

FinCEN SAR Compliance Checklist

Subject Information Present	✔ Pass
Activity Description Present	✔ Pass
Suspicious Pattern Analysis	✔ Pass
Investigation Documented	✔ Pass
Conclusion and Legal Basis	✖ Fail
No Discriminatory Language	✔ Pass
Factual and Objective Tone	✔ Pass
Specific Dates and Amounts Cited	✔ Pass

Overall Compliance Score: 7/8 (88%)

⚠ Most requirements met. Review flagged items before filing.

Generation Time

0.0s

Time Saved

4.7 hours

Avg Confidence

80%

Compliance

7/8

 SAR Narrative  Audit Trail  AI Reasoning  Compliance Check

AI Reasoning Process

Step-by-step reasoning trace showing how the AI generated this narrative

1. Step 1: Gathering customer identifying information from KYC records
2. Step 2: Analyzing transaction pattern - identified rapid fund accumulation
3. Step 3: Noting deviation from customer's normal transaction behavior
4. Step 4: Mapping activity to known money laundering typologies
5. Step 5: Identifying specific red flags per FinCEN guidance
6. Step 6: Documenting verification attempts and their outcomes
7. Step 7: Synthesizing findings into regulatory conclusion

Complete Audit Trail

All statements with their data lineage and confidence levels

Filter by Confidence Level

high x

medium x

low x

x v

Showing 36 of 36 statements

- > The subject of this report is Rajesh Kumar Sharma, Date of Birth: 1985-06-20, ho...
- > The account was opened on 2022-03-15....
- > The customer's occupation is listed as Small Business Owner, specifically operat...
- > The customer's registered address is 123 MG Road, Mumbai, Maharashtra 400001....
- > KYC records were last updated on 2025-08-10, and the customer holds a current ri...
- > Between 2026-02-01 and 2026-02-08, spanning 7 days, the subject's account receiv...
- > These funds originated from 47 distinct sender accounts, all via electronic tran...

Welcome to the SAR Narrative Generator

- 80% Time Savings**

Reduce SAR drafting from 5-6 hours to under 1 hour
- Full Transparency**

Complete audit trail with data lineage for every statement
- Regulatory Ready**

FICER compliant narratives with automated validation

How It Works

1 Select a Case

Choose from your alert queue or upload case data

2 Generate Narrative

AI analyzes transactions and generates a complete SAR narrative

3 Review with Audit Trail

Click any sentence to see the source data and reasoning

4 Edit & Approve

Make necessary edits and approve for filing

Available Sample Cases

Case 1: Rapid Fund Movement

47 transactions, ₹50L, 7 days

Case 2: Trade-Based ML

₹42.5L over-invoicing scheme

Case 3: Smurfing

32 deposits, 28 depositors

Case 4: Shell Companies

₹1.25Cr circular flow

🔍 Draft Narrative 🔗 Audit Trail ⚙️ AI Reasoning ✅ Compliance Check

Generated SAR Narrative

SUBJECT INFORMATION

🔒 Confidential SAR

The subject of this report is Rajesh Kumar Sharma, Date of Birth: 1985-06-30, holding account number 4567-8901-2345 (Savings Account) at our institution.

The account was opened on 2022-03-15.

The customer's occupation is listed as Small Business Owner, specifically operating in Textile Trading.

The customer's registered address is 123 MG Road, Mumbai, Maharashtra 400001.

KYC records were last updated on 2025-09-10, and the customer holds a current risk rating of Medium.

Generate SAR Narrative

✅ SAR Generated in 0.0 seconds!

Actions

Edit

Export PDF

Reset