



Australian Government
AUSTRAC

FIGHTING
FINANCIAL
CRIME
TOGETHER

Threshold transaction reports

How to avoid common mistakes

Your business is one of the first lines of defence in the fight against money laundering and other serious financial crimes.

The quality, accuracy and timeliness of your reports give us the best chance to detect, deter and disrupt serious financial crime.

How to use this guide

This guide has been created for authorised deposit-taking institution (ADI) staff who submit threshold transaction reports (TTRs) to AUSTRAC using the AUSTRAC Online single data entry method.

It steps you through the AUSTRAC Online TTR form to show the questions where common mistakes are made **X** and the correct way to complete these sections **✓**.

Question numbers included in this guide correspond to the question numbers from the TTR form. Not all questions from the TTR form are included, only the questions where common mistakes are made.

For a full guide on how to complete all sections, go to AUSTRAC Online to access 'A guide to making a threshold transaction report (TTR) \$10,000 or more for the financial and bullion services' online.austrac.gov.au

Completing Part A – Details of the customer

Questions 1 and 2. Full names and legal names

Sole Traders

Customer 1	Customer 1
1 Full name Juan's interiors	1 Full name Juan Fabio Razique
2 If known by any other name, please specify	2 If known by any other name, please specify
	Juan's interiors

Non-individual customers

Customer 1	Customer 1
1 Full name St George Juniors	1 Full name St George Juniors Football Club Incorporated
2 If known by any other name, please specify	2 If known by any other name, please specify

Customer 1	Customer 1
1 Full name ABC Blinds	1 Full name ABC Blinds Pty Ltd
2 If known by any other name, please specify	2 If known by any other name, please specify
	ABC Blinds and Interiors

Trusts

Customer 1	Customer 1
1 Full name Benevolent unit trust	1 Full name Corporate Trustee Pty Ltd / Individual trustee
2 If known by any other name, please specify	2 If known by any other name, please specify
	Benevolent Unit Trust
	Trading Name (Benevolent Unit Trust)
	Add another name

Individuals

Customer 1	Customer 1
1 Full name J Smith	1 Full name Jonathan Smith
2 If known by any other name, please specify	2 If known by any other name, please specify
	John Smith

If your customer is an individual, enter all given names and the family name. If your customer is a non-individual, enter the full legal name of the organisation. Do not use initials where full names are available.

Completing Part A – Details of the customer (cont.)

Question 4. Business/residential address (cannot be a post box address)

4 Business/residential address (cannot be a post box address)

45 City Way
Full street address
City/town/suburb
3182
Postcode
State
Country



4 Business/residential address (cannot be a post box address)

45 City Way
Full street address
City/town/suburb
Victoria
State
3182
Postcode
St Kilda
City/town/suburb
AUSTRALIA
Country



If your customer is an individual, enter their residential address.

If the customer is a non-individual, enter the business address or physical address at which their organisation trades or operates.

Ensure that you provide a physical address where the customer can be located and not just a postal address.

Question 5. Postal address (if different to business/residential address)

5 Postal address (if different to business/residential address)

PO Box 5682
Full street or post box address
Melbourne
City/town/suburb
3000
Postcode
State
Country



5 Postal address (if different to business/residential address)

PO Box 5682
Full street or post box address
Melbourne
City/town/suburb
Victoria
State
3000
Postcode
AUSTRALIA
Country



Provide the customer's postal address if it is different to the physical address that was provided in the previous question.

The postal address may be a different street address, or a post box address.

Question 6. Phone number

Phone numbers

[Add another phone number](#)



6 Phone numbers

0412 345 678

(02) 1234 5678



Provide the customer's telephone numbers including any country and area code details, where possible. Mobile phone numbers are acceptable.

Question 8. Occupation/business or principal activity

8 Occupation, business or principal activity



Occupation, business or principal activity – for an individual

8 Occupation, business or principal activity

Licensed Club Manager



If your customer is an individual, enter their occupation or the type of work they do.

If your customer is a non-individuals, describe the type of business they operate or the goods and/or services they provide.

Occupation, business or principal activity – for a business

8 Occupation, business or principal activity

Clubs (Hospitality)

Question 9 and 10. ABN, ACN or ARBN and non-individual customers organisation structures

9 ABN, ACN or ARBN

ABN ACN ARBN



Whilst these are 'if known' fields, you should know this information through undertaking your applicable customer identification procedures.



10 Business structure (if not an individual)

Trust



Completing Part B – Details of the individual conducting the transaction

Question 16. Full name of the person conducting the transaction

Details of the individual conducting the transaction

16 Full name



If the individual conducting the transaction is not the customer – the person listed in Question 1 & 2 – enter the full name of the individual here.

Enter all given names and family name. Do not use initials where full names are available.

Details of the individual conducting the transaction

16 Full name



17 If known by any other name, please specify

Question 23. Occupation, job title or principal activity of the person conducting the transaction

23 Occupation, job title or principal activity



23 Occupation, job title or principal activity



Enter the occupation, job title or the type of work the individual conducting the transaction does.



Completing Part C – Details of the transaction of the individual conducting the transaction

27 Transaction reference number



27 Transaction reference number



Enter the code of letters and/or numbers by which you or your organisation uniquely identifies this transaction.

You are required to keep records of transactions to comply with your obligations. Assigning a unique transaction reference number to each transaction will assist you with conducting effective quality assurance and responding to AUSTRAC and partner agency requests for information. Any transaction reference or number must be included in the TTR.

Dummy data

23 Occupation, job title or principal activity

22 Email addresses

[Add another email address](#)

Many reporting entities complete fields with 'N/A' or 'Unknown' when information is not known or when the field is not a mandatory field.

Please leave fields blank if information is not known to your organisation.

Submission

A TTR must be submitted to AUSTRAC within **10 business days** after the day on which the transaction takes place.

For more information


For more information go to AUSTRAC Online for 'A guide to making a threshold transaction report (TTR) \$10,000 or more for the financial and bullion services' online.austrac.gov.au

If you need further assistance with submitting TTRs, please contact AUSTRAC's Contact Centre:

By phone: 1300 021 037

Email: contact@austrac.gov.au

Monday to Friday, 8.30am to 5.00pm (AEST)

If you are unsure of a question when completing your TTR, hover over the  symbol for more information on what's required.