

Suspicious Activity Report (SAR) - STRATIFY

1. Alert & Subject Information

Alert ID: ALT-2026-00891
Customer Name: Vikram Reddy
Customer ID: CUST-62190
Occupation: Consultant
Risk Score: 74.73/100
Typology Detected: Structuring with Layering - Continuing Activity

2. SAR Narrative

SAR NARRATIVE

SECTION 1: SUBJECT INFORMATION

- Name: Vikram Reddy
- DOB: [Not Provided]
- ID: CUST-62190
- Account Opened: March 22, 2017
- Occupation: Consultant
- Employer: Reddy Consulting Pvt. Ltd.
- Account Numbers: [Not Provided]
- Institution: [Not Provided]

SECTION 2: SUMMARY OF SUSPICIOUS ACTIVITY

On January 26, 2026, a suspicious activity alert (ID: ALT-2026-00891) was generated for Vikram Reddy, who has been a client of the institution since March 22, 2017. The alert was triggered due to a significant deviation in transaction volume, with a total inflow of \$2,293,710.00 and outflow of \$2,100,000.00 over 23 transactions, indicating a potential structuring scheme with layering. The activity appears inconsistent with the subject's stated occupation and income level, which is reported at \$3,600,000.00 annually.

SECTION 3: DETAILED TRANSACTION ANALYSIS

The flagged transaction activity consists of 23 transactions occurring within a short timeframe, characterized by rapid inflows and outflows. The total inflow of \$2,293,710.00 is approximately 18.2 times the baseline average inflow of \$241,203.17. The outflows amount to \$2,100,000.00, indicating a high velocity of funds movement. Notably, two new counterparties were involved in these transactions, and the transactions included transfers to and from high-risk jurisdictions, specifically the Cayman Islands (KY).

SECTION 4: FLOW OF FUNDS

The flow of funds can be summarized as follows:

1. Initial Deposits: Funds were deposited into Vikram Reddy's account in multiple transactions, each structured to remain below the \$10,000 reporting threshold, thereby obscuring the audit trail.
2. Rapid Transfers: Following the deposits, the funds were quickly transferred out to various accounts, including those of new counterparties, within days of the initial deposit.

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3. High-Risk Jurisdictions: A significant portion of the outflows was directed to accounts in the Cayman Islands, a jurisdiction known for weak AML controls, raising further suspicion regarding the legitimacy of the transactions.

SECTION 5: SUSPICION RATIONALE

The activity appears suspicious for several reasons:

- The volume of transactions is 18.2 times the baseline, indicating a significant deviation from normal behavior.
- The rapid movement of funds through multiple accounts suggests an attempt to layer transactions to obscure the source of funds.
- The involvement of new counterparties and transactions directed to high-risk jurisdictions raises concerns about the legitimacy of the funds.
- The structuring of deposits just below the reporting threshold is a common tactic used to avoid detection, further indicating potential illicit activity.

SECTION 6: PRIOR HISTORY

There is a record of a prior SAR filed for Vikram Reddy, indicating a history of suspicious activity. This prior filing may suggest a pattern of behavior that warrants further investigation.

SECTION 7: ACTIONS TAKEN

Upon detection of the suspicious activity, the institution has taken the following actions:

- The account activity has been flagged for further monitoring.
- A comprehensive review of the transaction history has been initiated to identify any additional suspicious patterns.
- Relevant documentation and transaction records have been compiled for submission to the appropriate authorities as part of this SAR.

This narrative is submitted in compliance with FinCEN guidelines to report suspicious activity that may indicate potential money laundering or other illicit financial activities.

3. Quality Assurance Checks (5 Ws & How)

Check Description	Status
Check	PASS

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Check	PASS
Check	PASS
Check	PASS

4. Audit Trail Summary

Pipeline Version: STRATIFY v0.1

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Risk Factors Identified:

- Behavioral Anomaly Score (60.0/100)
- Rule Match (HIST-001)
- Composite Risk Score (74.7/100)