

## FinCEN SAR Compliance Checklist

Subject Information Present	<input checked="" type="checkbox"/> Pass
Activity Description Present	<input checked="" type="checkbox"/> Pass
Suspicious Pattern Analysis	<input checked="" type="checkbox"/> Pass
Investigation Documented	<input checked="" type="checkbox"/> Pass
Conclusion and Legal Basis	<input checked="" type="checkbox"/> Fail
No Discriminatory Language	<input checked="" type="checkbox"/> Pass
Factual and Objective Tone	<input checked="" type="checkbox"/> Pass
Specific Dates and Amounts Cited	<input checked="" type="checkbox"/> Pass

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Overall Compliance Score: 7/8 (88%)

 Most requirements met. Review flagged items before filing.

Generation Time	Time Saved	Avg Confidence	Compliance
0.0s	4.7 hours	80%	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 ×](#) [medium ×](#) [low ×](#)



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...

**SAR Narrative Generator with Audit Trail**  
Franchising Compliance Through Explainable AI

**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**  
FinCEN compliant narratives with automated validation

**How It Works**

- Select a Case**  
Choose from your alert queue or upload case data.
- Generate Narrative**  
AI analyzes transactions and generates a complete SAR narrative.
- Review with Audit Trail**  
Click any sentence to see the source data and reasoning.
- 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

**Generated SAR Narrative**

**SUBJECT INFORMATION**

The subject of this report is Rajesh Kumar Sharma, Date of Birth: 2005-06-20; holding account number 4567-890-2345 (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 121 MG Road, Mumbai, Maharashtra 400002.

KYC records were last updated on 2025-08-16, and the customer holds a current risk rating of Medium.

**Actions**

- Generate SAR Narrative (Red button)
- SAR Generated in 0.0 seconds!
- Actions
- Edit
- Export PDF
- Reset

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graph LR
    A[Welcome to the SAR Narrative Generator] --> B[How It Works]
    B --> C[Generated SAR Narrative]
    C --> D[Actions]
    
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