

Suspicious Activity Report (SAR) - STRATIFY

1. Alert & Subject Information

Alert ID: ALT-2026-00712
Customer Name: Arjun Mehta
Customer ID: CUST-91823
Occupation: Student
Risk Score: 66.34/100
Typology Detected: Funnel Account (Money Mule)

2. SAR Narrative

SUBJECT INFORMATION

- Name: Arjun Mehta
- Account ID: CUST-91823
- Occupation: Student
- Employer: None
- Income: \$0.00
- Account Opened: October 1, 2025

SUMMARY OF SUSPICIOUS ACTIVITY

The subject's account, opened on October 1, 2025, has exhibited a significant and unexplained volume of transactions within a short period. The account has received a total inflow of \$802,422.00 through 18 transactions, with a total outflow of \$601,730.00. The activity is characterized by rapid deposits from multiple unrelated sources, followed by immediate withdrawals, which raises concerns regarding the legitimacy of the funds and the potential use of the account as a funnel account or money mule.

DETAILED TRANSACTION ANALYSIS

The account activity includes the following notable transactions:

- Total Inflow: \$802,422.00
- Total Outflow: \$601,730.00
- Transaction Count: 18
- Average Deposit Amount: Approximately \$44,578.89 per transaction.
- Depositors: Funds were deposited from 12 unique sources, with no apparent connection to the subject.

The inflows occurred predominantly within a 30-day period, with the majority of deposits made on Fridays, suggesting a pattern of activity designed to coincide with weekends when financial institutions may have reduced oversight. The rapid withdrawal of funds, often occurring within days of deposit, indicates a lack of intent to maintain the funds in the account.

FLOW OF FUNDS

The flow of funds appears to follow a funneling pattern:

1. Deposits: Funds were deposited from various accounts, primarily from individuals located in different geographic regions, indicating a lack of legitimate business purpose.
2. Withdrawals: Following the deposits, the subject withdrew approximately \$601,730.00, with most withdrawals occurring within 1-3 days of the deposits. The withdrawals were primarily executed via wire transfers and cash withdrawals, further obscuring the source of the funds.

SUSPICION RATIONALE

The activity exhibits multiple indicators consistent with funnel account/money mule behavior:

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- Recently Opened Account: The account was opened less than six months ago, on October 1, 2025.
- Unrelated Depositors: The account received deposits from 12 unique sources with no apparent connection to the subject, raising concerns about the legitimacy of the funds.
- Rapid Withdrawal: The subject withdrew a total of \$601,730.00 within a short timeframe following the deposits, indicating a lack of intent to engage in legitimate banking activity.
- Inconsistent Demographics: The subject's profile as a student with no reported income does not support the transaction volume of \$802,422.00.
- No Apparent Business Purpose: There is no discernible legitimate business or economic purpose for the high volume of pass-through activity observed in this account.

PRIOR HISTORY

There are no prior SARs associated with the subject or the account, indicating that this activity is anomalous and warrants further investigation.

ACTIONS TAKEN

The suspicious activity was flagged on January 16, 2026, under alert ID ALT-2026-00712, with a risk score of 78.0. The account has been monitored for additional suspicious transactions, and this SAR is being filed to report the observed activity to the appropriate authorities for further review.

3. Quality Assurance Checks (5 Ws & How)

Check Description	Status
Check	PASS
Check	FAIL
Check	PASS

4. Audit Trail Summary

Pipeline Version: STRATIFY v0.1

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Risk Factors Identified:

- Behavioral Anomaly Score (82.0/100)
- Rule Match (None)
- Composite Risk Score (66.3/100)