Fintrac

This section of the Complete Agent Playbook ensures every REALTOR® understands and meets their legal responsibilities under Canada’s FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) regulations. Agents are required to identify clients, complete mandatory forms, report suspicious activity, and properly document all transactions involving funds. To make compliance simple and consistent, all agents must use the Fintracker app—a mobile tool that guides users through identity verification, PEP/HIO checks, and submission of required FINTRAC forms. This section walks agents through when and how to use the app, what forms are required, how to store them in Skyslope, and how to escalate suspicious transactions. By following this system, agents reduce risk and protect both themselves and the brokerage.

- SOP: FINTRAC Compliance for REALTORS®

SOP: FINTRAC Compliance for REALTORS®

Purpose

To ensure all REALTORS® at Century 21 Heritage Group comply with Canada's anti-money laundering (AML) and anti-terrorist financing (ATF) obligations under FINTRAC, using approved procedures and tools—including the **Fintracker app**.

Why This Matters

FINTRAC (Financial Transactions and Reports Analysis Centre of Canada) requires all REALTORS® to complete and document due diligence on clients involved in real estate transactions. Failure to comply may result in audits, heavy penalties, or disciplinary actions.

Century 21 Heritage Group has adopted **Fintracker**, a digital compliance tool, to help agents accurately and securely meet their obligations for each transaction.

What Is Fintracker?

Fintracker is a digital app used to:

- Verify client identity through government-issued ID
- Complete required FINTRAC forms digitally
- Produce a PDF to be uploaded into the Skyslope file or sent directed to your office Admin to have them submit in the Skyslope file
- Maintain a permanent audit trail

Agent Responsibilities – Step-by-Step

1. Install and Set Up Fintracker

- Download the **Fintracker app** on your mobile device from the App Store or Google Play.
- Log in using your **Century 21 Heritage Group email address**.
- Contact compliance or onboarding support if you experience login issues.

---

2. Use Fintracker for Every Transaction

For **every trade (purchase/sale) or when receiving funds**, follow these steps:

1. **Open Fintracker**
2. Start a new transaction
3. Use the app to:

    - **Verify client identity** (scan ID, selfie verification, or manual entry)

- **Complete the following forms**, as applicable:
    - Individual Identification
    - Receipt of Funds Record (ROFR)
    - Third Party Determination
    - Politically Exposed Persons (PEP) / Head of International Organization (HIO)

4. **Export or link the completed file** to your **Skyslope transaction or send to front desk.**

---

3. When Funds Are Received

- Use the **ROFR form in Fintracker** anytime you receive a deposit or other funds directly.
- Exemptions: Funds received via a lawyer do not require this form—but note the source in Skyslope.

---

4. Suspicious Activity

- If something seems off (unusual payment method, evasiveness, third-party activity):
    - DO NOT alert the client
    - Contact your **Broker of Record** or **Compliance Officer** immediately

---

5. Internal Reminders

- **Do not bypass Fintracker** for any transaction requiring FINTRAC documentation.
- **All FINTRAC documents must be generated through the app** to ensure a standardized, auditable format.

Document Storage

- Fintracker automatically syncs or exports the forms to **Skyslope**.
- Ensure the documents are visible and properly categorized in the deal file.

Training and Support

- Attend all **mandatory FINTRAC training sessions** hosted by the brokerage.
- For technical help with Fintracker, contact the **support team** listed in the Brokerage Hub or onboarding guide.

Click Here To Access The Company Compliance Manual