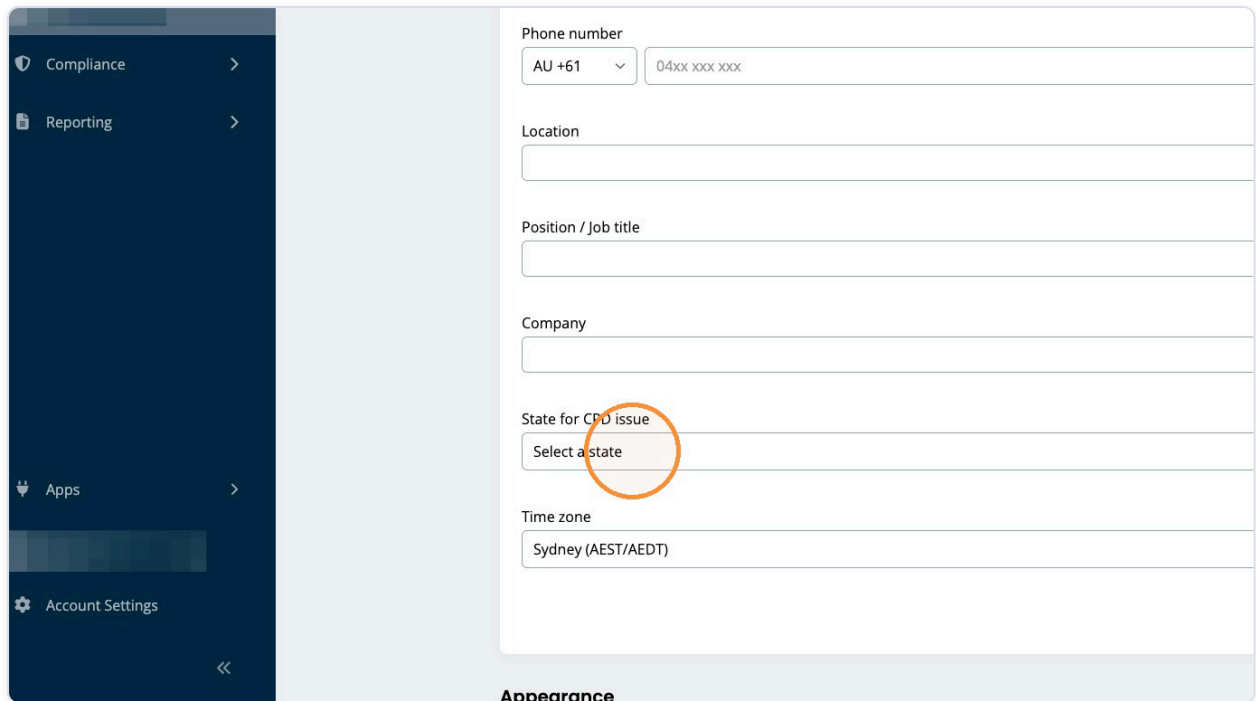
easyAML training can count toward your Continuing Professional Development. Set your CPD state once, and completions are recorded against the right scheme.

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

- 1 From the dashboard, click **Your Training**, then open the **CPD** tab.

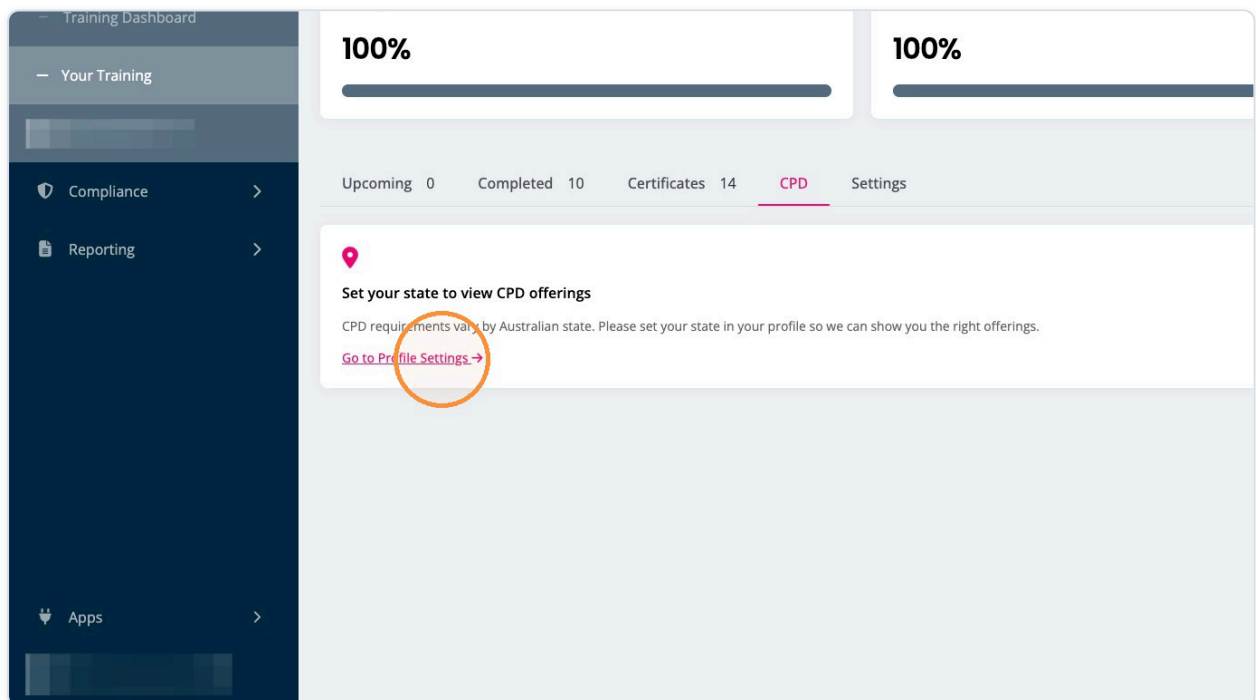


2 Click **Go to Profile Settings**.



The screenshot shows a 'Profile Settings' form. On the left is a dark blue sidebar with menu items: Compliance, Reporting, Apps, and Account Settings. The main content area contains several input fields: Phone number (with a dropdown for 'AU +61' and a text box for '04xx xxx xxx'), Location, Position / Job title, Company, State for CPD issue (a dropdown menu with 'Select a state' highlighted by an orange circle), and Time zone (set to 'Sydney (AEST/AEDT)'). At the bottom of the form is a tab labeled 'Appearance'.

3 Select the **State** your CPD should be recorded in, then **Save Changes**.



The screenshot shows the 'Training Dashboard'. The left sidebar has 'Your Training' selected. The main area has two progress bars at the top, both at '100%'. Below them is a navigation bar with tabs: Upcoming 0, Completed 10, Certificates 14, CPD (highlighted in pink), and Settings. A message box with a location pin icon says 'Set your state to view CPD offerings' and 'CPD requirements vary by Australian state. Please set your state in your profile so we can show you the right offerings.' Below this message is a link 'Go to Profile Settings ->' which is highlighted by an orange circle.

4 Return to **Your Training** → **CPD** — your CPD view is now active and completions will accrue against your state's scheme.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/set-up-your-profile-for-cpd>
- **Video walkthrough:**
https://scribework.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Setup_your_profile_for_CPD_ac9199a5

SECTION 6

Getting Started & Tasks

Find your way around the platform and work the task list that drives your compliance workflow.

GS-03 Accessing and Working with Tasks

GS-04 Why Is My Task Blocked?

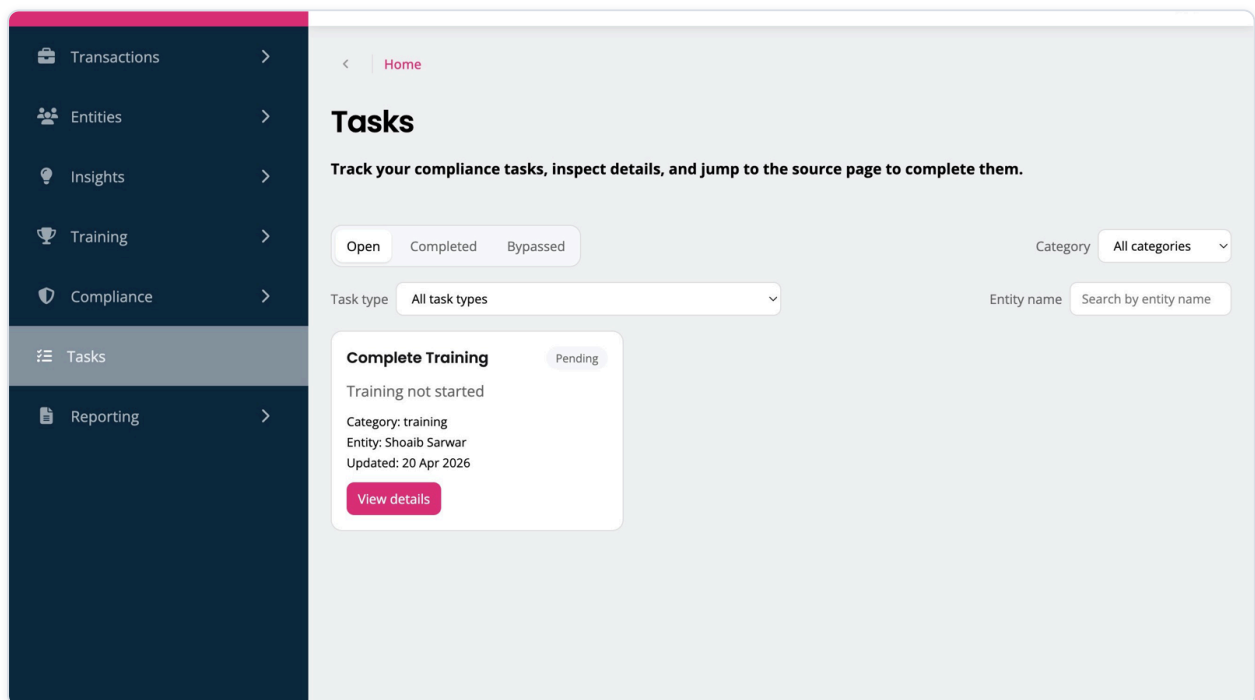
6.1 Accessing and Working with Tasks

Tasks are the platform's to-do list for your compliance workflow — anything requiring action lands here, assigned by role. This guide covers navigating the list, completing a task, and finding completed or bypassed items.

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

Find and action your tasks

- 1 Open the **Tasks** menu on the left. Your list shows all pending items assigned to you — what appears here is specific to your role, reflecting both what's been completed and what still needs attention.



- 2 Click any task entry to expand its full details — a clear picture of what's required before you begin.

The screenshot displays the easyAML user interface. On the left is a dark sidebar with navigation links: Transactions, Entities, Insights, Training, Compliance, Tasks (highlighted), Reporting, Apps, and Account Settings. The main content area is titled 'Tasks' and includes a subtitle 'Track your compliance tasks, inspect details, and jump to t'. Below this are filter buttons for 'Open', 'Completed', and 'Bypassed', and a 'Task type' dropdown set to 'All task types'. A task card for 'Complete Training' (status: Pending) is shown, with details: 'Training not started', 'Category: training', 'Entity: Shoaib Sarwar', and 'Updated: 20 Apr 202'. A red box highlights the 'View details' button on this card. On the right, a modal window titled 'Complete Training' provides further details: Status is 'Pending', Category is 'Training', and Task details include 'Training not started', Type 'Complete Training', and Entity 'hvox0lfzb2g3liwxozjyifjp'. A 'Go to task page' button is also present in the modal.

easyAML

Transactions >

Entities >

Insights >

Training >

Compliance >

Tasks

Reporting >

Apps >

Account Settings <<

< Home

Tasks

Track your compliance tasks, inspect details, and jump to t

Open Completed Bypassed

Task type All task types

Complete Training Pending

Training not started

Category: training

Entity: Shoaib Sarwar

Updated: 20 Apr 202

View details

Complete Training

Status Pending

Category Training

Task details

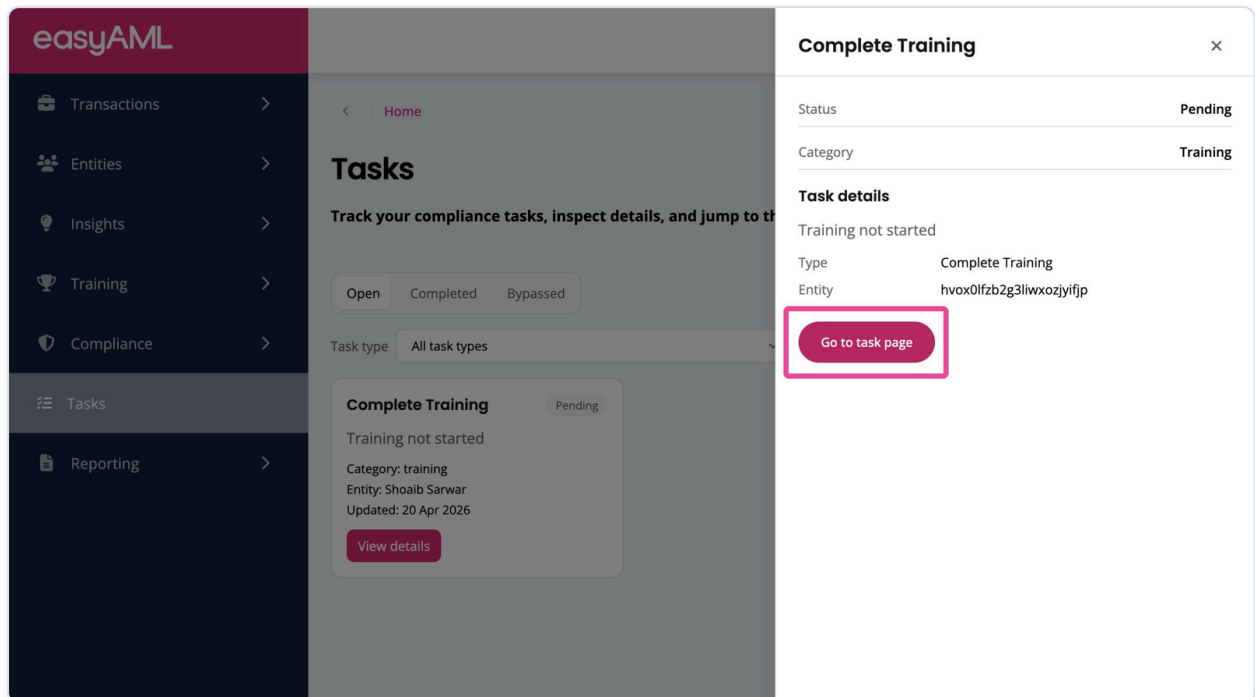
Training not started

Type Complete Training

Entity hvox0lfzb2g3liwxozjyifjp

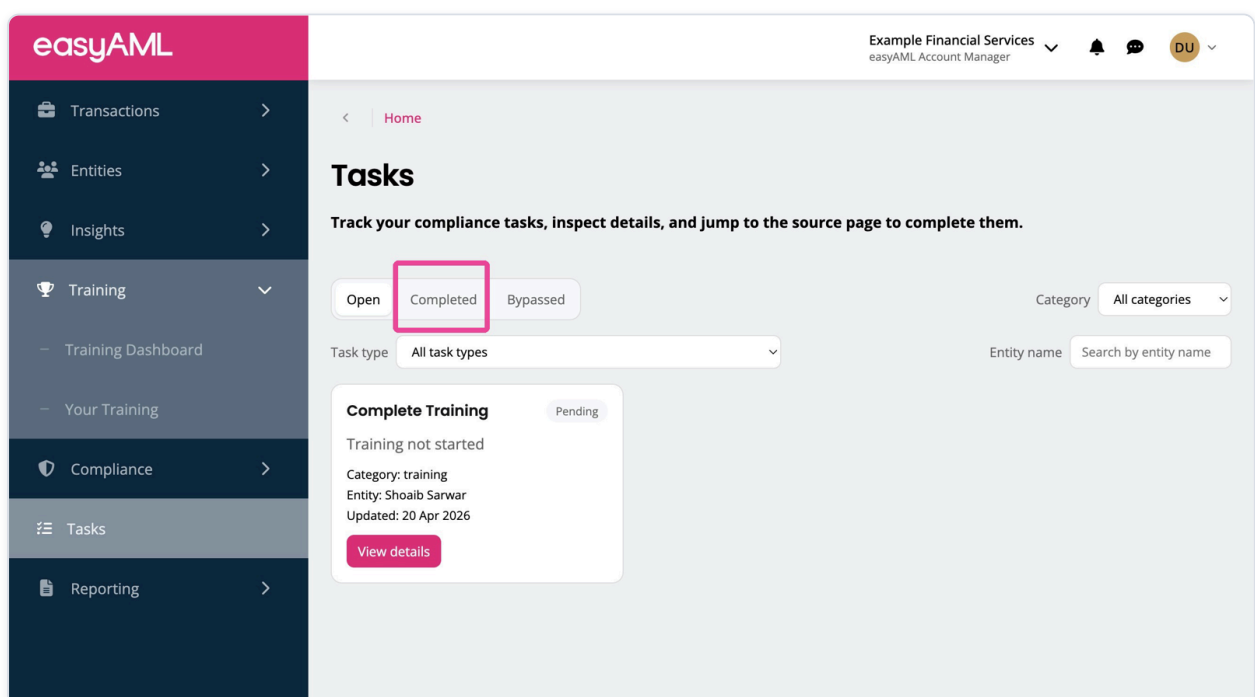
Go to task page

- 3 When ready, click **Go to Task Page**. The task loads with all required fields and actions for completion. (Many tasks — like reviewing a screening match — link straight into the relevant record; the specific guides cover those flows in detail.)

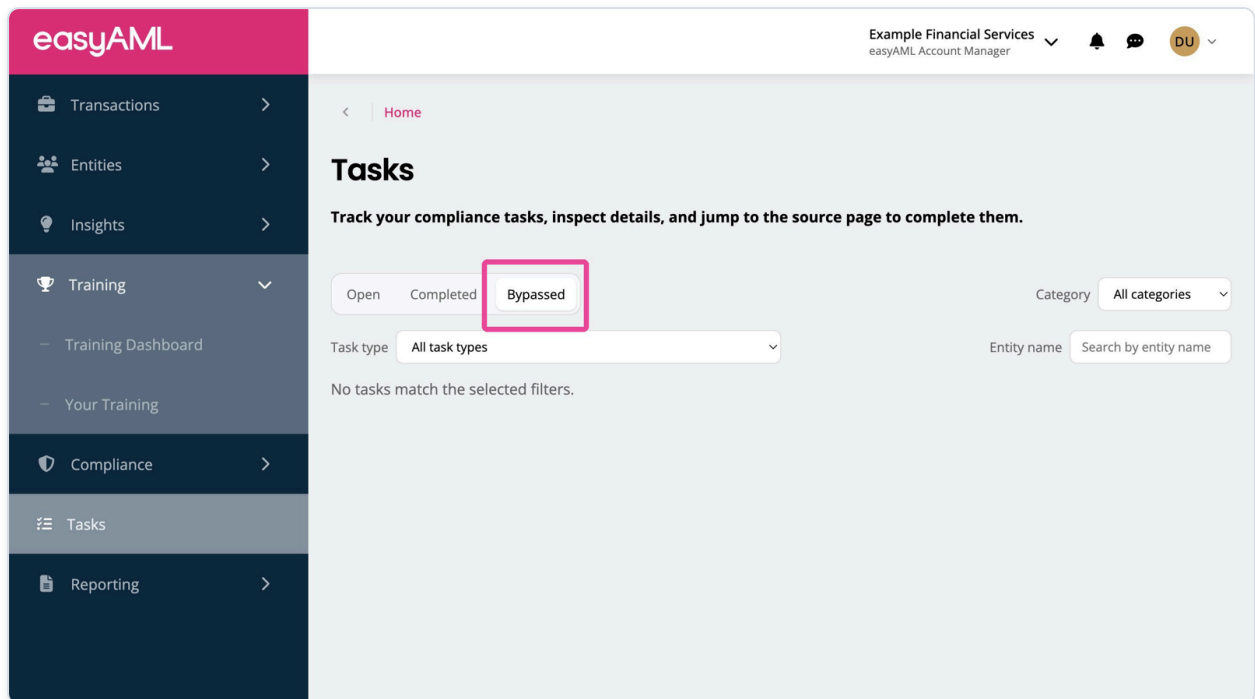


Find completed and bypassed tasks

- 1 Use the **status filter** menu to narrow your view — Open, Completed or Bypassed — so you can locate historical records without scrolling through the active list.



- 2 Selecting **Bypassed** shows any tasks skipped or exempted during the workflow — a clear view of items not completed through the standard path.



Task blocked? A parent task can't complete until its subtasks are done — see the companion guide: [Why Is My Task Blocked?](#)

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/working-with-tasks-in-easyaml>
- **Video walkthrough:**
https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Accessing_and_completing_tasks_in_easyAML__GZ6hwFWaRZevxdrLLJ03pQ

6.2 Why Is My Task Blocked?

A “Blocked” status isn't an error — it means the task depends on something else that hasn't been done yet. This guide shows how to find the dependency and clear it.

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

- 1 Open **Tasks** in the left sidebar and head to the task showing the **Blocked** status.

The screenshot displays the EasyAML Tasks interface. On the left, a table lists tasks with columns for 'Entity/Transaction' and 'Assigned to'. The task 'Jasmin Test' is highlighted with a red 'Blocked' status. On the right, the detailed view of the 'Jasmin Test' task is shown, indicating it is 'Blocked' due to a dependency on a 'Completed' transaction.

Entity/Transaction	Assigned to
Easy Lights Holdings Limited	Unassigned
Jasmin Test	Compliance Officers
TX-1782194419530	Unassigned
Jasmin Barram	Jasmin Test
Submission 426e87c3-7926-497a-b12f-25f2fad7fbf7	Jasmin Test
Easy Lights Holdings Limited	Unassigned
Easy SMSF	Unassigned
Easy Trustee Pty Ltd	Unassigned
Easy Property ATF Unit Trust	Unassigned

Complete the transaction subtasks

Type: Transaction sign-off tasks
Entity: [TX-1782194419530](#)

Activity

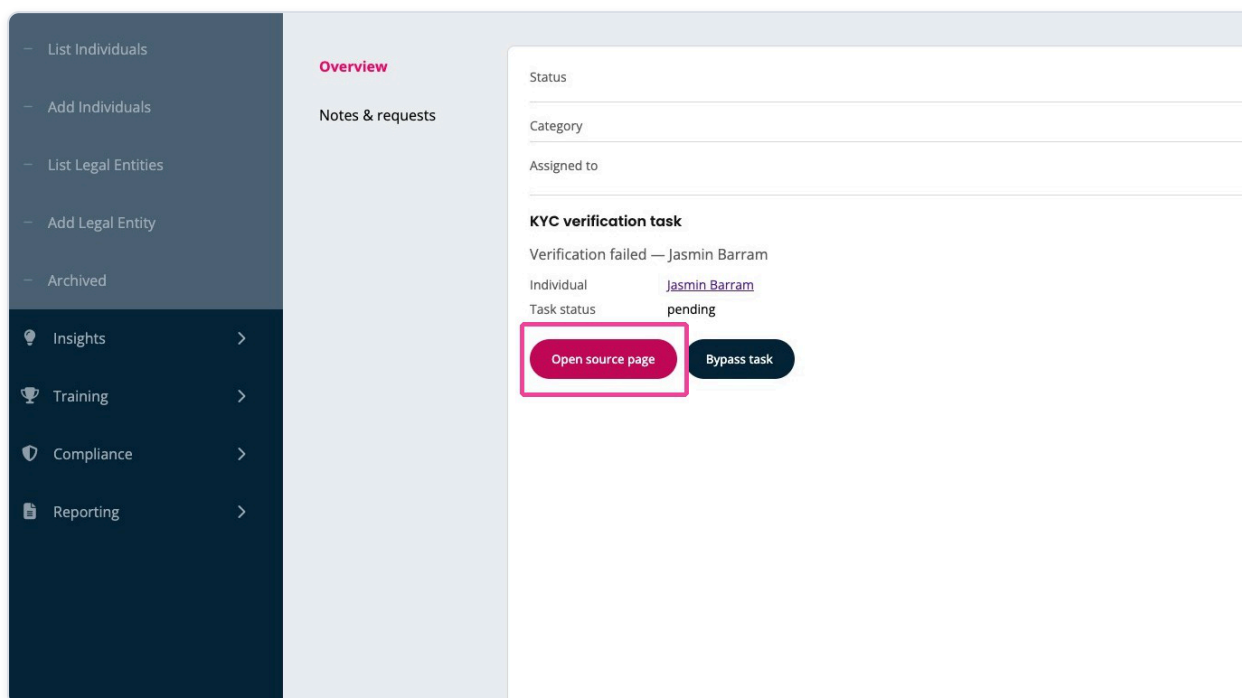
Work notes
No work notes yet
Add work note

Information requests
No information requests yet

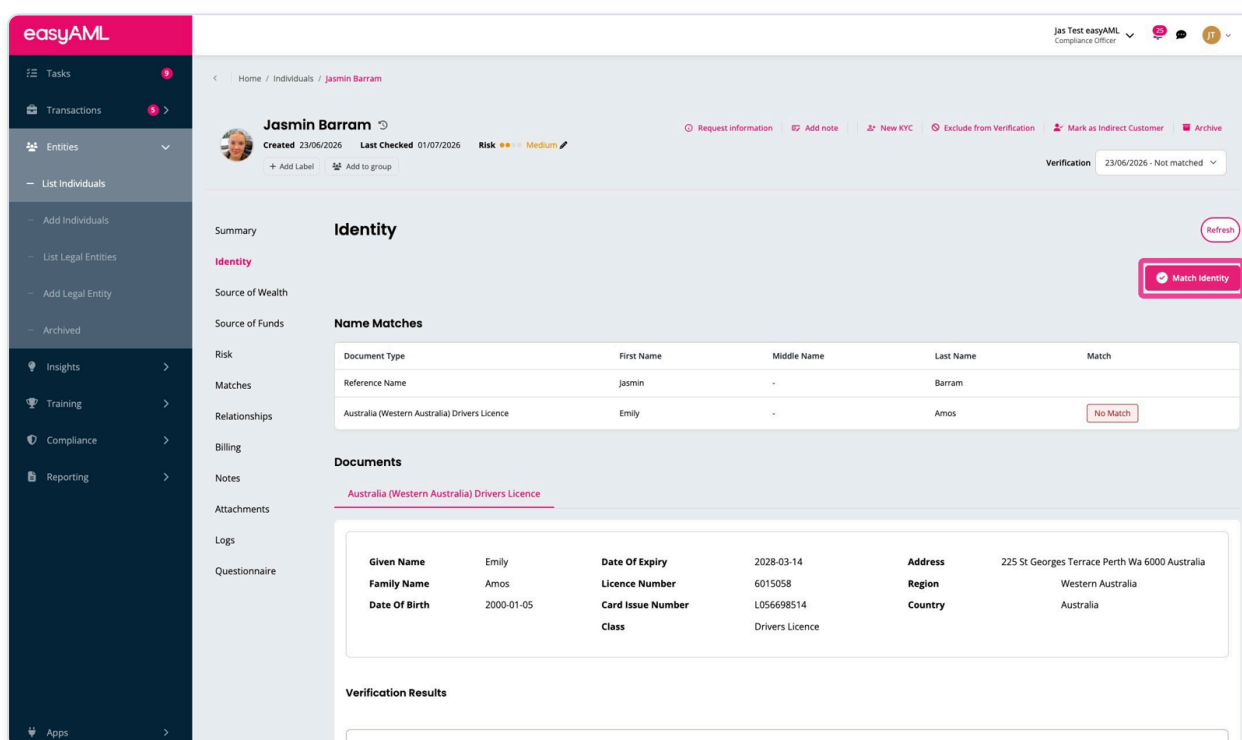
Subtasks
Add at least one individual or legal entity to the transaction
Completed TX-1782194419530 Jasmin Test

Complete KYC Verification
Pending Jasmin Barram Jasmin Test

- 2 Some tasks are made up of a **parent task and one or more subtasks**. The parent can't be completed until all its subtasks are done — this keeps you fully compliant and makes sure nothing is missed.



- 3 Click **Open Source Page** to go directly to the item that needs completing — for example, a KYC match awaiting review.



- 4 Once all subtasks are complete, return to the transaction (Transactions → List) — its status should now show **Pending**. You can also check the task status indicator in the top right; “Ready” means nothing is outstanding, otherwise it guides you to what's left.

The screenshot shows the easyAML interface for a Compliance Officer named Jas Test. The top right corner displays a status indicator 'Ready' with a green checkmark, a notification bell with '25', and a user profile 'JT'. Below this, there is an 'Export PDF' button. On the left, there is an 'Edit details' button. The main content area displays transaction details in a table:

Reference	Not specified
Value	5,974.00 AUD
Source	Business income (established company with financials)

At the bottom, there is a row of buttons: 'Change Lead Entity', 'Edit Details', 'Report to AUSTRAC', 'Log Unusual Activity', and 'Sign off'. The 'Sign off' button is highlighted with a red border.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/why-is-my-task-blocked>
- **Video walkthrough:**
https://scribehov.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/Why_is_my_task_blocke_d__35d84e63

SECTION 7

Transactions

Create and understand the transaction records that anchor every designated service.

TXN-01 Creating and Understanding Transactions

7.1 Creating and Understanding Transactions

Every matter you provide a designated service on needs a **transaction** record — it's the starting point of your AML compliance trail, and the record an auditor or your Compliance Officer will reference. This guide covers finding your way around existing transactions, and creating a new one.

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

Finding your way around

- 1 Open the **Transactions** menu on the left, then click **List** to see every transaction recorded so far. This is where you come back to check outstanding CDD, risk ratings, and items flagged for follow-up.

The screenshot shows the easyAML interface. On the left is a dark sidebar with a menu: Tasks (with a red badge '49'), Transactions (selected), List, Add New Transaction, Entities, Insights, Training, Compliance, Reporting, Apps, and Account Settings. The main area is titled 'All Transactions' and includes a search bar 'Search transactions...', several filter dropdowns (All Status, All Risk, My Transactions, All Business Groups, All Labels, All Groups, Outsourced Only, All Outsourcing Status, All Outsourcing Types, All Assignments, All SLA), and a 'Clear Filters (1)' link. Below the filters is a table of transactions with columns: Transaction Reference, Custom Reference, Expected Completion Date, Created, Last Updated, Lead Entity, Amount, Status, Outsourcing, and Label. The table contains 12 rows of transaction data.

Transaction Reference	Custom Reference	Expected Completion Date	Created	Last Updated	Lead Entity	Amount	Status	Outsourcing	Label
TX-1782025081127	Test reference	28/08/2026	21/06/2026	21/06/2026	Rachel test	780,000.00 AUD	Pending	-	
TX-1781767432348		18/07/2026	18/06/2026	19/06/2026	Purchase LAST NAME	2,000,000.00 AUD	Complete	-	
TX-1781764610233	matter number	18/07/2026	18/06/2026	18/06/2026	Cristiano Ronaldo	800,000.00 AUD	Pending	-	
TX-1781760191442	Matter Number	18/07/2026	18/06/2026	18/06/2026	Kylie Minogue	2,800,000.00 AUD	Pending	-	
TX-1781745579813		18/07/2026	18/06/2026	18/06/2026	Kylie Minogue	100.00 AUD	Pending	-	
TX-1781741897206		18/07/2026	18/06/2026	18/06/2026	CG ADMIN PTY LTD	2,000,000.00 AUD	Pending	-	
TX-1781679332275		17/07/2026	17/06/2026	17/06/2026		1,000,000.00 AUD	Pending	-	
TX-1781676045162		17/07/2026	17/06/2026	17/06/2026		1,000,000.00 AUD	Pending	-	
TX-1781674918211		17/07/2026	17/06/2026	17/06/2026	No lead entity selected	5,000,000.00 AUD	Pending	-	
TX-1781673598430		17/07/2026	17/06/2026	17/06/2026	John Hanna	Not specified	Pending	-	
TX-1781659343904	123456	17/07/2026	17/06/2026	17/06/2026	Rame Shuker	Not specified	Pending	-	

- 2 Click any transaction for a snapshot — its current risk rating, the parties involved, and where it sits in the AML process. Anything needing attention surfaces here. Select **View Full Transaction Details** to open the full record.

3 Inside the transaction you'll find the risk rating, transaction type, and all associated individuals and entities — each party showing its KYC and screening status at a glance. The overall risk rating is calculated from two things: the risk profile of the parties involved, and the nature of the transaction itself. If a party screens as high risk, that flows through to the transaction.

Home / Transactions / TX-1781565954736

4 of 7 tasks

TX-1781565954736

PTY LTD

Created 16/06/2026 Last Updated 21/06/2026 Expected Completion Date 15/07/2026 Risk ●●● Medium Edit details Export PDF

+ Add Label Add to group

Risk ●●● Medium

Status Pending

Type Merger or acquisition (simple structure)

Custom Reference Not specified

Value AUD

Source Not specified

Total entities 2

Individuals 1

Businesses 1

Trusts 0

Partnerships 0

SMSFs 0

Change Lead Entity Edit Details

Individuals and Legal Entities Notes (1) Attachments (0) Audit Log (3) Risk

Individuals + Add Individual

Full Name	Role in Transaction	Country	KYC Status	Screening	Result	Labels	Risk	Updated	Actions
Farias	Client	-	Review required	Clear	Pending		●●● Low	21/06/2026	Change Role Remove

Legal Entities + Add Legal Entity

Legal Entity Name	Type	Role in Transaction	Registration Number	Country	KYC	Screening	Result	Labels	Risk	Updated	Actions
	Company	Client	75 000 644 888	Australia	Unwrapped	Clear	Clear		●●● Not Determined	19/06/2026	Change Role Remove Initiate KYB

Creating a transaction

Create the transaction before you provide the designated service. Under the AML/CTF Act, your CDD obligations attach when the service begins — not at settlement or completion. Creating the transaction first starts that compliance clock correctly.

- 1 Click **Create New** under Transactions in the side menu — or **Add New Transaction** from the list page. Both open the same three-step flow.

The screenshot displays the easyAML interface. On the left, a dark sidebar contains a menu with 'Add New Transaction' highlighted. The main area shows a breadcrumb trail 'Home / Transactions / Add New Transaction' and a 'Create' button. A 'STEP 1 Transaction information' indicator is present. The 'Transaction Information' form includes the following fields:

Transaction Information	
Type *	Select or type transaction type
Source	Select transaction source(s)
Transaction Value	\$ 0

- 2 Step 1 — Transaction Information.** Capture the core details: transaction type, source, value, property details, and relevant dates. The transaction type matters — it shapes how the platform calculates risk and which CDD steps are required downstream. Nothing is locked in; you can edit before sign-off. Click **Next**.

Create New Transaction

STEP 1
Transaction
information

STEP 2
Transaction entities

STEP 3
Transaction details

Transaction Information

Type ^{*}
Buying residential property (standard domestic buyer)

Source
Bank loan / mortgage (Australian ADI)

Currency
AUD - Australian Dollar

Purchase Price
\$ 950,000

Settlement Date (expected)
25/05/2026

Custom Reference
Optional custom reference for this transaction

Transaction Description
Buying first home

Cancel

Next

- 3 Step 2 — Transaction Entities.** Associate all parties — buyers, sellers, individuals, companies, trusts. Search your existing records and select each party directly. If they've been through KYC or KYB before and are within the two-year validity window, their verified profile and screening results carry across — no double-handling.

The screenshot shows the 'Create New Transaction' workflow. At the top, a progress bar indicates three steps: Step 1 (Transaction information, completed), Step 2 (Transaction entities, active), and Step 3 (Transaction details, pending). Below the progress bar, the 'Transaction Entities' section is displayed. It features two tabs: 'Individuals (0)' (selected) and 'Legal Entities (0)'. On the right side of the 'Individuals' tab is a pink button labeled '+ Add New Individual'. Below the tabs is a search bar containing the text 'erol'. To the right of the search bar is a pink button labeled '+ Create'. Below the search bar, a section titled 'YOUR INDIVIDUALS' lists one individual: 'Erol Amca' from 'Australia'. The interface is clean with a light gray background and pink accents.

- 4** If a party isn't in your records yet, add them first (*see the Adding Individuals and Adding a Legal Entity guides*), then come back and tag them here. Click **Next**.

- 5 Step 3 — Transaction Details.** Complete any remaining details specific to the transaction type — this screen varies with what you're processing. Click **Create Transaction**.

The screenshot shows the 'Create New Transaction' interface. At the top, a progress bar indicates three steps: Step 1 (Transaction information), Step 2 (Transaction entities), and Step 3 (Transaction details), with Step 3 being the active step. The main form is titled 'Transaction Details' and contains the following fields: 'Property Address' (with 'test address' entered), 'Contract Date' (with '29/03/2026' entered), 'Intended Use' (with 'To live' entered), 'Proceeds Destination' (with 'xxxx' entered), and 'Additional Notes' (with 'xxxxxx' entered). At the bottom of the form are three buttons: 'Cancel', 'Back', and 'Create Transaction'. In the top right corner, there is a notification badge that says '11 overdue tasks'. The breadcrumb navigation at the top left reads 'Home / Transactions / Add New Transaction'.

What happens under the hood

Each time you create a transaction, the platform runs screening across all parties, calculates a risk rating against your firm's Risk Assessment baseline, queues outstanding CDD, and flags high-risk matters for Enhanced CDD (source of funds and source of wealth). Everything is logged to the audit trail — the full transaction record is your single source of evidence.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-create-a-transaction>
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/CreatingUnderstanding_Transactions_in_easyAML__XtT7IBPUS-mePh-HKEjIGg

SECTION 8

Entities (KYB)

Add and verify companies and trusts, and let easyAML unwrap their ownership.

KYB-01a Adding an Australian Legal Entity (Company)

KYB-01b Adding a Trust (Discretionary, Unit or SMSF)

KYB-06 Managing Trustees and Beneficiaries for a Legal Entity

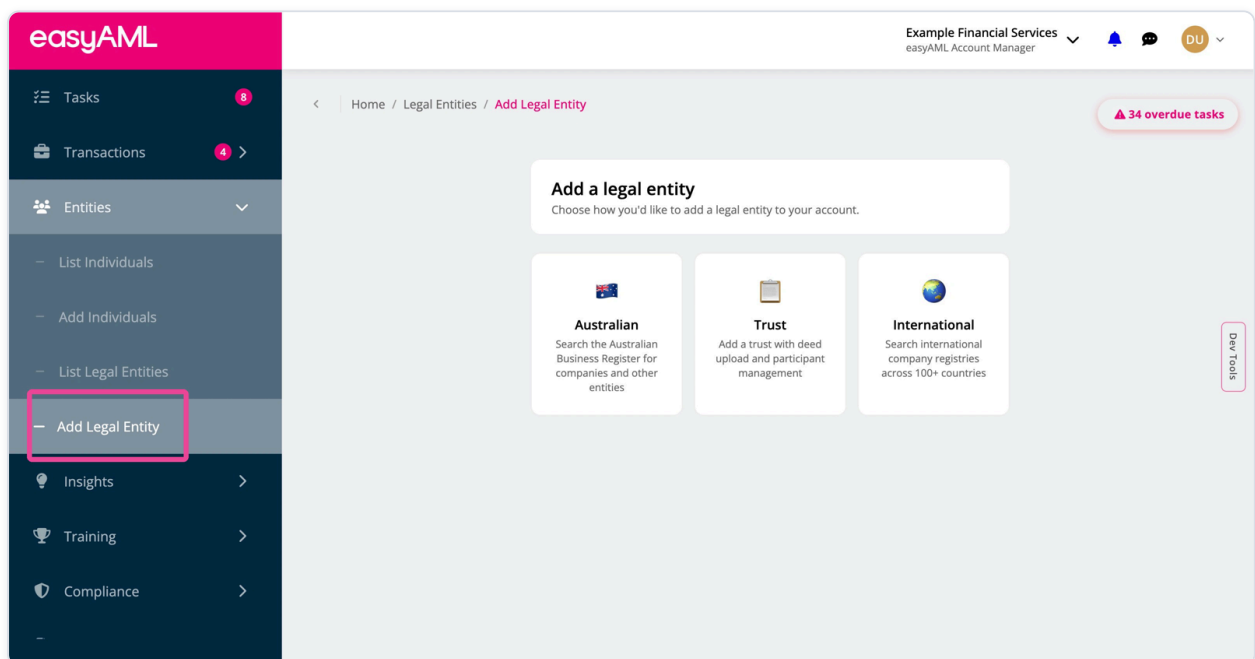
8.1 Adding an Australian Legal Entity (Company)

Any time an Australian legal entity — a business, company, or entity with an ABN or ACN — is involved in a matter, it needs to be added so it can be verified and tagged to a transaction. Adding an entity triggers a **KYB** (Know Your Business) rather than a KYC: it verifies the entity itself *and* unwraps its ownership structure to reveal the people behind it.

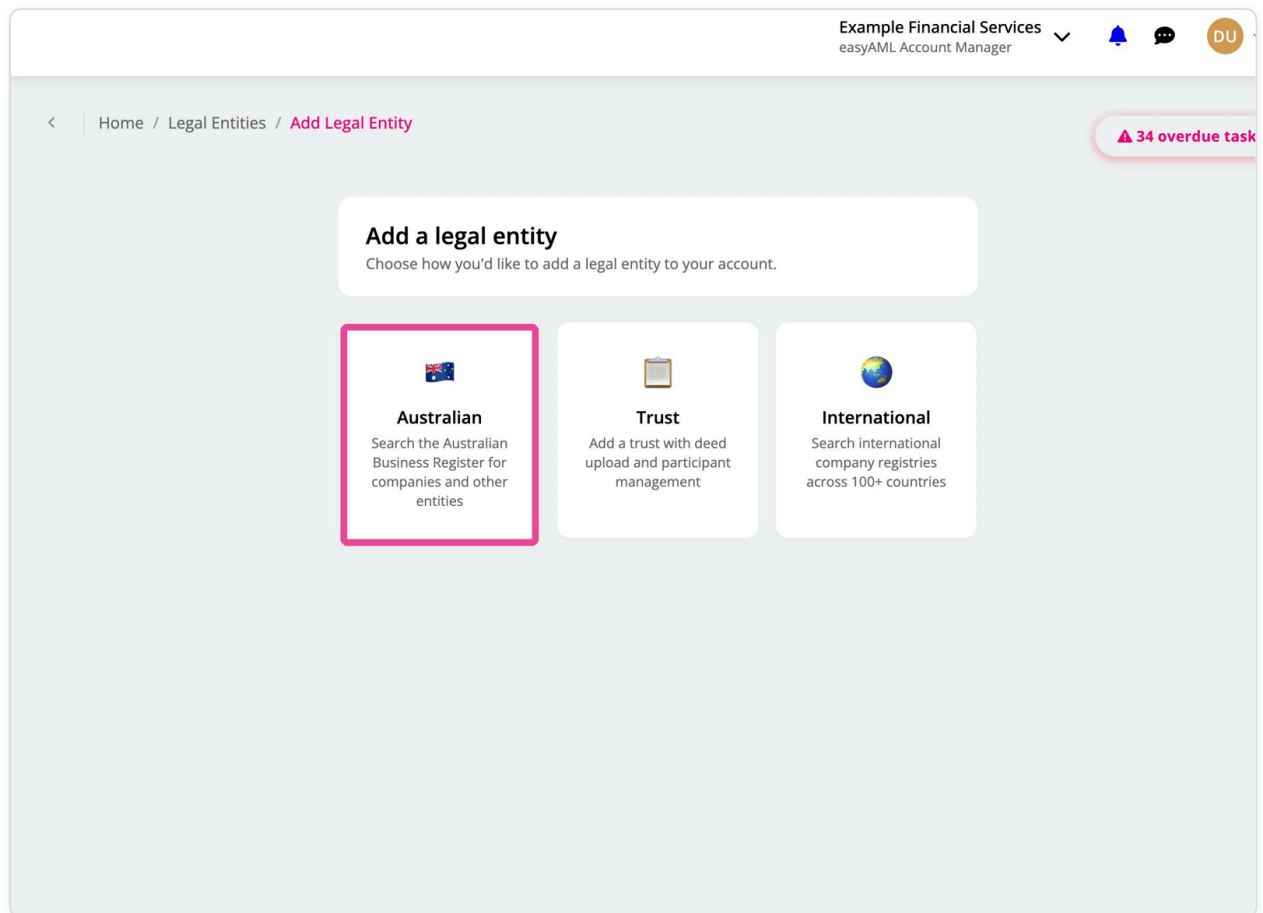
OPEN TO START <https://app.easyaml.com/legal-entities/new>

Add and verify the company

- 1 Open the **Entities** menu in the left sidebar and select **Add Legal Entity**.



- 2 Select the entity type — **Australian**, Trust, or International. The type matters because the verification path differs: a company is verified against ASIC directly and its ownership is unwrapped automatically; a trust relies on its deed (*see the Trust guide*).



- 3 Enter the business, company or entity name, ABN or ACN. The platform queries **ABR and ASIC in real time** — pulling an exact match for an ABN/ACN, or a list of candidates for a name.

The screenshot shows a web interface for adding a legal entity. At the top, there's a breadcrumb trail: Home / Legal Entities / Add Legal Entity. A notification bubble in the top right corner says '34 overdue tasks'. Below the breadcrumb, there's a 'Back' link. The main heading is 'AUSTRALIAN ENTITY' followed by 'Search the Australian Business Register'. A subtext says 'Enter a company name, ABN, or ACN to find the entity.' There's a search input field with a 'Search' button. Below the search field, there's a highlighted box containing a search result: 'for' followed by a blurred name, 'ABN 339', and a 'Trust' label. Below this box, it says 'None of these companies'. On the right side, there's a vertical 'Dev Tools' button.

- 4 Review the entity details: update the **Trading Name** if different, select the **Industry** (easiest is **Ask Amelie** for an AI industry lookup), assign a **Group** if needed, then click **Create entry**.

The screenshot shows the 'Configure entity' form. At the top, there's a breadcrumb trail: Home / Legal Entities / Add Legal Entity. A notification bubble in the top right corner says '34 overdue tasks'. Below the breadcrumb, there's a 'Back' link. The main heading is 'AUSTRALIAN ENTITY' followed by 'Configure entity'. A subtext says 'Review the selected company and set additional options before creation.' There's a form section for the company details: 'PTY. LTD.' followed by a 'Company' label, 'ABN' followed by a blurred ABN, 'ACN' followed by a blurred ACN, and 'NSW'. Below this, there's a 'Trading name' section with a text input field labeled 'Enter trading name (if different)'. Below that, there's an 'Industry' section with a dropdown menu showing '69310 - Legal services'. Below the industry dropdown, there's a button labeled 'Ask Amelie'. Below that, there's a 'Groups' section with a dropdown menu labeled 'Select groups...'. At the bottom, there's a 'Back' button and a 'Create entity' button.

The unwrap — revealing the people behind the entity

- 1 The platform automatically traces the ownership chain — following each branch until every line terminates in a natural person. Each corporate layer in the chain is a separate KYB. The default unwrap depth is three layers, and it stops once every branch resolves to a person — so you're only charged for layers that actually exist.

The screenshot shows a web interface for configuring a legal entity. At the top, there's a breadcrumb trail: Home / Legal Entities / Add Legal Entity. A notification in the top right corner indicates '34 overdue tasks'. The main form is titled 'AUSTRALIAN ENTITY Configure entity' with a subtitle 'Review the selected company and set additional options before creation.' Below this, there's a map of Australia with a red dot indicating the location 'NSW'. A progress bar is shown, with the 'Unwrap' section currently active. The 'Unwrap' section includes a 'Trading name' field with the placeholder 'Enter trading name (if different)' and a dropdown menu showing '65310 - Legal services'. A 'Back' button is visible at the bottom left of the form.

2 Once complete, the entity's profile is created — verified details, ownership structure, and current status. This is the record the rest of the compliance process runs against.

PTTY. LTD.

ABN: Type: Company - Private or Public Industry: Risk Not Determined

Last Updated 21/06/2026

+ Add Label

Add to group

Mark as Indirect Customer

Export PDF

Print

Delete

Summary

Ownership

UBOs

Risk

Matches

Billing

Notes

Attachments

Logs

Summary

0

Transactions

0.00 AUD

Total Transaction Value

No

Sanctions

No

Adverse Media

Associated Transactions

Search transactions...

All Status

All Risk

All Labels

All Groups

☐ Outsourced Only

All Outsource Status

All Outsource Types

All Assignments

All SLA

Transaction Reference

Custom Reference

Expected Completion Date

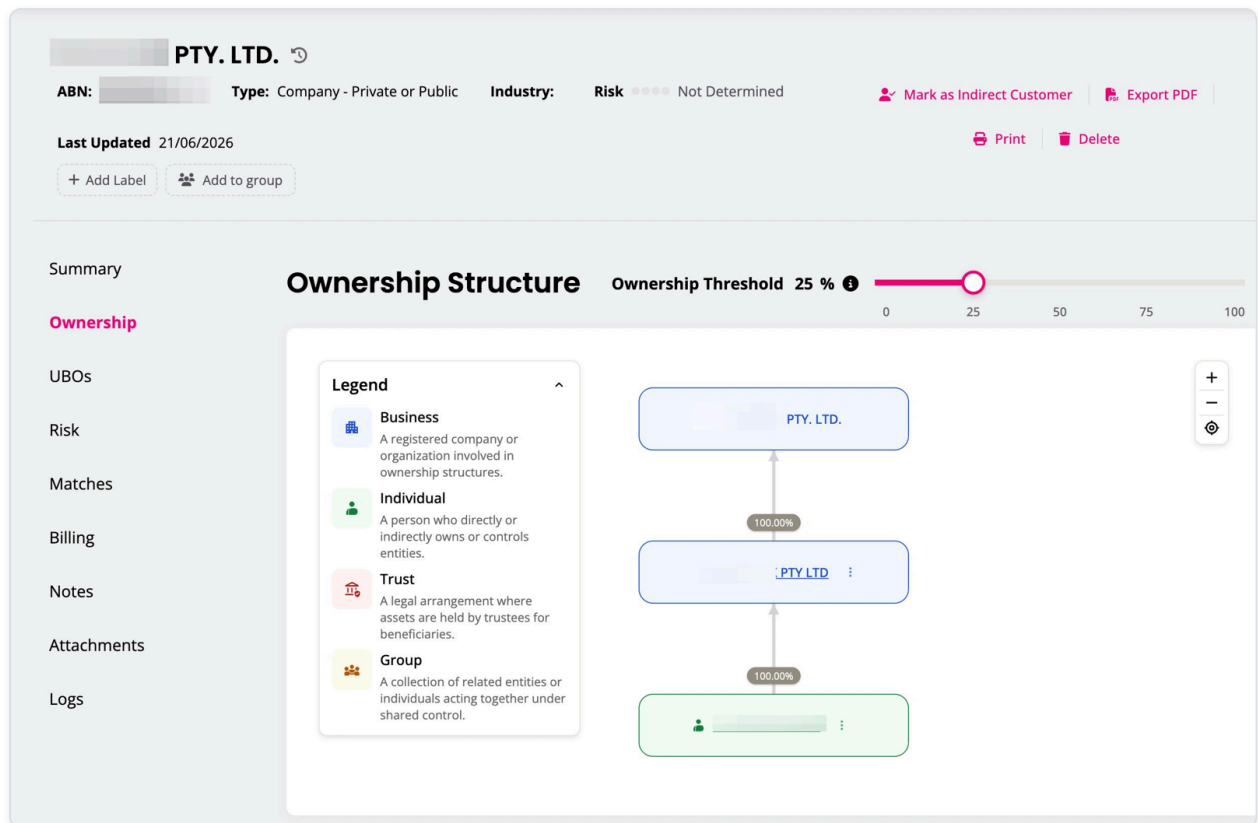
Created

Last Updated

Lead Entity

Amo

- 3 To see the structure visually, open the **Ownership** section in the sidebar — a graph of the relationships, highlighting anything still missing, such as further entities to unwrap or trustees to identify.



Verify the UBOs

- 1 Open the **UBOs** tab. This lists every individual identified through the unwrap as an Ultimate Beneficial Owner — the natural persons who own 25% or more of the entity, or who otherwise exercise control — plus the company officeholders (directors, secretaries and other officers).

Summary

Ownership

UBOs

Risk

Matches

Billing

Notes

Attachments

Logs

Ultimate Beneficial Owners (UBOs)

+ Add Participant

Export UBO Report

Individuals who ultimately own or control 25% or more of the shares or voting rights, or who otherwise exercise control over the entity. CDD is required for these individuals.

Name	Direct %	Effective %	Status	Risk	Actions
	0.00	100.00	● Not Verified	●●●● Not Determined	Verify Exclude

Company Officeholders

Individuals who hold positions of control or influence in the company, including directors, secretaries, and other officers. CDD is required for these individuals.

Name	Role	Appointment Date	Status	Risk	Actions
	Director		● Not Verified	●●●● Not Determined	Verify
	Secretary		● Not Verified	●●●● Not Determined	

- 2 Send a KYC verification for each UBO listed (click **Verify**). Anyone already in your records from a previous matter and within the two-year validity window links across automatically.

Summary

Ownership

UBOs

Risk

Matches

Billing

Notes

Attachments

Logs

Ultimate Beneficial Owners (UBOs)

+ Add Participant

Export UBO Report

Individuals who ultimately own or control 25% or more of the shares or voting rights, or who otherwise exercise control over the entity. CDD is required for these individuals.

Name	Direct %	Effective %	Status	Risk	Actions
	0.00	100.00	● Not Verified	●●●● Not Determined	Verify Exclude

Company Officeholders

Individuals who hold positions of control or influence in the company, including directors, secretaries, and other officers. CDD is required for these individuals.

Name	Role	Appointment Date	Status	Risk	Actions
	Director		● Not Verified	●●●● Not Determined	Verify
	Secretary		● Not Verified	●●●● Not Determined	

- 3 Once all UBOs are verified, the entity's risk rating updates to reflect the full picture — the entity's own profile combined with the risk of the individuals behind it. The entity is now active in your records and can be tagged to transactions.

Layered structures: a company owned by other companies unwraps layer by layer. Add the top entity, let it unwrap, and follow the chain the platform reveals rather than trying to map it by hand.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/working-with-legal-entities-in-easyaml>
- **Video walkthrough:**
https://scribeshow.com/o/PKpOKi2kThyzGwDRLEXASw/viewer/Adding_and_Managing_Australian_Legal_Entities_Company_in_easyAML_I2Xnn9XkQKWpdkiYM9zPXw

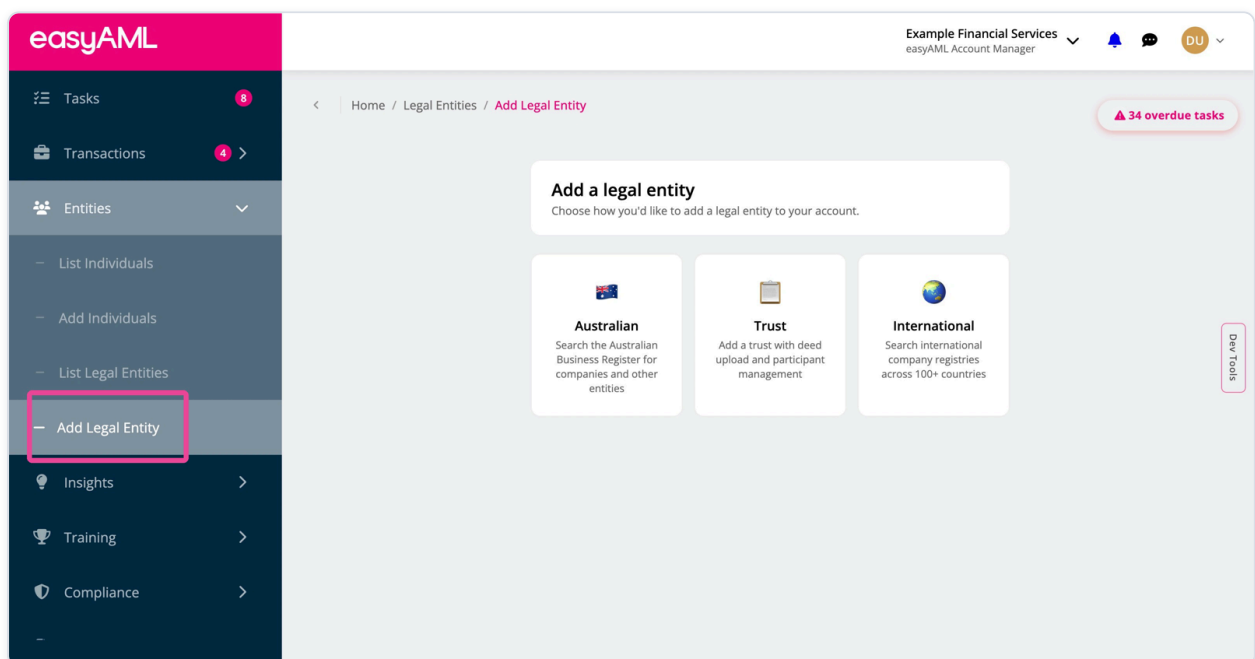
8.2 Adding a Trust (Discretionary, Unit or SMSF)

Any time a trust — discretionary/family, unit, or SMSF — is involved in a matter, it needs to be added as an entity so it can be verified and tagged to a transaction. Adding a trust triggers a **KYB** that identifies the people who control and benefit from it.

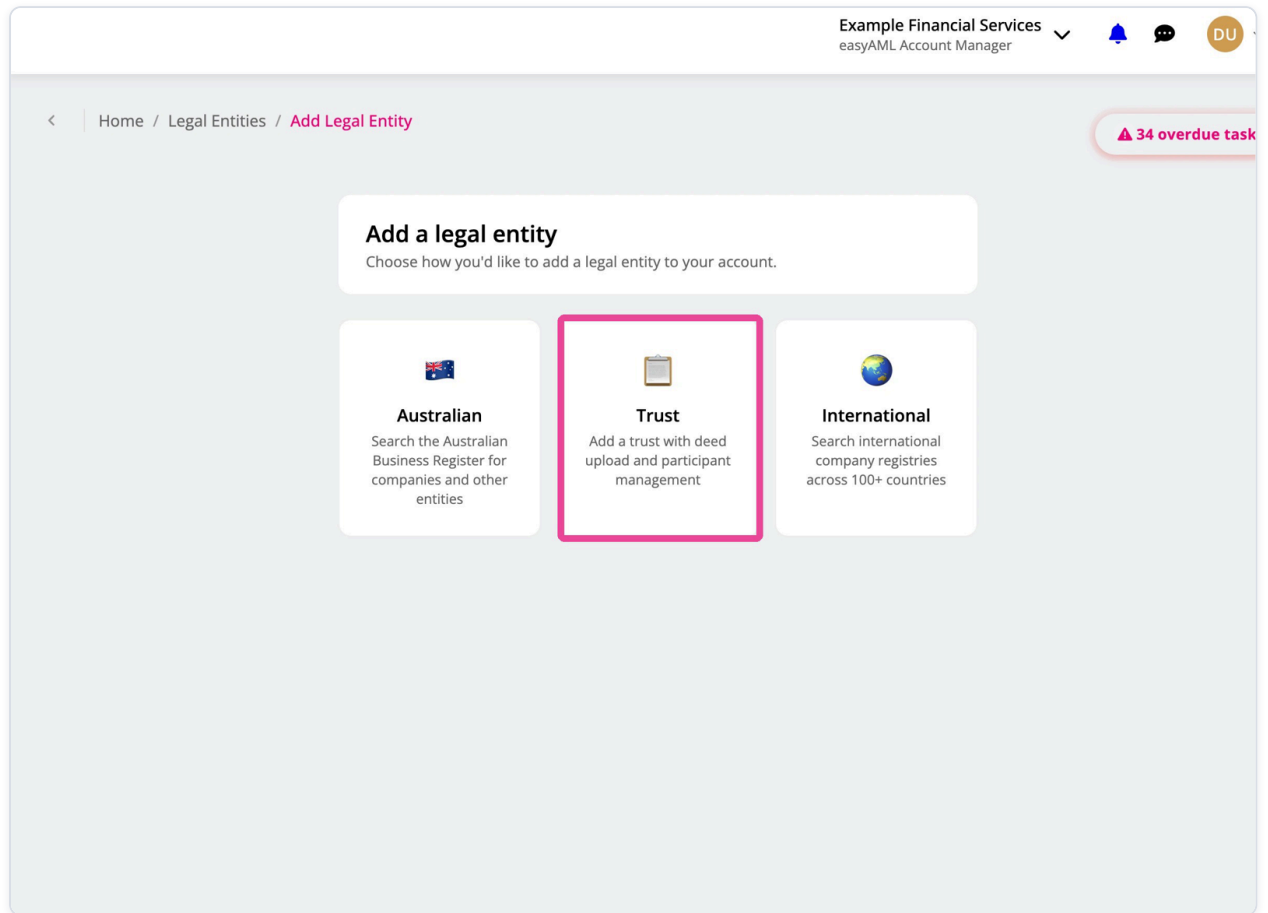
OPEN TO START <https://app.easyaml.com/legal-entities/new>

Add the trust from its deed

- 1 Open the **Entities** menu in the left sidebar and select **Add Legal Entity**.



- 2 Select **Trust** as the entity type. Unlike a company, a trust isn't on any public register — there's no ASIC equivalent for trusts. The **trust deed is the authoritative source** of who controls and benefits from the trust.



- 3 Upload the trust deed. The platform's **AI trust-deed reader (Amelie)** extracts the key parties automatically and pre-fills the fields for you to review and confirm — or you can enter the details manually.

<

Home / Legal Entities / Add Legal Entity

▲ 34 overdue tasks

← Back

STEP 1

Upload deed

STEP 2

Trust info

STEP 3

Participants

Upload Trust deed



Amelie Document Reading

Drag and drop or click to upload a trust deed PDF. Amelie will read and extract the details, then show you exactly where each piece of information was found.

Choose PDF

Back

Enter manually instead

Skip

Next

Dev Tools

- 4 Review the **Trust Information** — trust name, trust type, whether it trades or carries on a business, and industry — then confirm the **Participants** identified from the deed (trustees, beneficiaries, appointor) and click **Create trust**.

[← Back](#)

✓

STEP 1
Upload deed

STEP 2
Trust info

STEP 3
Participants

TRUST · STEP 2 OF 3

Trust information

Enter the trust details.

Trust name *

The Trustee for LAWYER GROUP AUS TRUST

Trust type *

Select trust type

Does the trust trade or carry on a business?

☐ Yes

☒ No

Industry

Select industries

Back

Next

Home / Legal Entities / Add Legal Entity

34 overdue tasks

Back

STEP 1

Upload deed

STEP 2

Trust info

STEP 3

Participants

TRUST - STEP 3 OF 3

Participants

Add the people and entities involved in this trust.

Trustees (0)

Beneficiaries (0)

Appointor

Search or add trustees...

Charges may apply

Creating this entity may incur KYB creation and unwrapping fees per your plan.

Groups

Select groups...

Back

Create trust

Dev Tools

5 The trust's profile is created — verified details, identified controlling persons, and current status. This is the record the rest of the compliance process runs against.

Home / Legal Entities / The Trustee for [redacted]

34 overdue tasks

The Trustee for [redacted]

Type: Trust Industry: Risk Not Determined Last Updated 18/06/2026

Export PDF Print Delete

+ Add Label + Add to group

Summary

UBOs

Documents

Verification

Risk

Matches

Billing

Notes

Attachments

Logs

Summary

5

Transactions

AUD

Total Transaction Value

No

Sanctions

No

Adverse Media

Associated Transactions

Search transactions...

All Status

All Risk

All Labels

All Groups

☐ Outsourced Only

All Outsource Status

All Outsource Types

All Assignments

All SLA

Transaction Reference	Custom Reference	Expected Completion Date	Created	Last Updated	Lead Entity	Amount	Status
efs-tx-14		20/01/2026		17/06/2026	No lead entity	95,000.00 AUD	Completed
efs-tx-12		05/01/2026		17/06/2026	No lead entity	28,000.00 AUD	Completed

Dev Tools

Verify the people behind the trust

- 1 Open the **UBOs** tab — every individual identified as a controlling person or named beneficiary: trustees, appointor, and named adult beneficiaries. Send a KYC to each (existing verified records within the two-year window link across automatically).

Summary

UBOs

Documents

Verification

Risk

Matches

Billing

Notes

Attachments

Logs

Trustees

Add Individual Trustee

Add legal entity trustee

Trustees are responsible for managing the trust assets and acting in the best interests of the beneficiaries.

Name	Type	Status	Risk	Actions
No trustees have been added to this trust.				

Beneficiaries

Add Individual Beneficiary

Add legal entity beneficiary

Beneficiaries are entitled to benefit from the trust assets. Some trusts have discretionary beneficiaries (class of people) rather than specific named individuals.

Name	Type	Status	Risk	Actions
No beneficiaries have been added to this trust.				

Appointor

Add Individual Appointor

Add legal entity appointor

The appointor has the power to appoint and remove trustees. Typically, there is only one appointor for a trust.

Name	Type	Status	Risk	Actions
No appointor has been assigned to this trust.				

Done / Tools

2 The **Documents** tab is the permanent home for the trust deed, any deed amendments, and supplementary evidence collected during the review.

Home / Legal Entities / The Trustee for EFS Investment Trust

34 overdue tasks

The Trustee for EFS Investment Trust

Type: Trust Industry: Risk Not Determined Last Updated 21/06/2026

Export PDF Print Delete

+ Add Label + Add to group

Summary

UBOs

Documents

Verification

Risk

Matches

Billing

Notes

Attachments

Logs

Trust Documents

Trust Deed

The trust deed is the legal document that establishes the trust and sets out the rules for how the trust operates, including who the trustees and beneficiaries are.

Upload Trust Deed

Accepted formats: PDF, DOC, DOCX (Max 10MB)

No trust deed has been uploaded yet.

Other Documents

Additional documents related to this trust, such as amendments, resolutions, or correspondence.

Upload Document

No additional documents have been uploaded yet.

3 The **Verification & Compliance** checklist gives a live view of where each party stands — who has completed KYC, who's pending, and whether any screening results need review.

Summary

UBOs

Documents

Verification

Risk

Matches

Billing

Notes

Attachments

Logs

Verification & Compliance

Trust Verification Status

Not Verified

Verification Required

To complete trust verification, all trustees must be verified. Beneficiaries should also be verified where possible.

Risk Assessment

Low Risk

The overall risk level for this trust is determined by aggregating the risk profiles of all trustees and beneficial owners.

Risk Factors

- Trustee verification status and risk levels
- Beneficial owner risk profiles
- Trust type and structure complexity
- Jurisdiction and regulatory considerations
- Transaction history and patterns

Compliance Checks

Sanctions check

POWERED BY DOW JONES

Clear - No sanctions matches found

No sanctions matches found for this entity. Search completed across all major sanctions lists.

- 4 Once all parties are verified, the trust's risk rating updates to reflect the full picture — its own profile combined with the risk of the people behind it. The trust is now active and can be tagged to transactions.

Corporate trustee? The trustee company is its own KYB — add it (or let the unwrap surface it) and follow the chain. A trust with a corporate trustee resolves layer by layer, just like a layered company structure.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/working-with-legal-entities-in-easyaml>
- **Video walkthrough:**
https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Adding_and_Managing_Entities_Trust_in_easyAML__-av9KhqBQSe5csXWdImR8g

8.3 Managing Trustees and Beneficiaries for a Legal Entity

Once a trust or entity is set up, its identified people are managed from the UBOs tab — including excluding beneficiaries who don't require verification, or removing parties added in error.

OPEN TO START <https://app.easyaml.com/legal-entities>

- 1 Go to the **legal entities list** and select the entity you wish to manage.

Legal Entity Name	Type
Courtney Family Trust	Trust
Lusante Superannuation Fund	Trust
LUSANTE NOMINEES PTY LTD	Company
Tibetan Buddhist Institute (Thekchen Shedrub Choeling)	Company
PRESSURE VESSEL INSPECTIONS PTY LTD	Company
COURTNEY FAMILY COMPANY PTY LTD	Company
Four Eleven Investments Trust	Trust
Four Eleven Investments (SA) Pty Ltd	Company
Unique Homestyle Foods Discretionary Unit Trust	Trust
Global Legacy Pty Ltd	Company

Type: Trust

ABN: N/A

Risk: Medium

Verification: Not Verified

Address: Australia

Sanctions: No

Adverse Media: No

Dev Tools

Archive

View full legal entity details

2 Click **View full legal entity details** in the summary panel.

Legal Entities

Manage legal entities and their associated information

Search legal entity...

Clear Filters (1)

Legal Entity Name	Type	Registration Number	Country	Screening	Results
Courtney Family Trust	Trust	-	Australia	Clear	View full legal entity details
Lusante Superannuation Fund	Trust	-	Australia	Clear	View full legal entity details
LUSANTE NOMINEES PTY LTD	Company	0	Australia	Clear	View full legal entity details
Tibetan Buddhist Institute (Thekchen Shedrub Choeling)	Company	94 900 322 311	Australia	Clear	View full legal entity details
PRESSURE VESSEL INSPECTIONS PTY LTD	Company	29 616 295 777	Australia	Clear	View full legal entity details
COURTNEY FAMILY COMPANY PTY LTD	Company	0	Australia	Clear	View full legal entity details
Four Eleven Investments Trust	Trust	-	Australia	Clear	View full legal entity details

3 Select **UBOs** from the side menu — this lists the trustees, appointor, beneficiaries and other controlling persons identified for the entity.

Courtney Family Trust

Type: Trust Trust Type: Discretionary / Family Trust Risk: Medium

Last Updated: 30/06/2026

Summary

UBOs

Documents

Verification

Risk

Matches

Source of Wealth

Source of Funds

0 Transactions

0.00 AUD Total Transaction Value

No Sanctions

No Adverse Media

Associated Transactions

Search transactions...

All Status All Risk All Labels

- 4 To exclude a beneficiary from verification (e.g. someone who does not require KYC under your risk-based procedures), click **Exclude from Verification**.

The screenshot displays the 'Entities' management interface. On the left, a sidebar lists various entity types, with 'List Legal Entities' currently selected. The main content area is divided into several sections. At the top, a table lists entities, including 'COURTNEY FAMILY COMPANY PTY LTD' (company, status: Verify, risk: Medium). Below this, the 'Beneficiaries' section is active, showing a table of individuals. Two individuals are listed, both with a 'Verified' status. The 'Exclude from Verification' button for the second individual is highlighted with a red box. The 'Appointor' section is also visible, showing a table for appointors. The interface includes various action buttons like 'Add Individual Beneficiary', 'Add legal entity beneficiary', 'Add Individual Appointor', and 'Add legal entity appointor'.

- 5 To remove a party from the entity entirely, click **Remove**.

Excluding vs removing: exclude keeps the person on the record (visible, but no KYC required); remove takes them off the entity altogether. Prefer exclude where the person genuinely belongs to the structure — it preserves the complete picture for audit.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-manage-trustees-for-a-legal-entity>
- **Video walkthrough:**
https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_to_Manage_Trustees_for_a_Legal_Entity__f907cd4a

SECTION 9

Individuals (KYC)

Run customer due diligence on people — verification, screening and review decisions.

- KYC-01 Running a Customer Due Diligence, Start to Finish
- KYC-07 Adding and Managing Individuals (KYC)
- KYC-09 Reviewing a KYC Record — Step by Step
- KYC-02 Resolving “Force Match Required” and “Needs Review”
- KYC-03 Reviewing PEP, Sanctions and Adverse-Media Matches
- KYC-08 Adding Custom Questionnaires to Send to Clients

9.1 Running a Customer Due Diligence, Start to Finish

This guide walks through a full customer due diligence (CDD) in easyAML from beginning to end — starting the matter, adding and verifying the parties, and clearing the checks — so you understand not just *which buttons to press* but *why* the process runs in this order. It's the overview that ties together the more detailed guides for each step.

Who this is for: anyone completing CDD on a matter — compliance officers, conveyancers, agents, and support staff.

Before you start

- 1 Your account should be set up, including your AUSTRAC enrolment number (Account Settings → Account). See the *Add your AUSTRAC number* guide.
- 2 Have the matter details to hand: the designated service, who the parties are, and any supporting documents (trust deed, Customer Authorisation Form, etc.).

Which flow should you use first?

There are two ways to start a CDD in easyAML, and the right one depends on how your industry engages clients.

Two starting points

- 1 **Client-first** — onboard the client (Add Legal Entity or Add Individual), verify them, then link them to a transaction (designated service) as it arises.
- 2 **Transaction-first** — create the transaction first, and add the client(s) — legal entity or individual — as part of the transaction flow.

Both paths end in the same place: a verified client linked to a designated service, with the relationship tracked for ongoing CDD.

Transactional industries — real estate, conveyancing and property law

In property work the designated service is usually identified at the same time as the client — a seller signs an agency agreement, a buyer exchanges contracts, a conveyancer is engaged on a specific matter. The transaction is known from day one.

Recommended flow: transaction-first. Create the transaction, then add the parties within it. This mirrors how the obligation actually arises — the designated-service trigger (agency agreement, exchange, engagement) is what starts the CDD clock, and the delayed initial-CDD provisions for real estate are also framed around the transaction (e.g. within 15/28 days after exchange, or before settlement, whichever is earliest).

Relational industries — accountants and lawyers (non-property)

In professional services the client relationship typically comes first and designated services arise later, matter by matter. A firm may onboard a client before knowing which services — if any — will be designated.

Recommended flow: client-first. Onboard via Add Legal Entity or Add Individual, complete the verification, then link the client to transactions as each designated service arises. The client record and any completed KYC/KYB are then already in place when a new matter starts, and the platform's automatic recheck cadence keeps the verification current between matters.

These are recommended defaults by industry, not hard rules — your own risk-based procedures or a specific client situation may call for a different sequence. Use judgement.

The building blocks — and the one rule that always holds

Whichever starting point you use, easyAML is built around three connected blocks:

- 1 Transaction** — the matter you're providing a designated service on.
- 2 Entities** — the companies and trusts involved, verified via KYB.
- 3 Individuals** — the people involved, and the people behind the entities, verified via KYC.

The one rule that applies to both flows — entity-first, individuals-attached. For any entity, the KYB is the anchor record, and the KYCs for its directors, controllers and beneficial owners hang off it. In practice that means adding the top-level structure first and letting easyAML *unwrap* it — tracing the ownership chain to surface the people who ultimately own or control it (the Ultimate Beneficial Owners, or UBOs). By the time you add individuals you already know who needs verifying and why, rather than guessing up front.

So within an entity the structural order is always: **Entity (KYB) → unwrap → UBOs & controllers (KYC)**.

The walkthrough below follows the transaction-first sequence, since it's the most common (and the recommended flow for property work). If you're client-first, the building blocks are identical — you simply add the legal entity or individual first (Step 2 or Step 3) and create or link the transaction (Step 1) once a designated service arises.

Step 1 — Create the transaction

Every designated service needs a transaction record. It's the starting point of your AML trail.

Create it before you provide the designated service. Under the AML/CTF Act your CDD obligations attach when the service begins, not at settlement or completion — creating the transaction first starts the compliance clock correctly.

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

- 1 Go to **Transactions → Add New** in the side menu (or **Add New Transaction** on the transactions list). Both open the same three-step flow.

The screenshot shows the easyAML interface. On the left, a dark sidebar contains a menu with 'Add New Transaction' highlighted. The main content area has a breadcrumb trail 'Home / Transactions / Add New Transaction'. A circular indicator labeled 'STEP 1 Transaction information' points to the form. The form is titled 'Transaction Information' and includes three input fields: 'Type' (with a red asterisk and placeholder 'Select or type transaction type'), 'Source' (with placeholder 'Select transaction source(s)'), and 'Transaction Value' (with a placeholder '\$ 0').

- 2 Step 1 — Transaction information.** Capture the core details: transaction type, source, value, any property details and relevant dates. The transaction type matters — it shapes how the platform calculates risk and which CDD steps are required. Nothing is locked in; you can edit before sign-off. Click Next.

Create New Transaction

STEP 1
Transaction
information

STEP 2
Transaction entities

STEP 3
Transaction details

Transaction Information

Type *
Buying residential property (standard domestic buyer)

Source
Bank loan / mortgage (Australian ADI)

Currency
AUD - Australian Dollar

Purchase Price
\$ 950,000

Settlement Date (expected)
25/05/2026

Custom Reference
Optional custom reference for this transaction

Transaction Description
Buying first home

Cancel

Next

- 3 Step 2 — Associate the parties.** Search your existing records and select each party. Anyone verified within the last two years carries their profile and screening across automatically — no double-handling. Parties not yet in your records can be added later. Click Next.

The screenshot shows the 'Create New Transaction' interface at Step 2, 'Transaction entities'. At the top, a progress bar indicates three steps: Step 1 (Transaction information) is complete with a checkmark, Step 2 (Transaction entities) is the current step with a dot, and Step 3 (Transaction details) is pending with a circle. Below the progress bar, the 'Transaction Entities' section has two tabs: 'Individuals (0)' and 'Legal Entities (0)'. The 'Individuals (0)' tab is active and highlighted with a red border. To the right of the tabs is a red button labeled '+ Add New Individual'. Below the tabs is a search bar with the placeholder text 'Search for existing individual or type name to create new...'. Underneath the search bar is a light blue box with the message 'No individuals added yet. Start typing a name above to search or create.' At the bottom of the form, there are three buttons: 'Cancel' on the left, 'Back' in the middle, and 'Next' on the right.

- 4 Step 3 — Transaction details.** Complete any remaining type-specific details, then click Create Transaction.

The screenshot shows the 'Create New Transaction' interface at Step 3, 'Transaction details'. The progress bar at the top now shows Step 1 and Step 2 as complete with checkmarks, and Step 3 as the current step with a dot. The 'Transaction Details' form is displayed with the following fields: 'Property Address' (containing 'test address' with a search hint 'Start typing to search for the complete address'), 'Contract Date' (containing '29/03/2026' with a calendar icon), 'Intended Use' (containing 'To live'), 'Proceeds Destination' (containing 'xxxx'), and 'Additional Notes' (containing 'xxxxx'). At the bottom of the form, there are three buttons: 'Cancel' on the left, 'Back' in the middle, and 'Create Transaction' on the right. In the top right corner of the interface, there is a notification badge that says '11 overdue tasks'. On the far right edge, there is a vertical button labeled 'New Task'.

From here easyAML runs screening across all parties, calculates a risk rating against your firm's Risk Assessment baseline, and queues any outstanding CDD. High-risk matters are flagged for Enhanced CDD (source of funds and source of wealth). Everything is logged to the

audit trail.

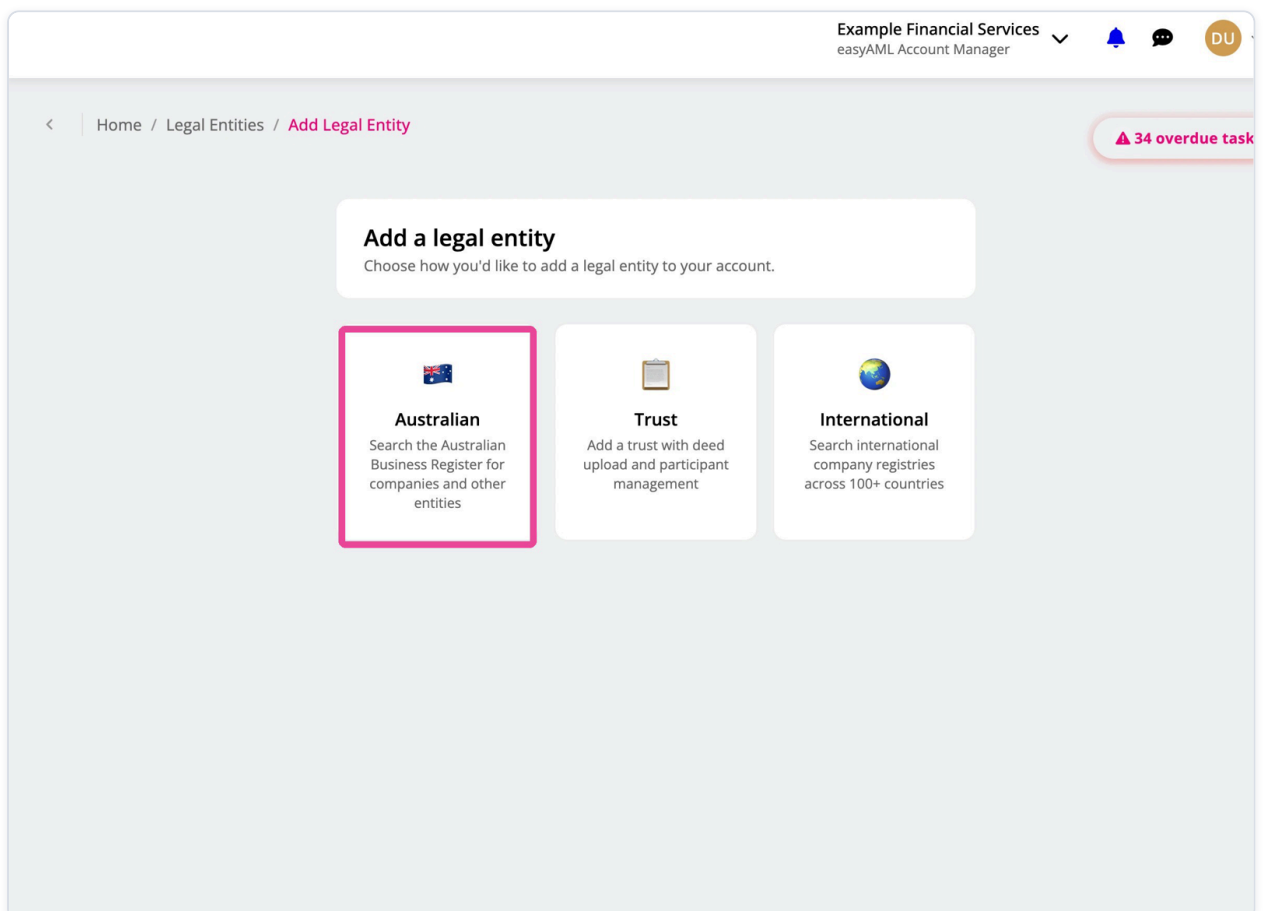
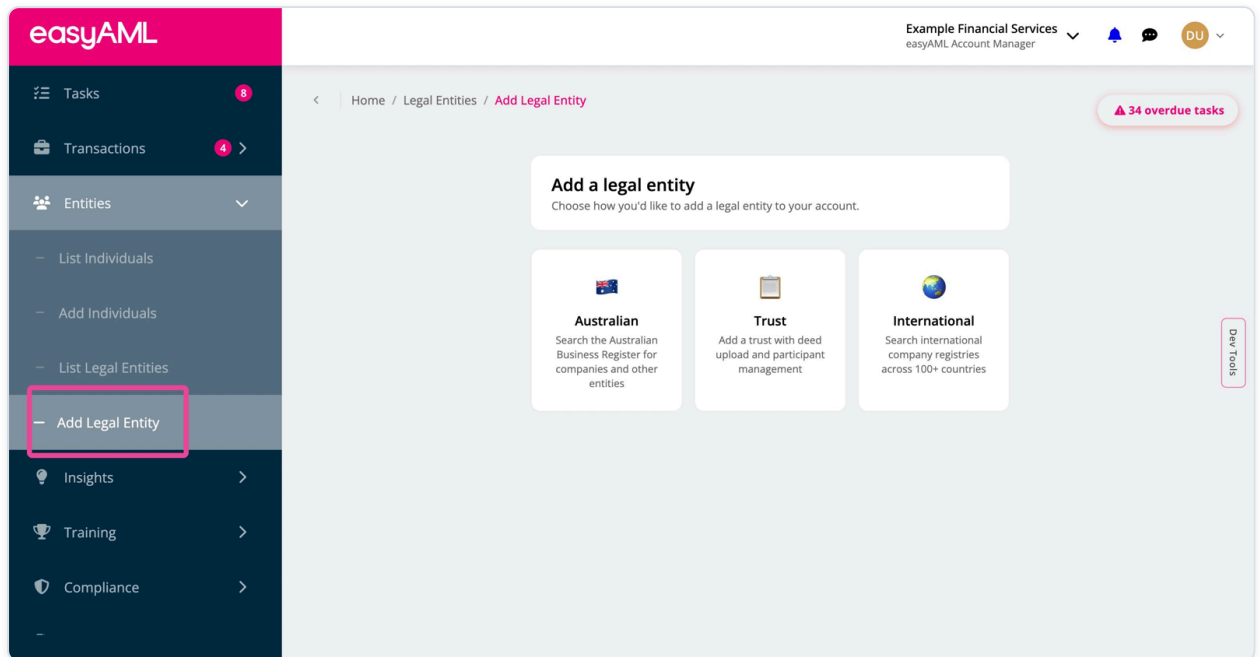
Step 2 — Add the entities (KYB) and let them unwrap

For any company, trust, SMSF, or partnership in the matter, add the entity so easyAML can verify it and unwrap its ownership.

OPEN TO START <https://app.easyaml.com/legal-entities/new>

Companies

1 Entities → Add Entity, then choose **Australian**.



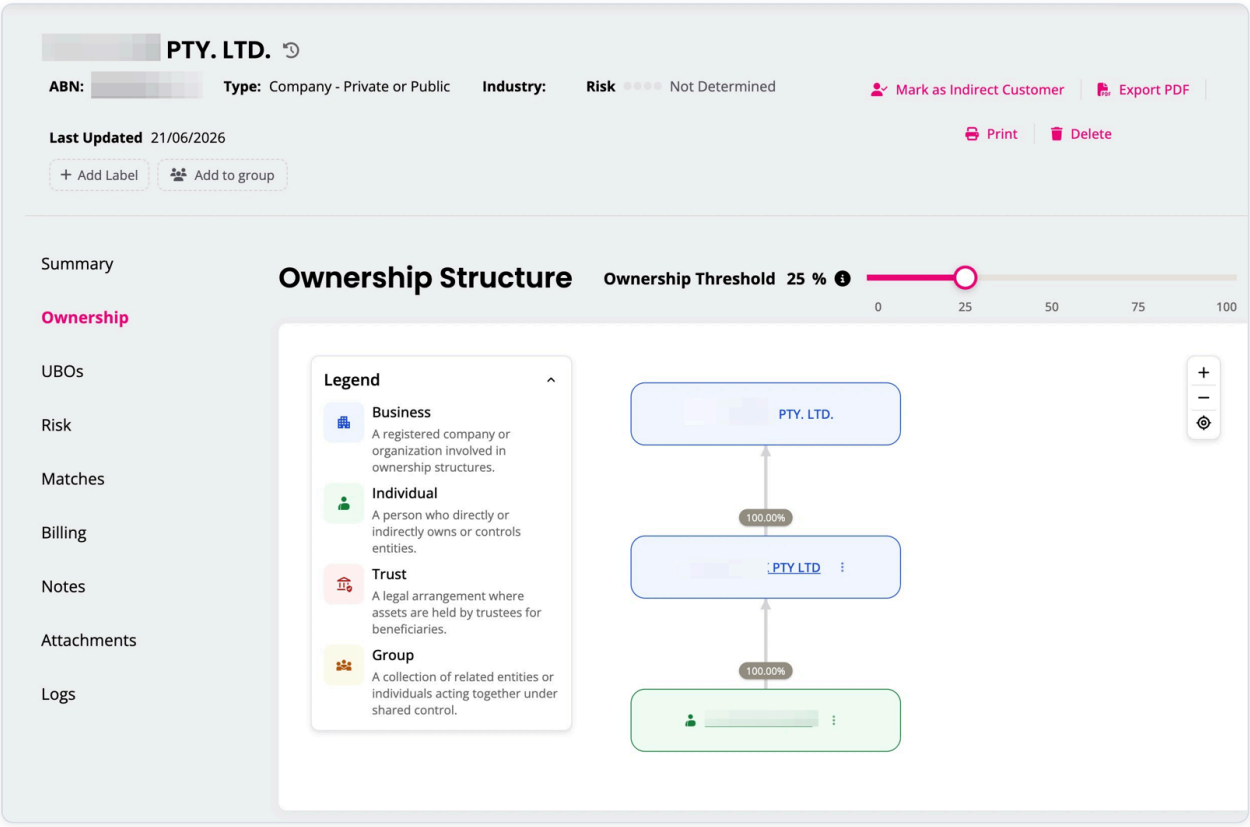
- 2 Enter the name, ABN or ACN. easyAML queries ABR & ASIC in real time and returns an exact match (for ABN/ACN) or a list of candidates (for a name).

The screenshot shows a web interface for adding a legal entity. At the top, there's a breadcrumb trail: Home / Legal Entities / Add Legal Entity. In the top right corner, there's a notification: 34 overdue tasks. Below the breadcrumb, there's a back arrow and the text 'Back'. The main heading is 'AUSTRALIAN ENTITY' followed by 'Search the Australian Business Register'. Below this, it says 'Enter a company name, ABN, or ACN to find the entity.' There's a search input field with a blue border and a pink 'Search' button. Below the search field, there's a highlighted box containing a search result: 'for' followed by a blurred name, 'ABN 339', and a 'Trust' button. Below this box, it says 'None of these companies'. On the right side, there's a vertical button labeled 'Dev Tools'.

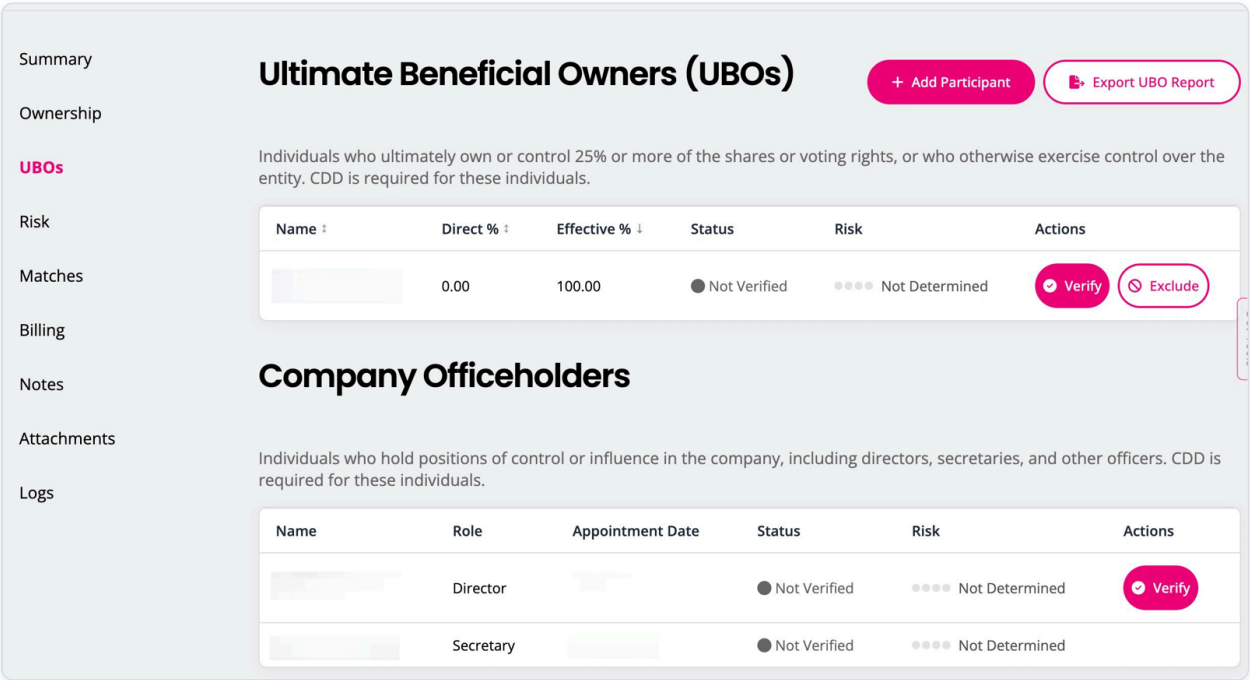
- 3 Confirm the record, set the trading name and industry (use **Ask Amelie** for an AI industry lookup), assign a Group if needed, then **Create entry**.

The screenshot shows the 'Configure entity' form. At the top, there's a breadcrumb trail: Home / Legal Entities / Add Legal Entity. In the top right corner, there's a notification: 34 overdue tasks. Below the breadcrumb, there's a back arrow and the text 'Back'. The main heading is 'AUSTRALIAN ENTITY' followed by 'Configure entity'. Below this, it says 'Review the selected company and set additional options before creation.' There's a form with several fields: 'PTY. LTD.' (with a 'Company' button), 'ABN' (with a blurred value), 'ACN' (with a blurred value), and 'NSW'. Below these fields, there's a 'Trading name' section with a text input field labeled 'Enter trading name (if different)'. Below that, there's an 'Industry' section with a dropdown menu showing '69310 - Legal services'. Below the industry dropdown, there's a pink button labeled 'Ask Amelie'. Below that, there's a 'Groups' section with a dropdown menu labeled 'Select groups...'. At the bottom, there are two buttons: 'Back' and 'Create entity'.

4 easyAML **unwraps** the ownership chain automatically — following each branch until it terminates in a natural person. Each corporate layer is its own KYB. Default unwrap depth is three layers; it stops once every branch resolves to a person, so you're only charged for layers that exist.

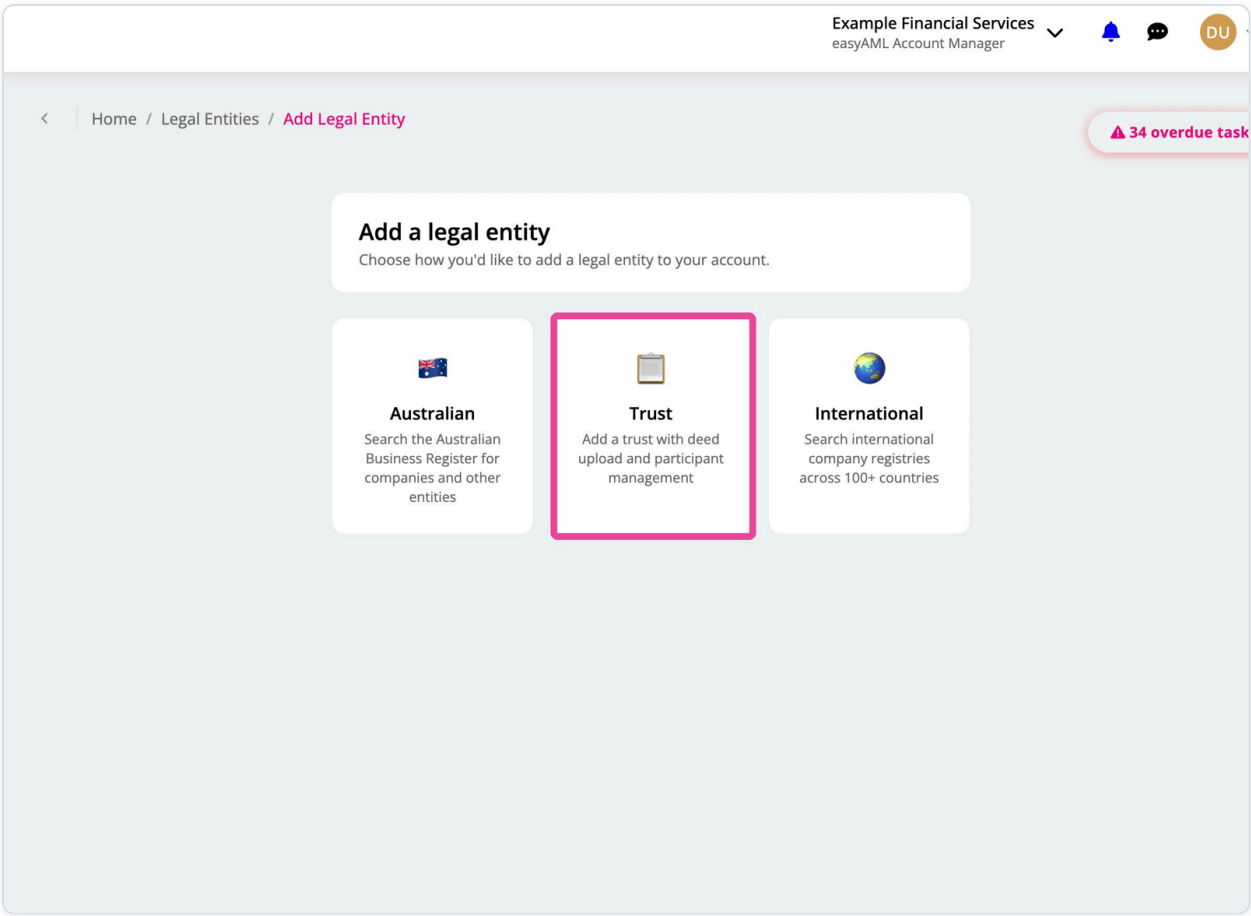


5 Open the **UBOs** tab to see every individual identified — the people who own 25% or more, or otherwise control the entity.



Trusts

1 Entities → Add Entity, then choose Trust.



- 2 A trust isn't on any public register, so the **trust deed is the authoritative source**. Upload the deed — easyAML's AI deed reader extracts the key parties for you to review and confirm (or enter them manually).

< Home / Legal Entities / Add Legal Entity

▲ 34 overdue tasks

← Back

STEP 1
Upload deed

STEP 2
Trust info

STEP 3
Participants

Upload Trust deed



Amelie Document Reading

Drag and drop or click to upload a trust deed PDF. Amelie will read and extract the details, then show you exactly where each piece of information was found.

Choose PDF

Back

Enter manually instead

Skip

Next

Dev Tools

- 3 The trust profile is created, showing identified controlling persons. The **UBOs** tab lists trustees, appointor, and named adult beneficiaries; the **Documents** tab is the permanent home for the deed and any amendments.

The screenshot displays the 'UBOs' tab of a trust profile. On the left is a sidebar with navigation links: Summary, UBOs (highlighted), Documents, Verification, Risk, Matches, Billing, Notes, Attachments, and Logs. The main content area is divided into three sections: Trustees, Beneficiaries, and Appointor. Each section has a title, a brief description, two 'Add' buttons (Individual and Legal Entity), and a table with columns: Name, Type, Status, Risk, and Actions. The Trustees table contains the text 'No trustees have been added to this trust.' The Beneficiaries table contains 'No beneficiaries have been added to this trust.' The Appointor table contains 'No appointor has been assigned to this trust.'

Trustees

Trustees are responsible for managing the trust assets and acting in the best interests of the beneficiaries.

Name	Type	Status	Risk	Actions
No trustees have been added to this trust.				

Beneficiaries

Beneficiaries are entitled to benefit from the trust assets. Some trusts have discretionary beneficiaries (class of people) rather than specific named individuals.

Name	Type	Status	Risk	Actions
No beneficiaries have been added to this trust.				

Appointor

The appointor has the power to appoint and remove trustees. Typically, there is only one appointor for a trust.

Name	Type	Status	Risk	Actions
No appointor has been assigned to this trust.				

Corporate trustees and layered structures. A trust with a corporate trustee, or a company owned by other companies, unwraps layer by layer. Add the top entity, let it unwrap, and follow the chain the platform reveals rather than trying to map it by hand.

Step 3 — Add the individuals (KYC) revealed by the unwrap

With the structure unwrapped, the UBOs tab tells you exactly which people need verifying. Add any who aren't already in your records.

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

1 Entities → Add Individuals.

Add New Individual

Create a new individual record and start their verification of identity.

New Remote VOI In-person VOI Purchase VOI

Names entered here will be compared with the identity document(s) as part of the identity verification process

First name *

First name

Middle name

Middle name

Last name *

Last name

Occupation

e.g., Software Engineer, Teacher

☒ Mobile Number

AU +61

▼

Mobile number

☐ Email

Email address

Supplementary documents

☐ Bank Statements

☐ Rates notice

☐ Utility bill

Who will pay for this KYC? *

☒ Invoice my company (Using credit)

☐ Collect payment from client

2 Choose the verification method:

3 Remote VOI (default) — easyAML sends the person an SMS/email link; they capture their ID and complete a liveness selfie on their own phone.

4 In-person VOI — for someone physically present; a staff member witnesses the capture. The liveness selfie is optional in this mode.

5 Add optional extras where relevant:

6 Questionnaire — broader onboarding information, separate from financial evidence.

7 Source of Funds / Source of Wealth — where the money comes from. Choose the **Enhanced** evidence tier for higher-risk individuals or PEPs, **Standard** for routine matters.

Supplementary

☐ Bank Statement

☐ Rates notice

☐ Utility bill

Digital Form Re

Custom message

Enter your cus

Note: The subje

Additional re

Include Source c

Credit may b

When the clie

Groups

Select group

Configure Source of Funds / Wealth

STEP 1

Document Types

STEP 2

Tag & Link

STEP 3

Evidence

STEP 4

Questions

STEP 5

Review & Send

Select the source types that apply to this entity. You can select multiple, or add a custom type not listed below.

SOURCE OF WEALTH OR FUNDS

☐ Employment Income

SoW

SoF

☐ Business Income

SoW

SoF

☒ Real Estate

SoW

SoF

☐ Investment Income

SoW

SoF

☐ Savings / Deposits

SoW

SoF

☐ Super / Pension

SoW

SoF

☐ Inheritance / Windfall

SoW

SoF

☐ Sale / Liquidation of Assets

SoW

SoF

☐ Family Gift (Domestic)

SoW

SoF

☐ Family Gift (Overseas)

SoW

SoF

SOURCE OF FUNDS ONLY

☐ Loan

SoF

☐ Government Benefits / Grants

SoF

☐ Compensation / Insurance

SoF

☐ Tax Refund

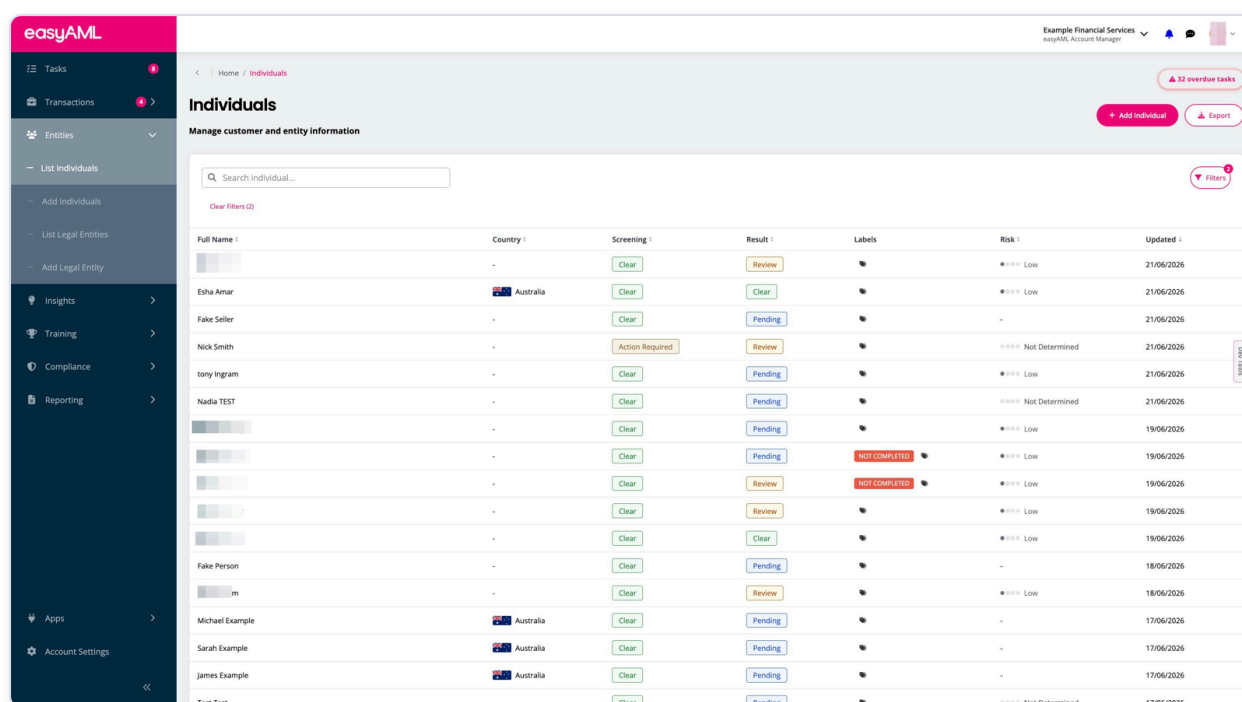
SoF

CUSTOM TYPES

Cancel

Next

- 8 Submit, then track status under **Entities → List Individuals** — who's completed, who's pending, and any records flagged for review.



Full Name	Country	Screening	Result	Labels	Risk	Updated
[Redacted]	-	Clear	Review		Low	21/06/2026
Esha Amar	Australia	Clear	Clear		Low	21/06/2026
Fake Seller	-	Clear	Pending		-	21/06/2026
Nick Smith	-	Action Required	Review		Not Determined	21/06/2026
tony Ingram	-	Clear	Pending		Low	21/06/2026
Nadia TEST	-	Clear	Pending		Not Determined	21/06/2026
[Redacted]	-	Clear	Pending		Low	19/06/2026
[Redacted]	-	Clear	Pending	NOT COMPLETED	Low	19/06/2026
[Redacted]	-	Clear	Review	NOT COMPLETED	Low	19/06/2026
[Redacted]	-	Clear	Review		Low	19/06/2026
[Redacted]	-	Clear	Clear		Low	19/06/2026
Fake Person	-	Clear	Pending		-	18/06/2026
[Redacted]	-	Clear	Review		Low	18/06/2026
Michael Example	Australia	Clear	Pending		-	17/06/2026
Sarah Example	Australia	Clear	Pending		-	17/06/2026
James Example	Australia	Clear	Pending		-	17/06/2026
Test Test	-	Clear	Pending		Not Determined	17/06/2026

Step 4 — Clear what screening surfaces

As parties verify, easyAML screens them and may raise items for a human decision. These are deliberate review gates, not errors.

PEP / sanctions / adverse-media matches

Screening data is supplied by Dow Jones. The system auto-dismisses matches that clearly aren't your customer (mismatched photo, DOB far apart, plainly different names), leaving only genuine possibles to review. For each remaining match:

- 1 **Dismiss, with a reason** where the details point away from your customer — a different DOB, a different country, or a different person of the same name — or where nothing found confirms a link. Always record a specific reason. The dated note is your audit evidence that the match was assessed, not waved through.
- 2 **Confirm** where the verified details clearly identify your customer. Confirming can trigger Enhanced Due Diligence and raise the customer's risk rating; add a short note on what confirmed it.

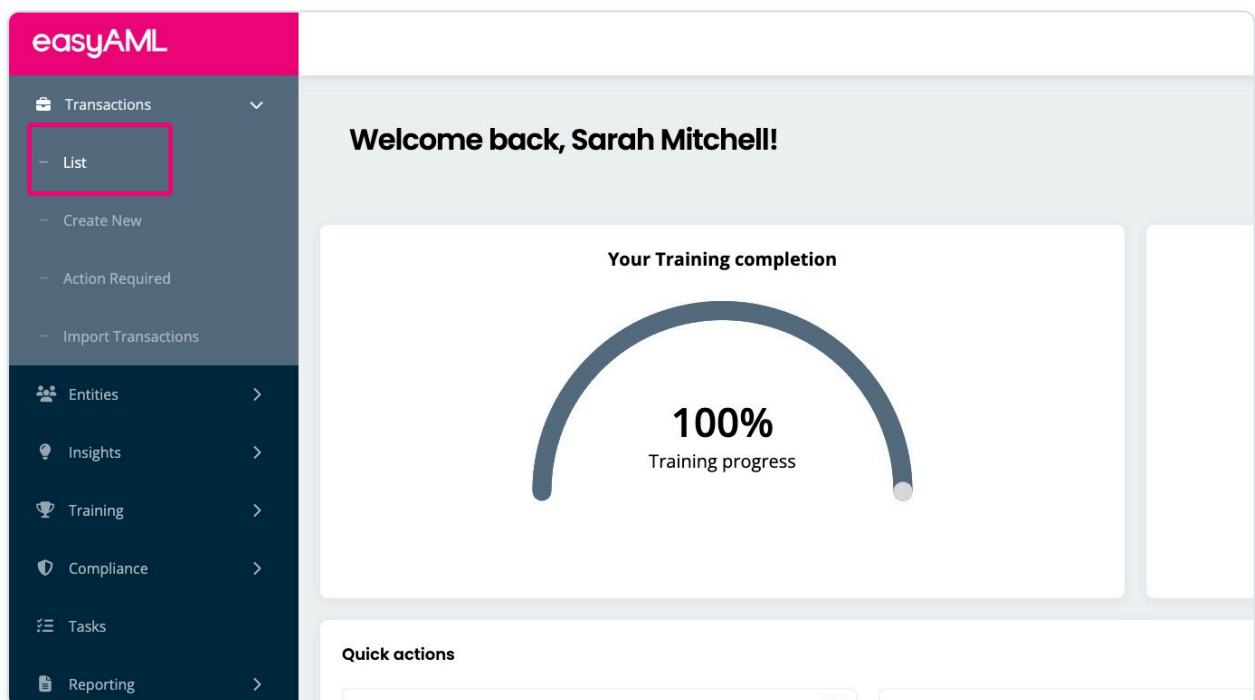
“Force Match Required” / “Needs Review” / “Sign Off Required”

These hand a verification decision to a person rather than auto-passing it. Common triggers: a name variance (e.g. a middle name on the ID that wasn't entered), a slight DOB or field difference, a facial-match issue on a low-quality ID image, an attached Customer Authorisation Form, uploaded supplementary documents, or a sector rule that always requires CO sign-off.

The Compliance Officer (or a suitably-roled user) uses the **force-match** function to record a deliberate decision: *“I've reviewed the variance, I'm satisfied this is the correct person, and I approve the verification.”* The action is audit-logged with user, timestamp and reason — you don't restart the KYC. Use it deliberately, not as a shortcut around poor data quality; your audit position is strongest when force-match is rare and well justified.

Step 5 — What “done” looks like

- 1 Each party shows a clear KYC/KYB and screening status.
- 2 Once all parties are verified, the entity's (and transaction's) risk rating resolves — an entity's rating combines its own profile with the risk of the people behind it.
- 3 The full transaction record — parties, ratings, screening results, documents, audit log — is the single view your Compliance Officer or an AUSTRAC reviewer will reference.



More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com
- **Video walkthroughs:** Scribe links to be added.

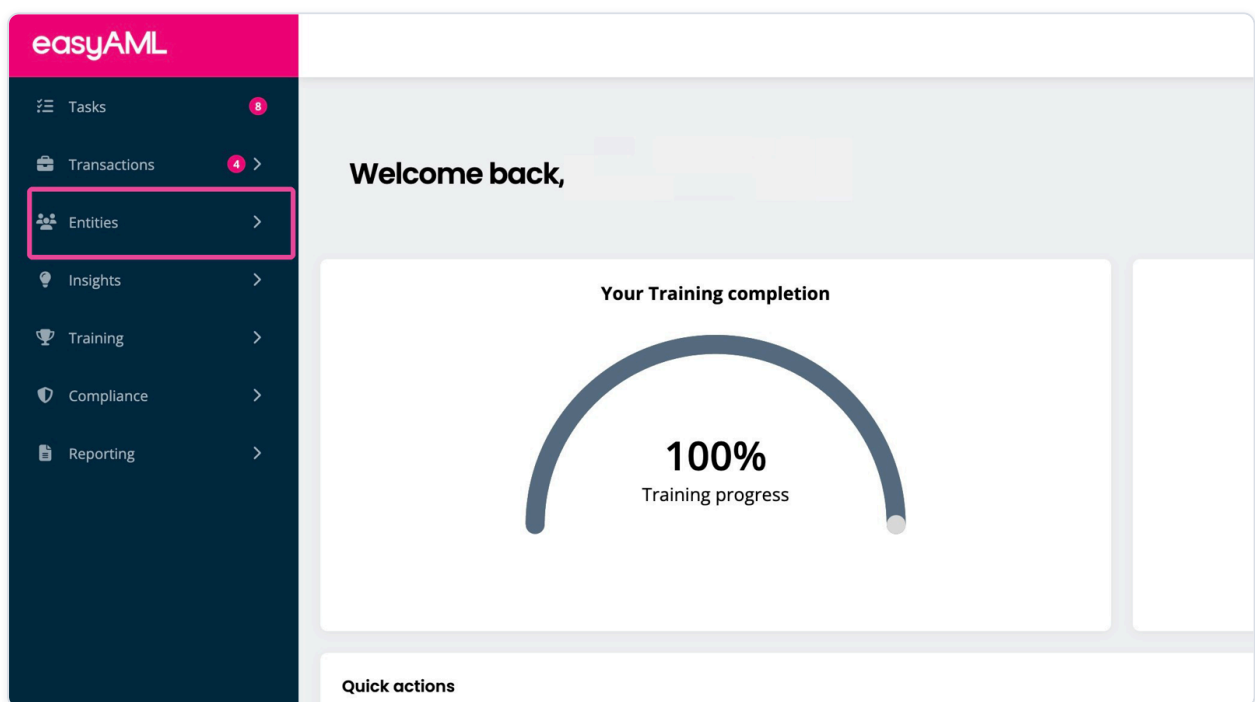
9.2 Adding and Managing Individuals (KYC)

Every individual you need to verify — buyers, sellers, directors, trustees, UBOs, or any other party to a matter — is added here before they can be tagged to a transaction. This guide covers the verification options, the optional questionnaire and source-of-funds/wealth requests, and tracking progress.

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

Add the individual and choose the verification method

- 1 Open the **Entities** menu in the left sidebar and select **Add Individuals**.



- 2** Enter the individual's details — name, mobile and/or email, and occupation. Accurate contact details matter: they determine where the VOI link is sent.

Add New Individual

Create a new individual record and start their verification of identity.

New Remote VOI In-person VOI Purchase VOI

Names entered here will be compared with the identity document(s) as part of the identity verification process

First name *

First name

Middle name

Middle name

Last name *

Last name

Occupation

e.g., Software Engineer, Teacher

☒ Mobile Number

AU +61

▼

Mobile number

☐ Email

Email address

Supplementary documents

☐ Bank Statements

☐ Rates notice

☐ Utility bill

Who will pay for this KYC? *

☒ Invoice my company (Using credit)

☐ Collect payment from client

3 New Remote VOI is the default for most people. The platform sends an SMS and/or email link; the person opens it on their own phone, captures their ID document, completes a liveness selfie, and submits — typically in a few minutes.

4 In-person VOI is for someone physically present, with a staff member witnessing the document capture directly. In this mode the liveness selfie is optional — staff presence provides the assurance.

Optional extras — questionnaire and SoF/SoW

- 1 The **Questionnaire** is optional and separate from Source of Funds/Wealth: where SoF/SoW collects financial evidence, a questionnaire collects broader onboarding information — such as the nature and purpose of the relationship.

The screenshot shows a 'Configure Questionnaire' dialog box overlaid on a 'Digital Form Requiring Digital Signature' background. The dialog has a close button (X) in the top right corner. It features a progress bar with three steps: STEP 1 (Select Set, highlighted in pink), STEP 2 (Questions), and STEP 3 (Review & Send). Below the progress bar, the text 'Select the type of questionnaire to send.' is followed by four radio button options:

- ☐ **Ongoing Monitoring**
Periodic review questions for existing customers.
Up to 10 questions
- ☐ **Transaction Clarification**
Questions to clarify details around a specific transaction or activity.
Up to 5 questions
- ☐ **Individual Onboarding**
Questions to collect additional information from an individual during onboarding.
Up to 12 questions
- ☐ **My Onboarding Question Set**
Up to 3 questions

At the bottom right of the dialog are two buttons: 'Cancel' (highlighted with a pink border) and 'Next' (disabled).

Credit may be consumed
When the client completes this verification it will reduce your credit balance.

- 2** The **Source of Funds / Wealth** section configures financial-evidence collection when you need it. *Source of funds* establishes where the money for this transaction comes from; *source of wealth* covers how the person's overall asset position was built. Click **Add Source of Funds/Wealth** to configure.

Custom message

Enter your custom message

Note: The subject can complete this verification with a single primary identity document.

Additional requests (optional)

Include Source of Funds/Wealth or questionnaire questions in this verification request. This can also be added after the initial verification is completed.

✔ Source of Funds/Wealth configured

EditRemove

+ Add Questionnaire

⚠ Credit may be consumed

When the client completes this verification it will reduce your credit balance.

Groups

👤 Select groups...

Cancel

Submit

- 3 Select the source type matching the person's circumstances (employment income, business income, real estate, inheritance, etc.), then work through the steps. At the **evidence tier**, choose **Enhanced** for higher-risk individuals or PEPs, or **Standard** for routine matters — this controls the depth of documentation requested.

Configure Source of Funds / Wealth

STEP 1 Document Types | STEP 2 Tag & Link | STEP 3 Evidence | STEP 4 Questions | STEP 5 Review & Send

Select the source types that apply to this entity. You can select multiple, or add a custom type not listed below.

SOURCE OF WEALTH OR FUNDS

☐ Employment Income	SoW	SoF
☐ Business Income	SoW	SoF
☒ Real Estate	SoW	SoF
☐ Investment Income	SoW	SoF
☐ Savings / Deposits	SoW	SoF
☐ Super / Pension	SoW	SoF
☐ Inheritance / Windfall	SoW	SoF
☐ Sale / Liquidation of Assets	SoW	SoF
☐ Family Gift (Domestic)	SoW	SoF
☐ Family Gift (Overseas)	SoW	SoF

SOURCE OF FUNDS ONLY

☐ Loan	SoF
☐ Government Benefits / Grants	SoF
☐ Compensation / Insurance	SoF
☐ Tax Refund	SoF

CUSTOM TYPES

Cancel Next

- ☐ Rates notice
- ☐ Utility bill

☐ Collect payment from client

Digital Form Requiring Digital Signature

Configure Source of Funds / Wealth



Custom message

Enter your custom message

Note: The subject line is required.

Additional requirements

Include Source of Funds / Wealth

Select the evidence tier for each source type. Base tier requires standard documents; Enhanced tier requires more comprehensive evidence.

Real Estate

SoW

Base

Enhanced

REQUIRED DOCUMENTS:

Title search + acquisition history + bank deposit trail

Back

Next

Credit may be consumed

When the client completes this verification it will reduce your credit balance.

Groups

Select groups...

Cancel

Submit

- 4 Click **Add to Verification** to attach the configuration. The customer completes it as part of their VOI session, and their responses and uploaded documents are stored as a frozen snapshot on the record.

☐ Bank Statements

☒ Invoice my company (Using credit)

☐ Rates notice

☐ Collect payment from client

☐ Utility bill

Digital Form Requiring Digital Signature

Configure Source of Funds / Wealth

STEP 1
Document Types

STEP 2
Tag & Link

STEP 3
Evidence

STEP 4
Questions

STEP 5
Review & Send

Review your request before sending. The recipient will receive a request for each source type below.

Real Estate

SoWEnhanced

EVIDENCE REQUIRED:
Title search + acquisition history + bank deposit trail

DOCUMENTS TO UPLOAD:

- Title search
- Bank statement (deposit trail)

QUESTIONS:

- What was the sale price / rental yield?
- What is the property address?

Back

Add to Verification

Credit may be consumed

When the client completes this verification it will reduce your credit balance.

Groups

Select groups...

Cancel

Submit

Submit and track

- 1 Click **Submit**. Track every individual's status from **Entities → List Individuals** — who has completed, who's pending, and any records flagged for review.

Full Name	Country	Screening	Result	Labels	Risk	Updated
[Redacted]	-	Clear	Review		Low	21/06/2026
Esha Amar	Australia	Clear	Clear		Low	21/06/2026
Fake Seller	-	Clear	Pending		-	21/06/2026
Nick Smith	-	Action Required	Review		Not Determined	21/06/2026
tony Ingram	-	Clear	Pending		Low	21/06/2026
Nadia TEST	-	Clear	Pending		Not Determined	21/06/2026
[Redacted]	-	Clear	Pending		Low	19/06/2026
[Redacted]	-	Clear	Pending	NOT COMPLETED	Low	19/06/2026
[Redacted]	-	Clear	Review	NOT COMPLETED	Low	19/06/2026
[Redacted]	-	Clear	Review		Low	19/06/2026
[Redacted]	-	Clear	Clear		Low	19/06/2026
Fake Person	-	Clear	Pending		-	18/06/2026
[Redacted]	-	Clear	Review		Low	18/06/2026
Michael Example	Australia	Clear	Pending		-	17/06/2026
Sarah Example	Australia	Clear	Pending		-	17/06/2026
James Example	Australia	Clear	Pending		-	17/06/2026
Test Test	-	Clear	Pending		Not Determined	17/06/2026

- 2 From the list you can also search existing individuals to tag them to new transactions — anyone verified within the two-year validity window carries across without re-verifying, keeping records clean and avoiding duplicate KYCs.

Reviewing a completed verification — identity outcomes, matches, evidence, notes and the summary report — is covered in the companion guide: [Reviewing a KYC Record, Step by Step](#).

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/working-with-individuals-in-easyaml>
- **Video walkthrough:** https://scribeshow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Adding_and_Managing_Individuals_in_easyAML_b8e5328c

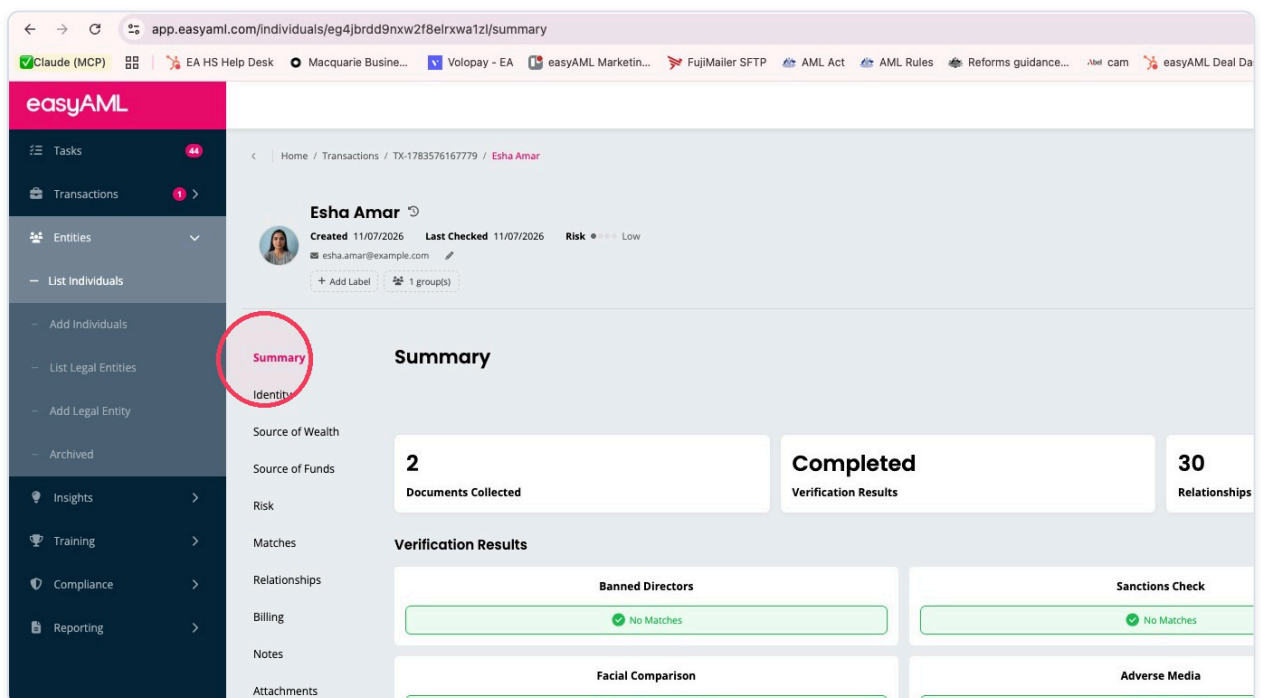
9.3 Reviewing a KYC Record — Step by Step

Once a verification has run, the individual's record is where you review and complete the KYC — confirming identity outcomes, collecting financial and source-of-wealth evidence, adjudicating screening results, and keeping the record management (notes, attachments, logs) audit-ready. This guide walks the record tab by tab. It pairs with *Running a Customer Due Diligence, Start to Finish*, which covers creating the CDD in the first place.

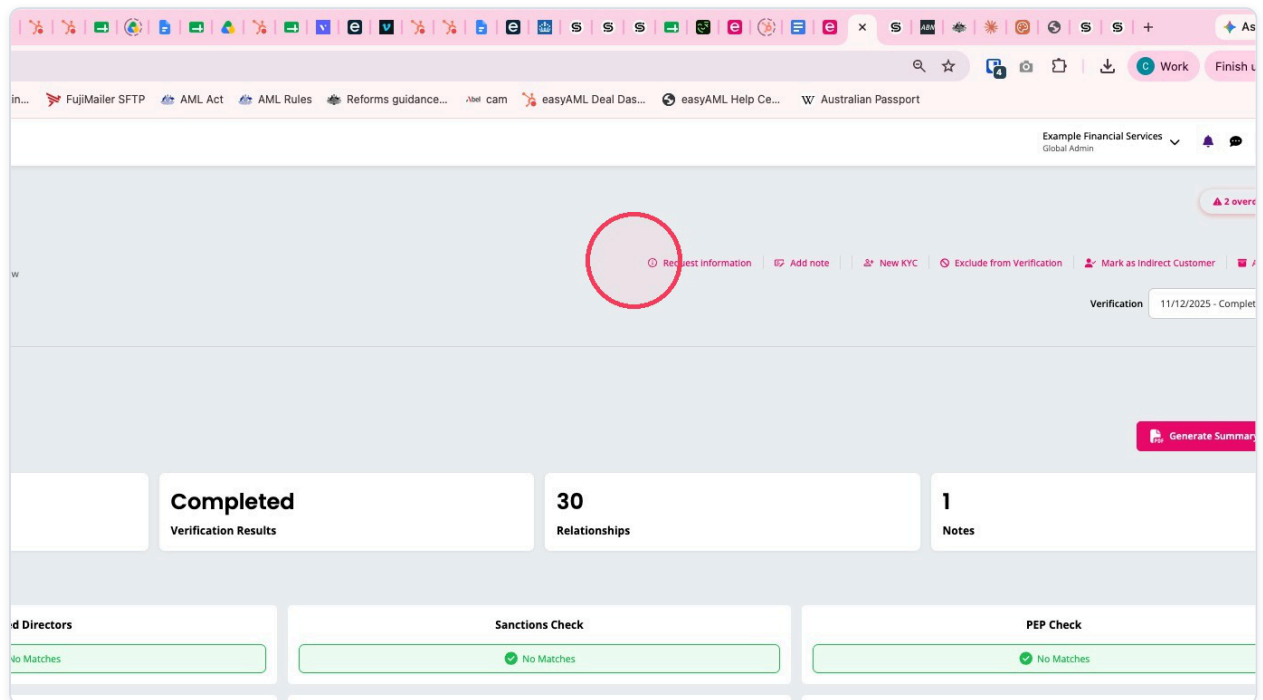
OPEN TO START <https://app.easyaml.com/individuals>

Start at the Summary tab

- 1 Open the individual's record (**Entities → List Individuals**, or click the person from a transaction). You land on the **Summary** tab — a one-screen snapshot: documents collected, overall verification status, relationship count, and the automated check results (banned directors, sanctions, PEP, facial comparison, adverse media, online fraud). Use it to see at a glance what has cleared and what still needs attention. The top section stays visible on every sub-tab.



- 2 To check or update contact details, click the **edit (pencil)** icon next to the person's email in the record header. Accurate contact details matter — they determine where VOI links, evidence requests, and questionnaires are sent. You can also apply a label or add the record to a Group.
- 3 The header also carries quick actions: **Request information** (ask for further due-diligence information), **Add note**, **New KYC** (re-verify), **Exclude from Verification** (this person doesn't need KYC), **Mark as Indirect Customer** (not directly a customer for AML purposes), and **Archive** (remove from view).



- 4 Any result marked for review can be opened for detail. Click a check card (e.g. **Adverse Media**) to expand the underlying match data and the document-level checks — for example a driver's licence showing **Document Check**, **Face Match** and **Name Match** outcomes — so you can satisfy yourself the result is sound before relying on it.

The screenshot displays a verification results dashboard. At the top, there are three summary boxes: 'Completed Verification Results', '30 Relationships', and '1 Notes'. Below these, there are six check cards arranged in a 2x3 grid:

- Banned Directors**: No Matches
- Sanctions Check**: No Matches
- PEP Check**: No Matches
- Facial Comparison**: Pass - High confidence
- Adverse Media**: No Coverage (This card is circled in red)
- Online Fraud**: No Indicators

In the bottom left corner, a detailed view of an 'Australia (Western Australia) Driver's Licence' is shown. It includes a 'Pass' status and a list of checks:

- Document Check: Pass
- Face Match: Pass
- Name Match: Pass
- Document Edits: N/A

Identity verification

- 1 Open the **Identity** tab. It shows the **Name Matches** table — the reference name checked against each captured document (e.g. driver's licence and passport) — and the **Liveness Check** selfie frames from the VOI. Review these to confirm the person who verified is the person on the documents.

The screenshot displays the 'Identity' tab for a user named Esha Amar. The interface includes a sidebar with navigation options: Summary, Identity (selected), Source of Wealth, Source of Funds, Risk, Matches, Relationships, Billing, Notes, Attachments, Logs, and Questionnaire. The main content area is divided into two sections: 'Name Matches' and 'Liveness Check'.

Name Matches

Document Type	First Name	Middle Name	Last Name
Reference Name	Esha	-	Amar
Australia (Western Australia) Driver's Licence	Esha	-	Amar
Australia Passport	Esha	-	Amar

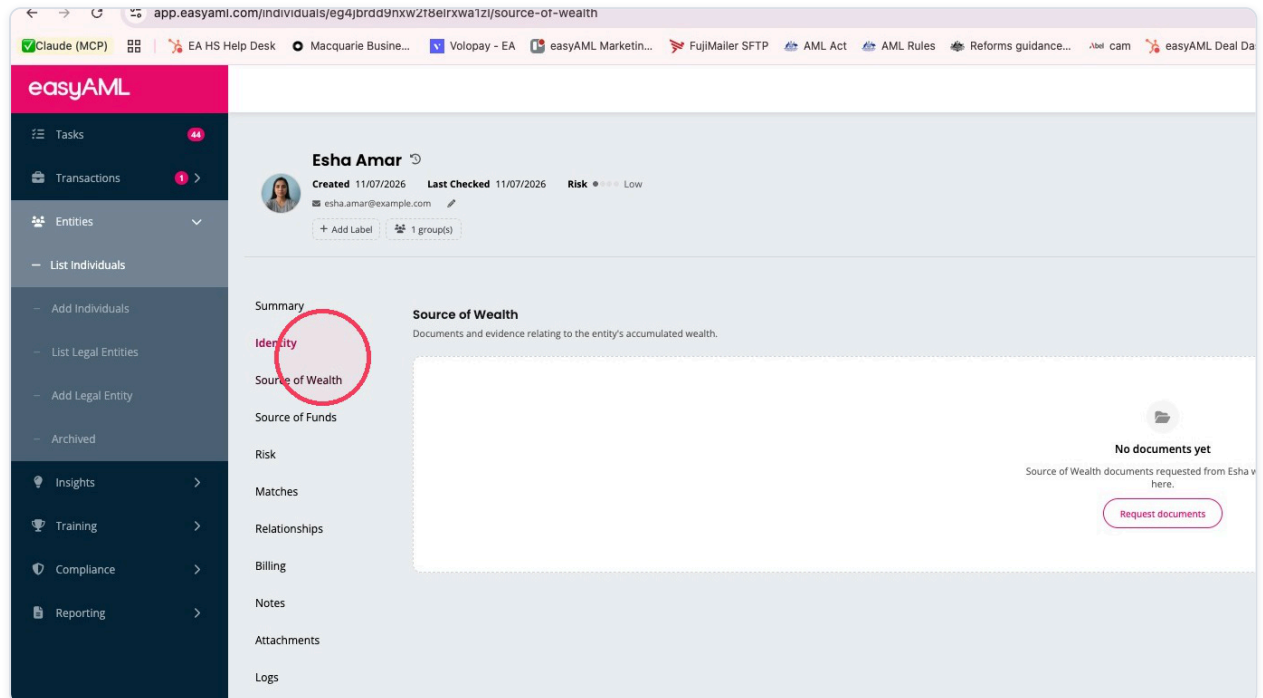
Liveness Check

Below the 'Liveness Check' heading, there are four sequential selfie frames of Esha Amar, showing her from the chest up against a blue background. A left arrow icon is visible on the far left frame.

- 2 Where checks haven't fully passed, easyAML prompts a **Match Individual** decision: review the issue, choose a **Primary forced match reason**, and **Confirm** — recording a manual match with a documented justification. See the dedicated guide *Resolving "Force Match Required" and "Needs Review"* for the full decision framework.

Financial profile — Source of Wealth / Source of Funds

- 1 Open the **Source of Wealth** or **Source of Funds** tab. Where nothing has been requested or collected yet, you'll see *"No documents yet"* with a prompt to request it.



- 2 Click **Request documents** to launch the **Request Source of Wealth or Funds Evidence** wizard, then work through its five steps:
- 3 ① **Document Types** — select the source(s) that apply (employment income, business income, real estate, inheritance, etc.).
- 4 ② **Tag & Link** — tag each as Source of Wealth, Source of Funds, or both.
- 5 ③ **Evidence** — choose the **Base** or **Enhanced** tier and confirm the required documents (e.g. a recent payslip and/or ATO Notice of Assessment).
- 6 ④ **Questions** — review the questions the individual should answer and any documents to upload; add custom questions or uploads if needed.

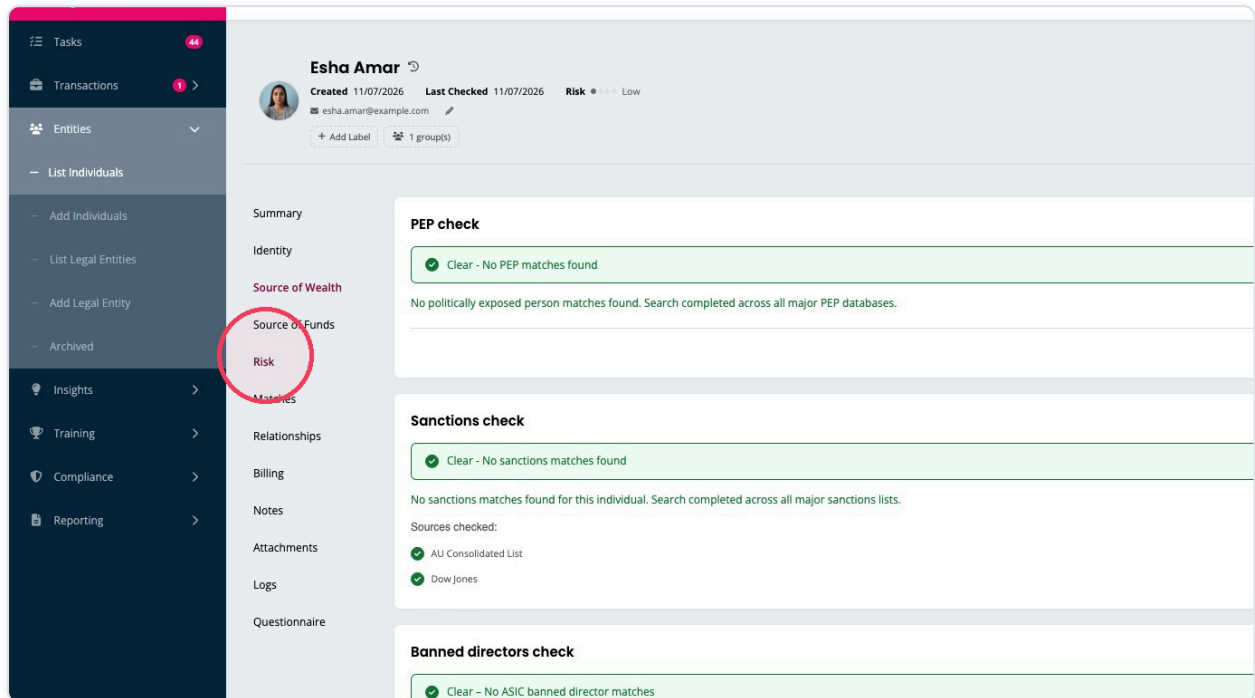
7 ⑤ **Review & Send** — add an optional message and click **Send Request**. The request goes to the individual and the response lands back in this tab.

The screenshot shows a web browser window with the 'Request Source of Wealth or Funds Evidence' form. The form is titled 'Request Source of Wealth or Funds Evidence' and has a progress bar at the top with five steps: STEP 1 Document Types (active), STEP 2 Tag & Link, STEP 3 Evidence, STEP 4 Questions, and STEP 5 Review & Send. Below the progress bar, there is a section titled 'SOURCE OF WEALTH OR FUNDS' with a list of checkboxes. The 'Employment Income' checkbox is checked and highlighted with a red circle. Other options include Business Income, Real Estate, Investment Income, Savings / Deposits including Term Deposits, Super / Pension, Inheritance, Sale / Liquidation of Assets, Gift (Domestic), Gift (Overseas), and Windfall. Each option has 'SoW' and 'SoF' labels to its right. Below this list is a section titled 'SOURCE OF FUNDS ONLY'.

The screenshot shows the same form at Step 2: Tag & Link. The progress bar now shows STEP 1 Document Types and STEP 2 Tag & Link as completed. Below the progress bar, there is a section titled 'Select the evidence tier for each source type. Base tier requires standard documents; Enhanced tier requires more comprehensive evidence.' Under this section, there is a dropdown menu for 'Employment Income' with 'Base' and 'Enhanced' options. Below the dropdown, there is a section titled 'REQUIRED DOCUMENTS:' with the text '1 recent payslip AND / OR ATO Notice of Assessment'. At the bottom of the form, there are 'Back' and 'Next' buttons. The 'Next' button is highlighted with a red circle.

Risk and Matches

- 1 Open the **Risk** tab to review the screening outcomes in full — **PEP check**, **Sanctions check**, and **Banned Directors check** — each showing its status and the sources searched. This is where you evidence that screening was completed across the major databases.



- 2 Open the **Matches** tab. If screening returned nothing you'll see *"No potential matches found"*. Where a potential match exists, open it, review the detail, and **Confirm** or **Dismiss** with a reason — see the dedicated guide *Reviewing PEP, Sanctions and Adverse-Media Matches*.

Relationships and Billing

- 1 Open the **Relationships** tab to see how this individual connects to your business — the **Transactions** they're tagged to and any **Legal Entities** they're linked to.

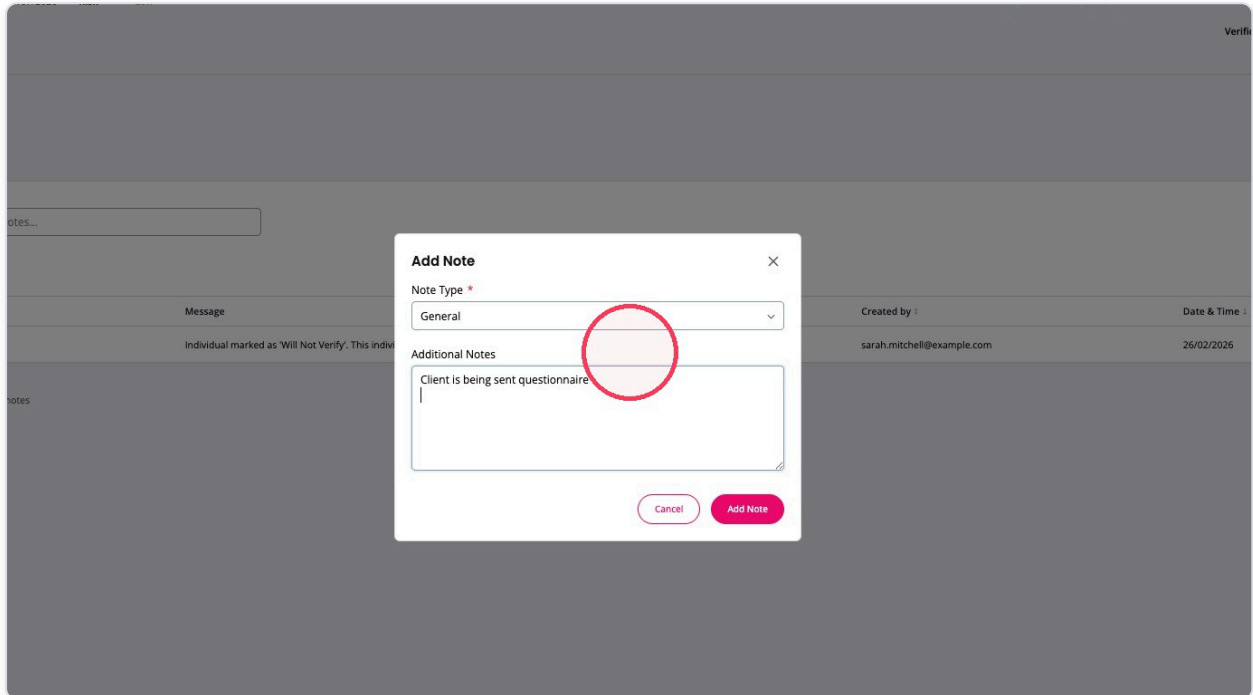
The screenshot shows a user profile for 'esha.amar@example.com' with a 'Created' date of 11/07/2026, 'Last Checked' date of 11/07/2026, and a 'Risk' level of 'Low'. The interface includes a sidebar with navigation options: Entities, List Individuals, Add Individuals, List Legal Entities, Add Legal Entity, Archived, Insights, Training, Compliance, and Reporting. The main content area is divided into two tabs: 'Transactions' (0) and 'Legal Entities' (0). The 'Transactions' tab is active, displaying a search bar and a table with columns: Transaction Reference, Custom Reference, Expected Completion Date, Created, Last Updated, and Lead Entity. The 'Relationships' tab is also visible in the sidebar, circled in red.

Transaction Reference	Custom Reference	Expected Completion Date	Created	Last Updated	Lead Entity

- 2 Open the **Billing** tab for the costs attributed to your business for this individual — total cost and billing events. If the KYC request was set to **Invoice my Company**, you'll see a cost and billing events here; if it was **Collect Payment from Client**, it shows \$0 and no billing events.

Record management — Notes, Attachments, Logs

- 1 Open the **Notes** tab. Existing notes list their type, message, author and timestamp — the narrative history of the review. Click **Add Note**, choose a **Note Type** (e.g. General or Compliance), enter the note, and save. It's stored with your name and the date/time for the audit trail.

A screenshot of a web application interface showing a modal form titled "Add Note". The modal is centered over a blurred background of a notes table. The table has columns for "Message", "Created by", and "Date & Time". One row is visible with the message "Individual marked as 'Will Not Verify'. This indi...", created by "sarah.mitchell@example.com", and dated "26/02/2026". The "Add Note" modal contains a "Note Type" dropdown menu with "General" selected, a text area with the text "Client is being sent questionnaire", and "Cancel" and "Add Note" buttons at the bottom. A red circle highlights the text area.

- 2 Open the **Attachments** tab to view and search every document held against the record in one place.
- 3 Open the **Logs** tab for the full activity log — date/time, user, and action — evidencing everything done on the record.

Questionnaires

- 1 Open the **Questionnaire** tab to view issued and completed questionnaires. Click **New Questionnaire** to send one.

- 2 Work through the wizard: ① **Select Sets** — choose a question set (e.g. your onboarding set); ② **Questions** — select or deselect questions and add custom ones; ③ **Review & Send** — add an optional customer-facing description and message, then **Send Request**.

New Questionnaire

STEP 1 Select Sets | STEP 2 Questions | STEP 3 Review & Send

Select the questionnaire sets to send.

- ☐ Additional Onboarding questionnaire for purchase settlements
For Purchase Settlements
Up to 3 questions
- ☐ Individual Onboarding
Questions to collect additional information from an individual during onboarding.
Up to 13 questions
- ☒ My Onboarding Question Set
Up to 3 questions
- ☐ Ongoing Monitoring
Periodic review questions for existing customers.
Up to 10 questions
- ☐ Transaction Clarification
Questions to clarify details around a specific transaction or activity.

Cancel Next

Finish: generate the summary report

- 1 Once the record is complete and there are no actions left to review, click **Generate Summary Report**. This compiles the identity, screening and evidence outcomes into a single downloadable report for your file — the output of the review.

Example Financial Services
Global Admin

2 overdue tasks

Request Information | Add note | New KYC | Exclude from Verification | Mark as Indirect Customer | Archive

Verification 11/12/2025 - Complete

Completed
Verification Results

30
Relationships

1
Notes

Generate Summary Report

Sanctions Check
No Matches

PEP Check
No Matches

Adverse Media
No Coverage

Online Fraud
No Indicators

Due Tasks

Where this fits: create the CDD first (see [Running a Customer Due Diligence, Start to Finish](#)), then use this review workflow on each individual as verifications complete. The summary report is your file evidence that the review was done.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com

9.4 Resolving “Force Match Required” and “Needs Review”

When a transaction shows **Force Match Required**, **Needs Review**, or **Sign Off Required**, it isn't a bug or a failed check you need to restart. These are deliberate review gates that hand the decision to a person rather than auto-passing it.

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

Why it shows

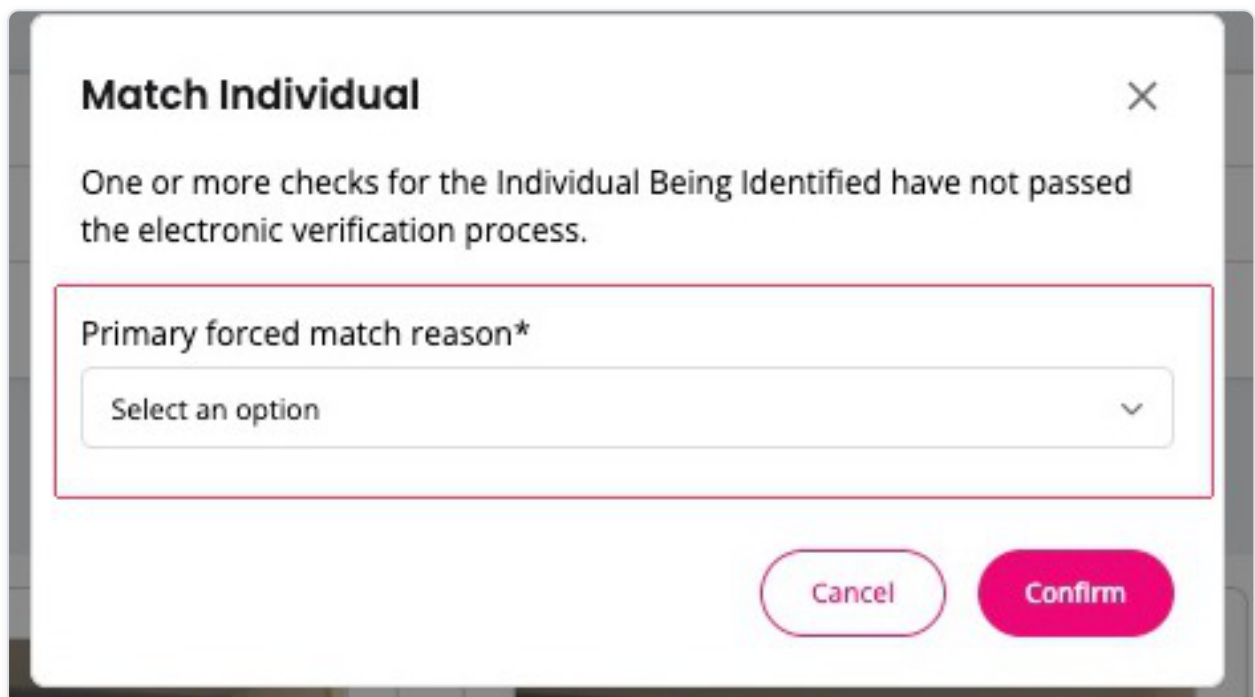
The common triggers are:

- 1 Name variance** — the name on the verified ID differs slightly from the name entered at transaction creation: a middle name on the licence that wasn't entered, hyphenation differences, transliteration of non-Latin characters, or a simple spelling difference.
- 2 Conflicting ID data** — the date of birth or another field differs slightly between the entered details and the document.
- 3 Facial matching issue** — the face from the liveness capture and/or ID images doesn't match; often due to a low-quality or faded ID image.
- 4 A Customer Authorisation Form (CAF) is attached** — anything carrying legal weight beyond the ID match goes through explicit CO sign-off.
- 5 Supplementary documents uploaded** — a manual VOI, trust deed, POA, proof of address or source-of-funds document needs review before the transaction clears.
- 6 High-risk or sector-mandated sign-off** — some transactions always require CO review regardless of automated pass status.

How to resolve it — step by step

The Compliance Officer (or a user with the appropriate role) records the decision on the individual's record:

- 1 Open the individual's record (**Entities** → **List Individuals**, or via the transaction's party list), then open the **Identity** tab. The Name Matches table shows the reference name against each captured document, and the Liveness Check frames from the VOI.
- 2 Where the checks haven't fully passed, easyAML prompts a **Match Individual** decision. Review the issue noted, then decide whether the individual is **Matched** or **Not Matched**.



The image shows a 'Match Individual' dialog box with a close button (X) in the top right corner. The main text reads: 'One or more checks for the Individual Being Identified have not passed the electronic verification process.' Below this is a section titled 'Primary forced match reason*' which contains a dropdown menu with the text 'Select an option' and a downward arrow. At the bottom right, there are two buttons: 'Cancel' (outlined) and 'Confirm' (solid pink).

Match Individual ×

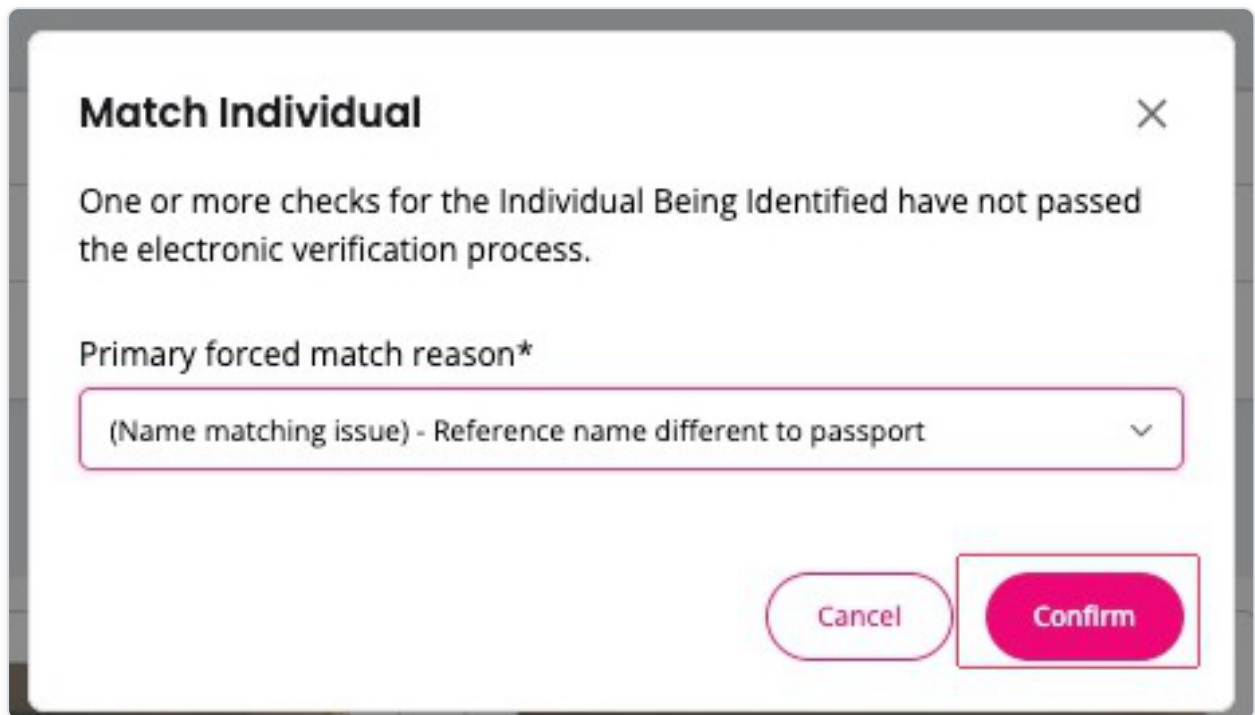
One or more checks for the Individual Being Identified have not passed the electronic verification process.

Primary forced match reason*

Select an option ▼

Cancel Confirm

- 3 Open the **Primary forced match reason** dropdown and select the reason that applies — for example “(Name matching issue) — Reference name different to passport”.



The image shows a modal dialog box titled "Match Individual" with a close button (X) in the top right corner. The main text reads: "One or more checks for the Individual Being Identified have not passed the electronic verification process." Below this, there is a label "Primary forced match reason*" followed by a dropdown menu. The dropdown menu is open, showing the selected option: "(Name matching issue) - Reference name different to passport". At the bottom right of the dialog, there are two buttons: "Cancel" and "Confirm".

- 4 Click **Confirm**. This records a manual (forced) match with a documented justification — user, timestamp and reason — preserving the audit trail for why the individual was accepted despite the electronic result. You don't restart the KYC.

Use force-match deliberately, not as a shortcut around poor data quality. If it's coming up often, that's a signal to tighten data capture at the front end. Your audit position is strongest when force-match is rare and well justified.

A common example

A client's name was entered at transaction creation with a spelling that doesn't match their verified ID. The KYC stops at the review gate on the name variance. Correcting the spelling in the source system generally won't push through automatically — the data is pulled when the transaction is created rather than kept in live sync. Rather than restarting, the CO reviews the variance, confirms it's the right person, and force-matches with a note recording the reason.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com
- **Video walkthrough:** Reviewing a KYC — step by step (covers this flow in context).

9.5 Reviewing PEP, Sanctions and Adverse-Media Matches

When a match appears, the aim is to work out whether the person is genuinely the individual named in the match, or someone unrelated who shares a name. Screening data is supplied by **Dow Jones** — one of the leading global watchlist and adverse-media providers, widely used across Australian and international financial institutions.

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

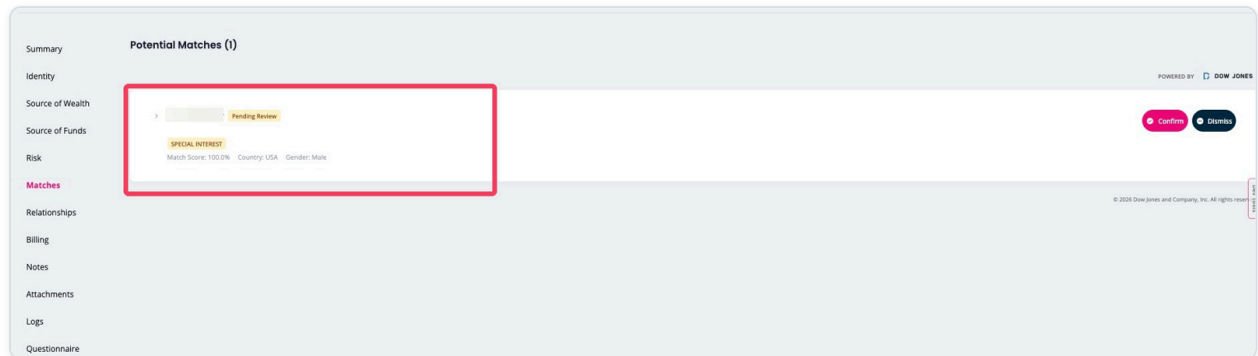
What the system does before you see anything

Matches that clearly aren't your customer are dismissed automatically — for example where an available photo doesn't match, the date of birth or age is too far apart, or the names can plainly be distinguished (such as both records carrying a middle name, but a different one). After identity verification (VOI) completes, matches are re-checked against the customer's verified name and, where available, date of birth and biometric photo comparison. That keeps the noise down, so you only review matches that genuinely warrant a look.

Where to review — step by step

- 1 Open the individual's record and go to the **Matches** tab. If screening returned nothing, you'll see *"No potential matches found"* — nothing further to do.

- 2 Where a potential match exists, open it to adjudicate. Review the match detail — name, date of birth, nationality, listed **Entities & Associations**, and **Sources** (articles or info snippets where available).



- 3 Decide: **Confirm** it as a true match, or **Dismiss** it as a false positive — recording your reason. The decision is stored against the record, keeping your screening disposition auditable.

How to assess a match

Compare the match against the details you hold for the customer:

- 1 **Name** — exact match, or just a common name in common?
- 2 **Date of birth** — same, different, or not stated in the match?
- 3 **Nationality / country of birth** — consistent with the customer?
- 4 **Photo** — where a photo is available on the match, does it resemble the person verified?
- 5 **Articles or info snippets** — included with the match record where available.
- 6 **Open-source / web checks** — search the named individual to see whether anything ties them to your customer, or clearly separates them.

When to dismiss the match

- 1 Dismiss where the available details clearly point away from your customer — for example a different date of birth, a different country, or a different person of the same name.

- 2 Where information is limited, dismiss on the basis that nothing found confirms a link, and the match is therefore unlikely to relate to this customer.

Always record a brief, specific reason. A bare “not them” isn't enough — note the distinguishing factor: different DOB, different country, different person of the same name, or no corroborating information found. The dated note is your evidence, if AUSTRAC or an independent reviewer ever asks, that the screen was assessed rather than waved through. An unexplained dismissal leaves a gap in the audit trail.

When to confirm (accept) the match

- 1 Accept where the verified details clearly identify your customer as the person named — for example a matching date of birth and country, a photo that resembles them, or a corroborating occupation or role.
- 2 Accepting can trigger Enhanced Due Diligence and elevate the customer's risk rating. Add a short comment noting what confirmed the match.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** knowledge.easyaml.com
- **Video walkthrough:** Reviewing a KYC — step by step (covers this flow in context).

9.6 Adding Custom Questionnaires to Send to Clients

Custom question sets let you collect broader onboarding information from clients — beyond identity and financial evidence — as part of their verification. Build the set once, then attach it to any KYC request.

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

Create a question set

- 1 Go to **Account Settings → Customisation**, then select the **Question Sets** tab.

The screenshot shows the 'Question Sets' tab selected in the 'Customisation' section of the 'Account Settings'. The left sidebar lists various settings categories, with 'Customisation' highlighted. The main content area is titled 'Defaults' and includes a description: 'Set defaults that carry through to every new KYC request.' Under the 'Bill to' section, there are three radio button options: 'Invoice my company (Using credit)' (selected), 'Collect payment from client', and 'Restrict billing type change for individual KYC requests'. Below this is a text input field labeled 'Message to subject' with the placeholder text 'Add a message for the subject...'.

< Home / Settings

Account **KYC** Theme & Whitelabelling **Question Sets**

Users

Groups

Billing & Subscription

Notifications

Transactions

Customisation

Operations

Child Accounts

Reporting Groups

Defaults

Set defaults that carry through to every new KYC request.

Bill to

☒ Invoice my company (Using credit)

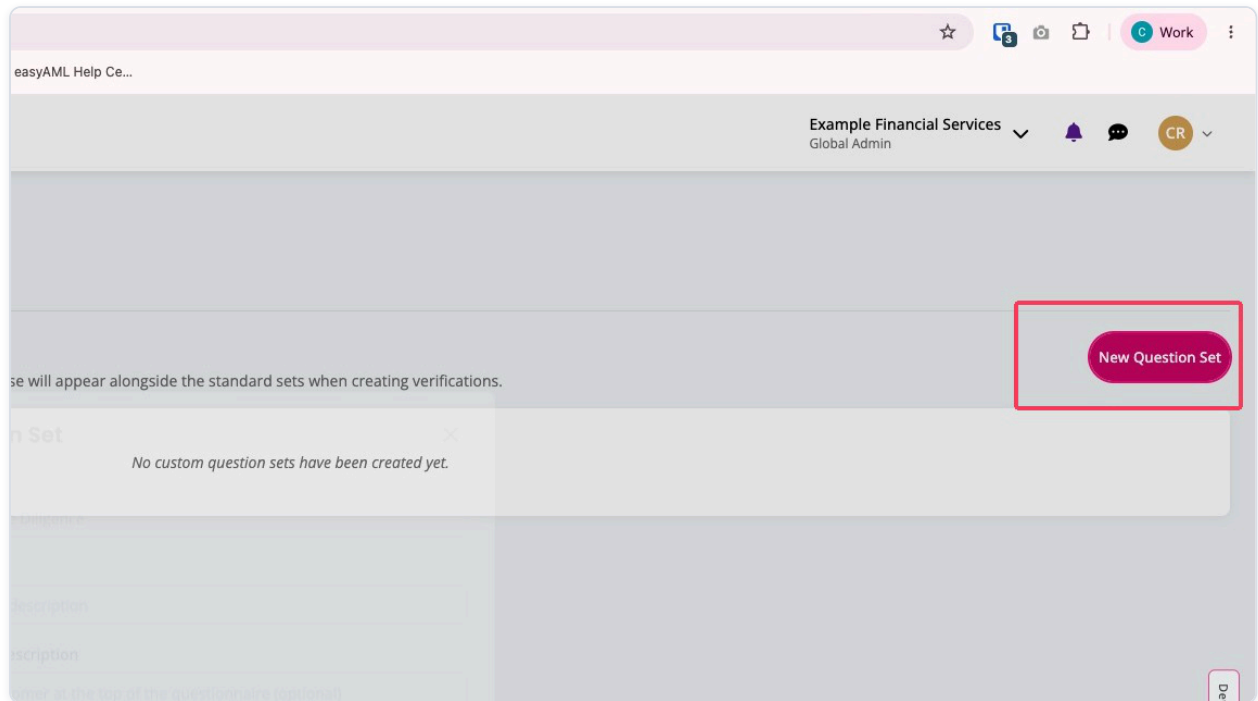
☐ Collect payment from client

☐ Restrict billing type change for individual KYC requests

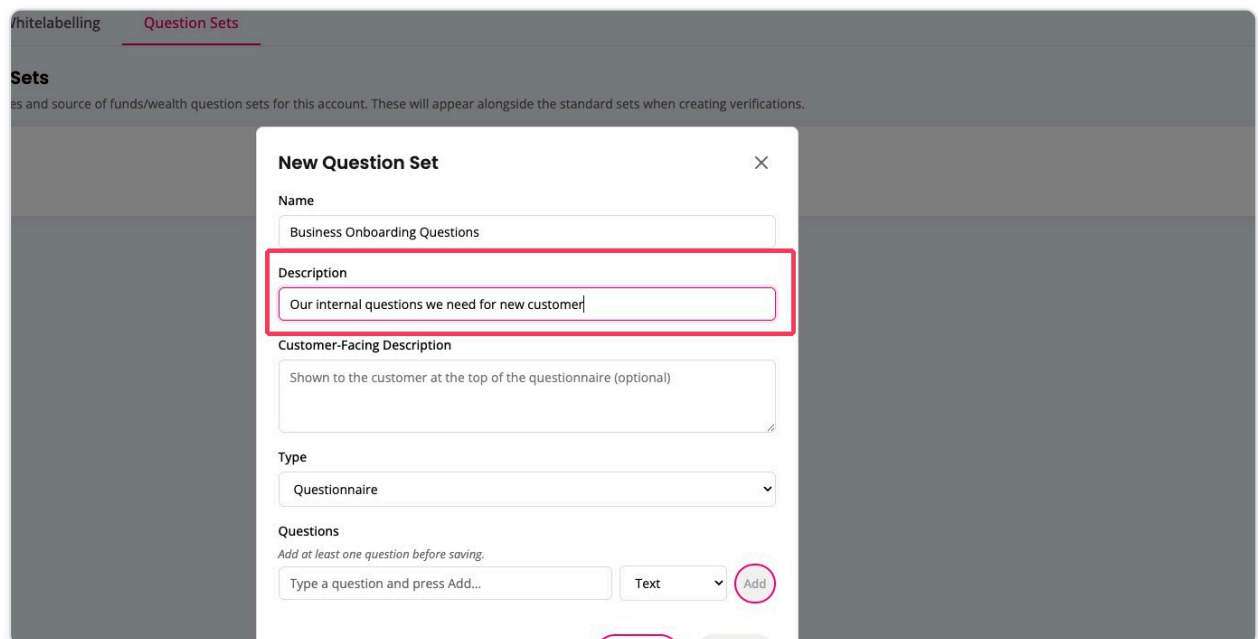
Message to subject

Add a message for the subject...

2 Click **New Question Set**.



3 Name the set (e.g. *"Business Onboarding Questions"*), then complete both descriptions — the **Description** is internal, seen only by your team; the **Customer-Facing Description** is what clients read, so make it clear and helpful.



4 Choose the **Type** — generally **Questionnaire**.

New Question Set

Name
Business Onboarding Questions

Description
Our internal questions we need for new customer

Customer-Facing Description
To help us get your business setup quickly, please complete the following questions.

Type
✓ Questionnaire
Source of Funds
Source of Wealth
SoW & SoF

Type a question and press Add... Text Add

Cancel Create

5 Add your questions. Question formats include **numeric** ("How many people are in your business?"), **text** ("What is the name of your accounting firm?"), and **file upload** ("Please add your industry certification"). Mark questions required or optional as needed.

6 Click **Create**. The set is now available to attach when sending a KYC or from an individual's Questionnaire tab.

Customer-Facing Description
To help us get your business setup quickly, please complete the following questions.

Type
Questionnaire

Questions

How many people are in your business? NUMBER Remove

How many years have you been operating? NUMBER Remove

Please add your industry certification FILE Remove

What is the name of your accounting firm? TEXT Remove

Type a question and press Add... Text Add

Cancel Saving

Edit or delete a set

- 1 Click **Edit** on the question set to add or remove questions, then **Save Changes**.

The screenshot shows a modal window for editing a question set. The modal is divided into two main sections: 'Description' and 'Questions'. The 'Description' section contains two text input fields: 'Description' (with the text 'Our internal questions we need for new customer') and 'Customer-Facing Description' (with the text 'To help us get your business setup quickly, please complete the following questions.'). Below these is a 'Type' dropdown menu set to 'Questionnaire'. The 'Questions' section lists three questions, each with a 'Remove' button circled in red: 'How many people are in your business?' (NUMBER), 'Please add your industry certification' (FILE), and 'What is the name of your accounting firm?' (TEXT). At the bottom of the 'Questions' section is a text input field with the placeholder 'Type a question and press Add...', a 'Text' dropdown, and an 'Add' button. At the very bottom of the modal are 'Cancel' and 'Save Changes' buttons.

- 2 To remove a set entirely, click **Delete** and confirm.

The screenshot shows a 'Delete Question Set' confirmation dialog. The dialog has a title 'Delete Question Set' and a close button (X). The text inside reads: 'Are you sure you want to delete "Business Onboarding Questions"? This cannot be undone.' At the bottom of the dialog are 'Cancel' and 'Deleting' buttons, with the 'Deleting' button circled in red. In the background, a table is visible with columns 'Type' and 'Questions'. The table has one row with 'Questionnaire' and '3'. To the right of the table are 'Edit' and 'Delete' buttons, with the 'Delete' button circled in red.

Questionnaires are separate from Source of Funds / Wealth: SoF/SoW collects financial evidence, questionnaires collect broader onboarding information. Sending them is covered in Adding Individuals (KYC-07) and Reviewing a KYC Record (KYC-09).

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-add-custom-questionnaires-to-send-to-clients>
- **Video walkthrough:**
https://scribehq.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_to_Add_Custom_Questionnaires_to_Send_to_Clients__64e28810

SECTION 10

Reporting

Create and submit regulatory reports to AUSTRAC.

REP-01 Creating and Submitting an SMR, UAR or TTR

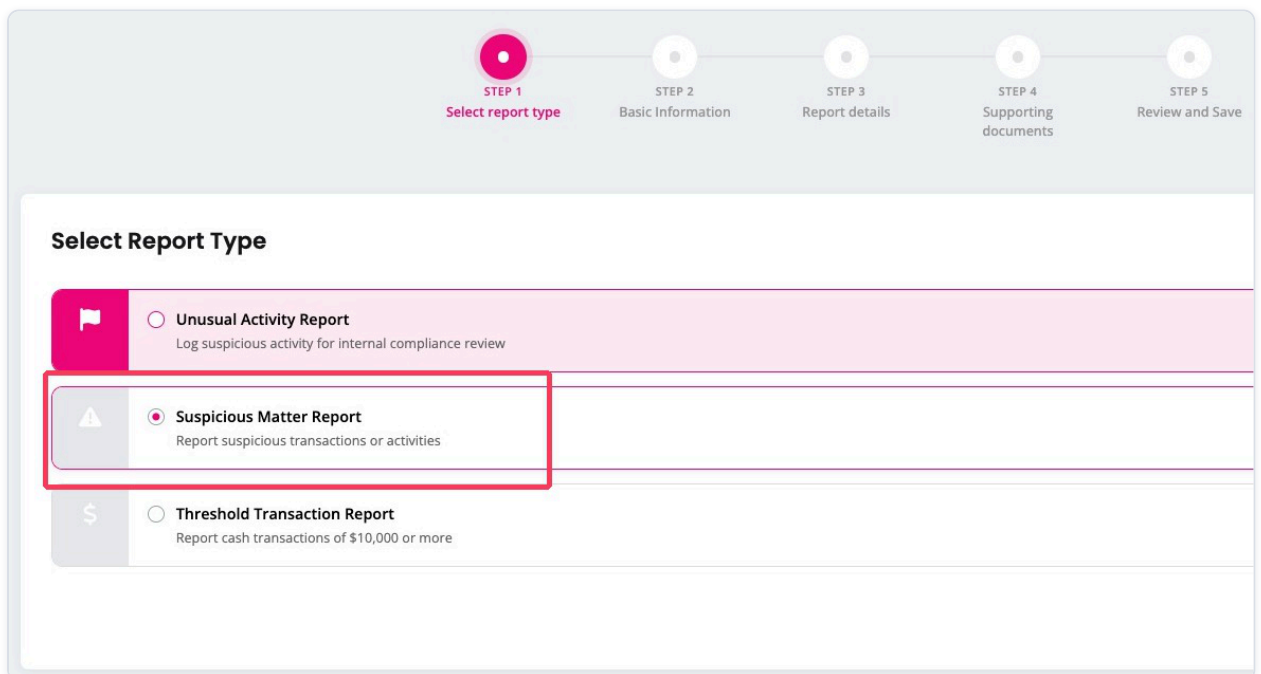
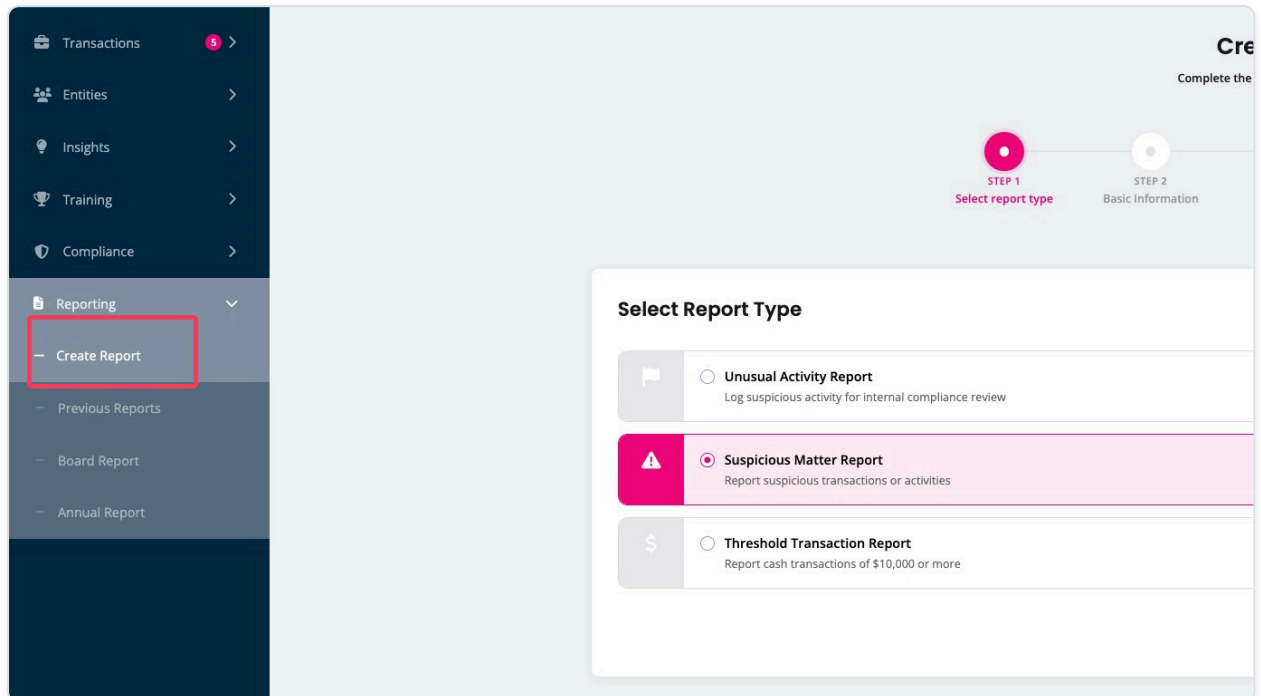
10.1 Creating and Submitting an SMR, UAR or TTR

easyAML prepares your AUSTRAC reports — **Suspicious Matter Reports (SMR)**, **Unusual Activity Reports (UAR)** and **Threshold Transaction Reports (TTR)** — and then guides you through lodging them. SMRs and TTRs must be submitted to AUSTRAC; the platform's “digital twin” matches AUSTRAC Online page-for-page so the lodgement is a copy-across exercise.

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

Prepare the report

- 1 Click **Create Report** in the Reporting sidebar and choose the report type — UAR, SMR or TTR. (This walkthrough shows an SMR; each type follows the same pattern.)



- 2 Many sections auto-populate from your account and records. Work through each section, accurately completing what's missing, and click **Next** to move on.

- 3** Select the **transaction the matter relates to**, review the linked transaction, and proceed to Report details.

Report details

Linked transaction

Amount (AUD)

500,000.00 AUD

Date

15/01/2026

Type

Not specified

Conducted by

Sarah Mitchell (Compliance Officer)

Terrorism financing

☐ This matter is suspected to be related to terrorism financing (1-day AUSTRAC submission deadline)

Suspicious activity summary

Describe what occurred, who was involved, and how the activity was detected.

Provide a concise overview that helps your AUSTRAC reviewer understand the context immediately.

Reason for suspicion

Explain why the activity appears suspicious or unusual.

Key individuals or entities

Primary individual or entity

No lead entity selected

Relationship to your organisation

- 4** Complete the substance of the report: the **suspicious activity summary**, the **reason for suspicion**, the **relationship to your organisation** (generally Customer), and one or more **risk indicators observed**.

Sarah Mitchell (Compliance Officer)

Terrorism financing

☐ This matter is suspected to be related to terrorism financing (1-day AUSTRAC submission deadline)

Suspicious activity summary

The client was asking a lot of questions about who would receive information.

Provide a concise overview that helps your AUSTRAC reviewer understand the context immediately.

Reason for suspicion

The level of questions and knowledge about AML was odd and suspicious

Key individuals or entities

Primary individual or entity

No lead entity selected

Relationship to your organisation

Select relationship

Customer

Director

Beneficial owner

Intermediary

Other

Risk indicators observed

Back

- 5 Attach any **supporting documentation** — emails, CRM notes, bank statements, or anything else relating to the matter.

Create Report

Complete the form below to create a report

STEP 1

Select report type

STEP 2

Basic Information

STEP 3

Report details

STEP 4

Supporting documents

STEP 5

Review and Save

Supporting Documents

Supporting Documentation

Drag and drop or click to select files

Accepted types: PDF, Images, DOC/DOCX

Additional Notes

Pre-filled from transaction efs-tx-13.
Risk Level: high
Status: Needs Review
Source: Not specified

Back

Next

- 6 Do a final review and click **Create SMR in easyAML** — or **Save as Draft** to amend later.

Moment of awareness 15/01/2026 06:00

ort

ample Financial Services
7654321
o@example.com

Report details

500,000.00 AUD
25/06/2026
Not specified

on

rovided in this report is accurate and complete to the best of my knowledge.
port in easyAML only, and the report still needs to be lodged in AUSTRAC Online.
report on behalf of the reporting entity.

Save as Draft

Create SMR in easyAML

Lodge with AUSTRAC (the digital twin)

- 1 The AUSTRAC submission page mirrors AUSTRAC Online page-for-page. Click **Open AUSTRAC Online** and log in.

Suspicious Matter Report AUSTRAC submission

Report SMR-2026-ae573a85ad92

[View Report](#)[Open AUSTRAC Online](#)

EASYAML STATUS

Needs AUSTRAC submission

DEADLINE

20 Jan, 2026, 14:00 (3 business days from awareness)

1 Start AUSTRAC SMR

2 Reporting Entity

3 Matter Details

4 Transaction Details

5 Record Receipt

AUSTRAC STEP 1

Start AUSTRAC SMR

AUSTRAC ONLINE > REPORTS > SUSPICIOUS
MATTER REPORT

Suspicious Matter Report (SMR)

Report type

YOUR WORKING NOTES

SMR-2026-ae573a85ad92

EasyAML reference

LODGEMENT TIMING

20 Jan, 2026, 14:00

Submission deadline

3 business days from awareness

Previous

Next

Record AUSTRAC submission

After lodging in AUSTRAC Online, add the receipt details here to close the loop.

AUSTRAC receipt number

Receipt PDF

Open

- 2 Follow the marked steps on the left (an SMR has five) — copy each section's information into the matching AUSTRAC section, ticking off as you go.

- 3 Once lodged, open the **Record Receipt** tab, enter the **AUSTRAC receipt number**, then click **Mark as submitted in easyAML** — logging that you've completed the obligation, with the receipt stored on the record.

Suspicious Matter Report AUSTRAC submission

Report SMR-2026-ae573a85ad92

EASYAML STATUS: Needs AUSTRAC submission

DEADLINE: 20 Jan, 2026, 14:00 (3 business days from awareness)

1 Start AUSTRAC SMR

2 Reporting Entity

3 Matter Details

4 Transaction Details

5 Record Receipt

AUSTRAC STEP 5

Record Receipt

RECEIPT AFTER LODGEMENT: AUSTRAC receipt number

RECEIPT AFTER LODGEMENT: Receipt PDF

Record AUSTRAC submission

After lodging in AUSTRAC Online, add the receipt details here to close the loop.

AUSTRAC receipt number: 5467465484

Receipt PDF: Choose file No file chosen

Mark as submitted in easyAML

Tipping-off: never disclose to the customer (or anyone outside those who need to know) that an SMR has been made or is being considered. Keep report preparation restricted to authorised staff.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/creating-and-submitting-a-smr-uar-or-ttr-report>
- **Video walkthrough:** https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/Creating_and_submittin_g_a_SMR_UAR_or_TTR_report_7e101005

SECTION 11

Integrations

Connect easyAML to the apps and practice-management tools you already use.

INT-07 Working with Apps and the Marketplace

INT-02 Connecting Xero Practice Manager & Importing Jobs

INT-04 Actionstep — Integrate, Configure & Create Transactions

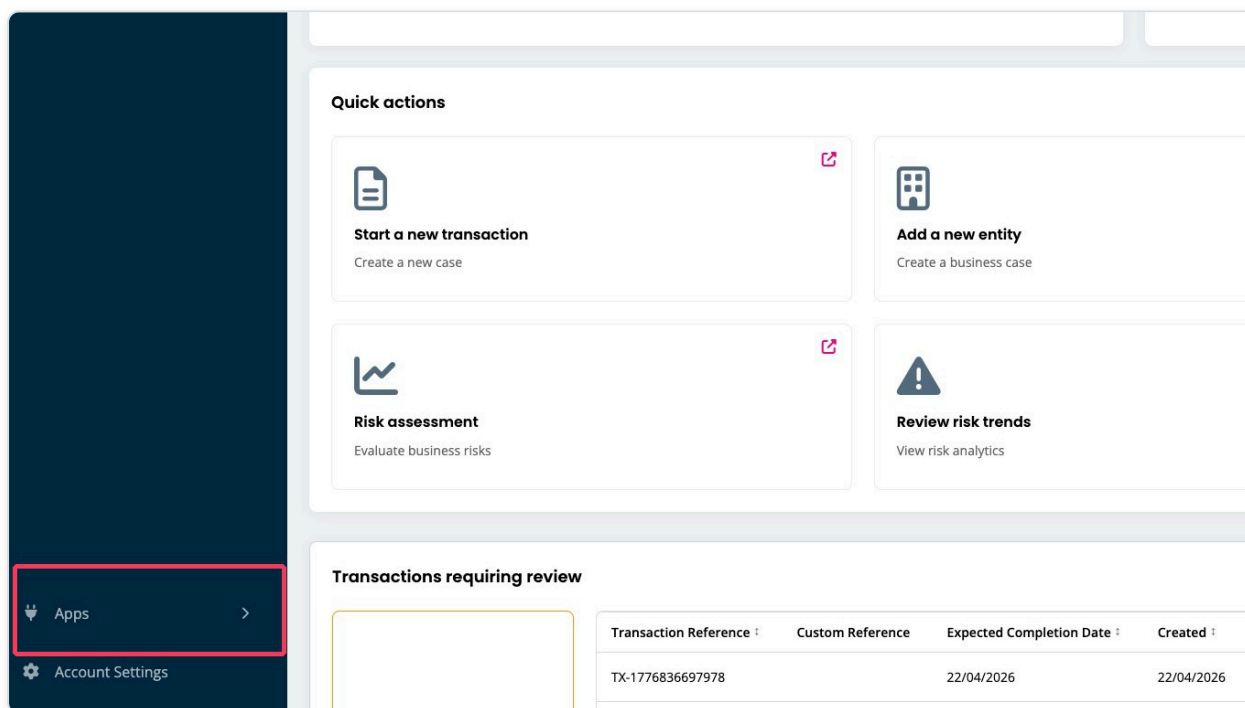
11.1 Working with Apps and the Marketplace

The Apps page is where you connect your existing management software to easyAML. This guide covers browsing the Marketplace, the two kinds of apps and how each connects, and what to do if the tool you use isn't there yet — we're always open to adding new integrations based on what customers need.

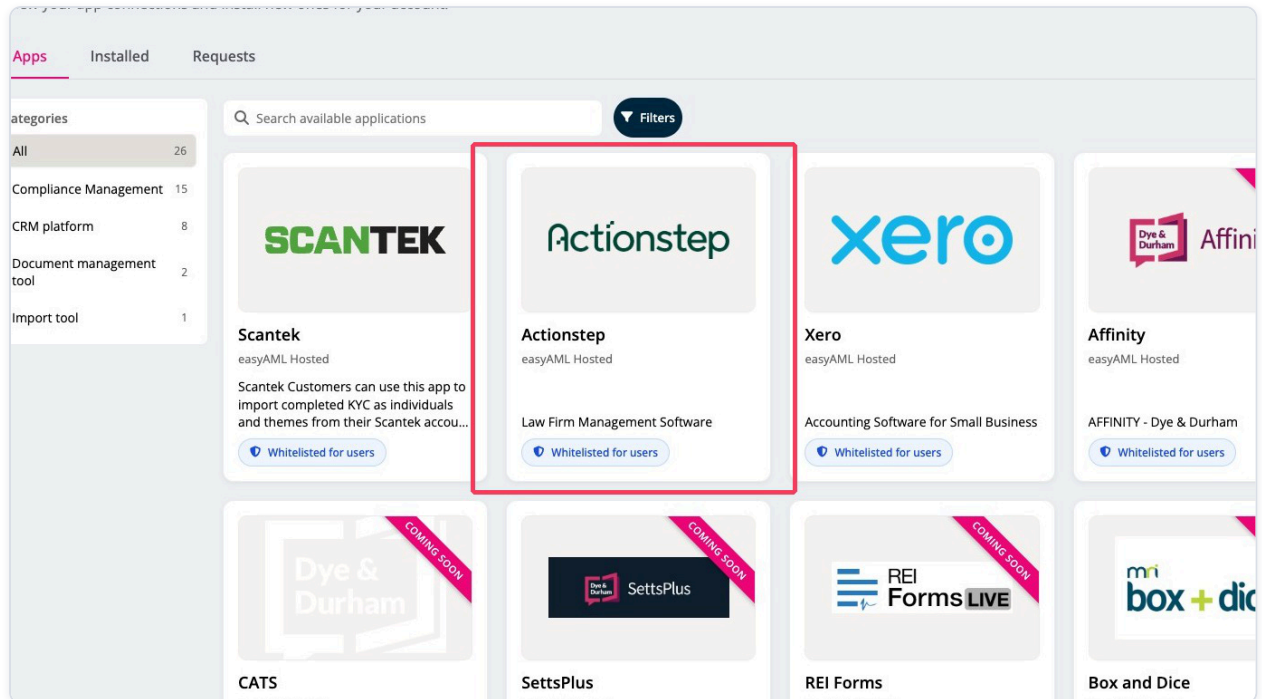
OPEN TO START <https://app.easyaml.com/apps>

Browse and install

- 1 From anywhere in the platform, open the **Apps** menu on the left, then click **Marketplace** to see all the tools you can connect.

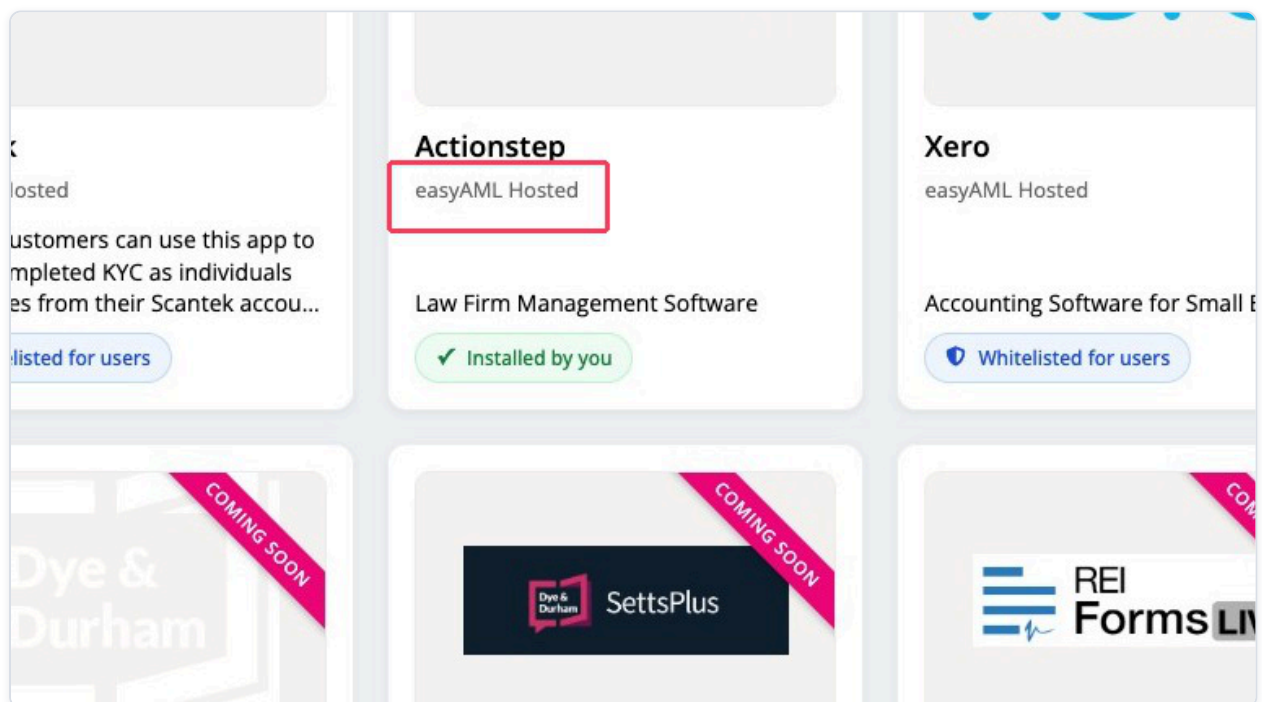


- 2 Browse the tiles (or search) and pick the platform you'd like to link with your account.

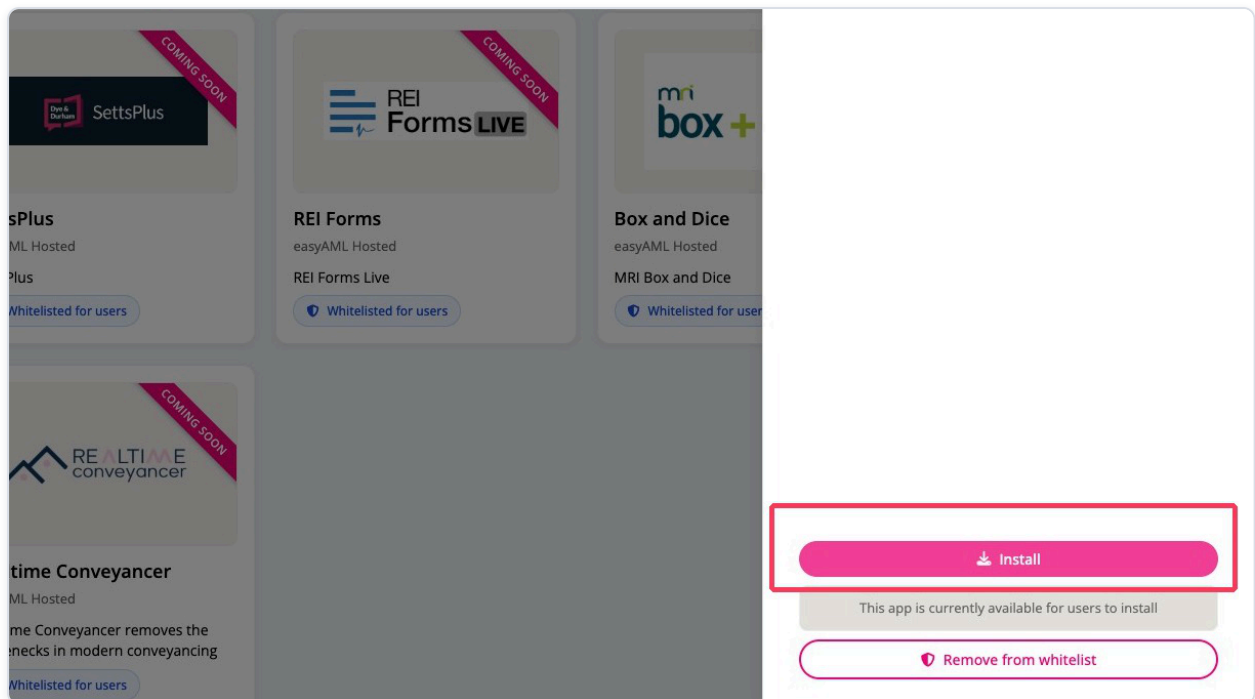


easyAML Hosted apps — connect from inside easyAML

- 1 Apps marked **easyAML Hosted** connect from inside easyAML.



- 2 Click **Install** to kick off the connection, then **Authorise** to give easyAML permission to talk to your chosen platform.



- 3 A new window asks you to log in to your management software — this simply confirms it's really you connecting the two accounts. Once you're back, the app shows as installed and ready to use.

Actionstep

Sign in to your account

Email



No items to show

+ New login

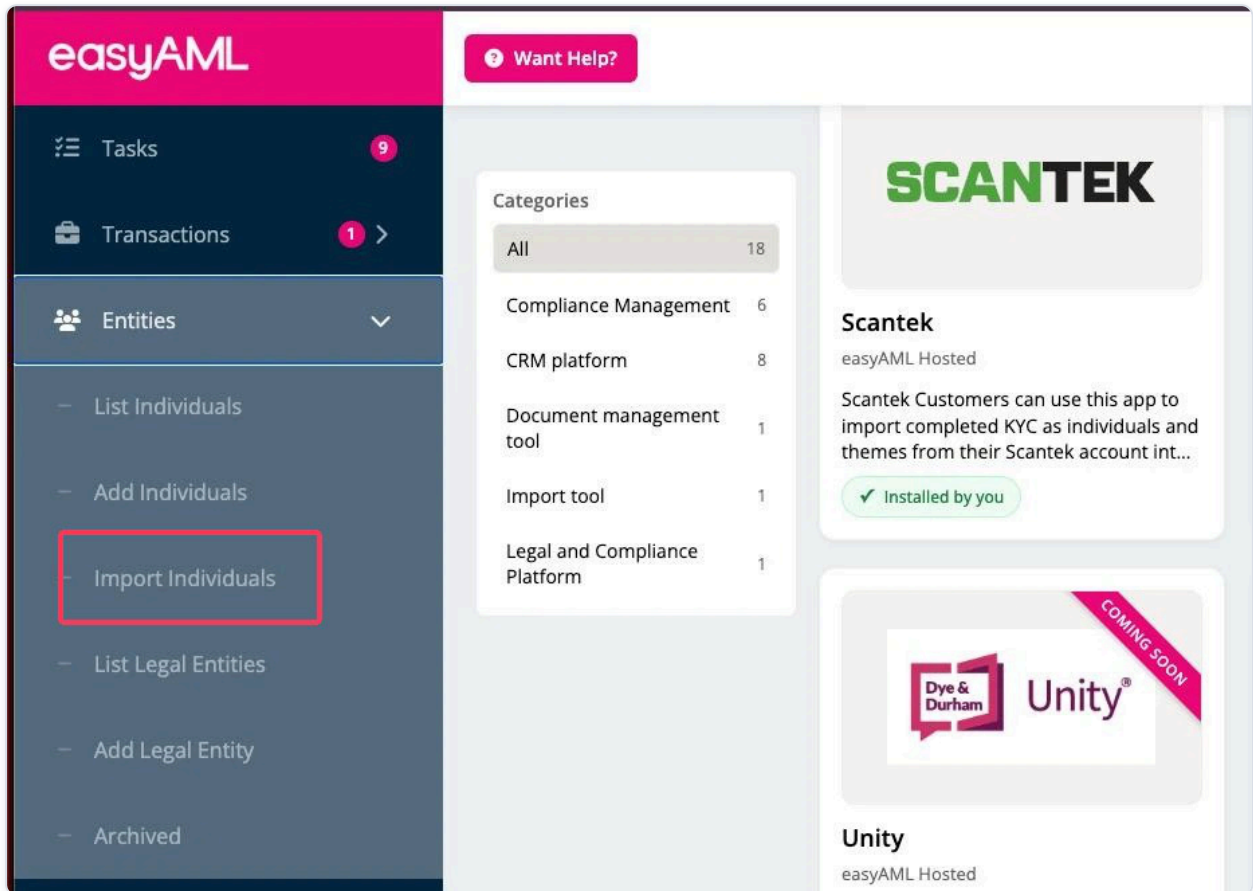
Sign in

 Federated Sign-On

 Sign in with Microsoft

 Sign in with Google

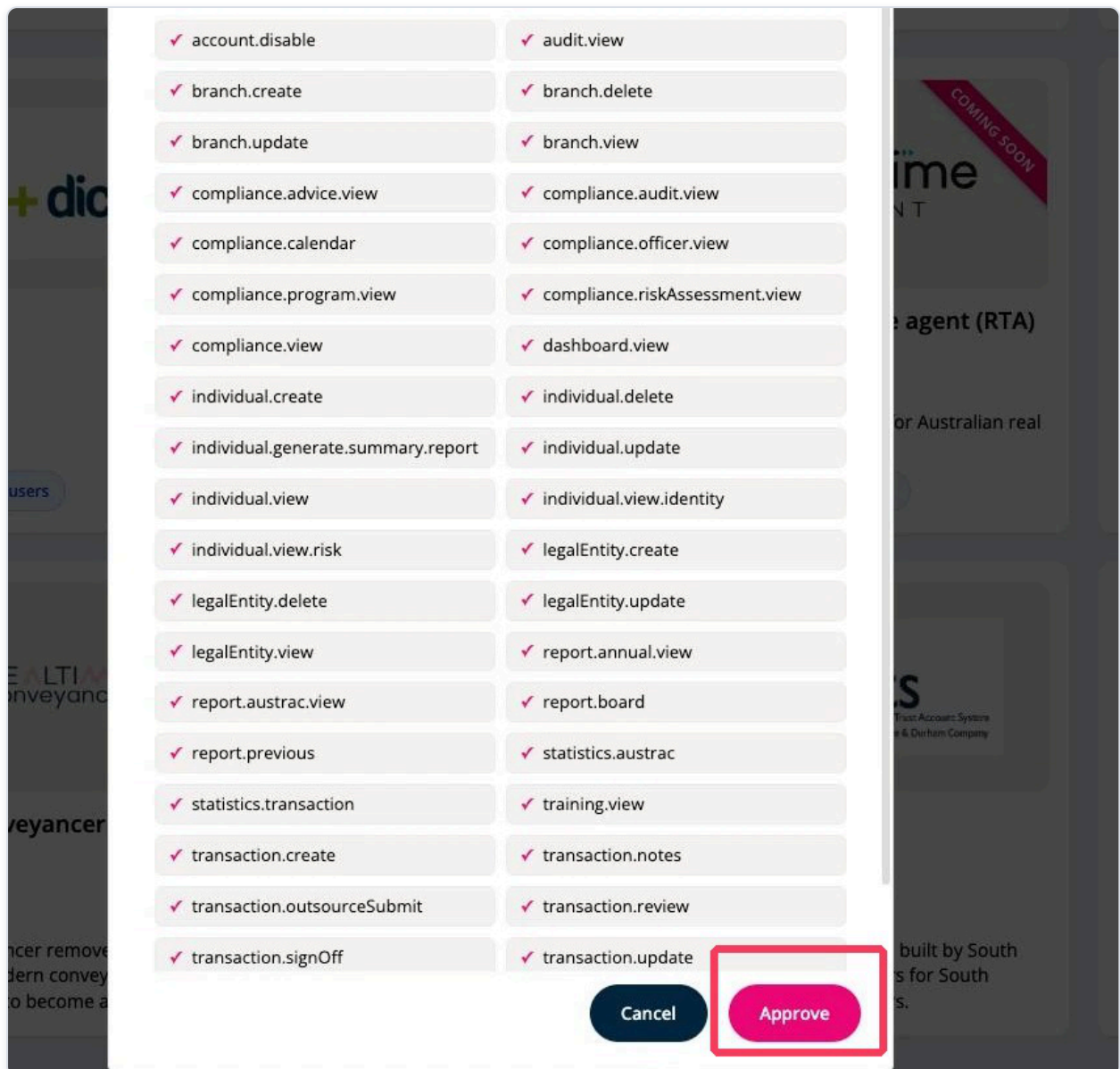
- 4 Installed hosted apps enable new menu items — **Import Individuals**, **Import Legal Entities** or **Import Transactions** — and some also add an “**Open in easyAML**” button inside the connected app.



3rd Party Hosted apps — approve, then connect from the other side

- 1 Apps marked **3rd Party Hosted** only require approval inside easyAML — you then connect to easyAML from within your other system.

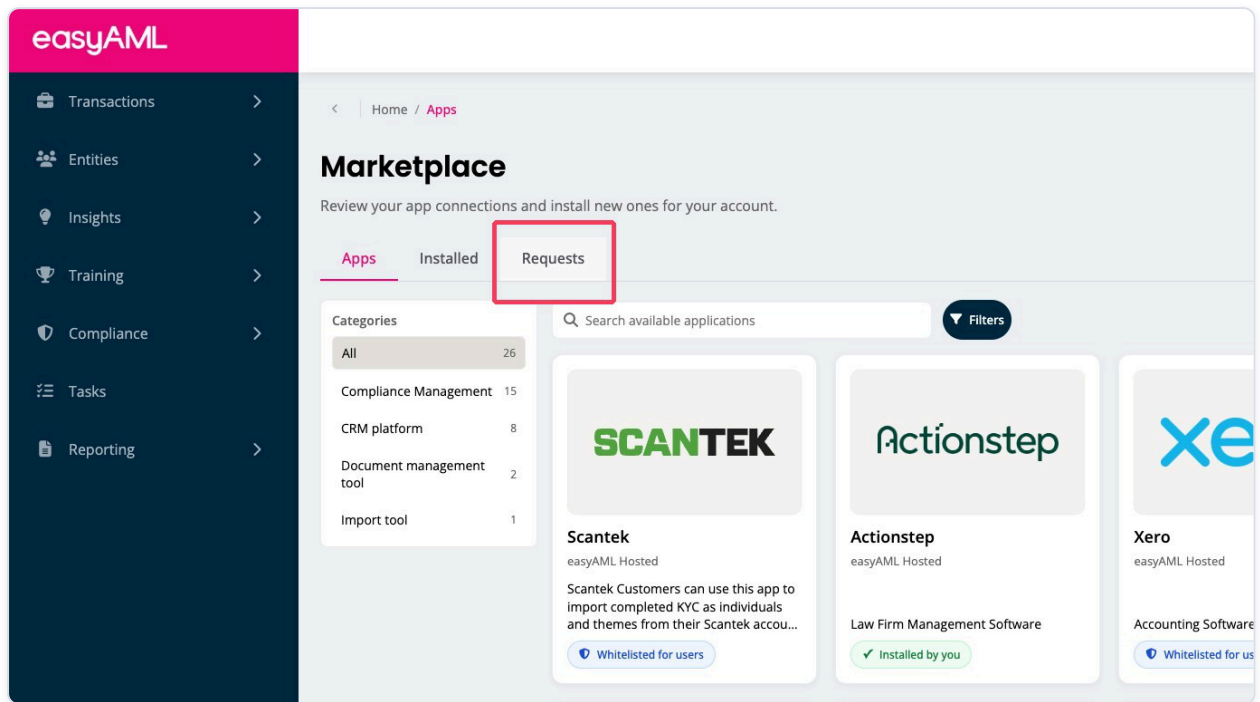
- 2 Click **Install**, then review the permissions the app is requesting and, if acceptable, **Approve**.



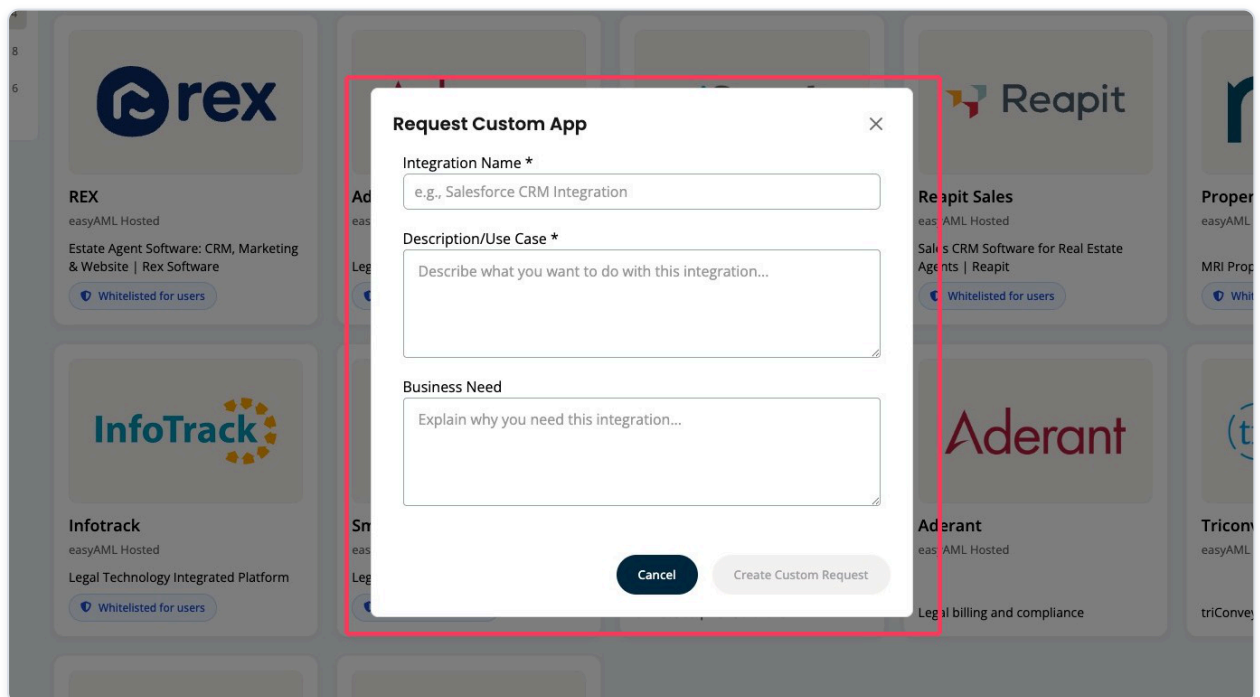
External systems cannot connect to easyAML unless an easyAML member with appropriate permissions has approved the app and the permissions it requires — approval is the security gate.

Can't see the tool you use?

- 1 Head to the **Requests** tab and click **Request Custom App**.



- 2 Fill in a few details about the platform you'd like supported — integration name, what you want to do with it, and the business need — then **Submit**. We review every request and will be in touch.



More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/working-with-apps-in-easyaml>
- **Video walkthrough:** Scribe link to be added once published.

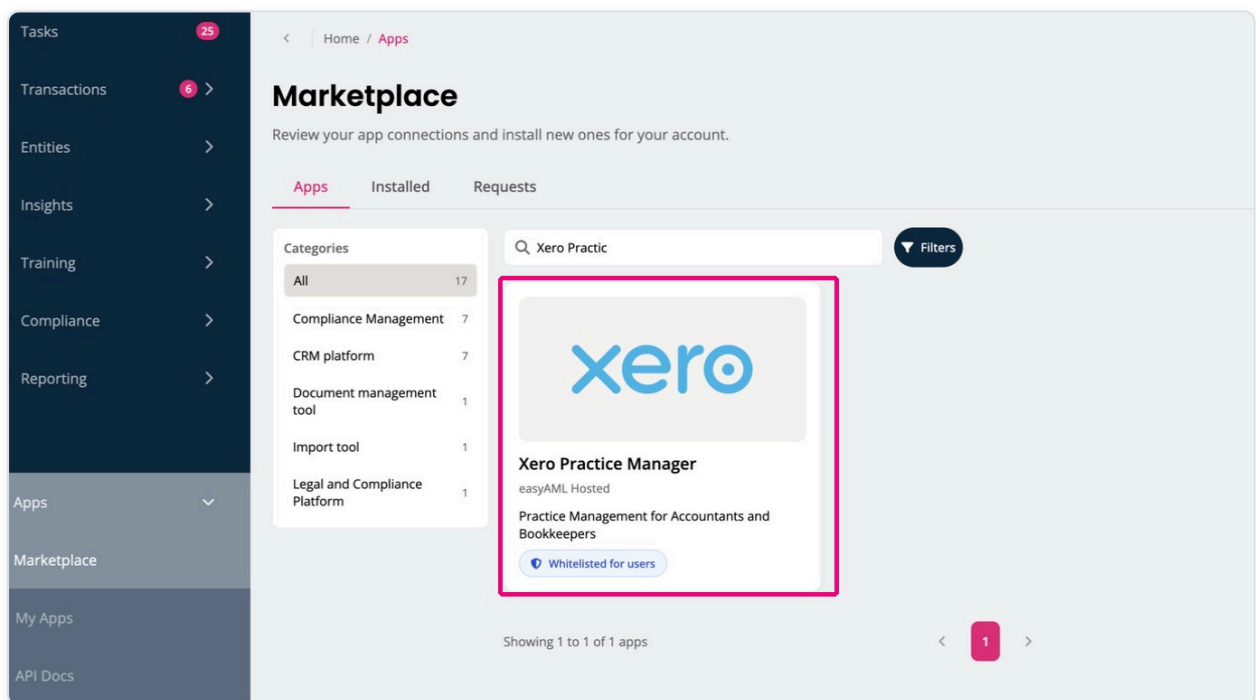
11.2 Connecting Xero Practice Manager & Importing Jobs

Connect easyAML to Xero Practice Manager (XPM) once, then import XPM Jobs as easyAML transactions — with links maintained in both directions between the transaction and the Job.

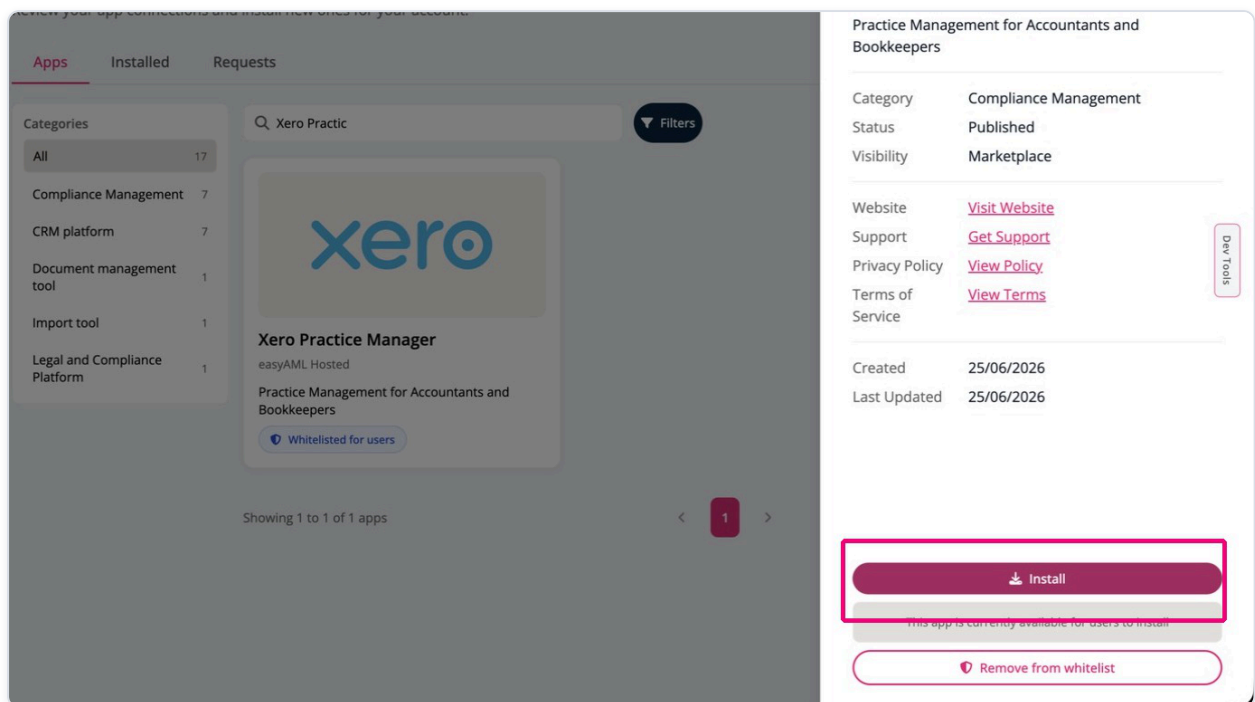
OPEN TO START <https://app.easyaml.com/apps>

Connect XPM

- 1 Select **Apps** in the sidebar, open the **Marketplace**, and search for **Xero Practice Manager**.

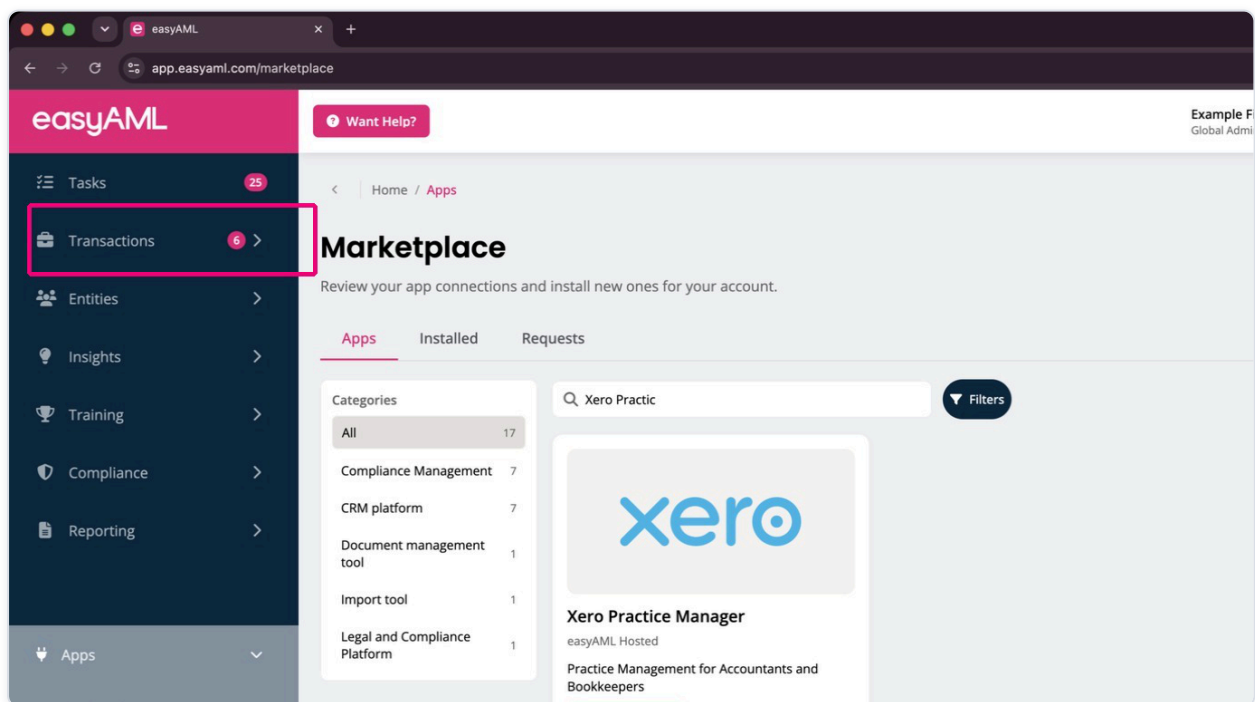


- 2 Click **Install**, then **Authorise**. A Xero login popup appears — sign in and click **Allow access**.

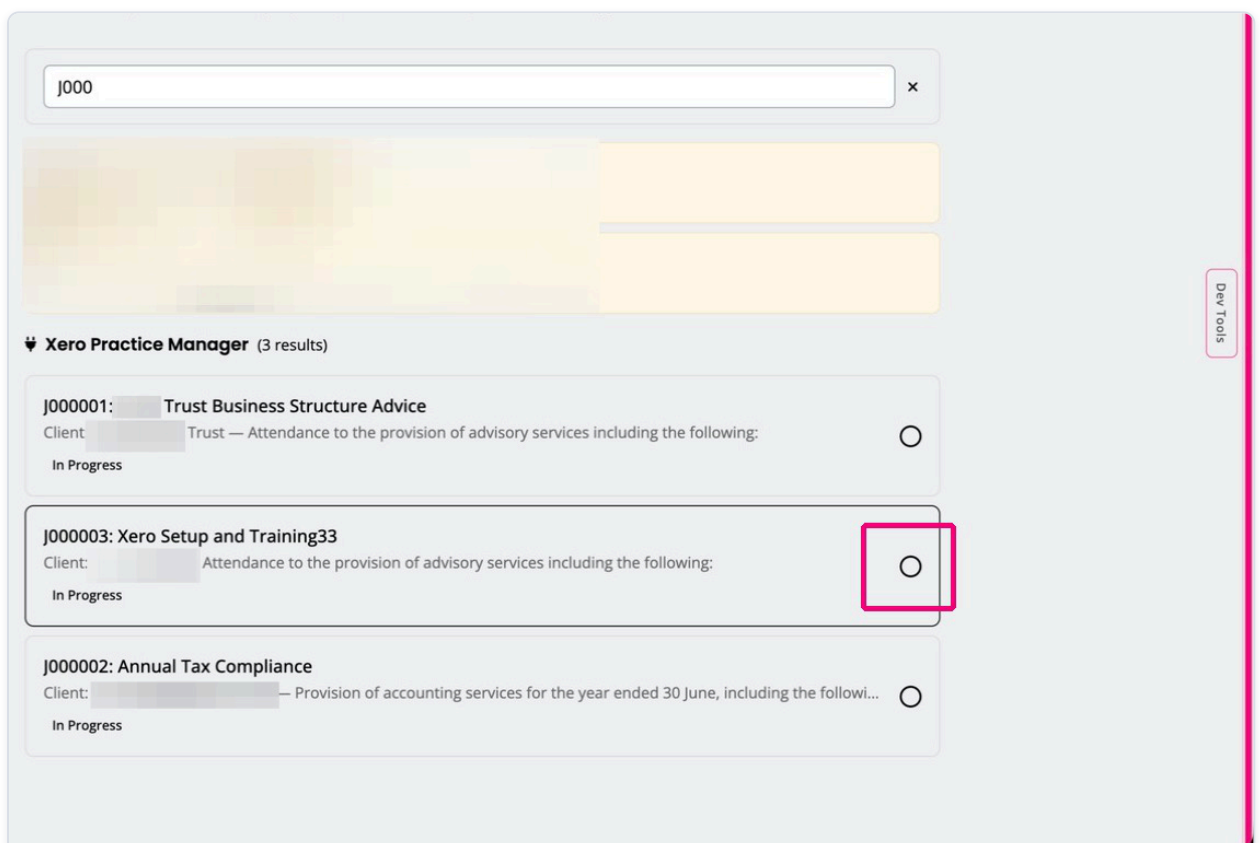
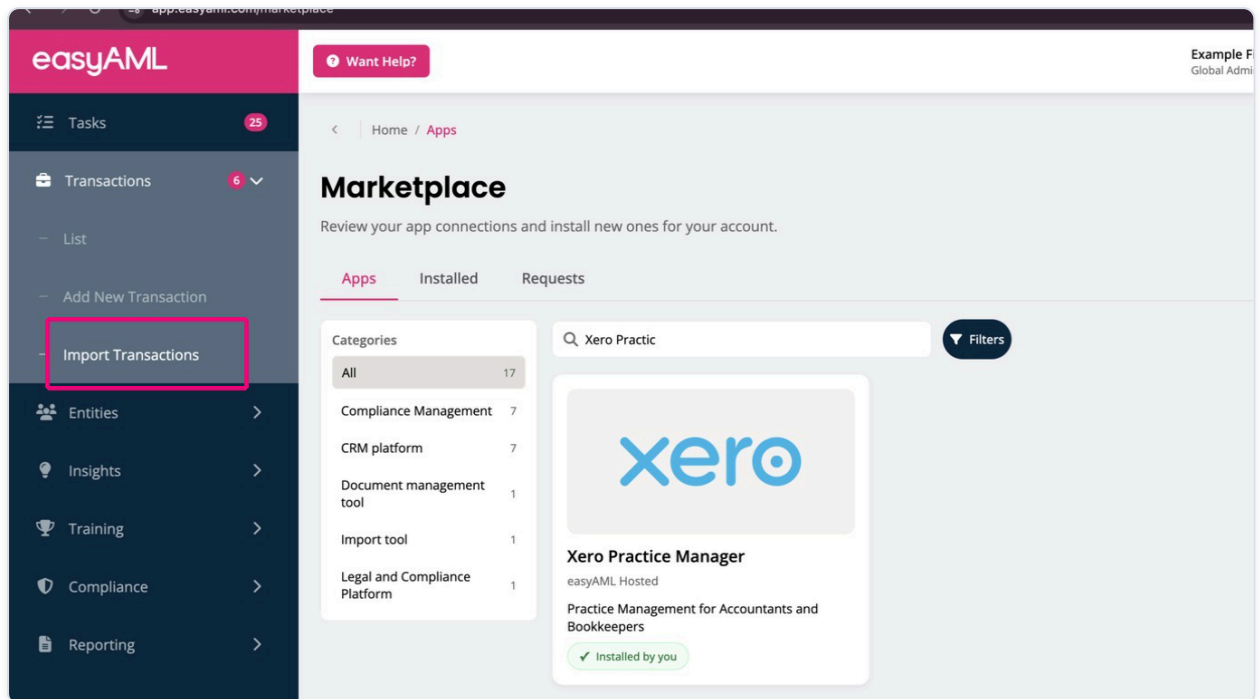


Import an XPM Job as a transaction

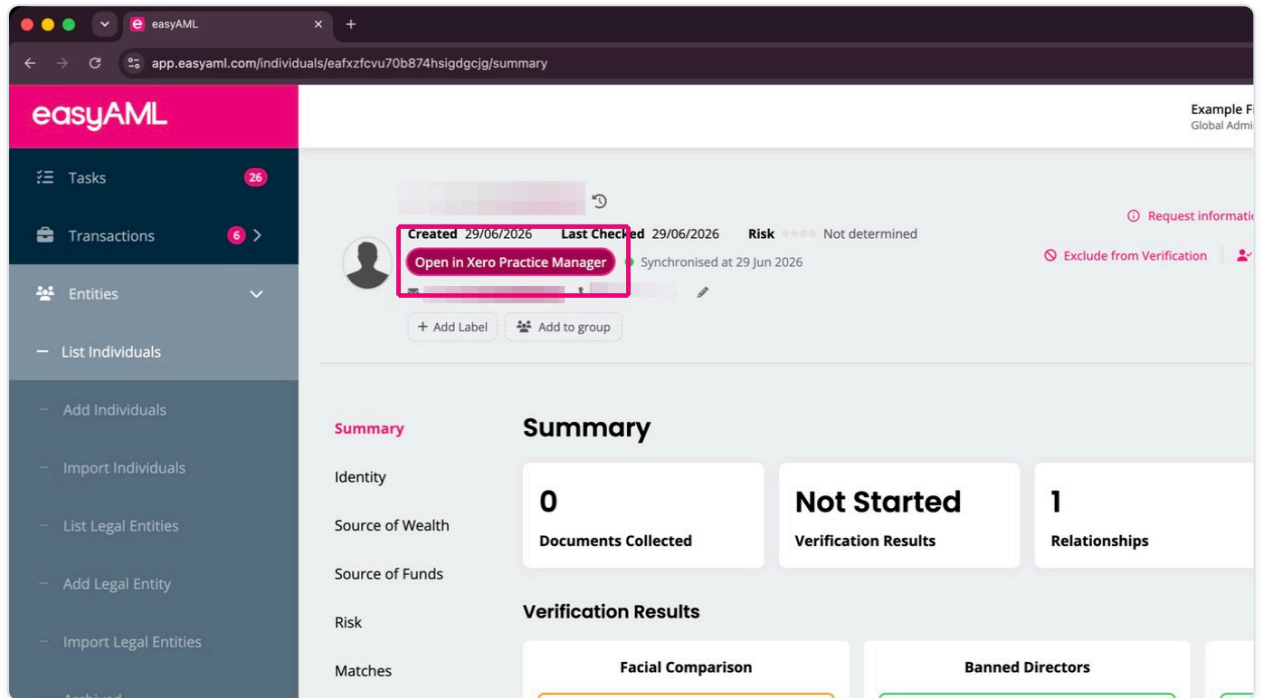
- 1 Go to **Transactions** and click **Import Transactions**.



- 2 Search for the XPM Job by **Job Number or Job Name**, select the result, and click **Import transaction**.



- 3 The client is imported with the transaction. Open them from the individuals list — a **link back to the XPM contact** is created automatically; the transaction likewise carries a link that opens XPM at the connected Job.



More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/what-platforms-does-easyaml-integrate>
- **Video walkthrough:** https://scribehow.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_to_Connect_easyAML_to_Xero_Practice_Manager_and_import_Jobs__d4784947

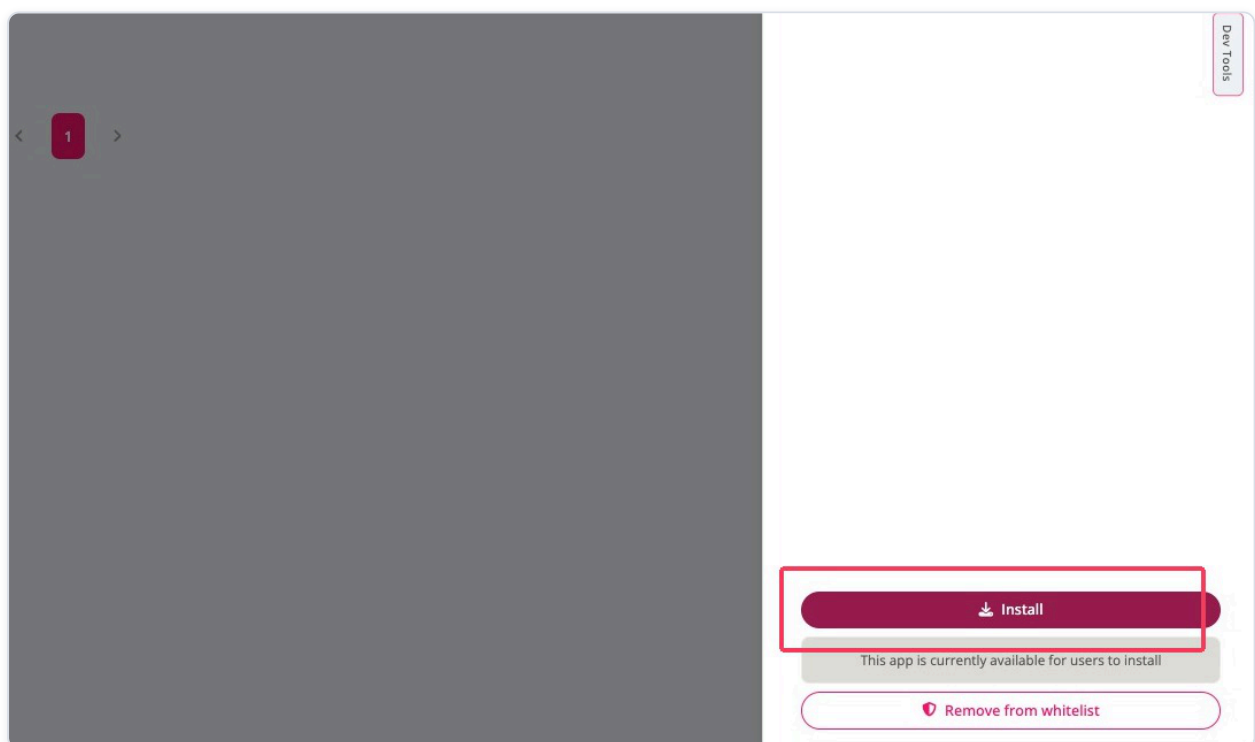
11.3 Actionstep — Integrate, Configure & Create Transactions

The Actionstep integration works in two directions: import Actionstep matters into easyAML as transactions, and open easyAML directly from a matter with the “Open in easyAML” button. Setup happens once (install, role mapping, Actionstep permissions); after that, staff create transactions straight from their matters.

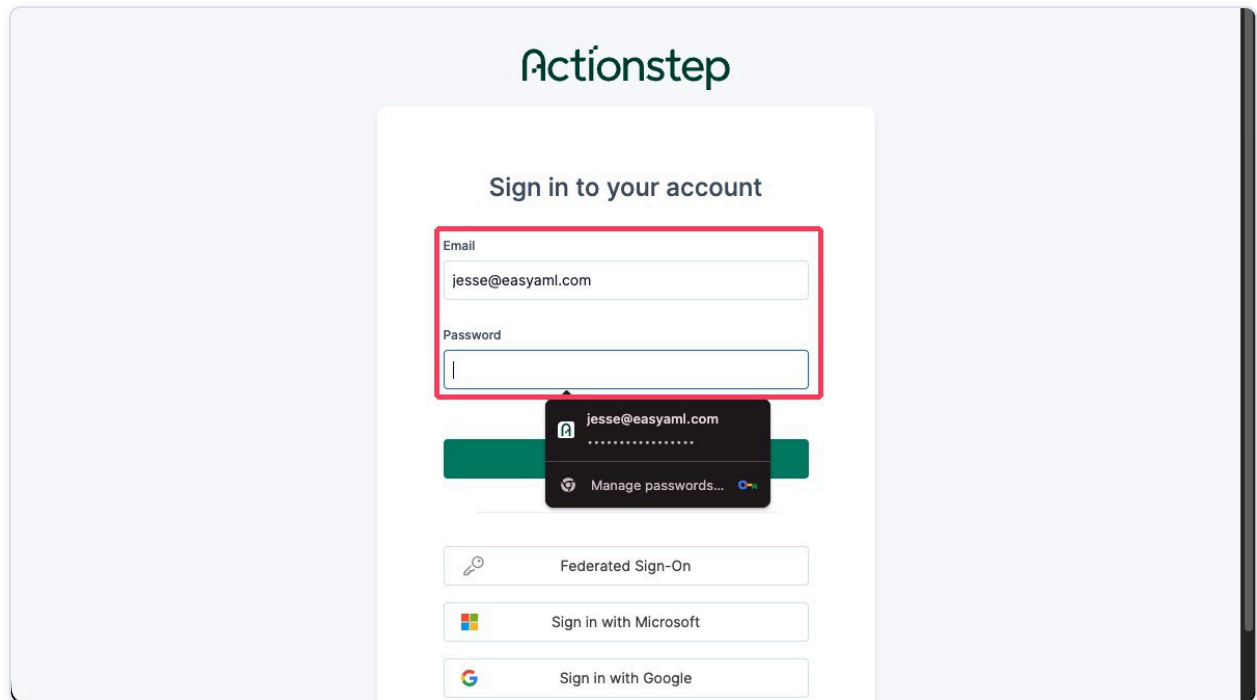
OPEN TO START <https://app.easyaml.com/apps>

Part 1 — Install and authorise

- 1 In easyAML, open **Apps → Marketplace**, search for **Actionstep**, and click **Install**.

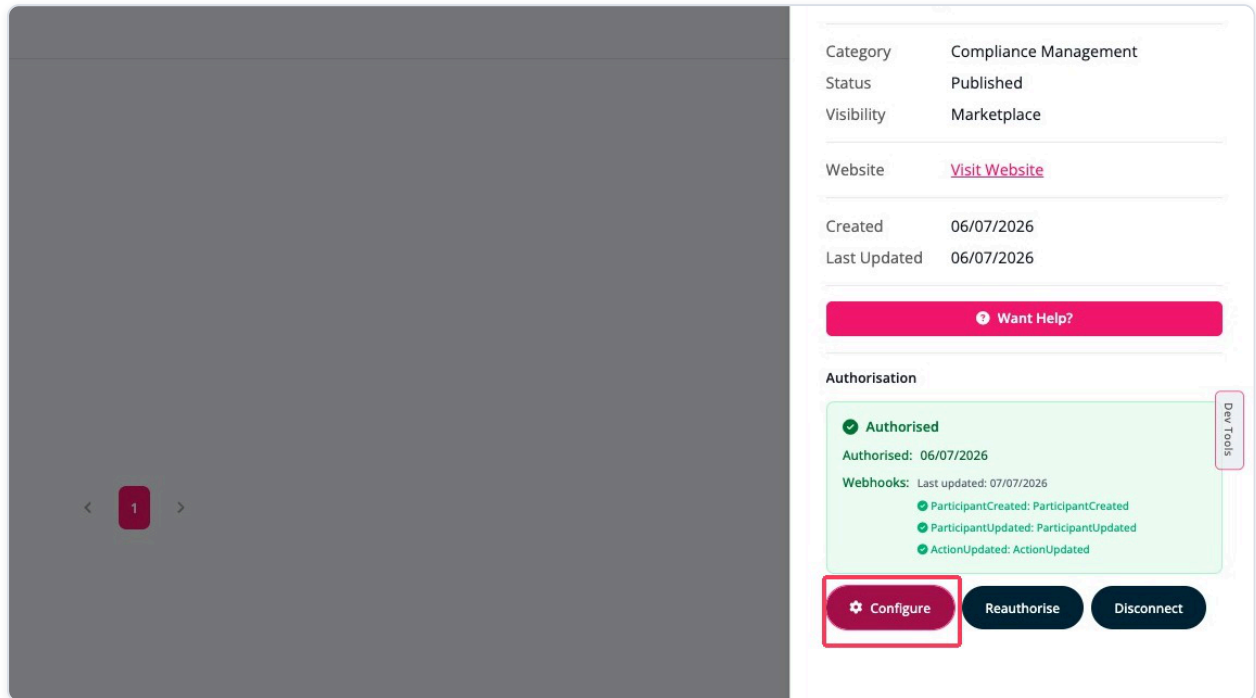


- 2 Click **Authorise Actionstep** — an Actionstep login window opens. Sign in and **Grant access**. This authorises easyAML to act on your behalf, and adds an easyAML custom data collection to each Matter Type.



Part 2 — Configure the mapping

- 1 Click **Configure** and review the account settings. Tasks can be created to remind Actionstep users of important easyAML actions, and **disbursements** can be raised in Actionstep matters when KYB/KYC costs are incurred.



- 2** Map **participant roles to transaction roles** — this controls which matter participants are imported. For participant types that never need AML, choose **Exclude from AML**. Click **Continue** — the mapping applies to all users on your account.

STEP 1 Account Settings

STEP 2 Integration Settings

STEP 3 easyAML Panel

Participant Role → Transaction Role

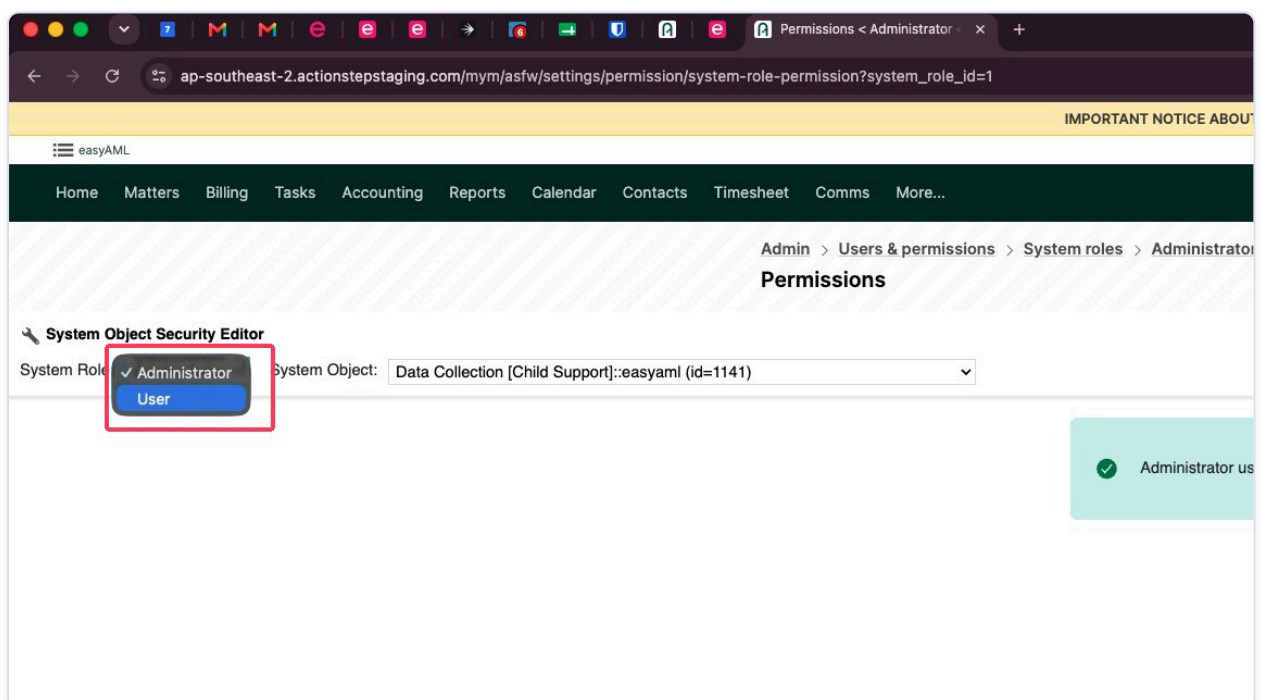
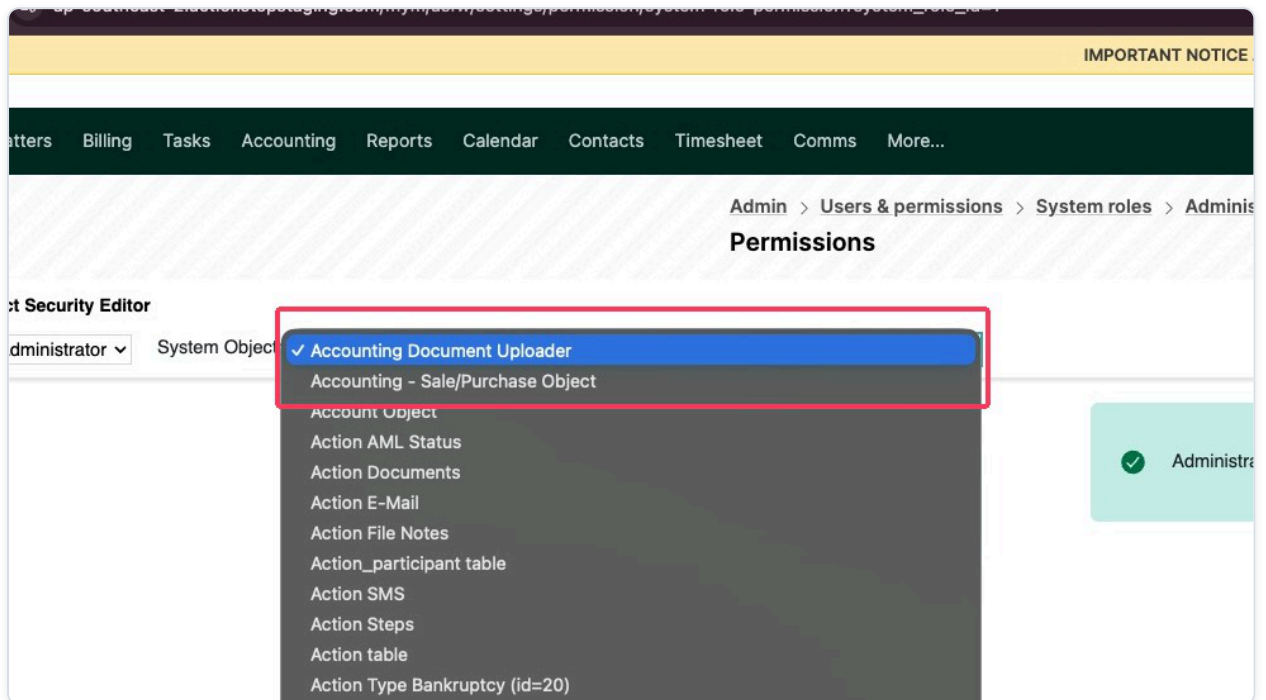
Choose which easyAML transaction role each Actionstep participant role should have when importing.

ACTIONSTEP PARTICIPANT ROLE	Transaction Role
Bank	Client Buyer Seller Beneficiary ✓ Service Provider Other guardianship powerOfAttorney enduringPowerOfAttorney Exclude from AML
Accountant	
Bookkeeper	
Client	Client
Client_Primary_Contact	Client
Court	Client

Part 3 — Enable the easyAML panel in Actionstep

A few permission steps inside Actionstep make the easyAML data collection (and its “Open in easyAML” button) visible:

- 1 In Actionstep's permissions, open the **System Object** dropdown. For each “Data Collection [Matter Type]::easyaml” collection: set **System Role** to “User”, enable the **can_read** permission, and save. Repeat for each Matter Type relevant to AML — others can be skipped.



- 2 For Actionstep's built-in AML status fields: open **Action AML Status**, enable **can edit action aml status** and **can_set_action_aml_status_to_complete**, then **Save**. (The settings page links Actionstep's own step-by-step guide for these fields.)

Part 4 — Import a matter as a transaction

- 1 From easyAML: **Transactions → Import Transactions**, search and select the matter, choose which entities to import (select/deselect all in the top-right), set the **Legal Entity Type** and **Transaction Type** that best match the matter, and click **Import transaction**.

Import Transactions

Search and import transactions, properties, or matters from your connected apps.

Blah SaleSelect allSelect none

Review the 3 entities that will be imported alongside this transaction.

Transaction type *

Select a transaction type

Choose a transaction type to import

Actionstep didn't provide a type. Choose one before importing.

☒

Conveyancers (SA) Pty Ltd

ABN/ACN 48 103 (

Client x

Roles

+ Add role v

ABR match: (ABN 4810.....) 0% match

Legal entity type

Other v

Ask Gemini

Work

Example Financial Services

Global Admin

SA

3 of 5 tasks

Export PDF

t 7 Jul 2026

Risk ●●● Medium

Edit details

Reference	Blah-001
Value	0.00 AUD
Source	Not specified

Change Lead Entity

Edit Details

Report to AUSTRAC

Log Unusual Activity

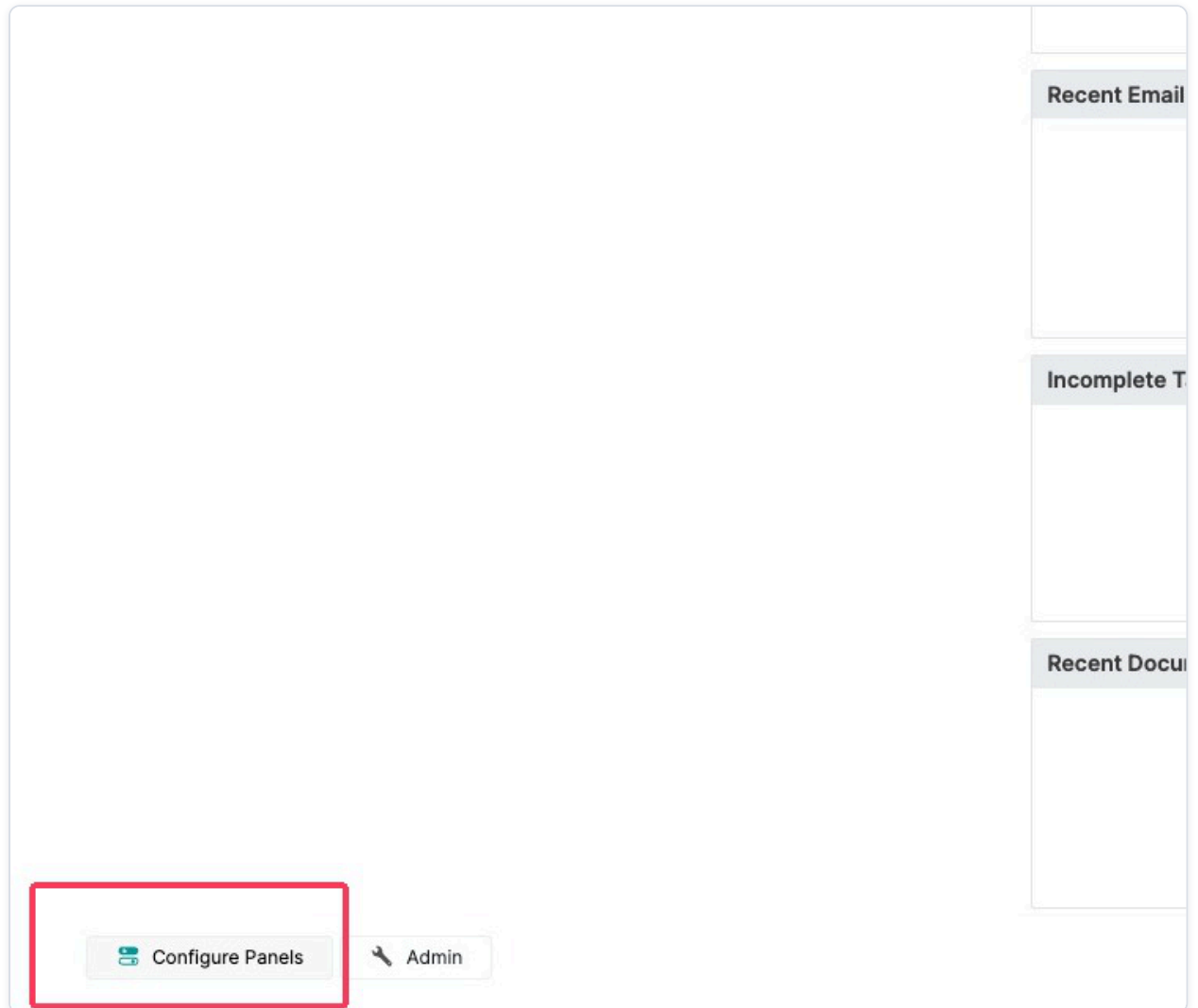
Sign off

Archive

Out Trailing

Part 5 — Or start from the matter (“Open in easyAML”)

- 1 In a matter of a relevant type, click **Configure Panels** at the bottom of the page and tick the **easyAML** checkbox under Custom Data.



Configure Your Panels

Add or remove panels from your personal layout. **NOTE:** this will apply for all Matters.

ACCOUNTING

- ☐ Action Ledger
- ☐ Sale Summary

- ☐ Purchase Summary

- ☐ Receipts & Disbursements

BILLING

- ☐ Disbursements
- ☐ Time Billing To Invoice

- ☐ Time Billing Invoice History

- ☐ Time Billing Summary

CUSTOM DATA

- ☐ matter_info

- ☐ easyAML

GENERAL

- ☒ Matter Calendar Appointments
- ☒ Parties (detailed)
- ☐ Related Matters

- ☒ Recent File Notes
- ☐ Progress
- ☒ Incomplete Tasks

- ☐ Parties
- ☒ Recent Documents

MESSAGING

- ☒ Recent Email

- ## Import Transactions

Search and import transactions, properties, or matters from your connected apps.

Purchase of 15 Knebworth Avenue

Select all Select none

Review the 1 entity that will be imported alongside this transaction.

Transaction type *

Select a transaction type

Choose a transaction type to import

 - Residential property transaction
 - Commercial property transaction
 - Property transfer between related parties
 - Off-the-plan property purchase
 - Property development / subdivision
 - Property option agreement

Cancel

Import transaction (+1 entities)

Search and import transactions, properties, or matters from your connected apps.

Purchase of 15 Knebworth Avenue

Select allSelect none

Review the 1 entity that will be imported alongside this transaction.

Transaction type *

Residential property transaction

Actionstep didn't provide a type. Choose one before importing.

✓

Fleckermanns Conveyancers (SA) Pty Ltd

ABN/ACN 48 103 085 856

Roles

Client ×

+ Add role ▾

🔗 Already in your account — will be linked

Cancel

Import transaction (+1 entities)

- 3 You're redirected to the imported transaction. **Open in Actionstep** deep-links back to the connected matter — and each imported entity or individual carries its own link back to the matching Actionstep contact.

Import Transactions

Search and import transactions, properties, or matters from your connected apps.

Purchase of 15 Knebworth Avenue

Select all Select none

Review the 1 entity that will be imported alongside this transaction.

Transaction type *

Residential property transaction

Actionstep didn't provide a type. Choose one before importing.

☒ Fleckermanns Conveyancers (SA) Pty Ltd

ABN/ACN 48 103 085 856

Roles

Client x

+ Add role v

Already in your account — will be linked

Cancel

Import transaction (+1 entities)

Parts 1–3 are one-time setup by an administrator. Day to day, staff only use Part 4 or Part 5.

More ways to get help

- **In-platform:** the “Want Help?” button on each page opens the relevant walkthrough.
- **Knowledge Base:** <https://knowledge.easyaml.com/how-to-integrate-and-configure-actionstep-with-easyaml>
- **Video walkthrough:**
https://scribehov.com/o/PKpOki2kThyzGwDRLEXASw/viewer/How_To_Integrate_And_Configure_Actionstep_With_easyAML_7434db90

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- **Knowledge Base:** knowledge.easyaml.com
- **Support:** support@easyaml.com · 1300 425 495

Knowledge Base article index

ACC-01	Add Your AUSTRAC Enrolment Number	knowledge.easyaml.com/set-up-checklist
ACC-04	Changing 2FA to an Authenticator App	knowledge.easyaml.com/change-2fa-to-authenticator-app
PDD-01	Completing Personnel Due Diligence (PDD)	knowledge.easyaml.com/add-users-and-complete-personnel-due-diligence-pdd
PDD-02	Adding Users and Starting Their PDD	knowledge.easyaml.com/add-users-and-complete-personnel-due-diligence-pdd
ROL-02	Managing Your Compliance Officer	knowledge.easyaml.com/managing-your-compliance-officer-in-easyaml
BIL-01	Choosing or Changing Your Subscription Plan	knowledge.easyaml.com
BIL-02	Finding and Reviewing Your easyAML Client Agreement	knowledge.easyaml.com
BIL-03	Updating Your Payment Method	knowledge.easyaml.com
BIL-04	Updating Your Billing Info and Contact Information	knowledge.easyaml.com
BIL-05	Client Billing Method and Cost Recovery	knowledge.easyaml.com
SET-01	Whitelabelling - Setting Up Your Brand and Logo	knowledge.easyaml.com
SET-02	Creating and Managing Groups	knowledge.easyaml.com
NOT-02	Configuring Your Notification Preferences	knowledge.easyaml.com/how-to-configure-platform-notification-preferences-in-easyaml
INT-05	Connecting Your Slack Account	knowledge.easyaml.com
INT-06	Setting Up Microsoft Teams Channels	knowledge.easyaml.com

RSK-02	Your ML/TF Risk Assessment — Complete, View & Export	knowledge.easyaml.com/accessing-your-ml-tf-risk-assessment
RSK-05	Outsourcing to AML on Demand — Choose or Change	knowledge.easyaml.com/choosing-or-changing-outsourcing-to-aml-on-demand
RSK-06	Accessing Your AML Program Documentation	knowledge.easyaml.com/how-to-access-and-view-aml-program-documentation
TRN-01	Managing and Completing AML Training	knowledge.easyaml.com/managing-and-completing-aml-training-modules
TRN-02	Setting Up Your Profile for CPD	knowledge.easyaml.com/set-up-your-profile-for-cpd
GS-03	Accessing and Working with Tasks	knowledge.easyaml.com/working-with-tasks-in-easyaml
GS-04	Why Is My Task Blocked?	knowledge.easyaml.com/why-is-my-task-blocked
TXN-01	Creating and Understanding Transactions	knowledge.easyaml.com/how-to-create-a-transaction
KYB-01a	Adding an Australian Legal Entity (Company)	knowledge.easyaml.com/working-with-legal-entities-in-easyaml
KYB-01b	Adding a Trust (Discretionary, Unit or SMSF)	knowledge.easyaml.com/working-with-legal-entities-in-easyaml
KYB-06	Managing Trustees and Beneficiaries for a Legal Entity	knowledge.easyaml.com/how-to-manage-trustees-for-a-legal-entity
KYC-01	Running a Customer Due Diligence, Start to Finish	knowledge.easyaml.com
KYC-07	Adding and Managing Individuals (KYC)	knowledge.easyaml.com/working-with-individuals-in-easyaml
KYC-09	Reviewing a KYC Record — Step by Step	knowledge.easyaml.com
KYC-02	Resolving “Force Match Required” and “Needs Review”	knowledge.easyaml.com
KYC-03	Reviewing PEP, Sanctions and Adverse-Media Matches	knowledge.easyaml.com
KYC-08	Adding Custom Questionnaires to Send to Clients	knowledge.easyaml.com/how-to-add-custom-questionnaires-to-send-to-clients
REP-01	Creating and Submitting an SMR, UAR or TTR	knowledge.easyaml.com/creating-and-submitting-a-smr-uar-or-ttr-report
INT-07	Working with Apps and the Marketplace	knowledge.easyaml.com/working-with-apps-in-easyaml

INT-02	Connecting Xero Practice Manager & Importing Jobs	knowledge.easyaml.com/what-platforms-does-easyaml-integrate
INT-04	Actionstep — Integrate, Configure & Create Transactions	knowledge.easyaml.com/how-to-integrate-and-configure-actionstep-with-easyaml