

Sample report. The subject, every finding and every source below are fictional, published to show what a VerityRadar report contains. It describes no real person, company or ship.

ORGANISATION

Sample Remittance Services Pty Ltd

Australia · ABN 00 000 000 003 · Searched as "Sample Remittance Services"

RISK RATING

High 74 / 100

Low Medium **High** Critical

WHAT DRIVES THE RATING

- **AUSTRAC AML/CTF compliance**
A foreign politically exposed person is connected and a designated person holds 20%
- **Key personnel and beneficiary screening**
A shareholder holding 20% is on the DFAT Consolidated List

REPORT DATE

30 September 2026, 00:00 UTC

ASSESSMENT TIER

AUSTRAC

REFERENCE

VR-00000000

Manual review recommended

- A sanctioned party holds an interest below the usual reporting threshold.
- Sanctions screening could not be completed and needs checking by hand.

4

Adverse findings

1

Possible matches

6

Checks clear

4

Sources cited

01 Subject identification

WHAT WAS SEARCHED

Name entered Sample Remittance Services

Country Australia

Subject type Organisation

Additional details None provided

HOW THE SUBJECT WAS IDENTIFIED

CONFIRMED

Matched by registered name to SAMPLE REMITTANCE SERVICES PTY LTD, ABN 00000000003.

- The registered name matches the name entered: match score 100/100.

REGISTER RECORD

Registered name	SAMPLE REMITTANCE SERVICES PTY LTD
ABN	00000000003
Legal form	Australian Private Company
Status	Active
Register	Australian Business Register

02 Summary

Sample Remittance Services Pty Ltd provides a designated service under the AML/CTF Act as a remittance dealer. A shareholder holding 20% is on the DFAT Consolidated List; below the 50% control threshold the company is not itself blocked, but the relationship needs senior-manager review. A director is a foreign politically exposed person. One sanctions screen did not complete and must be confirmed by hand.

How the rating was reached

AREA	POINTS	WHY
AUSTRAC AML/CTF compliance	70	A high finding sets the floor of the high band.
Key personnel and beneficiary screening	2	A high finding inside the high band adds 2.
Politically exposed persons	2	A high finding inside the high band adds 2.
Total	74	Rated High

Score bands: Critical 90–100 · High 70–89 · Medium 40–69 · Low 10–39 · No risk-bearing findings 0

03 Findings

What was found, how serious it is, and the numbered sources behind it.

Beneficial ownership and control

Adverse finding

MEDIUM

Three shareholders traced; one, holding 20%, is a designated person.

Politically exposed persons

HIGH

Adverse finding

Director Taylor Example is a former deputy minister of a foreign government, a foreign politically exposed person.

- Taylor Example served as a deputy minister of finance abroad until 2023.

SOURCES [1]

Country risk

LOW

Adverse finding

Sends funds to corridors that include higher-risk jurisdictions; registered in a low-risk country.

SOURCES [2]

Key personnel and beneficiary screening

HIGH

Adverse finding

A shareholder holding 20% is on the DFAT Consolidated List; below the 50% control threshold.

- Shareholder Designated Sample Person (20% interest) matches a designated person on the DFAT Consolidated List.

SOURCES [3]

AUSTRAC AML/CTF compliance

HIGH

Possible match

A designated person holds 20% and a director is a foreign politically exposed person. Neither blocks the company, but both require enhanced customer due diligence and senior-manager approval under the AML/CTF Rules.

- DFAT Consolidated List: a 20% shareholder is designated. Below 50% the company is not owned or controlled by a designated person, but the exposure must be assessed and approved.
- Foreign politically exposed person among the directors: high risk by default under the AML/CTF Rules; source of wealth and funds must be established.

SOURCES [3] [1]

04 Checks needing manual review

These checks could not be completed automatically and should be confirmed by hand.

CHECK	RESULT	NOTE
Sanctions	Needs review	One of the sanctions lists did not respond during the screen, so the company's own sanctions status is unconfirmed.

05 Checks with no adverse records

CHECK	RESULT	NOTE
Restricted parties	No adverse records	No match on export-control or debarment lists.
Regulatory actions	No adverse records	No regulator action located.
Court cases	No adverse records	No court proceedings located.
Insolvency	No adverse records	No administration, liquidation or receivership record.
Adverse media	No adverse records	No adverse news located.
Modern slavery	Not applicable	Below the revenue threshold for a mandatory modern slavery statement.

06 Subject profile

Legal form	Australian Private Company
Status	Active
ABN	00 000 000 003
Incorporated	20 November 2019
Industry	Money transfer and remittance
Registered address	5 Sample Lane, Melbourne VIC 3000

Addresses

Registered in Melbourne.

SOURCES [4]

Registration

Registered as an Australian private company since 2019.

SOURCES [4]

Key personnel

Two directors.

SOURCES [4]

Key people

NAME	ROLE
Morgan Sample	Director
Taylor Example	Director

Ownership structure

PARTY	TYPE	ROLE	INTEREST	OUTSTANDING
Sample Remittance Services Pty Ltd	Company			—
Morgan Sample	Person	Ultimate beneficial owner	50% ownership	—
Taylor Example	Person	Ultimate beneficial owner	30% ownership	—
Designated Sample Person	Person	Shareholder	20% ownership	Sanctioned

07 Sources

Numbered in the order the report first cites them. Sources without a citation above informed the wider research.

- [1] **Foreign government gazette (sample)**
<https://government.example.org/ministers/2023/000321>
- [2] **Jurisdiction risk list (sample)**
<https://risk.example.org/jurisdictions/2026/000654>
- [3] **Sanctions list (sample)**
<https://sanctions.example.org/consolidated/000987>
- [4] **Business register (sample)**
<https://register.example.com/abn/000000000003>

08 Scope and methodology

Assessment tier	AUSTRAC
Checks performed	15
People and owners screened	3
Sources cited	4
Not included in this tier	Credit score
Investigation ID	00000000-0000-4000-8000-00000000a3e3

The subject is first resolved to a single legal entity or person. It is then screened, together with the officers and owners its registers disclose, against sanctions, restricted-party, politically exposed person and watchlist data, and each remaining area is researched separately in official registers, public records and reputable media. Every finding is tied to the numbered sources in this report. The overall rating is calculated by fixed rules from the severity of the individual findings, so the same findings always produce the same rating.

DISCLAIMER

This report is generated by AI and should be used for informational purposes only. Findings are based on publicly available data and may not be exhaustive. Always verify critical findings through official channels before making compliance decisions.