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.

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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.**

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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.

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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

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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

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