SAR Online Quick Start Guide

This is a United Kingdom Financial Intelligence Unit (UKFIU) Guidance Note. Its aim is to assist users of the SAR Online portal in submitting reports in line with the Suspicious Activity Reports (SARs) regime.

Full guidance on SAR submission via the portal is available on the NCA website.

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Leading the UK's fight to cut serious and organised crime

SAR Online Quick Start Guide

This guidance document provides a quick overview of the SAR Online registration process and outlines the steps required to submit SARs to the NCA.

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1.   What is SAR Online?

SAR Online is a web-based system that offers a secure, standardised and structured method of submitting SARs to the NCA. Upon registration, the portal can be utilised by members of the public wishing to report a suspicion of money laundering and/or terrorist financing, as well as by regulated and unregulated organisations.

SAR Online will:
- provide you with an acknowledgement of receipt on successful submission
- assist you in structuring your SAR to ensure that your report is comprehensive and detailed, thereby improving processing time in the NCA
- offer you the opportunity to flag the SAR as a request for a Defence Against Money Laundering (DAML) or a Defence Against Terrorist Financing (DATF)
- provide useful hints and tips at key stages of the submission process. There is also a Frequently Asked Questions [FAQ] section for common queries.

Detailed SAR Online guidance is available on the NCA website:
https://www.nationalcrimeagency.gov.uk/what-we-do/crime-threats/money-laundering-and-illicit-finance/suspicious-activity-reports

The Law Society of Scotland has also produced some video guidance on SAR submission, and this can be accessed via the Law Society of Scotland website.

There is a **SAR Online Support Team** to assist with any SAR Online enquiries. You can contact them on **0207 238 8282**, where you will be directed to a voice message service. Please clearly provide your name, contact number and a brief summary of your enquiry, and a member of the team will be in touch as soon as possible. Alternatively, you can email the team at ukfiusars@nca.gov.uk

If your enquiry relates to a DAML/DATF SAR, please email the UKFIU DAML Team directly at DAML@nca.gov.uk. The DAML Team does not deal with enquiries via telephone but only via email. The SAR Online Support Team will be unable to connect you to anyone within the DAML Team or ask anyone to call you back.

The SAR Online Support Team is unable to provide you with any advice relating to if or when a SAR should be submitted, or on what information should be disclosed in your report. If you require such advice, please contact your regulator or professional body. If you are not part of a regulated sector, please contact Citizens Advice on 03444 111 444 or seek independent legal advice.

2.   How to register for SAR Online

2.1   The SAR Online web portal can be accessed via the NCA website (www.nationalcrimeagency.gov.uk). Click on **'Reporting SARs'** in the top menu bar.

2.2   Once you have arrived at the SAR Online portal, click on **'Register'** in the top menu bar.

2.3   Click on **'Proceed to Registration'**.

3.   Entering new user registration details

3.1   On the 'New User Registration' page, enter and confirm an email address **not currently associated with an active SAR Online account**. This email address will serve as your username, and will be used to send SAR receipt acknowledgement auto-notifications. All other correspondence between the NCA and the reporter will be made using the email address listed in the 'Main Contact Details' shown at Step 3.3. ***Please do not register for an account using your personal email address if you are acting on behalf of an organisation.***

3.2   Enter the five-digit disguised code displayed at the bottom of the page and click **'Register'**.

3.3 Enter the details of the **Reporting Institution** you are registering (Figure 1, box highlighted in red) and the details for the **Main Contact** (in blue). Fields marked with an asterisk are mandatory.

Figure 1 - Reporting Institution Registration

Reporting institution details:

- **Reporting institution name:** Enter the name of the organisation you are reporting under. If you are a private individual, enter your personal name. ***Please do not enter your regulator's name or agency name in this field (e.g. NCA, HMRC, DWP, etc.) unless you are submitting a report on their behalf.***

- **Type:** Select the category that the organisation falls under. If you are a private individual, select 'Private Individual', 'Other' or 'Unknown'.

- **Regulator:** Select the regulating authority of your organisation. If you are not regulated or if you are submitting as a private individual, select 'Other'.

- **Regulator ID**, **Professional/Trade body** and **Associated ID:** If any/all of these are not known or not applicable, leave blank.

- Finally, enter any additional details that you would like to disclose in relation to your organisation. ***Please do not enter your reason for suspicion here.***

Main contact details:

- Enter as much information as you can in this section so that the main contact (usually the Money Laundering Reporting officer [MLRO] or the Nominated Officer of your company) can be contacted if further communication is required.

3.4 Once you have entered all details, click on **'Register'** which will take you to a **'Success'** page.

4. Activation codes

4.1 The 'Success' page includes your **'Activation Code 1'**; please take a screenshot or otherwise note this case-sensitive code as it appears on the screen, as it cannot be retrieved at a later time.

4.2 **'Activation Code 2'** will be emailed to you within the hour, but it may land in your junk/spam folder. If you do not receive this email, please contact the SAR Online Support Team at ukfiusars@nca.gov.uk, stating the date, time and the email address you used to register, and they will retrieve your 'Activation Code 2' email for you. *(Note: activation codes are valid for seven days)*.

5. Activating a SAR Online account

5.1 Click on **'Activate/Reactivate Account'** along the top menu bar. Enter the registered email address followed by the two activation codes and the disguised code in their respective boxes, and click **'Activate'**.

5.2 Set your personal user details, including your password and password hint, and click **'Submit'**. *(Note: passwords must be between 8 and 15 characters long and contain a mix of numbers and UPPERCASE and lowercase letters. They shouldn't contain any symbols, i.e. '- / _ %')*.

6. User administration page

On the left of the User Administration section you will see three options – **'List of users'**, **'Change your password'** and **'Nominate a user'**. Please refer to the full SAR Online guidance document on the NCA website if you require assistance within this section.

7. Submitting a SAR

SAR Online has a timeout of 20 minutes, and a warning is given when there are five minutes remaining. Saving your work will re-set the timeout clock before the session expires. The **'Save'** and **'Save and Exit'** options are available on every screen.

7.1 Click on **'SAR List'** on the menu bar, and on the left panel click **'New SAR'**.

7.2 There are five steps to complete in order to submit a SAR. You will need to complete all fields marked with a red asterisk; the others can be left blank if you don't have the relevant information.

7.3   Step 1 – SAR Header

- **Your Reference:** Enter a reference to allow future identification of a report.

- **SAR Type:** Select the category the report falls under from the dropdown – Proceeds of Crime or Terrorism.

- **SAR Creation Date:** Enter the date you will start completing the submission steps.

- **Related Disclosure IDs:** If this SAR relates to a previously submitted SAR/s, enter the previous SARs Unique Reference Numbers (URNs) in this field (maximum of three).

- **Consent Required:** Check this box if you wish to seek a defence from the NCA to a principal money laundering offence under the Proceeds of Crime Act 2002 (POCA) and/or a terrorist financing offence under the Terrorism Act 2000 (TACT). Please refer to the "Requesting a Defence" guidance document on the NCA website if you require further information on this selection.

- **Branch/office/outlet:** Enter the branch, office or outlet in which the reporter is located.

- **SAR access level:** Select whether you would like this SAR to be private (only accessible to the reporter) or shared (accessible to all users on the account).

Click **'step 2 >>'** to proceed to the next step.

7.4   Step 2 – Main Subject

To add details about an individual as the main subject, select **'Person'**. *(Note: you can only have one main subject; any other subjects will be associated subjects).*

Main person:

Figure 3 – Main Person

Select the **Subject Status** from the dropdown – suspect, victim or unknown. Then enter the rest of the available details in the remaining fields.

If you have an address for the subject or any other information, select **'Add Address'** or **'Add Info'**. Otherwise, click **'step 3 >>'** to proceed.

Address details:

Figure 4 – Address Details

If you selected 'Add Address', enter all the available address details, including **Address Type** from the dropdown. Check the **Current Address** box if applicable.

You again have the option to **'Add Another Address'** or **'Add Info'**. Once there is nothing further to add, click **'step 3 >>'** to proceed.

Information details:

Figure 5 – Information Details

Select the appropriate **Information Type** from the drop down. Then add the details of the **Unique Information Identifier** and any **Extra Information Description** you have.

Select **'Add More Info'** if necessary, or click **'step 3 >>'** to proceed.

7.5   Step 2 – Main Legal Entity

Select **'Legal Entity'** from the initial choice screen to add details about an entity as the main subject (Figure 9). *(Again, you can only have one main subject; any other subjects will be associated subjects).*

What do you know about the Main Legal Entity?

Subject Status:	
Legal Entity Name:	*
Legal Entity Number:	
VAT Number:	
Business Type:	
Country of Registration:	

Save   Save and Exit

Figure 6 – Main Legal Entity

Select the **Subject Status** from the dropdown – suspect, victim or unknown. Then enter the rest of the available details in the remaining fields.

If you have an address or any other information, select **'Add Address'** or **'Add Info'**. Otherwise, click **'step 3 >>'** to proceed.

For **address details**, enter all the available address details, including **Address Type** from the dropdown. Check the **Current Address** box if applicable.

For **information details**, select the appropriate **Information Type** from the drop down. Then add the details of the **Unique Information Identifier** and any **Extra Information Description** you have.

Add any further addresses or information, then click **'step 3 >>'** to proceed.

7.6   Step 3 – Associated Subject

If there are associated subjects, select whether the associated subject is a person or a legal entity. If not, click **'step 4 >>'** to proceed.

The **Associated Subject** section is almost identical to the steps taken when completing 'Step 2 – Main Subject' above, except for two differences:

a.   The **'Reason for association'** field. Enter the link between the main subject and the associated subject here. *(Note: do __not__ use any special characters or symbols in this field. Please refer to the full SAR Online User Guidance manual for a list of accepted characters).*

b.   The ability to add **multiple associated subjects**. Unlike 'Step 2', you are not limited to one subject.

7.7   Step 4 – Transaction

If you have access to transaction details, you can enter those at this step (Figure 7). Otherwise, click **'step 5>>'** to proceed.

Figure 7 – Transaction

Follow the onscreen instructions as they appear. Click **'Add Another Transaction'** if required, or click **'step 5>>'** to proceed.

7.8   Step 5 – Reason/Submit

What is your reason for suspicion/knowledge? Provide as much detail as possible on why you are submitting this report. Outline the suspected money laundering activity or terrorist financing activity, and how all listed subjects are involved. Please also include SAR glossary codes if they are applicable to your SAR. Refer to the documents "Submitting Better Quality SARs" and "Glossary Codes" on the NCA website for further guidance on how to complete this section.

Note: this field is restricted to a maximum of 8,000 characters. Use of certain characters or symbols within this field can cause a data processing failure and your SAR may not be entered into the database as a result. Please ensure that your entry contains plain text formatting and doesn't contain URLs (http://www.) or symbols (>, *,~, #, '). Refer to the full guidance manual for a list of accepted characters.

If you are copying and pasting text directly into the box at Step 5 and it contains invalid characters, you may be presented with the following option (Figure 8). We recommend that you copy and paste from Notepad as opposed to Microsoft Word.

Figure 8 – Invalid Character Paste Window

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The pop up automatically populates the window with your text, with all invalid characters removed. An option of either **'Continue with Paste'** or **'Reject Paste'** is provided. You will not be able to proceed with the submission until all invalid characters have been removed.

If your SAR is a DAML/DATF request, please ensure that it adheres to the required criteria. There is detailed guidance available on the NCA website on requesting a defence under POCA/TACT.

You are not able to attach anything to your SAR and additional information or updates cannot be made available to us via email following submission. If you have additional documents, include a line in your text at Step 5 along the lines of *"We hold further information that is available upon request by contacting…"* and a member of the team will contact you if required.

The **Report Activity Assessment** section is redundant, as SARs are now classified using glossary codes. You can leave these boxes unchecked. To continue, click **'Submit SAR>>'**. *(Please note – this button may change to 'View SAR>>' in the future.)*

This takes you to a **'Check SAR details and retain a copy'** screen (Figure 9). Please ensure that all details are accurate before you submit the SAR. We advise that you print a copy for reference. Then, click **'Submit SAR'** (Figure 9, red arrow). ***(Please note: copies of SARs cannot be provided. Once a SAR is received by the NCA it is classified as restricted data).***

Check SAR details and retain a copy

Before submitting a SAR to NCA, please take the time to check that the details are correct.

You have the following options:

- **View** a summary of the SAR (Please note that you will not be able to edit the data displayed on screen within the view function. However, the use of the Disclosure Map on the left hand side will allow you to edit data within any selected branch).
- **Print.** Click on the print icon to open a print friendly format in a new browser window. You can print a hard copy by selecting 'File' then 'Print' from the browser menu bar.
- **Save** as a web archive file (*.mht). If you are using Internet Explorer you can save a local copy of a web page exactly as it appears on the screen. You will need to follow these steps:
  - Click on the the save icon to open the document in a new browser window.
  - Select 'File' then 'Save As...' from the browser menu bar.
  - The 'Save Web Page' dialogue box opens. There are a number of drop down lists which must be populated. They are labelled as follows:
    - **Save In:** Browse to a suitable location on your PC where you would like to save the file.
    - **File name:** Enter the name you would like to save the file as.
    - **Save as Type:** Select 'Web Archive, single file (*.mht)'.
  - Click 'Save'.

Submit SAR

Submit this SAR to the FIU. Before you submit this SAR ensure you have saved or printed a copy. Once submitted it will disappear from the SAR List and be irretrievable.

Submit SAR

Figure 9 – Final Submission

8. SAR submission acknowledgement

8.1 Once you have submitted your SAR you will receive a submission acknowledgement email:

From: SAR Online Automated System ▓▓▓▓▓▓▓▓▓
To: ▓▓▓▓▓▓▓▓▓
Cc:
Subject: SAR Online Reference: ▓▓▓▓▓
Sent: Fri 27/11/2020 1

[OFFICIAL]

Dear Sir / Madam,

The SAR which you submitted under the references: SAR Online reference [▓▓▓▓▓] and Your Ref [▓▓▓▓▓▓▓▓▓▓] has been successfully received into the SAR database and has been allocated a Unique Reference Number (URN) [▓▓▓▓▓].

Please note that the SAR Online reference is now effectively replaced by the SAR database URN and should therefore no longer be used. This URN should be quoted in any correspondence you have with the NCA UKFIU in which you refer to this report.

It should be noted that reporters of SARs are not routinely provided with updates on their SARs and may only become aware of the existence of operational activity if law enforcement request further information from them.

The UKFIU is the national centre for the receipt, analysis and dissemination of Suspicious Activity Reports (SARs) concerning money laundering and/or terrorist financing. The UKFIU has a very specific remit detailed in the Proceeds of Crime Act 2002 and Terrorism Act 2000. The unit analyses financial intelligence received through the SARs regime and makes that information available to law enforcement agencies. It does not conduct investigations or accept crime reports.

If you wish to report a crime please contact your local police service on 101.

If you wish to report a fraud please contact Action Fraud (the National Fraud and Cyber Crime Reporting Centre) on www.actionfraud.police.uk or 0300 123 2040.

This is an automated email sent from an unmonitored mailbox, please do not reply to this email. If you have any enquiries in relation to your submission or SAR Online, please contact the SAR Online Desk on 0207 238 8282 or email UKFIUSARs@nca.gov.uk. If your enquiry is regarding a Defence Against Money Laundering (DAML) matter, please email DAML@nca.gov.uk.

You must ensure your Main Contact Details are kept up to date. These details are not linked to specific user accounts and will not be removed if a user leaves the organisation. If there are any changes to the Main Contact Details please contact the UKFIU at your earliest convenience, so that we can ensure they are updated, should any UK Law Enforcement Agencies need to contact you regarding your SAR.

SAR Online System Administrator

Figure 10 – Acknowledgement Email

8.2   Your acknowledgement email will contain a reference number, which should be used for any correspondence in relation to the SAR between yourself and the NCA. The email contains two reference numbers – a seven-digit SAR Online reference and a seven-digit URN.

9.   SAR Online password reset

If you have forgotten your password for SAR Online you can request a password reset. Please refer to the full SAR Online guidance document if you need assistance with this function.

10. Valid characters

A list of valid characters useable on SAR Online can be found in the full SAR Online User Guidance manual available on the NCA website.

Note on potential problems with non-Latin scripts:
If you use old, pre-Unicode Arabic, Greek, Hebrew, Russian or Thai versions of Microsoft Windows to view a file that uses Latin script and includes accented characters, then the accented characters may be replaced or omitted.