AUSTRAC style guide

9 December 2024 This style guide is designed to help make sure that our writing across AUSTRAC is consistent. It includes general style and grammar advice that applies across different types of content and documents.

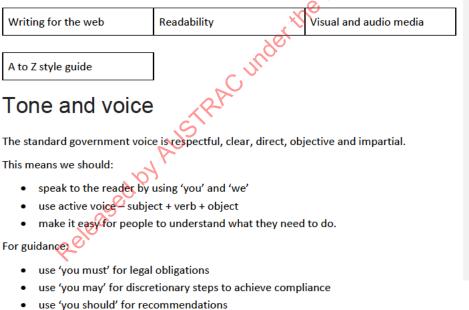
It also includes specific advice on writing digital content. This is to support the development of digital content for 2 of our key digital channels - the AUSTRAC website and our intranet, HQ.

Consistency is important to helping people read content without being distracted, and in gaining their trust and respect.

We follow the styles set out in the Australian Government Style Manual and Macquarie Dictionary. This guide outlines key differences with the Commonwealth style, which often follow the AML/CTF Act.

If you have any questions or suggestions for our style guide, contact the External Communications team.

In this section



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You should make it clear what is an obligation and what is a recommendation. Don't use phrases like 'you need to' that could refer to either.

Reeesed whist phc under the FOLACE 1982 on 19 December 2024 Don't use 'please' - AUSTRAC is not asking for anything - we are helping users meet their legal obligations.

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Writing for the web

on 19 December 2024 The AUSTRAC website and our intranet HQ are hubs for our external and internal communication, respectively. It's important to write digital content that meets user needs and takes into account the way people read information on a screen.

All our digital content must be accessible and inclusive. As a government agency, we must meet the Digital Service Standard Criterion 3 - Leave no one behind, including:

- · complying with the latest version of the Web Content Accessibility Guidelines (WCAG) - currently Level 2.1 AA
- complying with the Australian Government Style Manual (Style Manual).

Key focus areas

When creating content, there are a few key things to focus on to meet these standards.

Know your user

Keep your content user-focused. Focus on what they want to know or the task they are trying to complete. Always start your content with the most important information so users can quickly see the most important information.

Clear language and writing style

Write in a clear way that focuses on lowering the reading level, avoiding jargon and shortening sentences. Find out more in Readability.

Helpful structure to guide users

Use headings and label your content. Apply the styles in Word instead of manually changing what the text looks like. Find out more in Page structure on this page.

Use descriptive hyperlinktext so readers know where a link will take them. Find out more in Hyperlinks on this page.

Accessible and inclusive content

Provide alternatives for any visual or audio media, like alternative text or captions. Find more information in Visual and audio media on this page.

For a quick snapshot, read our top tips for writing digital content.

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Page structure

Webpages can include:

- an overview or page introduction
- a list of page content with skip links
- the body of the content broken into appropriate sections with subheadings
- related documents
- more information.

Create content in the templates provided. There are content creation templates for:

- core content for HQ
- news and blogs for HQ
- web content for the AUSTRAC website.

Formatting and layout

Headings and subheadings

Headings are an important way for the reader to navigate your content. They split your content into digestible blocks and help your reader scan the page to find the information they're looking for. People using screen readers or keyboards to navigate text rely on useful subheadings.

You should use the style in the Word templates to set up headings so they are accessible. There is only one Heading 1 per document – the title. Do not use the Title style for the document title. Most of your headings will be Heading 2 or Heading 3.

Find out more in the Australian Government Style Manual.

Paragraph and sentence length

Big blocks of text are hard to read, you should try to break up your content to make it easier to read. Aim for sentences no longer than 2 lines, and break up paragraphs longer than 4 to 6 lines.

Bulleted lists are egreat way to break up long sentences and paragraphs. See more in $\underline{\text{our}}$

Find out more in the Australian Government Style Manual about:

- paragraphs
- <u>sentences</u>
- lists.

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Hyperlinks

Descriptive hyperlink text explains where a link will lead. Link text should not be more than 10 words. Do not use 'click here' or 'find out more' as it doesn't explain where the link is going.

1982 on 19 December 2024 When introducing a link, try to avoid ability-based language like 'see'. Use 'read', 'refer to' or 'go to' instead. For documents that are likely to be printed, you should provide the link address. You might do this in a footnote, endnote, reference list or after the text in brackets.

If you are linking to another page or an external website, you might use the name of the page, document or website. You might also hyperlink the relevant phrase in a sentence if the link is for extra information.

Examples of correct usage of hyperlinks:

If you're not sure if you need to enrol or register, you can answer some questions to check if you need to enrol.

You can read the consultation paper on the AGD website.

If your link is to a file, you should include the file type and size in the textlink.

Follow the instructions in the <u>ABPF explanatory guide (DOCX, 2.1MB)</u>.

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Readability

19 December 2024 The Australian Government Style Manual (Style Manual) advises us to use clear language and writing style. This means:

- using plain language - simplifying terms, using familiar words and avoiding unnecessary jargon to reduce complexity
- writing short and clear sentences in active voice.

Writing clearly helps everyone. It helps readers engage and reduces fatigue and mental strain.

Act 1982 01 Readability is a way of measuring how easy it is for someone to read content. It's an important part of making sure that your audience understands your content and it also increases compliance.

You can find out more at the following links:

- Style Manual page on plain language
- WCAG on readability and alternative methods. •

The Style Manual says to keep sentences to an average of 15 word and no more than 25 words, especially for digital content. Too many words, phrases and clauses affect people's ability to scan sentences.

Readability targets

Below are our readability targets and categories.

General or non-specialist content

We are aiming for a Grade 10 reading level or below.

For an internal audience, this is any content that shouldn't require specialist knowledge. For example:

- 'About AUSTRAG content
- Team pages
- HR, payroll, timesheet •

For an external audience, this is any content for a general audience, not just reporting entities or specialists. For example:

- Home, About us, Glossary
- Individuals and partners pages
- Privacy and accessibility pages

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Reporting entity or technical content

We are aiming for a Grade 11.5 reading level or below.

1982 on 19 December 2024 For an internal audience, this includes content specific to a certain business area or related to legislation. For example:

- Data governance •
- Strategies and frameworks •

For an external audience, this includes content for reporting entities or people who are familiar with AML/CTF. For example:

- **Business and Enrol pages**
- Intelligence products •

Articles or news content

We are aiming for a Grade 11 reading level or below.

For both audiences, this includes any content in an article format with publication date announcements, event updates and recaps, blog posts.

Checking readability

There are 3 key ways to assess readability, and they all work together.

Computer testing

You can use algorithms and readability software to check your content. These tools give you a good baseline to work out what you're doing well and what you need to improve.

Manual testing

You can get someone who isn't the author to check your content is clear for the audience. At least one reviewer should be someone who doesn't have subject matter expertise usually someone from External Communications. They should identify where you could simplify the content so it is easier to understand. When you edit the content, make sure not to change the meaning of the text.

User testing and external feedback

This is the best way to help you understand what your audience needs. It's always a good way to make sure your document works for your audience, so do it whenever you can.

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Readability tools

We use Microsoft Word to check readability. Both tools assign a grade reading level to your content based on the use of long words and sentences. This score tells you how many years Released by MUSTRAC Under the FOLACE ASSA ON A DESCRIPTION OF A DESCRIPTIO of education someone would need to be able to read your document. The scores roughly equate to Australian schooling (give or take a year).

Find out more about readability tools in our plain language fact sheet.

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Visual and audio media

Images, videos and audio content can be a great way to engage your audience. You must make sure any visual or audio web content is accessible and aligns with our brand style guide.

19 Decembe The External Communications visual designers create all the images for our website, making sure they align with our brand and specifications. Images on HQ may be photos, stock images or images created by our designers.

When images form part of the content, it's important to include alternative text (alt text). This describes the image and its purpose for people with visual impairments.

Multimedia and audio content also needs an alternative version to make it accessible. Usually this is in the form of captions or a transcript, published at the same time as the original content. જી

Closed captions should be 16 points, overlayed in the video, not burnt in. This means it sits on an overlay so assistive technology can read the captions.

Copyright and attribution

When you use content we haven't created, make sure we have copyright permission to use it (i.e. stock images or images from another party).

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ene Released by AUSTRAC You should check if the copyright specifies the need to attribute the owner.

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A to Z style guide

This section covers style, spelling and grammar conventions for all content published on the AUSTRAC website, arranged alphabetically.

Use Ctrl + F to find specific entries or use these links to skip down to a section:

А	В	С	D	Ε	F	G	Н	Т	J	Κ	L	Μ	Ν	0	Ρ	Q	R	S	Т	U	V
W	x	Y	Z																		

For most matters of style, we follow the Australian Government Style Manual (Style Manual). If you have any suggestions for the style guide please contact s 22(1)(a)(ii)

A

a/an – use 'an' before any vowel sounds (an entity, an operation), including a silent 'h' (an honest attempt). Use 'a' before any consonant sounds (a criminal, a third party). This approach also applies to acronyms – adhere to how you pronounce the acronym (an SMR sounds much more natural than a SMR).

Aboriginal and Torres Strait Islander peoples – if writing about both Aboriginal and Torres Strait Islander peoples, use either 'First Nations people', 'First Australians' or 'Aboriginal and Torres Strait Islander peoples'. Refer to the Style Manuaron <u>Aboriginal and Torres Strait</u> Islander peoples.

acronyms and initialisms – spell out the full phrase the first time you use it in each document or webpage. This includes AML/CTF and RE. Consider spelling it out again if it's been a few pages since the last mention. Only capitalise the full phrase if they're proper nouns – most will not be capitalised. For example, automatic teller machine (ATM) or suspicious matter report (SMR). Befer to the Style Manual on <u>Shortened words and phrases</u>.

acronyms (in headings) – don't introduce an acronym for the first time in a heading. Spell it out and introduce the acronym in the text that follows. The only exception is if the acronym is more widely known than the spelled out version (e.g. ATM).

acronyms (in link text) – if using an acronym immediately after a term, include it in the link text. For example: <u>suspicious matter report (SMR)</u> not <u>suspicious matter report</u> (SMR).

Act/s – use title case for Acts. Italicise the full and complete title, but not the shortened form. For example, *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth), and AML/CTF Act. For web content do not italicise the Act – this includes content on our

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intranet or external website. See also <u>Legislation</u> and <u>AML/CTF Act</u>. Refer to the Style Manual on <u>Italics</u>.

active voice – use active voice instead of passive voice. Refer to the Style Manual on <u>Active</u> <u>voice</u> or our plain language fact sheet.

advice/advise – 'advice' is a noun (you give or receive advice). When you give someone advice you advise them.

affect/effect – 'affect' is usually a verb. It means to influence/have consequences (the reforms will affect businesses). 'Effect' is usually a noun. It means a result or consequence (the effect of the legislation was to reduce money laundering).

AGD - use 'AGD' not 'the AGD' to refer to the Attorney-General's Department.

against the law – use this broad term only when you are not communicating about a specific law or Act; use 'unlawful' instead of 'illegal' as the preferred adjective. See also <u>Offence</u> and <u>Unlawful</u>.

aliases - see Names.

AML/CTF Act – Anti-Money Laundering and Counter-Terrorism Financing Act 2006 is the approved title of the Act. The title uses an and, not a slash, and contains two hyphens. Note that it refers to Counter-Terrorism not Counter-Terrorist. 'AML/CTF Act' is the preferred shortened form for the Act. Note that with the shortened form, no italics are used and there is no date. Do not italicise any form of the Act in web content.

In the first reference to the Act, quote the approved title first followed by the abbreviated title in brackets: the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (AML/CTF Act). Do not italicise any form of the Act on web content.

AML/CTF program – lower case for program. If spelling out in full, render as per the Act: 'anti-money laundering and counter-terrorism financing program'. Note use of 'and' rather than slash in full title.

amongst - outdated, use among.

ampersand (&) don't use in text unless it's part of an organisation's name.

anti-money laundering - note the hyphen comes directly after anti.

apostrophe (') – only use when shortening words (can't, it'll) or to show possession (the customer's funds, the entities' programs). Don't use for plural acronyms (SMRs, CEOs) or possessive pronouns (its, theirs).

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Australian Government – use 'Australian Government' when talking about the national government of Australia. Don't use 'Government', 'Commonwealth Government' or 'federal government'. Refer to the Style Manual on <u>Government terms</u>.

A\$ – Where content is only referencing Australian dollars, use '\$'. If users could be confused about the currency being referenced, use A\$. Where you need to refer to non-Australian currency, use the 3-letter international bank account number code – for example USD, AUD. Use this code for all currencies referenced in the content (including Australian dollars). Refer to the Style Manual on <u>Currency</u>.

В

best practice - see Good practice

budget - capitalised for the Australian Government's annual Budget. Otherwise lower case

black market - not black-market.

bold – only use bold to emphasise one or 2 words. It's good for scanning but bad for readability.

brackets – you can use them to add extra context, but use sparingly and consider if you could just include the information in another sentence.

bullet list – see Lists.

business – use 'financial institution', 'person' or 'reporting entity' instead of 'business' to refer to a specific reporting entity. However, you can use the collective term 'businesses' to refer to reporting entities in external communications.

С

call out boxes (break out boxes) – use these for content that needs to be separate from the flow of the rest of the document. You can use them to call attention (web-based content) or to add extra information (intelligence products).

capitalisation should be minimal. Capitalise headings in sentence case. Don't capitalise reports such as suspicious matter reports (SMRs), processes such as transaction monitoring, or roles such as compliance officer.

commas – use to separate list items or clauses in sentences. Don't overuse, and consider if you can split a sentence into a list or a few sentences rather than having lots of commas.

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commas (clauses) - when you use commas to introduce information in the middle of a sentence, make sure you have a comma at the start and end of the section. Imagine they act like brackets - they come in pairs.

Incorrect:

Management must be aware of, and understand the ML/TF risks to your business... Correct:

A9 December 2024 Management must be aware of, and understand, the ML/TF risks to your business...

commas (Oxford commas) - you can use a comma after the second-last item in a list to clearly separate the last 2 items. For example: 'This includes your decision-making processes, review processes, and outcomes'.

compliance officer - not capitalised. This includes AML/CTF compliance officer.

consultation – singular, not plural (public consultation continues, the second stage of 🤇 consultation has started).

contact us - whenever you need to tell people they can contact AUSTRAC for help, link to the Contact us page of AUSTRAC's website - unless you're providing a specific contact such as media or a direct email address.

contents - see On this page.

contractions - it's okay to use contractions (shortened version of a form of words) in web and intranet content. For example, 'don't' instead of 'donot'. But use contractions sparingly to avoid seeming overly casual. Don't use contractions in formal documents that require a formal tone, such as ministerial or parliamentary documents. Refer to the Style Manual on Contractions and Voice and tone.

cooperative - without hyphen when it's used as an adjective.

counter-terrorism financing - counter-terrorism financing (CTF) is the expression used by AUSTRAC. Only use variations (such as counter-terrorist financing) only in specific instances: for example, if quoting from international sources such as the International Convention on the Suppression of Financing of Terrorism. Note also that FATF tends to refer to 'combating the financing of terrorism', or CFT.

currency - See AS

currency – See <mark>AS</mark> .			Commented [CB23]: H3 link
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dashes – use spaced en dashes (–), not hyphens (-) or em dashes (–), to indicate a break in text. Use en dashes for number spans (2012–22). To insert an en dash you can type Alt + 0150 (on the Number pad) or type 2013 then Alt + x. You can also set up a shortcut in Word. Refer to the Style Manual on <u>Dashes</u>.

dates - 28 May 2019, not 28th May 2019.

dates (spans) – use words for spans of days and months in text; for example, 'The policy was in place from 2017 to 2019.' 'We will review the policy between March and June 2025.' Only use an en dash when space is limited, such as in a table, list or social media post; for example, 'Open 9 am – 5 pm'. Refer to Style Manual on <u>Dates and times</u>.

detect – only use in relation to intelligence and law enforcement. For example, AUSTRAC and the AFP use intelligence to 'detect' crime. Reporting entities don't 'detect' suspicious behaviour.

different - 'different to' or 'different from', not 'different than'.

digital currency (cryptocurrency) – always use both terms for clarity and for search engine optimisation (SEO) for online usage. The AML/CTF Act specifies digital currency but analytics show most people use cryptocurrency. They are also referred to as digital currency exchange (DCE) providers in the context of reporting entities.

disclaimer – the legal disclaimer for guidance content is automatically included on web each page of the AUSTRAC website. It cannot be edited or changed.

drivers licence - no apostrophe.

Е

effect/affect - see Affect/effect.

e.g. – don't use unless space is limited – for example, in a table or list. Use 'for example' or 'such as' instead.

emphasis – see Bold S

employees – use in preference of 'staff' or 'personnel' in communications. This only refers to ongoing employees at AUSTRAC, refer to contractors separately.

There is one exception to collectively referring to employees. The AML/CTF Act refers to 'the staff of AUSTRAC' so use this language specifically in content that refers to the AML/CTF Act. For example, guidance materials.

em dash – see also Dashes. We don't use em dashes in government writing.

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en dash – see also <u>Dashes</u>. If you're using an en dash to separate information in a sentence, make sure that the sentence would make sense if you took out the information.

The allies – the USA, Australia and New Zealand – signed the pact in 1951. The allies signed the pact in 1951.

To insert you can type Alt + 0150 (on the Number pad) or type 2013 then Alt + x.

enrol, enrolled and enrolling - double L for the last 2 terms.

ensure - complex, use 'make sure'.

entities – unless you are specifically referring to 'reporting entities (REs)' then use 'individual, business or organisation' where you can. Limit the use of entity on its own (not plain language).

example names – write them in the third person. Try not to use culturally specific names. Try using phrases such as Customer A, Employee B. If using Mr and Ms, alternate so there is roughly the same number of each. Don't use Mrs or Miss for example names. See also <u>Names</u>. Refer to the Style Manual on <u>Gender and sexual diversity</u>.

expressions – don't split expressions across 2 lines. You can use nop-breaking spaces to keep 2 words together (for example 25,000 km, 11 April 2025).

F

FAQs – headings presented as questions slow down user cognition. Refer to the Style Manual on why we <u>avoid using FAQs</u>.

fewer/less – use 'fewer' for items you can count (fewer SMRs, fewer offences). Use 'less' for nouns you can't count individually (less awareness, less money laundering).

focused, focusing - one 's'; not focussed or focussing.

formatting – use headings, shorter paragraphs (1 to 4 lines) and bullet lists to introduce 'white space' and make the text easier to read and skim. Use the font, margins and spacing set up in the templates.

forward slash of don't add space around it. Use an en dash (-) for financial years, not a forward slash.

full stops – don't use after a URL, if it's part of a sentence fragment or on a line by itself. Refer to the Style Manual on <u>Full stops</u>.

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good practice - use 'good practice' in a negative construction; for example, it is not good practice to do that. But use 'best practice' in a positive construction; for example, follow the Style Manual for best practice writing guidelines.

In guidance materials only use 'good practice' as we do not want to show preference towards a specific approach.

2 on 19 December 2024 glossary - a glossary is a good way to explain terms, but you should also write them out in full at the first mention in every document/on every webpage. For AUSTRAC web content you can link to the glossary. For intelligence products you can include a glossary at the end of the document.

Н

headings – structure content with headings. H1 is only used for the page title in web content, and major headings will be H2s. In documents/print material, use the Heading 1 style in Word for the document title, then H2, H3 etc. in the body of the document. In all file types, there should only be one H1/Heading 1 so the document is accessible. Refer to the Style Manual on Headings.

headings (acronyms) - don't introduce an initialism or acronym for the first time in a subheading. Spell it out and introduce it in the text following. The website glossary is an exception to this rule.

headings (capitalisation) - we use sentence case so only capitalise the first word and proper nouns. This also includes the titles of documents and publications.

hyphenation - compound nouns composed of an adjective followed by a noun are written as 2 words (i.e. not hyphenated): black market, red tape, free will. See also Dashes.

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in circumstances where - complex, use 'when'.

initialisms – these follow the same rules as acronyms, but you pronounce each letter in an initialism, rather than pronouncing it as a word. See Acronyms.

industry contribution levy - always use the complete term industry contribution levy.

italics - do not use italics on the website as italics are bad for screen readers, and for readers with dyslexia. Do not use for the name of legislation or publications. Do not use

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italics for emphasis – see **Bold**. Do not use italics for headings – use font size and bold. Refer to the Style Manual on Italics.

J

jargon - avoid using jargon. When it's necessary, explain it at the first mention.

justification - for readability, left aligned text is better than full justification (both margins aligned) as it introduces uneven spacing between words.

Κ

on 19 December 2024 legislation (referring to) – how you refer to legislation will depend on the context, For formal documents and guidance, use direct references to legislation. You may not need the full reference for general content. For web content, make use of the legislative references section. Don't start a sentence with a legislative reference. AUSTRAC website specific advice:

The core guidance content type has a field for legislative references that are displayed at the bottom of the page. This only needs to be completed for content for reporting entities (businesses). For the general public (e.g. travellers), you can omit legislative references altogether. See also Acts.

legislation (sections and paragraphs) - refer to the smallest unit of text that contains the information. Use lowercase except at the start of a sentence, and do not add full stops after the abbreviation. For example, use section 42 or s 42 for the whole section, and use paragraph 42(2) or para 42(2) for the specific paragraph. Refer to the Style Manual on the units in an Act.

links - hyperlink text for web content rather than displaying the URL. But only hyperlink the words that describe the link destination, not punctuation around it. If you are adding the title of a page, capitalise the first letter. For example, refer to Data breaches and AML/CTF considerations. In social media posts or printed content you should display the URL. It should be as short appossible. Refer to the Style Manual on Links.

link text (acronyms in) - if using an initialism or acronym after a term, include the shortened form in the link text to help people using a screen reader. For example, Suspicious Matter Reports (SMR) not Suspicious Matter Reports (SMR).

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lists - they are great for readability and are preferred to listing items in a single sentence. Ideally limit lists to 3-4 items, with a maximum of 7 (readers start to lose track after 5-7 points). Split the list into 2 if you have more items than this. Avoid nested lists within lists.

There are 3 different types of list formats - refer to the Style Manual on Lists.

Μ

money – see A\$.

more information - in guidance or web content, use 'For more information on [topic], visit [link]' to link to another page.

motor vehicle dealers - motor vehicle dealers only fall under the Financial Transaction Reports Act 1988 (Cth) in their capacity as insurance intermediaries. This needs to be included in any reference

must - use 'must' for any activities that are legislated requirements. Otherwise, use 'should' to indicate good practice or 'may' for discretionary steps to achieve compliance. Do not use 'have to' or 'need to'.

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names – for case studies, use Offender A, Company **1**, Customer B. Do not make up names based on colours, flora and fauna etc. See also <u>Examples</u>.

names (real people) – refer to 'given name' and 'family name' rather than 'Christian name' or 'surname'. When creating name fields in a form, it's more inclusive to have a single name field. Refer to the Style Manual on <u>Cultural and linguistic diversity</u> and <u>Personal names</u>.

non-breaking space and hyphen – these 'lock' 2 terms together so they can't split across 2 lines. Use in expressions, dates and measurements (sparingly for web-based content).

Non-breaking space – Control + Shift + Space bar Non-breaking hyphen – Control + Shift + Hyphen

nouns – using a lot of nouns makes content passive and harder to read. Try to use verbs when you can and make it as active as possible. One way to identify nouns you can swap over is when the content says 'the [noun] of'. For example, you could swap 'The document outlined the exercise of powers' to 'The document outlined how to exercise powers'. See the Style Manual on <u>Sentences</u> or our plain language fact sheet for information about writing in active voice.

nouns (multiple) – 3 or more nouns in a row (a noun train) are harden to understand because you read them as one big phrase. It's best to rewrite the sentence and try to use more verbs. Refer to the Style Manual on <u>Noun trains</u>.

Complex:

This extends to incident and AML/CTF compliance breach reporting.

Simpler:

This extends to reporting incidents and breaches of AML/CTF compliance.

numbers – spell out zero and one, then use numerals for 2 onwards. Refer to the Style Manual on <u>Numbers and measurements</u>.

numerals – use commas with numbers of 4 or more digits (starting from 1,000). Refer to the Style Manual on <u>Choosing numerals or words</u>.

Ο

On this page include an 'On this page' section (a hyperlinked contents list) for webpages that have more than 2 H2 subheadings.

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paragraph spacing – don't add an extra empty line to create space between paragraphs when creating content in Word. This will cause problems when the text goes into the content management system. In Word, add paragraph spacing to your Normal style or subheading styles. The exception is HQ – in this case you do need to add an empty line to create spacing.

passive voice - don't use, see Active voice.

per cent – it is now standard to use % in sentences. Don't add a space before it. However if spelling out the word, use 'per cent', not 'percent'.

personnel -- use 'employees', 'people' or 'staff' instead of 'personnel'. See also Employees

program – use in the correct context, for example 'AML/CTF program'. Otherwise, avoid using 'program' when the focus is on what the entity is doing, rather than the fact that they have a program. For example, write 'Your customer due diligence should...' rather than 'Your customer due diligence program should...' as the focus is on the outcome. This helps to avoid noun trains. If you need to highlight that a specific program is part of an obligation then it would be appropriate to write 'your customer due diligence program'.

pronouns – use the gender neutral singular third person (they/them) rather than she/her or he/him unless referring to a specific person whose preferred pronouns you know. For example, the officer should inform their supervisor. Refer to the Style Manual on Pronouns.

Pty Ltd - no full stops for the abbreviation.

Q

quotation marks – when needed, use single quote marks (''). Refer to the Style Manual on <u>Quotation marks</u>.

R

referencing – use the author–date system for most referencing. Use sentence case for the formal title of published works. Hyperlink the whole title if you're linking to a webpage and use the same capitalisation as the page title (e.g. our <u>Latest guidance</u> page). You can use italics when referencing published works or the full title of Acts in printed documents. Refer to the Style Manual on <u>Referencing and attribution</u>.

reporting entity (RE) – RE does not refer to a regulated entity. Although you may use the terms 'regulated entities', 'regulated businesses' or 'businesses regulated by AUSTRAC' separately to RE.

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commented [CB37]: H3 link

on 19 December 2024 salutation - for external emails or letters when the person's name is unknown, use 'To whom it may concern'. 'Dear Sir/Madam' is an alternative but AUSTRAC prefers to not use gendered greetings. Refer to the Style Manual on Salutations.

semicolons - avoid using in sentences. Simplify or split up the sentence instead, especially if it's a list. Don't use semicolons in bullet lists.

should - for actions that we want the user to take, but which are not a legislative requirement. We define this as good practice that is not a strict legal requirement.

sign up - verb is spaced, not hyphenated and 2 separate words.

spacing - see Formatting.

superseded - use 'replaced' instead.

Т

that - you can usually remove 'that' from a sentence without changing the meaning. When required, it is usually preferred to 'which'. See also Which.

there are, there is - avoid using when it only adds extra words. For example, 'if any transactions are suspicious' is shorter than 'if there are any transactions that are suspicious'.

times - use 12-hour time and add a space before 'am' or 'pm (9:00 am, 5:00 pm). Refer to Style Manual on Date and time.

titles - see Referencing.

tranche 2 - lowercase with a numeral.

travellers cheque - no apostrophe.

U

underline - do not underline text as it looks like a link.

unnecessary words (tautologies) - avoid using words that repeat ideas, for example 'completely empty' or 'clearly certain'.

up to date (noun) - when it appears by itself there are no hyphens. For example, the website is up to date.

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1982

Commented [CB39]: H3 link

Commented [CB40]: H3 link

up-to-date (adjective) – use hyphens when it describes a noun (an up-to-date risk assessment).

the US – is the correct shortened form for United States. Use USA when referring to the United States of America as a nation in shortened form.

utilise - complex, use 'use' instead.

W

where – only use when referencing a location, otherwise use 'when' to refer to a situation.

which – only use when you can remove the rest of the sentence without altering the meaning of the first part of the sentence. Otherwise, use 'that'. Refer to the Style Manual on <u>Relative pronouns</u>. For example:

This guidance relates to situations **that** AUSTRAC considers to pose the highest ML/TF risk.

A number of the scenarios outlined above may result in you forming a suspicion on reasonable grounds, **which** would require you to submit an SMR.

The second point is a full sentence before the comma – you could separate it into two sentences and it would still make sense.

whom – avoid using 'whom' where possible. If you can replace the word with the pronoun 'he' or 'she', use 'who'. However, 'whom' is the correct choice if you can replace the word with 'him' or 'her' (e.g. one of whom, to whom it may concern, with whom).

with – don't use 'with' to add information to the start or end of a sentence. You should reword or split the sentences – it makes them easier to read.

Complex:

The close partnership allowed law enforcement and financial institutions to focus on prevention and <u>deterrence</u>, <u>with intelligence</u> generated from the investigation <u>leading</u> to the arrest of additional offenders and the seizure of an additional \$4 million.

Simpler:

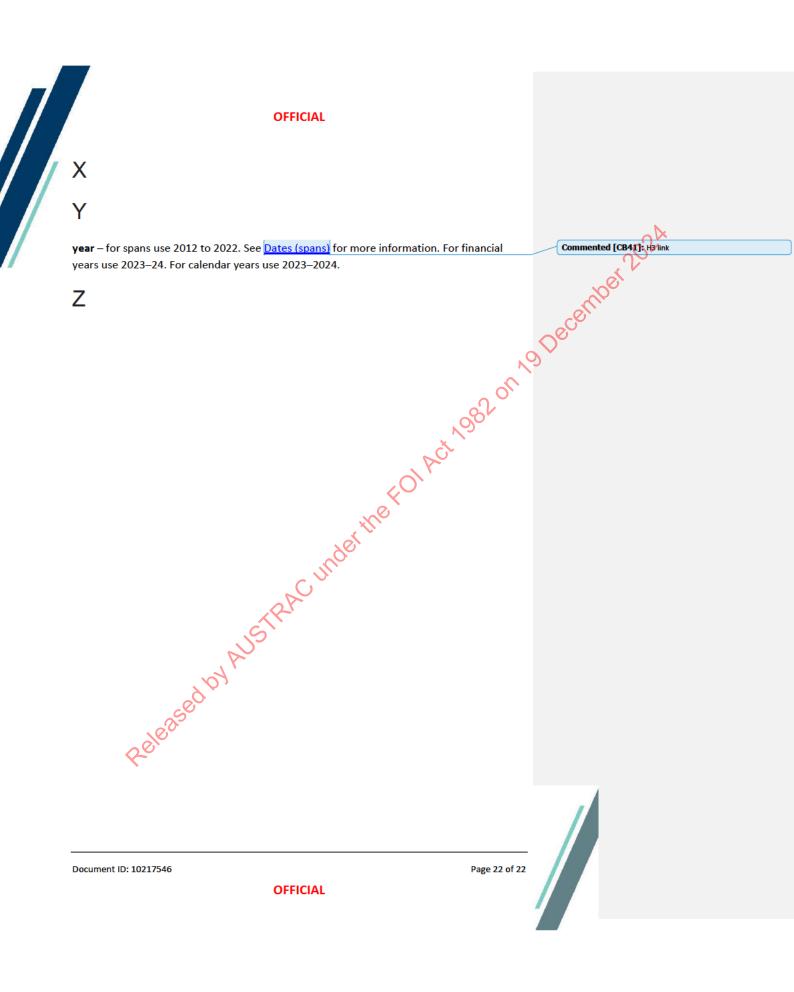
The close partnership allowed law enforcement and financial institutions to focus on prevention and <u>deterrence</u>. Intelligence generated from the investigation <u>led</u> to the arrest of additional offenders and seizure of an additional \$4 million.

Document ID: 10217546

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December 2024



Top tips for writing digital content

Are you wondering where to start as you write content for a website? Wondering how to make your content engaging and easy to read? Here are some simple places you can start.

You can reach out to the Strategic Communications team for feedback or any questions! You can also refer to our <u>plain language fact sheet</u> for more information about writing good content.

Think about your reader

When you write web content, your top priority should be your reader. Focus on what they want to know or what question they might be trying to answer. Always start your page with the most important information so your reader doesn't have to search for important information, and focus on keeping it brief and simple.

Headings are your friend

Headings allow you to structure content and they provide a summary at a glance. Headings help readers to quickly scan a page to find specific content they are looking for, or know what kind of information they'll find on a page.

Write content that you can skim

Not many people read web content from top to bottom. It's common for readers to jump around a page to find information relevant to them.

Readers find it easier to navigate content when it looks visually different – big blocks of text are hard to scan or differentiate between. Varied sentence lengths, short paragraphs and bullet lists are all good ways to keep your reader engaged.

Use active voice

Active voice is a great way to make your content simpler and easy to read. It reduces confusion by identifying who is doing the action, and it also makes your sentences shorter and simpler. You can visit the <u>Australian Government Style Manual</u> for examples.

Have a conversation with your reader

Talk to your reader as you're sharing information with them. People disengage when they read formal and complex language, so imagine you're having a conversation with them as you write.

Address them as 'you' and don't assume that everyone will want to read content full of jargon or long words. Try writing your content for someone reading it for the first time, like a new starter.

Plain language and readability

Why use plain language?

Plain language is a style of writing that focuses on engaging the reader in a clear and direct way. It helps the reader understand content by removing unnecessary complex language. It also focuses on what you want the reader to do or understand.

<u>Plain language benefits everyone</u>, not just people with lower levels of literacy. In particular it's shown to help people who are time poor – the headings and shorter sentences make the content easier to scan. This means writing in plain language is just as useful for the specialist content that AUSTRAC produces.

Plain language also removes any grey areas within content. For example, in our guidance documents plain language helps distinguish between:

- legislative obligations
- AUSTRAC's expectations of reporting entities (REs)
- best-practice approaches we encourage REs to adopt.

What should you aim for?

One way to measure readability is through the <u>grade level</u>. The <u>Australian Government Style</u> <u>Manual</u> says that general government content should be around a <u>Year 7 reading level</u>. When this isn't possible, it's best practice to provide an alternative format, like a video or a plain language summary. These standards also make sure we comply with accessibility standards, like the <u>Web</u> <u>Content Accessibility Guidelines (WCAG)</u>, which government agencies must comply with.

At AUSTRAC, we need to strike a balance between technical accuracy and readability. With this in mind, we can aim to keep content as simple as we can while not changing its meaning.

We have set some goals, so each document we're aiming for:

- an average of 15 words per sentence, or less
- few to no sentences longer than 25 words
- less than 5% passive voice.

We have also set some readability targets for each document or piece of content we produce. This includes content for internal and external audiences. These targets include a maximum reading level depending on the content type. We're aiming for 90% of content to meet these targets.

2

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Readability targets

Below we have outlined the readability targets and categories. You can find out more about the research behind these in our background document.

General or non-specialist content

We are aiming for a Grade 10 reading level or below.

For an internal audience, this is any content that shouldn't require specialist knowledge. For example:

- 'About AUSTRAC' content
- Introductions to different business areas
- HR, payroll, timesheet

Reporting entity or technical content

We are aiming for a Grade 11.5 reading level or below.

For an internal audience, this includes content specific to a certain business area or related to legislation. For example:

- Data governance
- Strategies and frameworks

Articles or news content

We are aiming for a **Grade 11** reading level or below.

For both audiences, this includes any content in an article format – announcements, event updates and recaps, blog posts

How do you check your readability score?

Readability Statistics	?
Counts	
Words	1435
Characters	7159
Paragraphs	91
Sentences	82
Averages	
Sentences per Paragraph	2.0
Words per Sentence	14.6
Characters per Word	4.7
Readability	
Passive Sentences	4%
Flesch Reading Ease	58.1
Flesch-Kincaid Grade Level	8.7
	ОК

You can check your readability score in Microsoft Word as you're drafting a document. You can find out how to set it up on this Microsoft Support page. Once you set it up, first work through the spelling and grammar. After that a window pops up with the readability statistics.

Most of the statistics to focus on are towards the bottom, such as the Flesch-Kincaid Grade Level (the reading level of the document). This estimates how many years of education someone needs to read the document.

For an external audience, this includes content for reporting entities or people who are familiar with AML/CTF. For example:

- **Business and Enrol pages**
- Intelligence products

For an external audience, this is any content for a general audience, not just REs or specialists. For example:

- Home, About us, Glossary
- Individuals and partners pages •
- Privacy and accessibility pages

Counts	
Words	1435
Characters	7159
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Averages	
Sentences per Paragraph	2.0
Words per Sentence	14.6
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Readability	
Passive Sentences	4%
Flesch Reading Ease	58.1
Flesch-Kincaid Grade Level	8.7

What can you do to improve readability?

There are many ways you can make your writing simpler. You can explore some key techniques below. You can also check out the Style Manual - a one stop shop for government content creators.

Understanding your audience

When you are creating content, you should think about its purpose. What do you need the reader to do or understand after reading your content? This can include thinking about: Decembe

- what your audience already knows
- what information they need
- what you want to draw their attention to.

You also want to make sure you're thinking about the reader's experience. How can you structure and edit your content to make it easier to read and absorb? If you wanted the reader to get one thing out of your content, what would it be? When you focusion your reader, you'll find yourself inefola using a lot of plain language principles naturally!

Headings and structure

Headings allow you to structure the content and they provide a summary at a glance. Headings can help readers quickly scan a page to find specific content they are looking for, or know what kind of information they'll find in a document.

Readers also find it easier to havigate content when it looks visually different – big blocks of text are hard to scan or differentiate between. Variety in sentence length, shorter paragraphs and bullet lists are all good ways to keep your reader engaged.

Using the right headings also helps to make your content accessible. You should use the Styles panel in the home tab of Word to set up your headings. There should only be one Heading 1 per document (the title) so most of your headings will be a Heading 2.

Front loading information

It's important to think about what information your reader needs, and to prioritise it. This includes how you structure a whole page or document – you might have a summary at the start, or include a call to action or clearly labelled instructions. You can also use this approach when you structure sections, paragraphs and sentences.

Active voice

Active voice is a great way to make your writing clear. It identifies the subject (who does the action) and the object. Passive voice is the opposite, and it often appears in complex content. It doesn't identify the subject of the sentence, and requires more effort from the reader to decipher.

Aim to have as little passive voice in your document as possible – ideally under 5%.

Examples

Passive:	The service you are asked to provide is for a new customer.				
Active:	A new customer asks you to provide a service.				
Passive:	Your ECDD program should outline what you will do when customer identification and verification <u>cannot be successfully conducted</u> .				
Active:	Your ECDD should outline what you will do when you cannot successfully conduct customer identification and verification.				
Passive:	When the ML/TF risk of the customer <u>is identified</u> as high, you collect more information in order to make an informed decision.				
Active:	When <i>you identify</i> that the customer's ML/TF risk as high, you collect more information in order to make an informed decision.				
Choose your words					

Choose your words

Make intentional choices about the words you use. Don't use jargon, unnecessary extra words, or words that are more complex than they need to be. Use every day, clear and direct language whenever you can.

Some examples of simpler word choices are included below. The Style Manual has a page about word choice, including a <u>vist of alternative words</u>.

You can use technical words when research shows your audience understands them, but you should default to simple language whenever you can.

Instead of this	Try this instead
assist	help, support, guide
commence	start, begin
give consideration to	consider
make an application	apply
utilise	use

N

Shorter sentences

Long sentences, especially ones with lists, contribute to reader fatigue. It takes more mental energy to retain the information and work out how to group the ideas. Often you can split long sentences into multiple sentences, or into bullet lists.

Aim for <u>an average of 15 words per sentence</u> across a document, and at most 25 words for any sentence. It's also best practice to aim to have no sentences longer than 25 words. This is in one block of text – bullet lists don't count as one sentence in this scenario. Visually you should aim to split up any sentence that goes for more than 2 rows of text when you have size 12 font.

Example: Splitting up a 40 word sentence (Grade 24.2 to 14.6)

In order to avoid alerting the customer of the duty manager's suspicion and when obtaining the required additional information, the duty manager reviews additional GCTV footage to determine the customer's entry time, and the identification used to enter the premises.

You can reorder the information to identify the action (reviewing CCTV footage) before the purpose (in order to...) and then split the purpose into a bullet list:

The duty manager reviews additional CCTV footage to determine the customer's entry time and the identification used to enter the premises. They do this to:

- obtain the required additional information
- avoid alerting the customer of the duty manager's suspicion.

Example: Splitting up a 36 word sentence (Grade 15.1 to 6.9)

The service you are asked to provide is for a new customer who is (or has a beneficial owner who is) a foreign PEP, or is a family member or close associate of a foreign PEP.

You can split the 3 items into a bullet list. This makes it easier for the reader to separate and skim the items:

A new customer asks you to provide a service, and the customer:

- is a foreign EP
- has a beneficial owner who is a foreign PEP
- is a family member or close associate of a foreign PEP.



AUSTRAC Brand Guide

UPDATED NOVEMBER 2021

Contents

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Applying the Logo

- ogo shou d be n prom nent post on ٠
- Do not d stort or stretch .
- Use one h gh-contrast co our for ogo ٠
- Do not over ay on busy or patterned background .

'Stacked' logo isolation zone



Clear space (X) Keep the surround ng area of the ogo c ear of any other ogos, text or v sua e ements n the ogothe height from the top of the capital A to the hor zonta ne s equa to the s ze of the c ear space around the ogo

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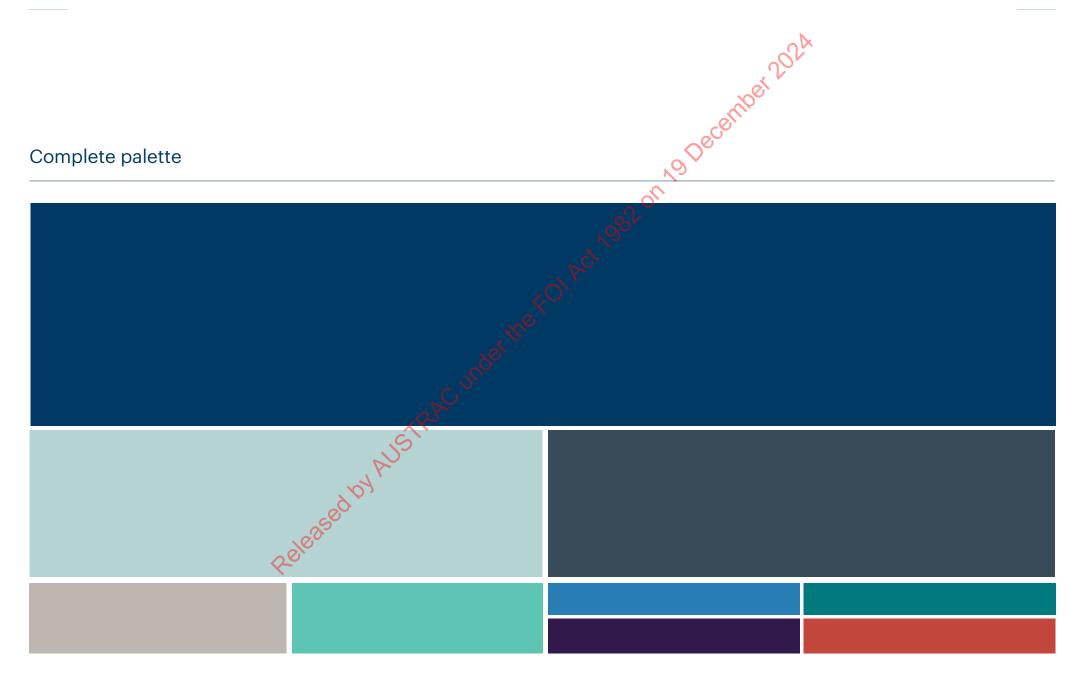
'Inline' logo isolation zone

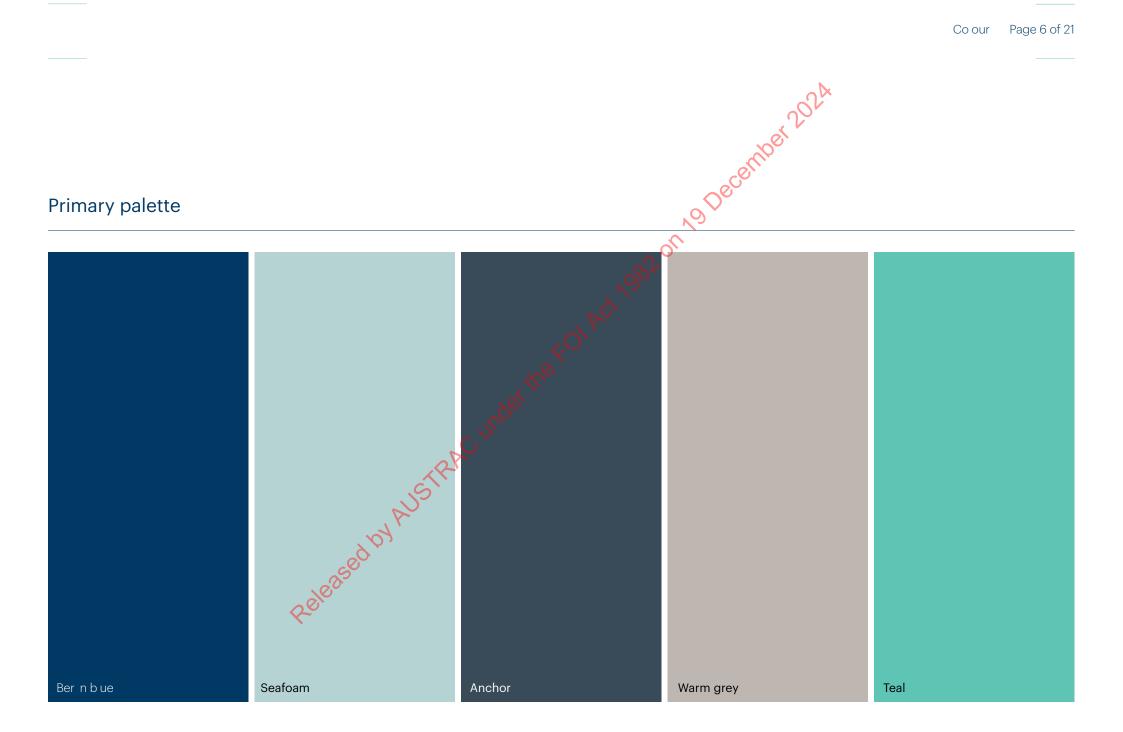


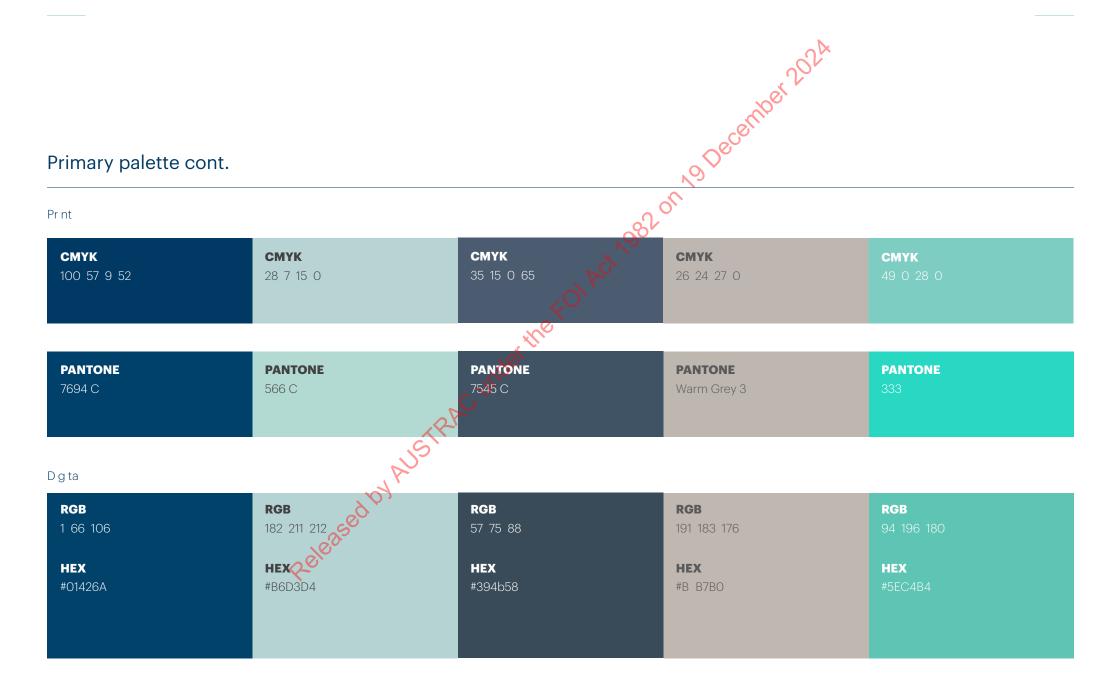




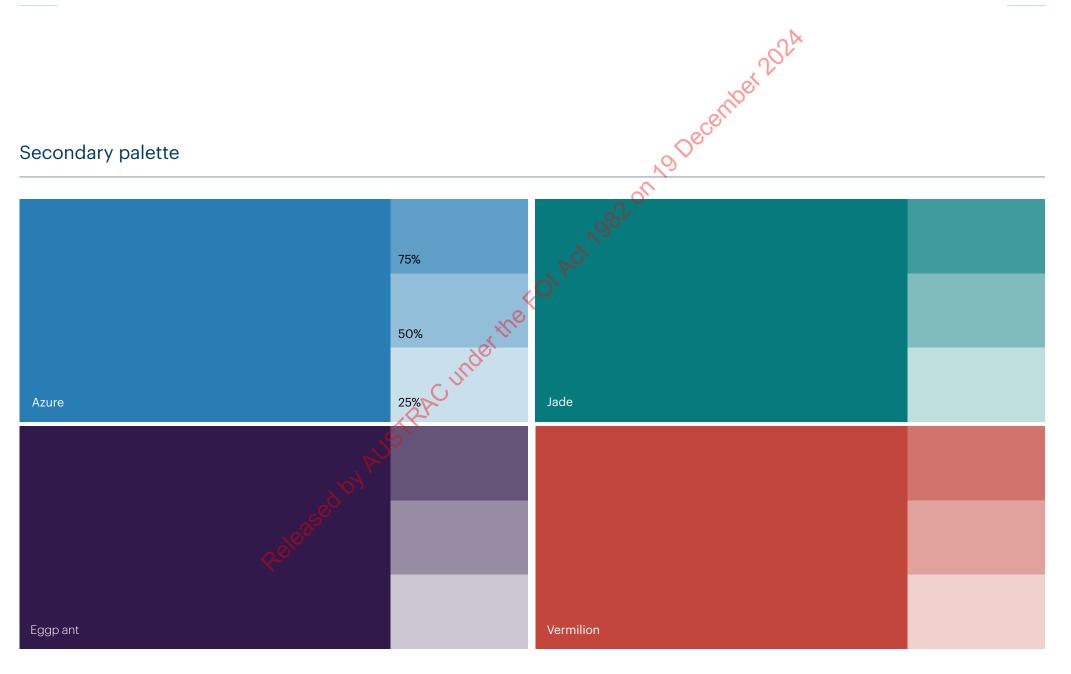
Complete palette

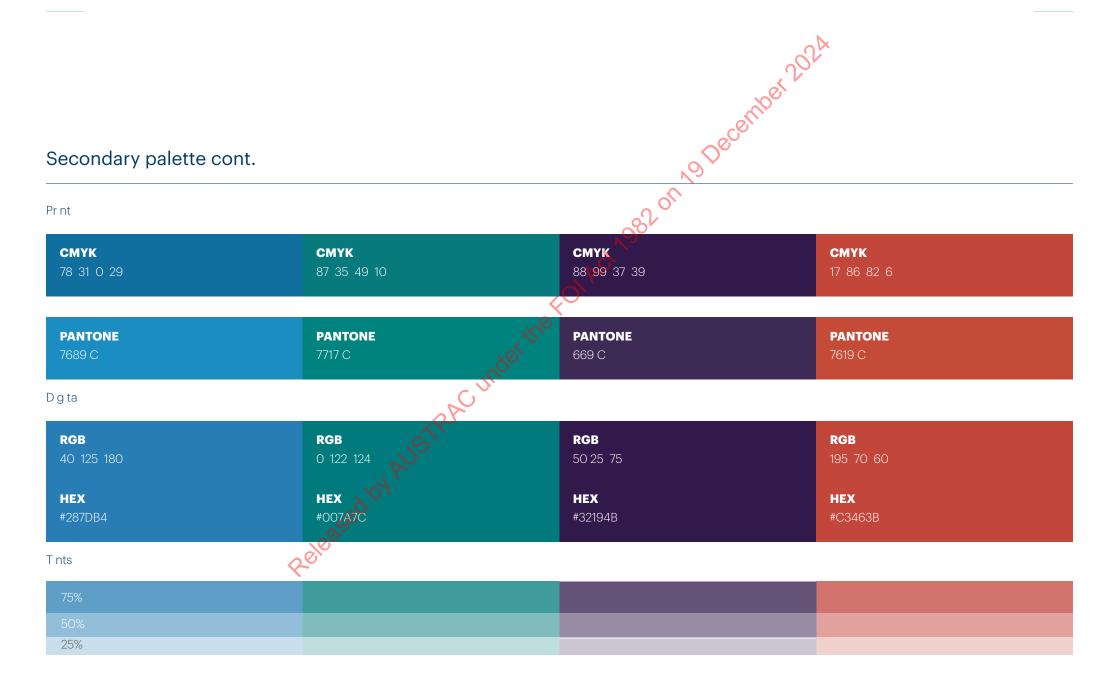




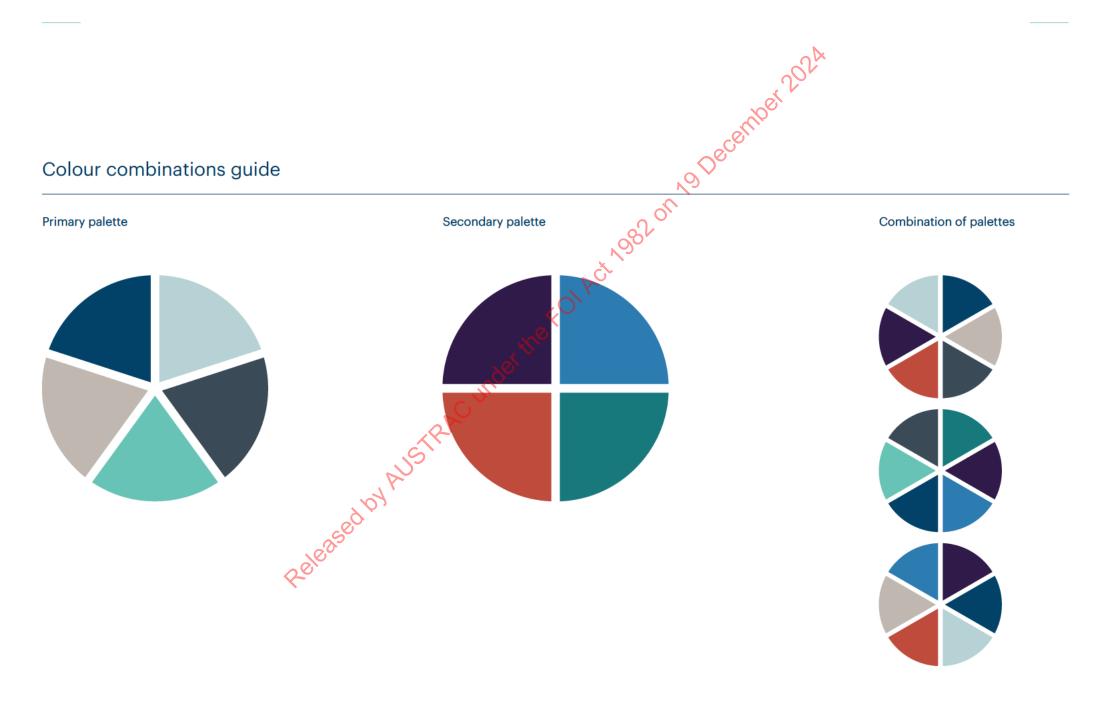


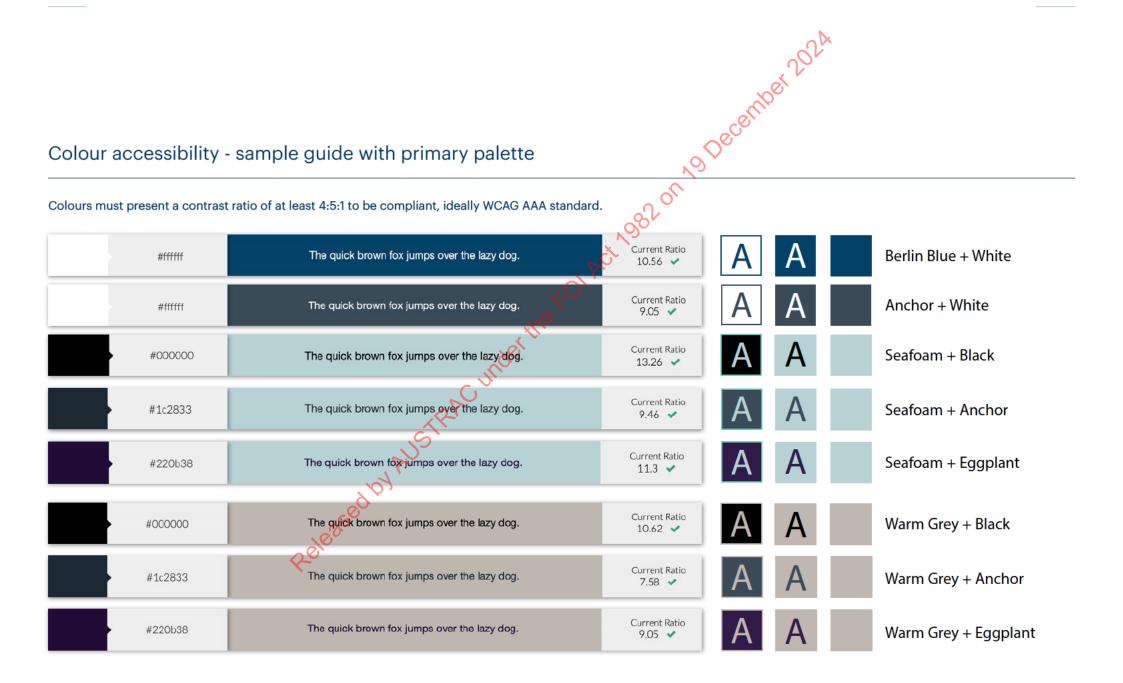
Secondary palette





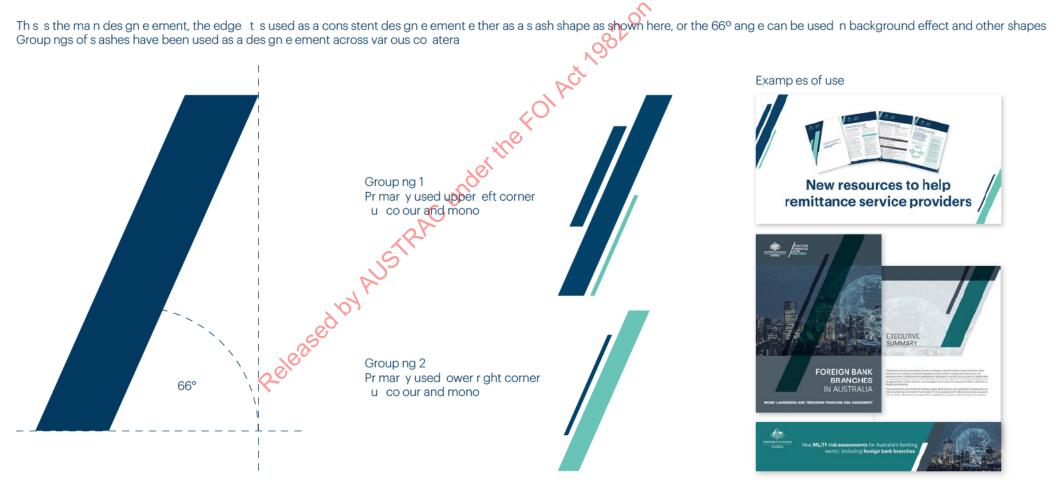
Co our Page 10 of 21





Graphic elements

December 2024



Header typeface - Graphik

The pr mary typeface for profess ona y designed AUSTRAC materials is Graphik tilts available in a variety of we ghts, however ight and Medium are preferred Caps can be used for headers of four words or less

Heading style sample

Headlines, subheads, document covers

Graphik Medium abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (., :; \$ & -)

Heading style sample

Option for headlines, subheads, document covers

Graphik Light abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (., :; \$ &) Aa

"The quick brown fox jumps over the lazy dog"

Body Typeface - Myriad Pro

or ong-format mater as or documents with arge amounts of text, Myr ad Proght or Regular shou dibe used sparing y Body text sample - Myriad Pro Regular a b c d e f g h i j k l m n o p q r s t u v w x y z ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (., :; \$ & -) Body text sample Myriad Pro Light a b c d e f g h i j k l m n o p q r s t u v w x y z NBCDEFGHIJKLMNOPQRSTUVWXYZ 234567890 (., : : ; \$...) 1234567890 (.,:; \$ & -)

Body text sample Myriad Pro Light Condensed abcdefghijklmnopqrstuvwxyz ABCDEFGHIJKLMNOPQRSTUVWXYZ 1234567890 (. , : ; \$ & -)

Body text sample - Myriad Pro Semibold abcdefghijklmnopqrstuvwxyz **ABCDEFGHIJKLMNOPQRSTUVWXYZ** 1234567890 (.,:; \$ & -)

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December 2024

"The quick brown fox jumps over the lazy dog"

Typography for Microsoft[®] products

or mater a s produced n-house, such as M crosoft® Off ce app cat ons nc ud ng Word and PowerPo nt projects, the system font Ca br s adv sed This font is read y available on most PCs and doesn't require purchasing. Calibria Bold may be used sparing x FOLACTIC

Calibri Regular 1234567890-=!@#\$%^&*() + ABCDEFGHIJKLMNOPQRSTUVWXYZ abcdefghijklmnopqrstuvwxyz

eleased by AUSTRAC under the F **Calibri Bold** 1234567890-=!@#\$%^&*()_+ **ABCDEFGHIJKLMNOPQRSTUVWXYZ** abcdefghijklmnopqrstuvwxyz

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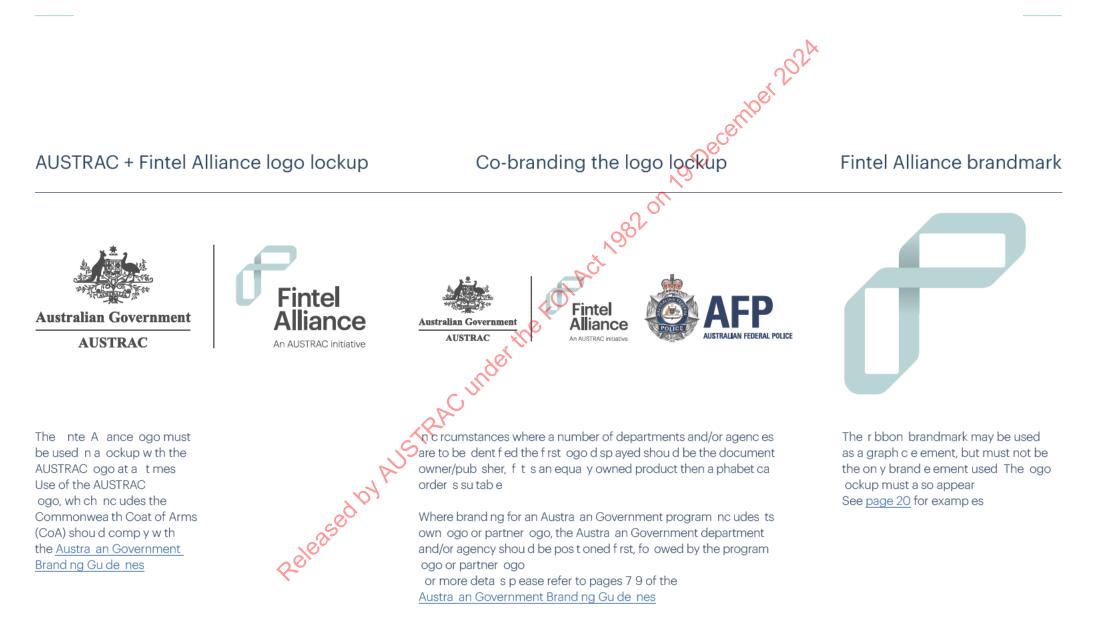
"The quick brown fox jumps over the lazy dog"



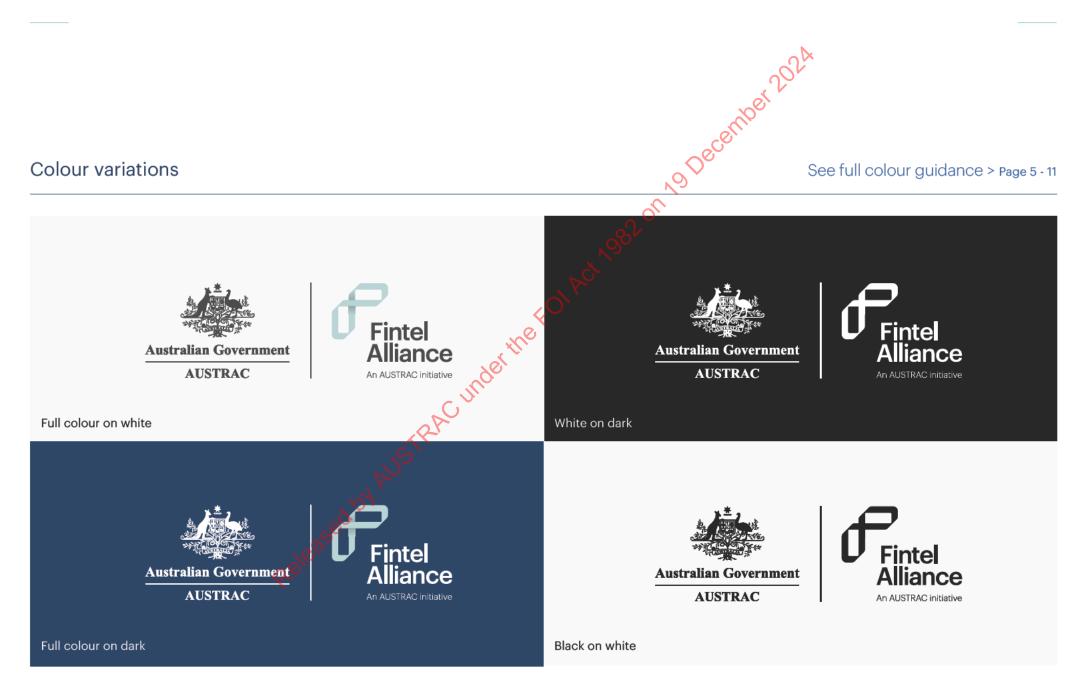
AUSTRAC / Brand Gu de

nte A ance brand app cat on Page 17 of 21





AUSTRAC / Brand Gu de



December 2024 Fintel Alliance brandmark used as graphic element This is the main design element, the ribbon it is used as a consistent design element used in background as a book colour or an image holding shape 13 Operation of the USTRACUNDER tel Alliance has two physical working spaces Fintel Alliance Alerting Platform World-first technology to fight financial crime 1025 The r bbon brandmark must not be the on y brand e ement; the ogo ockup must a so appear

19 December 2024

Useful information

FILE TYPES

PNG / PNG or png f es are ntended for screen use on y and predom nate y used as a f e for web or M crosoft® Off ce app cat ons or graph cs, as opposed to photos, PNGs shou d be used n preference over JPEGs as they are co our accurate and more versat e PNGs a so support transparent backgrounds

JPEG / JPEG or jpg f es are ntended for screen use on y, and best used when sma er f e s zes are required Most su tab e for photograph c mages

EPS / EPS or eps f es are vector art and norma y the des red f e type for pr nt Vector f es can be reproduced at any s ze w thout oss of qua ty

COLOUR SPACE

RGB / The RGB co our space s ntended for screen use on y — PD s that w be up oaded on ne, webs tes, M crosoft® Off ce app cat ons, etc

CMYK / The CMYK co our spaces ntended for standard four co our pr nt process on y — pr nted brochures and posters, put up banners, etc

PMS / The PMS or Pantone® Match ng System co our space s ntended for pr nt ng w th spot nks

IMAGE USE

Photography and ustrat ons must be owned by AUSTRAC before use Requests for down oaded mages from the nternet, or other copyr ght requests, must be d scussed w th Strateg c Commun cat ons (mages CANNOT be used w thout perm ss on from the owner of the mage)

or commerc a pr nt ng, mages must be ava ab e at 300dp (h gh reso ut on)

Consent forms must be used for a peop e act ve y engaged with the camera including staff

CONTACT A enqu r es about the AUSTRAC brand shou d be d rected to the Strateg c Commun cat ons team Ema **s 22(1)(a)(ii)**